Your Relationships

Talking About the End of Life

Although having conversations about end-of-life topics may not be pleasant, it is extremely important. Communication increases the chance that you and your loved ones’ wishes will be met should anyone become ill, incapacitated, or die. By making plans and decisions before a crisis occurs, you can place your loved ones in a position of power and knowledge. Instead of wondering what you may have wanted, your family can be sure that your wishes are respected.

Here are some strategies for starting a conversation with your loved ones about end of life decisions:

• There is no perfect time to have this conversation but it is wise to wait for a time when are both in a good mood and have the time to talk.

• It might feel more comfortable to bring up the topic indirectly by focusing on yourself your own end of life decisions. For example, “I have decided to make some important decisions should I become ill or have an accident. I am doing this to make things easier the ones I care about. I realized I don’t know what your thoughts are about this topic. Maybe we could talk about that?”

• It is much easier to talk about the importance of end-of-life decisions if you have made these decisions yourself. Use your own wishes as a way to approach specific topics or questions.

• Another approach is to bring up an example of another family member or friend who is ill or has passed away. Ask your loved one how they would want things handled if they were in that situation. Emphasize the importance of writing these wishes down to increase the chances they are followed.

• Because reactions to this topic will vary, be prepared to delay the
discussion to another time. Your loved one may need time to consider this issue and not be ready for a discussion right away. Note of caution: be sure to follow up.

After you have been successful talking about end-of-life planning decisions with your family member, what do you need to do next?

- Encourage your loved one to put his wishes on paper by filling out an advance directive or other legally recognized document. Emphasize that unless his wishes are written down, health care professionals may not recognize them.
- Encourage your loved one to discuss her wishes with family members. Talking openly about her wishes now will reduce potential misunderstandings between family members in the future.
- Emphasize the need for your loved one to provide copies of his advance directive to yourself and other family members who will be involved in his care.
- Be sure any advance directive document is stored in a safe place that is known about and easily accessible by others.
- Family members also need to inform their doctor of any end-of-life decisions and provide him/her with a copy of their legal document.

Having conversations about end-of-life planning issues is never easy. Having these conversations today, however, can make the lives of those you love a little less difficult in the future.


Your Health

Walking - A New Year's Resolution To Keep

If you could think of a New Year’s resolution that could positively affect your health more than anything else, it would have to be walking. It’s an easy enough concept. It’s inexpensive. Most people can do it without much effort. So, what’s holding you back?

Let’s first look at what walking most days of the week can do for you. It can help you lose weight (with the holidays just past, you’re undoubtedly thinking of those over-indulgences your scale is reminding you of). It can lower your risk of heart attacks, stroke, diabetes, osteoporosis, and some types of cancer. It improves your mood (your family and friends will appreciate it). It reduces depression, constipation, and cholesterol levels. And, it firms up those muscles, makes you feel better about yourself, and keeps you independent longer into your senior years. Sounding better?

When you walk, your heart rate increases and your heart starts pumping more blood into the exercising muscles of your legs and arms. The blood vessels in your arms and legs then begin to expand as they get more nutrients and oxygen by the blood. As you continue, your muscles begin to use more of your stored carbohydrate and fat for energy, increasing your metabolism. Your brain
starts releasing substances called endorphins and serotonin into your bloodstream that improve your mood and make you feel better. All this occurs with one walk.

**As you develop more muscle, you use more energy, thereby helping you control your weight.**

Regular walking eventually makes your heart stronger, improves your lung capacity, and reduces your blood pressure. Not only do you use up more calories while you’re exercising, but also after you’ve exercised. As you develop more muscle, you use more energy, thereby helping you control your weight.

Experts recommend at least 30-45 minutes of walking most days of the week. The good news is that you don’t have to devote the full 30-45 minutes to one walking session. You can divide it into several smaller sessions if it’s easier to fit into your schedule. Remember that any amount of walking is beneficial.

Many people find it easier to stick with their walking plan if they plan for the walks. Schedule a time for walking as you would for any type of appointment. Write it in your daily planner. Ask a friend or family member to go with you initially. However, if your walking partner can’t make it every day, don’t feel you must have someone to accompany you.

A pedometer that counts the number of steps you take can help keep you motivated. A goal of 10,000 steps a day works for many people, but you should measure how many steps you usually take in a day, then gradually add steps until you get to your goal.

Even if you’ve been sedentary for as long as you remember, walking is something you can most likely do to improve your health. The hard part is getting started. Get yourself a good pair of walking shoes and just start with one step at a time, one foot after the other. Before you know it, you’ll be going miles a day toward better health. It will no longer be a broken New Year’s resolution, it will be a healthy lifetime habit.

**Sweet Potato Squash Soup**

3 tablespoons onion, chopped
2 teaspoons olive or canola oil
1 cup sweet potato, chopped
1 1/2 pounds butternut squash, peeled, seeds removed, chopped
1 15-ounce can low-sodium chicken broth
2 cups water
1/8 teaspoon sage
1/8 teaspoon thyme
1/2 teaspoon Worcestershire sauce

1. Sauté onion with olive oil over medium heat in a 2-quart pot for 2 minutes. Add all ingredients and bring to a boil. Cover and simmer on medium-low for 30 minutes.

2. Pour soup into a blender and cover. (Use a kitchen towel to prevent getting burned). Blend on low speed for 1
minute, then increase speed one notch and blend for 15 seconds more.

Makes 5 cups. Serving size: 1 cup
Exchanges: 1 1/2 starch
Nutrition Information:
- Calories: 102
- Carbohydrate: 21 grams
- Protein: 2 grams
- Fat: 2 grams
- Cholesterol: 0 mg
- Sodium: 170 mg
- Fiber: 3 grams

**Your Resources**

**Avoiding Tax Scams**

It’s tax season again. The Internal Revenue Service has issued a nationwide alert to help taxpayers avoid becoming a victim to one of these tax scams.

1) **AFRICAN-AMERICANS GET A SPECIAL TAX REFUND.** Thousands of African-Americans have been misled by people offering to file for tax credits or refunds related to reparations for slavery. There is no such provision in the tax law. Promoters of reparations tax schemes have been convicted and imprisoned. Taxpayers could face up to a $500 penalty for filing such claims if they do not back away from the claim.

2) **“I DON’T PAY TAXES – WHY SHOULD YOU?”** Con artists may claim they don’t file or pay taxes and then charge people a fee to share their “secret.” The real secret is that many of them actually do file and pay taxes -- they just don’t publicly admit it. Failure to file or pay taxes is subject to civil and/or criminal tax penalties.

3) **PAY THE TAX, THEN GET THE PRIZE.** The caller says you’ve won a prize and all you have to do to get it is pay the income tax due. If you do win a prize, you may need to make an estimated tax payment to cover the taxes that will be due at the end of the year. But the payment goes to the IRS – not the caller. Whether you’ve won cash, a car, or a trip, the prize giver generally sends you and the IRS a Form 1099 showing the total prize value that should be reported on your tax return.

4) **UNTAX YOURSELF FOR $49.95.** These ads say that paying taxes is "voluntary," but are absolutely wrong. The U. S. courts have continuously rejected this and other similar arguments. Following the advice contained in these packages can result in civil and/or criminal tax penalties. Numerous sellers of these bogus packages have been convicted on criminal tax charges.

5) **SOCIAL SECURITY TAX SCHEME.** Taxpayers shouldn’t fall victim to a scam offering them refunds of the Social Security taxes they have paid during their lifetimes. The scam works by the victim paying a "paperwork" fee of $100, plus a percentage of any refund received, to file a refund claim with the IRS. This hoax fleeces the victims for the up-front fee. The law does not allow such a refund of Social Security taxes paid.
6) "I CAN GET YOU A BIG REFUND...FOR A FEE!" Refund scheme operators approach you wanting to "borrow" your Social Security Number or give you a phony W-2 so it appears that you qualify for a big refund. The IRS catches most of these false refund claims before they go out. And when one does go out, the participant usually ends up paying back the refund along with stiff penalties and interest.

7) SHARE/BORROW EITC DEPENDENTS. Unscrupulous tax preparers "share" one client's qualifying children with another client in order to allow both clients to claim the Earned Income Tax Credit. For example, if one client has four children they only need to list two for EITC purposes to get the maximum credit. The preparer will list two children on the first client’s return and list the other two on another client’s tax return. The IRS prosecutes the preparers of such fraudulent claims, and participating taxpayers could be subject to civil penalties.

8) IRS "AGENT" COMES TO YOUR HOUSE TO COLLECT. IRS special agents, field auditors, and collection officers carry picture IDs and will normally try to contact you before they visit. If you think the person on your doorstep is an impostor, lock your door and call the local police. To report IRS impostors, call the Treasury Inspector General’s Hotline at 1-800-366-4484.

Remember, if it sounds too good to be true, it probably is. To report fraud to the IRS, call 1-800-829-0433.

SOURCE: Internal Revenue Service. Adapted by Michael Rupured
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.

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