



## Family Fortune

By Jennie L. Phipps

### Estate planning is an important part of retirement planning.

Do it wrong and the loved ones you leave behind will almost certainly be hurt and angry.

- ◆ **Leave nothing to one child.** It isn't about the money; it's about feeling loved and appreciated. Even if one child has a lot of money and doesn't need a penny more, leave him or her something that will be seen as valuable, like money or mementos. Otherwise, you are setting up a situation where this adult child, who feels unappreciated and unloved, will never speak to his or her siblings again and may potentially launch an expensive legal challenge.
- **Avoid compromising.** Leaving a valued possession to one offspring when another wants it badly is a recipe for conflict. Instead, work it out before you pass on. A possible solution would be to ask the daughters to share the ring. The will specified that on Jan. 1 each year, the ring is to move from one daughter to the other. Upon the passing of a sister, the ring is sold and the proceeds split between the daughters' offspring. The agreement worked beautifully.
- **Leave your end-of-life wishes open to dispute.** Don't just sign a health care proxy and forget it. If your decision was made long ago, that is a reason for your offspring to fight over your care. Instead, say early and often what you want to happen if you get sick and can't make decisions for yourself. Better yet, make periodic videos -- at least every five years -- and share them, so there can be no doubt.

Source: Bankrate

## ∞∞ Keep Cool ∞∞

### Summer heat waves are particularly dangerous for adults and seniors.

It is hard to stay cool and safe without air conditioning, but for many people, especially seniors, hot weather can be very dangerous and even deadly.

If you suspect someone is suffering from a **heat-related illness**:

- Get the victim out of the sun and into a cool place, preferably one that is air-conditioned.
- Offer fluids but avoid alcohol and caffeine. Water, fruit and vegetable juices are best.
- Encourage the individual to shower, bathe or sponge off with cool water.
- Urge the person to lie down and rest, preferably in a cool place.

**Heat stroke** is especially dangerous for older people and requires emergency medical attention. Health factors which may increase risk include:

- Age-related changes to skin such as poor blood circulation and inefficient sweat glands.
- Heart, lung and kidney diseases, and any illness that causes weakness or fever.
- High blood pressure or other conditions that require changes in diet.
- Inability to perspire caused by medications including: diuretics, sedatives and tranquilizers.
- Taking several drugs for various conditions. Discuss possible problems with a physician.
- Being substantially overweight or underweight.
- Drinking alcoholic beverages.

Source: Boomers & Beyond



## Bereavement Trip

• by Walecia Konrad •

As loved ones age and pass on, some older adults discover the burden of survival. Dealing with bereavement travel can mean grief in more ways than one. This might include:

- not attending a friend's funeral to keep a charity fund-raising commitment,
- health emergencies can become a major concern,
- financial, health, or emotional reasons can also be agonizing,
- logistics can be daunting, and
- a last minute trip can be enormously stressful for an older person.

There are ways to help ease the burden of bereavement travel. Consider last-minute discount ticket prices. Check air-and-hotel packages that might be cheaper than last-minute fares. See if one-day advance purchase fares might be the best deal. For those within driving distance of a funeral or memorial who cannot or do not want to drive, contact the local agency on aging or local groups that help the elderly. Such organizations often have a list of volunteers who will drive the elderly to services.

While funerals and memorial services are an important part of the grieving process, people can consider coming up with their own rituals as well, whether or not they can attend an official service. Many funeral homes, houses of worship, and other providers now use technology to allow distant relative and friends to be part of the ceremonies. Of course, such technologies also make it much easier to stay in touch with ill loved ones before they pass on.

Those people who cannot attend a funeral or memorial service need to communicate clearly with other individuals about why they must be absent. In some situations, one does not only lose a relative but also the rest of their family. One needs to make it clear, to their family members, why saying goodbye was more important. **Everyone grieves differently.**

Source: The New York Times

## ■ Money Myths ■

**Conventional wisdom is often a good thing, or at least harmless.**

But there are plenty of times when conventional wisdom isn't just wrong – it can cost you money. So the next time you're about to make a big financial decision, keep in mind that rarely is anything black and white when it comes to the green stuff.

■ **Carrying a credit card balance will help your credit score.** Not at all. If you are carrying a balance you can't pay off, it will help to keep the balance as low as possible because credit bureaus don't like to see a high debt-to-income ratio. In other words, they want to see that you aren't maxed out to the limit every month.

■ **Stocks make you rich – and bonds keep you rich.** A good rule of thumb, but it's another gray area. The bond bull market for the past 30 years is coming to an end. Interest rates will begin to rise when the Fed starts to taper the monetary stimulus program. Bonds tend to fall in value when interest rates rise. When there is a greater degree of price volatility for longer bond maturities - investors should move more into short-duration bond investments.

■ **Home additions increase your home sale value.** Usually they don't. If you add on a room or an amenity like a swimming pool for the sole purpose of adding value to your home, you're likely to hurt your pocketbook. That's because even if your addition does add value to the house, you've likely taken on more debt in the process, so you may lose money in the long run.

Now, if your house needs a fresh coat of paint, feel free to slather it on. You will probably sell it faster and maybe for a bit more. But when it comes to high-priced add-ons and features, proceed cautiously if your only goal is to add value to your home

Source: U. S. News



## Stress Management

**Stress is what you feel when you have to handle more than you are used to.**

When you are stressed, your body responds as though you are in danger. Some stress is normal and even useful. Stress can help if you need to work hard or react quickly.

The good news is that you can learn ways to manage stress. To get stress under control:

- ◆ Find out what is causing stress in your life.
- ◆ Look for ways to reduce the amount of stress in your life.
- ◆ Learn healthy ways to relieve stress and reduce its harmful effects.

Sometimes it is clear where stress is coming from. You can count on stress during a major life change such as the death of a loved one, getting married, or having a baby. But other times it may not be so clear why you feel stressed

It's important to figure out what causes stress for you. Everyone feels and responds to stress differently. Tracking your stress may help. Get a notebook, and write down when something makes you feel stressed. Then write how you reacted and what you did to deal with the stress. Tracking your stress can help you find out what is causing your stress and how much stress you feel. Then you can take steps to reduce the stress or handle it better.

To find out how stressed you are, arrange to meet with a doctor at your earliest convenience.

Source: WebMD

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## Health Care Fraud

by Jennifer Leonard – FBI Agent

**Health care fraud crosses all borders.**

It also costs the federal government some \$60 billion a year. Antifraud experts offer these tips to help control the crime.

- ◆ **Know your Medicare coverage.** Offers for free medicine or medical equipment are probably scams.
- ◆ **Be as cautious** with your Medicare card. Never give your Medicare number to a stranger, especially over the phone.
- ◆ **Be wary** of medical suppliers who contact you out of the blue. Legitimate companies **don't** use that sales tactic.
- ◆ **Your personal physician** should participate in medical decisions. Never allow a doctor you **don't** know **to** prescribe any medications.
- ◆ Review your monthly Medicare statement to see if it contains billing charges that seem suspicious
- ◆ Report activity that you think might be fraudulent to Medicare via the website: [stopmedicarefraud.gov](http://stopmedicarefraud.gov) or phone: 800-633-4227.
- ◆ If you want to take an active role, join the Senior Medicare Patrol (SMP) at: [smpresource.org](http://smpresource.org) or [medicarefraud.gov](http://medicarefraud.gov)

Source: Federal Bureau of Investigation

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