Food Just Doesn’t Taste the Same

Do you think food just doesn’t taste as good as it once did? It is natural for us to not taste food the same as we get older. Most of this change is due to a loss of the sense of smell. Taste buds stay pretty healthy all our lives, but our sense of smell can be hurt by allergies or infections. Even a short bout with a cold or flu can damage your ability to smell and taste for months. Sometimes the loss is permanent.

What can you do? First, take good care of yourself so you stay well. Eat a good diet and wash your hands often. Enjoy plenty of exercise and fresh air. Get a flu shot if your doctor approves.

Second, ask your doctor or pharmacist whether your medicines are affecting your sense of taste or smell. Drugs for high blood pressure, arthritis and chemotherapy can change your ability to taste or smell food.

Third, don’t smoke. Anyone who has ever quit smoking immediately notices how much more flavor food has.

Fourth, don’t eat or drink very hot food or drink. Burning your mouth damages taste buds.

Fifth, eat slowly and chew well. Switch often between foods on the plate so flavors stay fresh on the tongue. Make sure dentures fit well. Season foods with onions, garlic, spices or herbs. Choose foods with a variety of colors and textures.

Finally, see a doctor if you suddenly can’t taste or smell well. You may have a serious infection or allergy that needs attention.

Spicy Green Beans
1 cup frozen or fresh green beans
1 packet low sodium chicken boullion powder
1/4 teaspoon spicy low sodium herb seasoning mix

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dash pepper
1 teaspoon dehydrated onion
1/4 cup water

Combine ingredients in microwave dish with lid. Microwave on high for 5 minutes or until beans are tender. Makes 1-2 servings.

How Does Your Cash Flow?

Does your money flow out of your grasp before you've gotten what you want from it? Do unexpected expenses blow your budget? High-income and low-income people alike experience cash-flow problems that prevent them from accumulating adequate retirement funds.

A cash-flow worksheet is a list of the income you receive and where it goes. A cash-flow statement lets you see where your money goes.

A cash-flow worksheet is a vital tool for planning your finances. It helps you:
• make a spending plan;
• set a goal for your seasonal expenses and emergency reserve fund;
• estimate future income needs.

The first step in preparing a cash-flow worksheet is to choose a time frame. For example, prepare a cash flow worksheet for the past month. Sources of income include:
- paychecks
- tips
- commissions
- interest
- capital gains
- rents
- gifts
- annuities
- Social Security
- retirement plan checks
- public assistance
- veteran’s benefits
- profits from business or farm
- loan proceeds

The second step is to list the income you received during the month. Sources of income include:
- paychecks
- tips
- commissions
- interest
- capital gains
- rents
- gifts
- annuities
- Social Security
- retirement plan checks
- public assistance
- veteran’s benefits
- profits from business or farm
- loan proceeds

The third step in preparing a cash-flow worksheet is to list your expenses. Expenses include:

Housing
- rent or mortgage
- property taxes
- property insurance
- repairs
- home furnishings/equipment
- household maintenance/repair
- homeowner’s association fee

Utilities
- water
- electricity, gas
- telephone
- cable TV
- pest control
- garbage
Food
- food at home
- food away from home
- food for entertaining
- snacks
- beverages

Transportation
- car payment
- gas and oil
- maintenance
- license plate
- auto insurance
- bus, taxi

Clothing and Personal Care
- clothes
- dry cleaning, laundry
- cosmetics, toiletries
- shoes
- hair care
- personal care

Medical and Health
- life insurance
- health insurance
- disability insurance
- medicine and drugs
- medical and dental visits
- eyeglasses, braces
- special medical needs

Education
- school supplies
- tuition/fees

Recreation/Entertainment
- books, newspapers, magazines
- membership dues
- movies
- sports
- hobby supplies

- vacation, travel
- pet expenses
- stationary, postage
- spa/health club

Church/contributions

Credit
- installment debts
- personal loans
- life insurance loans
- credit cards

Savings

Other
- gifts
- tobacco, alcohol
- caregiving
- household help
- business expenses

The fourth step in preparing a cash-flow worksheet is to total your income and total your expenses. Subtract your total income from your total expenses.

If your income is greater than expenses, you will have money available for savings. If your income is equal to expenses, you may want to track your expenses to see if there are expenses you can reduce to find money you can save. If your expenses are greater than income, it is important to review expenses to find areas where you can cut back on your spending.

For more information on preparing a cash-flow worksheet, contact your local county Extension agent for a copy of How To Make
Your Money Go Further.

References: Preparing A Cash-Flow Worksheet, A Money Management Workbook, AARP

Your Relationships

Working And Caregiving

The 21st century will be marked by a dramatic increase in the size of the senior population as the baby boom generation continues to age. An increase in older adults will mark a corresponding increase in illnesses such as Alzheimer’s disease, Parkinson’s disease and stroke. These disorders affect not only the individual, but can also be devastating to the family. Already, millions of working adults are juggling the competing demands of caring for a chronically ill or disabled spouse or parent, raising a family, and managing a career.

If you are a caregiver, you are not alone. As many as 12.8 million Americans of all ages need assistance from others to carry out everyday activities. While there is no reliable estimate of the number of family caregivers, at least 7 million Americans are caring for a parent at any given time. Between one-third and one-half of all caregivers are also employed outside the home. Working caregivers sacrifice leisure time and often suffer stress-related illnesses. Eventually, some 12% quit their jobs to provide care full-time.

Managing the Overload

Caring for an ill or disabled spouse or parent can be particularly challenging while juggling the competing demands of work, family and caregiving. It is important to get the emotional and practical support you need to cope with the stress of being a caregiver. Taking care of yourself will help ensure that you are physically and emotionally able to continue providing care. Here are some proven approaches:

• Ask for help. Don’t try to do everything yourself. A sibling, relative or friend may be able to help you. Some organizations offer specialized care planning guidance to help you get through the “maze” of long-term care options.

• When highly stressed, consider joining a support group or speaking with a professional therapist.

• Be patient. There may be good days and bad days. Learn how to communicate effectively with your loved one without laying blame. It will take some time to arrange services that address all needs.

• Give yourself a break. Remember
to schedule some time to relax. “Respite care” is designed to allow a break for the caregiver, and can last an hour, a day, or even a week. Check your local resources.

What Employers Can Do

Eldercare is now recognized by a growing number of employers. Support for employees who have caregiving responsibilities can take a variety of forms:

- Employers can offer “cafeteria style” employee benefits which allow employees to select supplemental dependent care coverage to reimburse costs for in-home care or adult day care. Benefits also should cover therapeutic counseling for the employee to help cope with the stresses of caregiving.

- Human Resource or employee assistance program staff can provide information on local information and referral services or resource centers.

- Larger businesses can organize in-house caregiver support groups or coordinate with local community groups or hospitals so that employees can attend an outside support group.

- One of the most critical benefits for an employee with caregiving responsibilities is time. Flexible work hours, family illness days, and leave time are key. Flexible scheduling can improve job performance, decrease lateness and employee turnover, and increase job satisfaction.

- Companies with 50 or more employees must comply with the Family and Medical Leave Act (FMLA), which allows for up to 12 weeks of unpaid leave to care for a seriously ill parent, spouse or child, while protecting job security. Smaller firms can use the FMLA guidelines to provide support for individual employees.

- Other ideas include holding a company “caregiver fair” or a series of lunchtime seminars on issues such as hiring a home care attendant, or coping skills for caregivers. Employers can establish a telephone hot-line, or publish a list of key contacts in their employee newsletter.

The conditions that limit seniors often are chronic and grow increasingly serious. At some point, family caregivers face the difficult choices of obtaining more and more help from outside the family, especially when the caregiver must continue in a career. A family meeting, with everyone sharing their concerns and needs, can help defuse misunderstanding and resentment.

Dear Friend:

SENIOR SENSE is a quarterly publication provided by your local county Extension Service office. It is prepared by Extension Family & Consumer Sciences specialists at The University of Georgia specifically for the educational needs of older Georgians.

Please contact your local Extension Service office for more information on these and related topics.

Putting Knowledge to Work

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