

NOVEMBER



**Open
Enrollment
Help**

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**Wills
versus
Trusts**

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NEWSLETTER



How to Create an Ethical Will



Dear Savvy Senior,

Can you write a column on ethical wills and how to make one? The attorney that made up my will recently suggested I write one as a tool to explain the intentions of my will, as well as express my thoughts and feelings, but I don't know where to start.

Interested Senior

Dear Interested,

An ethical will – also referred to as a legacy letter – can be a valuable complement to your legal will, as well as a wonderful gift to your family or other loved ones. Here's what you should know along with some tips to help you make one.

Continued on page 3

Ethical Wills

Unlike a last will and testament, which tells your loved ones (and the legal world) what you want them to have, an ethical will (which is not a legal document) tells them what you want them to know.

With an ethical will, you can share with your loved ones your feelings, wishes, regrets, gratitude and advice, as well as explain the elements in your legal will, give information about the money and possessions you're passing on, and anything else you want to communicate.

Usually no more than a few pages, the process of writing an ethical will can actually be quite satisfying. But be careful that you don't contradict any aspects of your legal will or estate plan.

And, if you're having trouble with the writing, there are resources available to help you, or you can express yourself through an audio or video recording.

Where to Start

To craft an ethical will, start by jotting down some notes about what's really important to you and what you want your loved ones to know. Take your time and remember that you're not trying to write for the Pulitzer Prize. This letter is a gift of yourself written for those you love.

After you've gathered your thoughts you can start drafting your letter. You can also revise or rewrite it anytime you want. And for safekeeping, keep your ethical will with your other legal documents in a secure location but be sure your executor has access to it. A safe-deposit box or fireproof filing cabinet or safe in your home is a good choice.

Get Help

If you need some help, there are numerous resources available like Celebrations of Life (CelebrationsofLife.net), which offers how-to information and examples of ethical wills, along with a "Ethical Wills: Putting

Your Values on Paper" book, and the Ethical Wills/Legacy Letters workbook that you can purchase for \$16 and \$10 respectively.

Another good resource is Personal Legacy Advisors (PersonalLegacyAdvisors.com), a company that offers ethical will writing classes and workshops, along with personalized services like coaching, editing, writing and/or audio or video recording your ethical will. Prices will vary depending on the services you choose. They also sell a do-it-yourself guidebook "The Wealth of Your Life: A Step-by-Step Guide for Creating Your Ethical Will," by Susan Turnbull for \$24.

You also need to know that many people choose to share their ethical will with their family and friends while they're still living so they can enjoy their reactions, while others think it should be read after their death. It's up to you.

**Send questions to:
Savvy Senior,
P.O. Box 5443
Norman, OK 73070**

November Birthdays

Huntington

Uneta Grange – 2
Courtney Guymon – 4
DeCarma Allred – 4
Dixie Bass – 6
Bob Wilson – 6
Donald Jensen – 9
Chall Cook – 10
Guy Black – 10
Kenneth Gilbert – 11
Jethro Majors – 12
Frances Swasey – 16
KayLynn Kay – 17
Marcia Mangum – 20
Ferrel Atwood – 20
Annette Cook – 21
Ilene Hansen – 21
Ray Grange – 22
Dima Hurt – 25
Norma Marsh – 28

Cleveland

Val Mastin – 3
Richard Murdoch – 7
Sherrel Ward – 15
Colleen Jensen – 24
Kay Jensen – 27
David Johnson – 28
Doris Christensen – 28

Orangeville

Mack Huntington – 6
Dianne Butler – 9
Dawnette Tuttle – 15
Pollyanna Enke – 21
Reese Jewkes – 24
Joyce Law – 24
Joy Barton – 24
Ray Jeffs – 25
Kitty Larsen – 29
Dorian Heaton – 30

Clawson

Gerry Hatch – 15
Becky Nelson – 27

Castle Dale

Terry Fonville – 2
Harold Strong – 4
Dennis Behling – 5
Joyce Miya – 6
Danny Johnson – 9
Carol Jones – 11
Dauna Earl – 17
Della Cox – 19
Randy Johnson – 20
Tom Brereton – 21
Betty Frandsen – 21
Lydia Heineger – 21

Green River

Mary Ann Olsen – 16
Kay Elsenrath – 21
Bruce Nelson – 27

Elmo

LaRue Lofley – 14
Edith Johnson – 12
Bill Coyne – 13
Henrietta Hansen – 29

Ferron

Sharon Allridge – 2
Grant Nielson – 22

Emery

Judi Riddle – 11

Medicare News

A Senior Health Insurance Program (SHIP) counselor will be available to assist Medicare beneficiaries with the process of evaluating current prescription drug plan options.

There are many insurance plans and medications affect the cost of each plan. Re-viewing your options with a SHIP coordinator could potentially save you money.

November 4, 2019 – Huntington
11:30 am thru 1:30 pm at Senior Center

November 5, 2019 – East Carbon
11:30 am thru 1:30 pm at Senior Center

November 12, 2019 – Castle Dale
11:30 am thru 1:30 pm at Senior Center

November 12, 2019 – Moab
11:30 am thru 1:30 pm at Senior Center

November 18, 2019 – East Carbon
11:30 am thru 1:30 pm at Senior Center

November 19, 2019 – Castle Dale
11:30 am thru 1:30 pm at Senior Center

Green River

Tuesday	Wednesday
5- Chili Burger Cheese, lettuce, tomato Onion Fruit / Cookie Milk	6- Stuffed Pepper Soup Turkey Deli Cinnamon Rolls Milk
12- Pork Chops Rice and Gravy Vegetables Apple Turn Overs Milk /Rolls	13- Chicken Alfredo Lasagna Garden Salad Vegetables Coconut Cream Pie Bread/Milk
19- Pot Roast Potatoes and Carrots Corn Cake Rolls/Milk	20- Turkey & Stuffing Mashed Potatoes Green Beans Sweet Potatoes Pumpkin Pie Rolls/Milk
21- BBQ Chicken Scalloped Potatoes Vegetables Fruit & Brownies Rolls/Milk	22- Turkey Noodle Soup Garden Salad Pumpkin Bar Rolls/Milk

-Trip News-

Christmas lights!

We are planning to go to the Festival of Lights in Spanish Fork. We will leave at 2:00 pm on Monday December 9th. We will have dinner first and then drive through the Festival of Lights. The only money needed for this trip is money for dinner. The rest is on us! Merry Christmas.

Christmas Party

Thurs. Dec. 12th at 6:00 pm at the Old Firehouse in Orangeville. Come and enjoy a great meal and company.

November

Monday

HDM and
Huntington
Ferron/Emery

Tuesday

HDM and
Castle Dale

Wednesday

No centers
HDM only

Thursday

No centers
HDM only

Friday

No centers
HDM only



1- Sausage
Pancakes & Syrup
Peas & Carrots
Hash Browns
Orange Juice/Milk
Applesauce Cup

4-Country Fried
Steak
Potatoes & Gravy
Scandinavian -
Vegetables
Roll/Milk
Birthday Cake

5-BBQ Beef over
Rice
California Vegi-
Hot Apples
Roll /Milk
HDM Chocolate
Pudding
Birthday Cake

6-Chicken Alfre-
do over Noodles
Buttered Peas
Hot Muffin
Milk
Chocolate Chip
Cookies

7-Beef & Bean
Burrito
ChuckwagonCorn
Mexi Fries
Milk
Zucchini Bread

8-Grilled Chicken
Salad
Pickled Beets
Tomatoes & Cu-
cumbers
Milk/Garlic Bread
Ice Cream Sand-
wich

11-



12- Ham & Potato
Soup, Crackers &
Cheese, Pears
Pickles & Olives
Breadsticks
Chocolate Milk
Ranger Cookies

13-Meatballs with
Mushroom Gravy
Mixed Vegetables
Potatoes and Gravy
Roll
Milk
Jello with Fruit

14-Beef Taco Bake
Green Beans
Hot Applesauce
Roll
Milk
Carrot Cookies

15-Fish Sandwich
Cream Peas
Seasoned Wedges
Milk
Fresh Apple

18- Lasagna with
Meat Sauce
Green Beans
Pineapple
Garlic Bread /Milk
Peanut Butter Bars

19- Pulled Pork
Sandwiches
Sliced Carrots
Baked Beans
Milk
Sweet Rolls

20-Sweet and Sour
Chicken over Rice
Mixed Vegetables
Egg Roll
Milk
Coconut Cookie

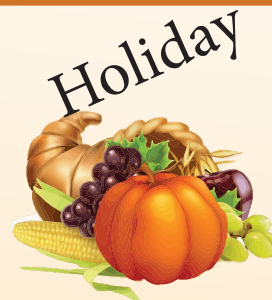
21-Ham Cheese
Sandwich
Potato Salad
Frog Eye Salad
Milk
Chips /Oreo Cookie

22- Vegetable Beef
Soup, Coleslaw
Cheese & Crackers
Tropical Fruit
Breadsticks/ Milk
Trail Mix

25- Turkey, Yams
Dressing HDM Ham
Potatoes & Gravy
Mix Vegetables
Roll/Milk
Pumpkin Pie
HDMBanana Pudding

26-Turkey,
Buttered Yams
Dressing
Potatoes & Gravy
Roll
Milk
Pumpkin Pie

27- Egg Salad
Sandwich
Pickles and Olives
Peaches
Apple Juice
Milk
Brownie



Melanie Pierce

Director
(435) 687-2502
Huntington Hours
Mon-Thurs
10:00 - 2:00
Closed Friday

Kendall Gurrera

Director
(435) 286-2219
Emery Hours
Mon-Fri
8:00 - 10:00
Monday lunch
8:00 - 2:00

Laurel Weaver

Director
(435) 381-2422
Castle Dale Hours
Mon-Thurs
10:00 - 2:00
Closed Friday

Marie Anderson

Director
(435) 564-8236
Green River
Hours
Tuesday-
Wednesday
8:00 - 3:00

Sharon Allridge

Director
(435) 384-2243
Ferron Center
Hours
Monday - Friday
7:00 - 3:00

Huntington

Lunch/Bingo noon
Every Monday
Blood Pressure/CNS
2nd Mon-noon
November 11
B/P Sugar - Symbii
3rd Mon -noon
November 18
Toenails - Symbii
4th Mon -noon
November 25

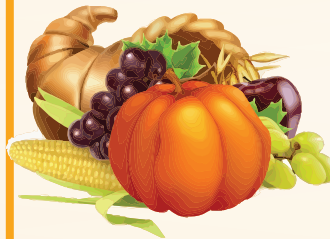
Beginning Line Dance Class

Tues. at 9:30.
Quilters-Nov 6
1st Wednesday
DUP-November 12
2nd Tuesday
Photography Club
1st Wed - 6:00
November 6
Country Rovers Band
Every Tuesday
5:30-8:30
Pilates - 8:00 a.m.
Tuesday &
Wednesday
Exercise - 6:00 a.m.
Monday - Friday
Shopping Bus
Usually 1st Friday
Call

Green River

Lunch - noon
Tuesday/Wednesday

Blood Pressure
Toenails - GRMC
3rd Wed - 10:00
November 20



Game Day-Nov 13
2nd Wednesday
Grief Sharing
1/2/4 Tuesday
1:15-2:15

Bingo-November 20
3rd Tuesday after
lunch
*white elephant gift

Children Dance
Every Wednesday
2:00-5:00

Shopping
Call for date

Castle Dale

Lunch/Bingo -
noon
Every Tuesday

Blood Pressure
CNS
2nd Tue -noon
November 12

BP/ toenails
Symbii
3rd Tues
11:30
November 19

Line Dancing
Expert
Mon/Thurs - 9:30
Beginners
Wed - 10:00

Val Jensen Band
Every Wednesday
5:30-8:30

Suicide Prevention
Each Tuesday 5:30

Phase 10 Games
Every Thursday
9:30

Shopping Bus
Usually 1st Friday
Call

Emery

Lunch - noon
Every Monday

Exercise -
8-9:00 a.m.
Monday-Friday

Blood Pressure
CNS
1st Mon -noon
November 4



Bingo -
November 11
2nd Monday

Single Seniors
4th Mon - 4:30
November 25

November 3 - Daylight Saving
November 11- Veterans Day
November 11- All Offices closed
November 28- Thanksgiving
November 28- All Offices closed

Ferron

Lunch - noon
Every Monday

BP / Toenails
ECCR
2nd Mon -Noon
November 11

Blood Pressure
3rd Mon -Noon
November 18

Line Dancing
12:30
Every Wednesday
Single Seniors
Last Mon
November 25

Sit and Be Fit
Exercise class
(Bring wieghts
& towel)
1:00
Thursdays
Crochet Class
12:30
Tuesday

Savvy Senior How to Choose a Walk-in Bathtub

Dear Savvy Senior,

Because of my mobility problems, I'm thinking about getting a walk-in bathtub that's easy to get into and out of but could use some help selecting one. What can you tell me about walk-in tubs, and can you recommend some good companies that make and install them?

Bubble Bath Betty

Dear Betty,

Walk-in tubs are a good option for mobility challenged seniors because they're much easier to get into and out of than a standard tub, and will help prevent slips, trips and falls too. Here's what you should know.

The Basics

Walk-in bathtubs are uniquely designed tubs that have a watertight, hinged door built into the side of the tub that provides a much lower threshold to step over (usually 2.5 to 7 inches) versus a standard tub that's around 15 inches.

In addition to the low threshold, most walk-in tubs also have a built-in seat, grab bars, anti-slip floors, anti-scald valves and a handheld showerhead. And many higher-end models offer therapeutic spa-like features that are great for seniors with arthritis and other ailments.

The kind of tub you choose will depend on your needs, preferences and budget, and the size and layout of your bathroom. The cost of a walk-in tub today with professional installation ranges anywhere from \$3,000 to \$10,000. Here are some other things you'll need to consider, to help you make a good choice.

Tub size: Walk-in bathtubs vary in size. Most models have high walls between three and four feet high, and are between 28 and 32 inches wide, but will fit into the same 60-inch long space as your standard tub without having to reconfigure the room. There are also bariatric walk-in tubs that have wider door openings and larger seats to accommodate people over 300 pounds.

Wheelchair-accessible: Most walk-in tubs have an inward opening door, but if you use a wheelchair, an outward opening door may be a better option because

they're easier to access.

Tub options: The most basic and least expensive type of walk-in tub you can get is a simple soaker tub. But depending on your preferences, you have many other options like an arotherapy (air jets) tub, hydrotherapy (whirlpool water jets) tub, aromatherapy tub that mixes fragrant essential oils with the water, or a combination tub that has multiple features. Also, look for tubs that have an in-line heating system to keep your bathwater warm while you soak.

Fast fill and drain: One drawback to using a walk-in bathtub is that the bather must sit in the tub as it fills and drains, which can make for a chilly experience. To help with this, consider a tub that has fast-filling faucets and pump-assisted drainage systems, which significantly speed up the process. But these options may require some plumbing modifications to your bathroom.

Easy cleaning: Keeping the tub clean should be a priority, especially if you get a therapy tub because of the bacteria that can grow in it. So, look for tubs with self-cleaning systems.

Warranty: The best walk-in bathtubs on the market today are made in the USA. Also make sure the company you choose has a lifetime "leak-proof" door seal warranty and lengthy warranties on both the tub and the operating system.

Where to shop: While there are many companies that make, sell and install walk-in bathtubs, some of the best in the industry are American Standard (AmericanStandard-us.com), Safe Step (SafeStepTub.com) and Kohler (KohlerWalkinBath.com). Most companies offer financing with monthly payment plans.

Unfortunately, original Medicare does not cover walk-in bathtubs nor do Medicare supplemental (Medigap) policies, but some Medicare Advantage plans may help pay. There are also many states that offer Medicaid waivers that will help pay for the purchase and installation of a walk-in tub to those that qualify, and the VA offers some programs that provide financial aid too.

CLUES ACROSS

- 1. Vital part of a lock
- 5. Adherent of Zoroastrianism
- 10. European river
- 14. Nonprofit public health group
- 15. Make law
- 16. Three-banded armadillo
- 17. Monetary unit
- 18. Sandwich-like dishes
- 19. Sicilian city
- 20. Finger millet
- 22. Of she
- 23. Bullfighting maneuvers
- 24. Lawyers
- 27. A place to relax
- 30. Often said after "Hee"
- 31. Supervises flying
- 32. Cheer of approval
- 35. Something spiders twirl
- 37. Aggressive dog
- 38. Long-legged gazelle
- 39. Mogul emperor
- 40. Baltic peninsula
- 41. Fencing sword
- 42. A reward (archaic)
- 43. Pigeon sound
- 44. Type of groove
- 45. Inquire too closely
- 46. Nine Inch Nails' debut (abbr.)
- 47. An often unwelcome guest
- 48. Something you can draw
- 49. Songs to one's lover
- 52. Eastern Cairo mosque
- 55. A partner to cheese
- 56. Absorption unit
- 60. A type of sandwich
- 61. Herbaceous plant
- 63. Chinese temple classification
- 64. Native person of central Volga
- 65. Excessive fluid accumulation in tissues
- 66. Some take them up
- 67. South American nation
- 68. Threaten persistently
- 69. Morningwear

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
17					18						19			
20				21		22				23				
			24		25				26					
27	28	29		30				31				32	33	34
35			36				37				38			
39						40				41				
42					43				44					
45				46				47				48		
			49					50				51		
52	53	54				55				56		57	58	59
60					61				62		63			
64					65						66			
67					68						69			

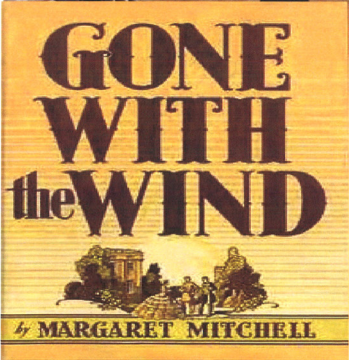
CLUES DOWN

- 1. German courtesy title
- 2. Samoan capital
- 3. A type of carpet
- 4. Upper bract of grass
- 5. Al Bundy's wife
- 6. In a careless way
- 7. More uncommon
- 8. Expressing contempt
- 9. Belonging to a thing
- 10. Adventure stories
- 11. Copycats
- 12. Farewell
- 13. Greek mythological builder
- 21. Colorless, volatile liquid
- 23. Monetary unit of Burma
- 25. Bar bill
- 26. Body part
- 27. Mischievous child
- 28. Popular card game
- 29. Building occupied by monks
- 32. Spiritual leader
- 33. Independent ruler
- 34. He wrote about the Gold Rush
- 36. Bundle of banknotes
- 37. Corporate honcho
- 38. Touch softly
- 40. Made by oneself
- 41. Satisfies
- 43. Subcompact Toyota crossover
- 44. Cool!
- 46. Popular vegetable
- 47. Flower cluster
- 49. Transylvanian city
- 50. Robert and Stephen are two
- 51. Philippine island
- 52. Canadian law enforcers
- 53. Wings
- 54. He played Perry Mason
- 57. Ballpoint pen
- 58. Metrical foot
- 59. It has nostrils
- 61. Confederate soldier
- 62. Take in solid food

Castle Dale Library

Happenings

Book VS MOVIE



**Thursday
November 14
11:30**

Gone with the wind: Book VS Movie book club November 14. 11:30 part one of the movie and tea party 6:00 part two of the movie!

Science and Supper: The Zookeepers wife: November 21: Dinner and Book Discussion!

Every Tuesday at 10:00 a.m. adult coloring. Come in and color and visit as long as you'd like.

November 4 is National Candy day! Come have a piece of candy with us!

4 BENEFITS OF COLORING for GROWN-UPS



RELAXING
unplug from technology



EASY
no skill required -
just pencils or markers!



CREATIVE
coloring activates the
creative side of your brain



ACTIVE MEDITATION
the focus of coloring is an active form
of meditation and decreases stress levels



H	A	S	P		P	A	R	S	I		S	A	V	A
E	P	H	A		E	N	A	C	T		A	P	A	R
R	I	A	L		G	Y	R	O	S		G	E	L	A
R	A	G	E	E		H	E	R		P	A	S	E	S
				A	T	T	O	R	N	E	Y	S		
S	P	A		H	A	W		F	A	A		R	A	H
C	O	B	W	E	B		C	U	R		D	A	M	A
A	K	B	A	R		H	E	L		S	A	B	E	R
M	E	E	D		C	O	O		R	A	B	B	E	T
P	R	Y		P	H	M		R	A	T		I	R	E
				S	E	R	E	N	A	D	E	S		
R	A	B	I	A		M	A	C		S	A	B	I	N
C	L	U	B		R	A	M	E	E		M	I	A	O
M	A	R	I		E	D	E	M	A		A	R	M	S
P	E	R	U		B	E	S	E	T		R	O	B	E

This low-calorie chicken dish is full of flavor

As the seasons transition from summer to autumn, it is time to incorporate hardier recipes into the dinner repertoire. But just because something seems to be more filling doesn't mean it has to be high in calories or compromise light eating plans.

Cooks may be surprised to discover how much flavor is nestled within this 300-calorie Spinach-Walnut Stuffed Chicken dish from "Taste of Home: Healthy Cooking Cookbook" (RDA Enthusiast Brands) by the Taste of Home Editors. The cheese and chicken produce stick-to-your ribs satiety, and the toasted walnuts add a delicious crunch.

Spinach-Walnut Stuffed
Chicken
Serves 4

1/2 cup finely chopped
onion
1/2 cup finely chopped
fresh mushrooms
1/4 cup finely chopped
celery
2 garlic cloves,
minced
2 1/2 teaspoons olive oil
1 10-ounce package
frozen chopped spinach,
thawed and squeezed dry
1/4 cup crumbled Gor-
gonzola cheese
4 boneless skinless
chicken breast halves, 6
ounces each
1/4 teaspoon salt
1/4 teaspoon pepper
1 egg white
1/4 cup ground walnuts



In a small skillet, saute the onion, mushrooms, celery and garlic in oil until tender. Stir in spinach and cheese; remove from the heat.

Cut a lengthwise slit through the thickest part of each chicken breast; fill with spinach mixture. Sprinkle with salt and pepper. Place egg white and walnuts in separate shallow bowls. Dip one side of chicken in egg white, then in walnuts.

Place in an 11-inch x 7-inch baking dish coated with cooking spray. Bake, uncovered, at 350 F for 25 to 30 minutes, or until chicken juices run clear.

Veterans Day is November 11



On the eleventh hour of the eleventh day of the eleventh month in 1918, World War I fighting ceased. The war, which had raged on throughout Europe for a little more than four years, claimed the lives of more than nine million combatants and seven million civilians.

Veterans Day, once known as Armistice Day, was first celebrated on November 11, 1919, the anniversary of the end of World War I. In 1928, the United States Congress passed a resolution for Armistice Day to be an annual observation, and by 1938, the day became a national holiday.

Differing from Memorial Day in May, Armistice Day, which would be renamed Veterans Day in 1954 under President Dwight Eisenhower, pays tribute to veterans who survived various wars. Memorial Day commemorates those veterans who lost their lives.

Americans celebrate Veterans Day, while residents of Great Britain, Canada and Australia celebrate Remembrance Day. Those who want to learn more about Veterans Day can consider the following facts.

*According to the American Community Survey, there were 19.3 million military veterans in the United States in 2014. Of those, 1.6 million were female.

*California, Texas and Florida comprise the states with the largest number of veterans, equalling one million or more.

* Veterans consist of people who served in the military. This includes the Army, Navy, Marine Corps, Air Force, and Coast Guard. Veterans serve in times of war and peace.

*The word “veteran” comes from the Old English language and means old, experienced soldier. The first use of the word was documented in 1789.

* Upon retiring or being discharged, veterans may need help acclimating to life outside the military. The Department of Veterans Affairs says about 30 percent of Vietnam War veterans have been diagnosed with post-traumatic stress disorder, or PTSD.

* Between 1971 and 1977, Veterans Day was celebrated on the fourth Monday in October. It was changed back to its original date, November 11, in 1975 when President Gerald Ford signed bill S.331 into law. The change went into effect beginning in 1978.

* An American soldier was buried at the national cemetery in Arlington on November 11, 1921. His identity was unknown, and the gravesite is known as the “Tomb of the Unknown Soldier.” A guard from the Society of the Honor Guard stands watch over the grave each year on Veterans Day, and the president or another high-ranking member of the government places a wreath on the grave.

Veterans Day occurs each year on November 11, marking the end of World War I. The day has evolved into a celebration and remembrance of the heroism of America’s brave soldiers.

Explaining wills and trusts

It's never too early for adults to think about estate planning. Estate planning is an important part of money management. While it's easy to think of estate planning as just a way to dictate how your assets are allocated after your death, estate planning also can protect people and their money should accidents or injury make them incapable of managing their finances on their own.



Some familiar terms may come up when people begin planning how they hope to transfer their assets. Two more common terms are wills and trusts. Understanding the distinctions between the two can help people as they begin estate planning.

What is a will?

The online financial resource Investopedia notes that wills are legally enforceable documents that dictate how people want their affairs handled and assets allocated in the wake of their deaths.

Wills should include a host of information, including who a person wants to assume guardianship of their minor-aged children should they pass away. This is especially important information to include in a will, as surviving relatives may have to go to court to contest guardianship if parents do not dictate who they want to serve as

guardians in their wills.

What is a trust?

A trust is a relationship in which another party is given authority to handle a person's assets for the benefit of that person's beneficiaries. When making a trust, a person will need to designate someone as a trustee, who will be tasked with distributing assets in accordance to the terms dictated in the trust.

There are many types of trusts, and working with an attorney who specializes in estate planning can help men and women determine which type of trust, if any, is best for them.

Is it better to have a will or a trust?

Both wills and trusts can be useful when estate planning. In fact, wills are often used to establish trusts, and many people have both a will and a trust.

Estate planning is an important part of managing one's finances. A qualified attorney who specializes in estate planning can help people write their wills and, if necessary, establish trusts that can help surviving loved ones in the wake of their death.

How to make Thanksgiving dinner healthier

Thanksgiving is not often associated with healthy eating. From candied sweet potatoes to sausage-filled stuffing, Thanksgiving dinner is full of flavor, but also full of calories and fat. The Calorie Control Council claims the average American will consume more than 4,500 calories on Thanksgiving Day.

Even if you won't come close to consuming 4,500 calories this Thanksgiving, you may want to take the following steps to make your Thanksgiving feast healthier.

Create a calorie deficit. A key to maintaining a healthy weight or losing a few pounds is to exercise more and eat less, a strategy that can be employed during



include steamed cauliflower in mashed potatoes recipes to make them more filling and healthier. Sweet potatoes tend to be sweet enough without the need for butter, sugar and marshmallows. Skim the fat and oils out of gravies and sauces before serving. Olive oil is a healthy fat that can be used in place of butter or margarine.

Focus on fruit for dessert. Thanksgiving dinner is usually followed with a decadent spread of desserts. These pies and cakes can be delicious but laden with calories. In lieu of traditional fare, serve poached fruits sprinkled with a little brown sugar and oatmeal for a tasty and healthy dessert. Low-fat sherbet, fresh fruit salad and rice pudding also make for healthier desserts.

Choose healthy beverages. It's easy to overlook the calorie content of beverages. Whenever possible, choose water or a low-calorie drink. Children can sip on diluted apple juice. Be mindful of how many alcoholic beverages you consume. Spirits can be 100 calories per serving and are high in sugar.

Thanksgiving dinner tends to be high in calories. But there are ways to cut calories from your holiday meal without sacrificing flavor.

the holiday season. Such a regimen will improve your metabolism, and your body will be better at handling the extra caloric load of Thanksgiving without packing on the pounds. Once Thanksgiving dinner is over, go for a walk around the neighborhood. This can facilitate digestion and burn even more calories.

Practice portion control. It's not necessarily what you eat on Thanksgiving, but how much you eat that makes the meal so unhealthy. The American Heart Association advises holiday celebrants to practice portion control. In addition, eat fewer high-calorie foods and fill up on lighter fare, such as vegetables and lean turkey. This way you get to enjoy a taste of everything without overdoing it.

Cut down on bread. Bread can be both delicious and filling. But bread is often full of empty calories, particularly if you're eating refined, white breads. Opt for less bread in stuffing recipes and incorporate more celery, raisins, cranberries, and apples to give bulk to the stuffing. Choose whole-grain rolls and crackers to complement the main course.

Choose healthier ingredients. Substitute low-fat milk or stocks for cream and whole milk in recipes.

Tips to simplify everyday life.

The ability to perform everyday tasks is something many people take for granted. But as men and women approach or exceed retirement age, many may start to struggle with chores and tasks they have performed for decades.

Physical limitations are a common side effect of aging. But such limitations do not have to prove too big a hurdle for seniors to clear. In fact, there are many ways for seniors to simplify everyday tasks while maintaining their independence.

Embrace technology. Today's technology's have potential to make seniors lives easier. Seemingly simple tasks like shopping for groceries and vacuuming a home can be difficult for seniors with dwindling or limited mobility. But seniors with Internet access in their homes can order their groceries online and then pick them up in-store or have them delivered, saving them the trouble of walking around the store. With regard to vacuuming, autonomous vacuum cleaners have removed the need to use traditional vacuum cleaners. Certain autonomous vacuums employ sensors to detect dirty spots on the floor, and these vacuums can even be programmed to clean the home while residents are out of the house.



Upgrade bathrooms with personal hygiene alterations can help seniors safely navigate their homes so they can maintain their personal hygiene without fear of injury. Grab bars can be installed on shower walls and out of their showers and bathtubs. Such bars are both effective and inexpensive, and some do not even require any drilling to install. Specialty grab bars, tub grips and tub transfer benches are just a few additional products that can make bathing easier for seniors who have lost or are starting to lose some of their physical strength.

Get smart on the road. Seniors who are experiencing mild difficulty driving can make getting about town that much easier by plugging their smartphones into their vehicles or making use of the various apps that have become standard in modern vehicles. For example, the maps app on a smartphone can be connected to a car and direct seniors to their destinations, saving them the trouble of remembering all the ins and outs of how to get a particular destination. Seniors also can employ apps to help them find their vehicles should they forget exactly where they parked in crowded parking lots. Such apps can increase seniors comfort levels on the road while helping them maintain their independence.

Downsize. Whether downsizing to a smaller home or simply downsizing a lifestyle, seniors may find that living smaller is akin to living simpler. Empty nesters may find they no longer need several bedrooms in their homes, and moving into smaller homes can reduce their daily workloads while also clearing out clutter that can make performing everyday chores more difficult. Men and women accustomed to hustle and bustle may also find that cutting back on professional and/or personal commitments gives them more energy for everyday activities while enriching the commitments they continue to maintain.

Aging men and women can employ various strategies to simplify their lives and maintain their independence well into their golden years.

With regard to vacuuming, autonomous vacuum cleaners have removed the need to use traditional vacuum cleaners. Certain autonomous vacuums employ sensors to detect dirty spots on the floor, and these vacuums can even be programmed to clean the home while residents are out of the house.

Tasks associated with personal hygiene tend to be taken for granted. But a few simple bathroom alterations can help seniors safely navigate their homes so they can maintain their personal hygiene without fear of injury. Grab bars can be installed on shower walls and out of their showers and bathtubs. Such bars are both effective and inexpensive, and some do not even require any drilling to install. Specialty grab bars, tub grips and tub transfer benches are just a few additional products that can make bathing easier for seniors who have lost or are starting to lose some of their physical strength.

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Snack foods that promote better sleep

According to the National Sleep Foundation, changes in sleep patterns are a part of the aging process. Many people experience difficulty falling asleep and then staying asleep as they age, and that difficulty can make men and women over 50 feel more tired during the day.

But even though difficulty sleeping may be a part of aging, that does not mean men and women over 50 cannot take steps to improve their sleeping patterns. For example, certain snack foods may help to improve quality of sleep, especially when these foods replace less healthy snacking options.

While men and women over 50 should always consult with their physicians before making any changes to their diets, the AARP notes that the following are a handful of snack foods that promote better sleep.

*Almonds:

Magnesium is a mineral with muscle-relaxing properties, and almonds contain enough magnesium to help men and women get a better night's sleep. A small amount of almonds before bed might be enough to make falling and staying asleep easier.

* Bananas:

Much like almonds, bananas provide a substantial amount of magnesium. Bananas also contain the amino acid tryptophan, which many people associate with Thanksgiving turkey. While tryptophan might be most often associated with the sleepiness people feel after eating a holiday meal, it also has been linked to better sleep quality, so a banana shortly before bed might be just what you need to fall and stay asleep.

*Cheese and crackers:

One more traditional snack may just help you get a better night's sleep. Cheese and crackers contain tryptophan and carbohydrates, which can induce a better night's sleep and help you fall asleep sooner.

*Cherries:

Cherries contain the sleep hormone melatonin, and the AARP notes that recent studies indicated that participants who drank tart cherry juice on a daily basis fell asleep more



quickly and slept longer and better than participants who did not.

* Hummus:

The primary ingredient in hummus is chickpeas, which are loaded with tryptophan, folate and vitamin B6. Folate has proven especially beneficial to older men and women who need help regulating their sleep patterns, while vitamin B6 helps the body regulate its clock.

*Peanut butter:

Peanut butter is another snacking item loaded with tryptophan. Spread some peanut butter on a carbohydrate, whether it's a slice of toast or some crackers, before going to bed, and you may enjoy a better, longer sleep.

Walnuts:

Like cherries, walnuts contain melatonin, which can contribute to a longer, more restful night's sleep. Walnuts also can help regulate stress, which is a leading cause of sleeping difficulty.

Many men and women experience difficulty sleeping as they age. But the right foods may just help combat such problems and get a more adequate night's sleep.

Exercise is Important For Seniors health

Age doesn't have to stop older men and women from enjoying their favorite sports. In fact, remaining active can improve physical and mental health.

If a doctor has confirmed that it is okay to participate in sports, these activities can help men and women 50 and older enjoy friendly competition and physical activity.

Fishing

Fishing is more than just a leisurely day at the lake. Casting and reeling in your catch provides a good workout for the arms, legs and core muscles of the body. If you fish on the water, rowing out to your lucky spot provides additional cardiovascular exercise.

Golf

Golf is enjoyed by people of all ages. Requiring a combination of strategy and skill, golf also pays several physical dividends. Play at your own pace, taking your time walking from hole to hole so you can enjoy the sunshine and soak in the beauty of the course.

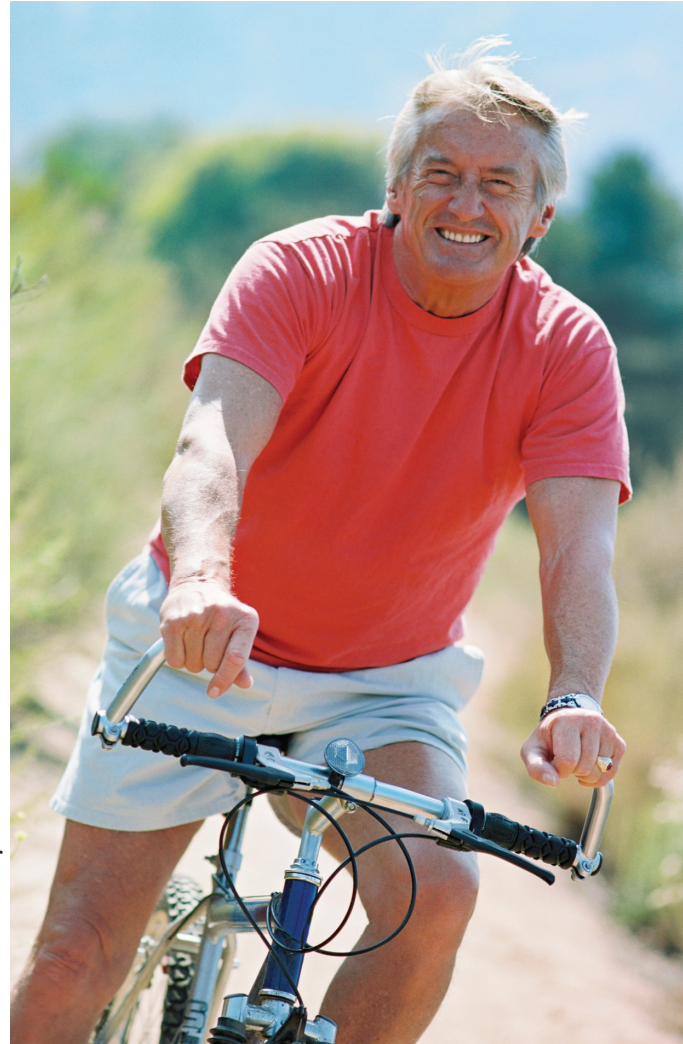
Swimming

A few laps around a pool works your whole body. Swimming is attractive to seniors because it works the muscles and provides a cardiovascular jolt without putting any strain on the joints.

Cycling

Many seniors are avid cyclists. You can ride a bicycle in competition or for pleasure. You can even vary your route depending on how physically intense you want the ride to be.

Seniors need not abandon their love of sport just because Father Time is catching up with them. Many sports can be enjoyed by athletes of all ages.



Weight loss helps knee Arthritis:

Recent research shows that people who are overweight can reduce their symptoms of knee arthritis by losing at least 20% of their weight.

Millions of older adults have stiff painful knees caused by arthritis. Arthritis causes a breakdown of the cushion of tissue inside the knee joint. Without this cushion, bone can rub against bone. That may cause pain and swelling. Being overweight could make the symptoms worse.

Experts generally advised adults who are overweight or obese to lose at least 10% of their weight to reduce symptoms of knee arthritis. Recently an NIH-funded research team wondered whether 20% weight loss would help reduce symptoms even more. The study included 240 overweight and obese adults over 55 with painful knee arthritis. The research team helped them to exercise and diet to lose weight.

The researchers compared the people who lost 20% or more body weight with those who lost 5%. The people who lost 20% or more reported less pain. They could walk farther in a 6-minute test. In addition, blood test revealed a much lower level of a substance related to pain and swelling.

“The importance of our study is the weight loss of 20% or greater- double the previous standard- results in better clinical outcomes and is achievable without surgical or pharmacologic intervention,” says lead researcher Stephen P. Messier at Wake Forest University. The researchers are planning to enroll three times as many people for their next study of pain reduction from diet and exercise.

Source: NIH News in Health Department of Health and human services.

Horoscope

AQUARIUS Jan 21/Feb 18

Aquarius, if you have been running yourself ragged, you need to pull back and look at the bigger picture. Being down for the count for pushing yourself too much can be detrimental.

PISCES Feb 19/Mar 20

Pisces, all it takes is a few tweaks and you will have the answer that you have been seeking. Be patient and stay the course.

ARIES Mar 21/Apr 20

Aries, even though you're not typically wild and crazy by nature, a more risk-taking, playful side comes out this week. Your significant other or friends may be caught off guard.

TAURUS Apr 21/May 21

Taurus, even if you are confronted by bad news this week, do not let it sideline you for too long. You are resilient and can bounce back quickly.

GEMINI May 22/June 21

You may decide to reveal a secret side of yourself, Gemini. There is a part of you that is looking for a deeper level of intimacy, and you are ready to take the next step.

CANCER June 22/July 22

Cancer, this is a good time to rest and relax. Although you might have many chores to tackle and bills to pay, do what you can to disconnect from work and worries.

LEO July 23/Aug 23

Home and technology figure largely this week. You may spend time rewiring a home or changing internet providers, Leo. Get the job finished promptly so you can relax.

VIRGO Aug 24/Sept 22

Virgo, you may have heard about being in the right place at the right time. This is especially true when trying to make a romantic match, which could be a possibility soon.

LIBRA Sept 23/Oct 23

A jolt of physical energy this week could be the push you need to get some hard work done, Libra. Home improvements or a project at work can be the focus.

SCORPIO Oct 24/Nov 22

You may have too much to do around the house and no idea where to start, Scorpio. Do not throw up your hands in frustration. Work on one thing at a time.

SAGITTARIUS Nov 23/Dec 21

Be a cheerleader this week for others who may need a boost of positivity, Sagittarius. You are generally great at encouraging others to put their best selves forward.

CAPRICORN Dec 22/Jan 20

Capricorn, your discipline in how you approach your goals impresses others. As a result, you may soon be called on to help others with their own work.

FAMOUS BIRTHDAYS

NOVEMBER 26

Rita Ora, Singer (29)

NOVEMBER 27

Bill Nye, TV Host (64)

NOVEMBER 28

Trey Songz, Singer (35)

NOVEMBER 29

Chadwick Boseman, Actor (42)

NOVEMBER 30

Billy Idol, Singer (64)