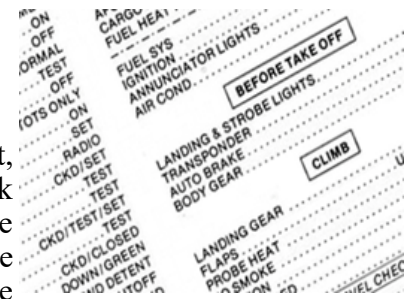


## August 2022 Newsletter

### How's Your Checklist?

Frank Stepp  
Executive VP, Thompson & Associates

Every pilot knows the word “checklist”. It’s a word that’s said in every cockpit, before every flight. It’s a line-by-line list of specific items a pilot must check prior to starting and flying the aircraft. Every pilot uses a checklist, from the single engine private pilot to the captain of the commercial jet. Pilots have checklists for routine situations, for malfunctions, and for emergencies. These little laminated sheets ensure your pilot does not forget a critical item when controlling the aircraft. Let’s face it, you want your pilot to use the checklist.



As important as the pilot’s checklist is, have you considered your estate plan checklist? Trust me, your family is just as interested in your estate plan checklist as you are your pilot’s.

What would your checklist look like?

Here are a few items that should be at the top of your checklist.

#### **Do I have a will?**

Everyone should have a will. Having a will is arguably one of the most important things you can do for yourself and your family. Not only can a will legally protect your spouse, children, and assets, but it can also spell out exactly how you would like things handled after you have passed on.

#### **Has it been reviewed within the last five years, and does it still meet my objectives?**

Life situations change and so should your will. Consider it an estate plan physical. Just as you visit your physician annually for a “routine” physical, you should have periodic reviews of your estate plan.

#### **Do my heirs or executor know where my documents are located?**

An important step is to complete an estate planning inventory that details where to locate the will, titles, key to the lock box, investment accounts, life insurance, etc. Your family will appreciate having your thoughts for funeral plans as well.

#### **Are those mentioned in my will to act on my behalf still acceptable?**

Your executor (also called a “personal representative” in some states) is the person or institution you have named in your will to carry out your wishes. An executor typically offers the will for probate, takes action to protect the assets of the estate, makes distributions of property to beneficiaries and pays the debts and taxes of the estate. It is not a difficult role but a time consuming one. The person you named when you drafted your will, years ago, may not be up to the task today. The same is true for any named trustee or even more important, guardian of your minor children. A quick review of these roles is a good idea.

#### **Do I have Power of Attorneys?**

It is important for you to have a medical power of attorney and a durable or financial power of attorney. We suggest you keep these updated every two or three years. A medical power of attorney is a document that lets you name someone else to make decisions about your health care in case you are not able to make those decisions yourself. It gives that person instructions about the kinds of medical treatment you want.

The durable financial power of attorney is a simple way to arrange for someone to handle your finances if you become incapacitated. A durable power of attorney simply means that the document stays in effect if you become incapacitated and unable to handle matters on your own.



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## Am I passing my assets in the most tax efficient manner?

Many people support various charities during their lifetimes and desire to leave a gift to these charities upon their deaths. It is common for the will to contain language like:

“I hereby give, devise and bequeath XX percent (\_\_\_%) of my total estate, determined as of the date of my death, to XYZ Charity, located at (address), Federal Tax ID # \_\_\_\_\_, for the charity’s general use and purpose.”

While this is a generous act, it may not be structured in the most tax efficient manner. In the above case, the executor will have to calculate the value of the estate and then pass the appropriate value, either in dollars or assets, to the charity.

If you have IRA’s or other tax-deferred accounts, it would be a better idea to leave your gift to charity from them, rather than from general estate assets, here’s why:

- Distributions from IRAs to charities upon your death avoid income tax, estate tax and probate upon your death. You could leave a gift to charity from your IRA simply by changing your beneficiary designation. Any future changes can be made via the beneficiary designation form as well.
- In the sample language above, the assets that will be left to charity, most likely, could have been left to heirs without any taxes associated but because of the language in the will, they were given to the nonprofit.

Distributing assets to charity and heirs from the right “bucket” is an important item to check off your list.

### Outright instead of trust

Do you leave the inheritance outright to your heirs or in trust for them? This is a decision that will vary from family to family. Leaving inheritances in trust can give you the ability to control how much and when funds are paid out to heirs. Or, if your heirs are responsible, leaving their inheritance in trust can provide asset protection from bankruptcy, judgements and possibly divorce. This is a decision that should be discussed with your attorney and estate planning professional.

## UMC ACTIVITIES CENTER

*Avery Williamson*

### Forming Healthy Habits

It begins with a choice. Whether you are a morning person or you enjoy waking up later, a lover or a fighter, an extravert or an introvert, exercising can be a tough thing to do. Physically, of course, but also mentally. Forming a healthy habit, like exercising, begins with a choice. That’s life, right? Choices are made every single minute of our lives. Sometimes, it is easier to be stagnant than to move. Today I want to open your eyes to help you see how to make your choices easier when deciding to exercise.

Rest is the first thing we need to consider. I have found myself multiple times intending to workout at 5:00am but, have come to realize that the less sleep I get the night before, the harder it is to make the choice to get up early to go exercise. If I had gone to sleep earlier, I’d feel more rested in the morning and it would be easier to get out of bed and hit the gym. People tend to spend more time on activities that they prioritize. For me, this may be spending too much time on my phone, or watching TV too late the night before. Whatever it may be, I chose to participate in the distraction. Making good choices in preparation for what we ultimately want is wonderful way to start. So, if you are having trouble being motivated to exercise, you may want to dig into the source of the problem.

Examples:

- Am I sleeping enough?
- Is the food I’m eating making me feel bad?
- Are my friends a bad influence?

All of these choices may have a huge effect on why it is so difficult to have healthy habits?

For most people, doing the same thing over and over again can get old really fast. It turns into something people dread. Even though we are trying to form healthy habits, it is important to develop a habit that is not going to cause burnout. This is why we need to add a little spice in all of our daily routines, but especially in



exercise. When exercising, it is a great idea to have fun and enjoy the opportunity. It is also ok to try different classes every once in a while.

Here at the UMC Activities Center, we offer a huge variety of classes: from dancing, to strength, to yoga classes.

If you only come to yoga classes, it could be fun to try a strength class. Sometimes trying something new can be fun, challenging, or both. I personally love trying new things because I enjoy challenging myself.

Life is a lot easier when you are with people who love you and genuinely care for you. That is a fact. So go out and find yourself a gym buddy! Why not incorporate them into forming your healthy habits. Partnering up in the gym is a great way to make a habit. It not only holds you accountable, but your partner as well. Sometimes conversations with the people we love can be difficult. However, that is the point of accountability. Forming healthy habits, might be easier if you have another person to encourage you to go to the gym, not to eat that bag of chips, and/or not to stay up late. This might be just what you need!

Keep your goals and expectations real and reasonable. When I was doing personal training, I would evaluate a client and ask them what their goals were and how long they thought it would take them to get there. Most of the time, my clients would give me a ridiculously high number of pounds they want to lose in a ridiculously short amount of time. I discovered that social media has a huge effect on the way we see ourselves because we are constantly comparing ourselves to people we see online. We can see influencers with “washboard abs” and instantly desire a body like theirs. However, most of the time it is unrealistic to set a standard like that. Not to mention, it is very unhealthy to have zero fat percentage on your body.

For someone to form healthy habits, the goals and expectations must be reasonable. Unreachable goals will discourage a person and will keep them from trying again.

I think forming healthy habits is crucial to someone who has goals they want to meet. When it comes to exercise, one workout is not going to be enough; it can take many years for someone to get to where they want

to be. Forming good habits and continuing on a consistent path is going to be more beneficial than “going every now and then.”

#### **Class Spotlight:**

The class under the spotlight this month is ***Yoga AM*** with Anita. ***Yoga AM*** meets Monday, Wednesday, and Friday at 9:10am. ***Yoga AM*** uses physical postures, breathing practices, relaxation, and meditation to harmonize the body, mind and spirit as well as increase strength, flexibility, and balance. ***Yoga AM*** is a great way to reduce stress levels and practice mental strength as well. Mats are available for use at the Activities Center. Intensity level: Medium Low

***Yoga AM*** is ideal for individuals who want to increase flexibility and reduce stress levels. Individuals need the ability to get on the ground and be able to sit for a long period of time while performing multiple poses that stretch muscles throughout the body.

For those who are not a member of the UMC Activities Center you are welcome to try ***Yoga AM*** or any of our other classes, for a \$5.00 guest fee. We ask that you come a few minutes early to sign a waiver and pay your fee. We are here to help you find that right class. The class that “fits.” Contact the office at (806)761-0676 or stop by and see us at 7105 Kewanee Ave. Good luck....and happy exercising!



### **AARP Safe Driver's Courses**

August 30<sup>th</sup>, October 18<sup>th</sup> & December 6<sup>th</sup>

Classes will be 12:00pm-4:00pm

UMC Business & Technology Center

309 N. Slide, Lubbock TX 79416

Call (806) 775-9315 to register

Cost is \$20 for AARP Members and \$25 for non-members





## Texas Tech University Research Study Opportunity!

The Effect of Culinary Medicine to Enhance Protein Intake on Muscle Quality Older Adults (65+ years old).

What to expect:

- Free cooking demonstrations and recipes
- Free nutrition education session
- Free Exercise handouts
- Free body composition and nutrition assessment
- Evaluation of grip strength and physical activity

For further information or to sign up please contact Emily Salas-Groves MS, RD, LD, Graduate Research Assistant at (940) 337-8218

OR

Shannon Galyean Phd, RDN, LD, Principal Investigator at (806) 535-2492

## RAMEN NOODLE SALAD RECIPE

This crunchy Ramen Noodle Salad is loaded with cabbage, carrots, green onions, toasted almonds, and ramen noodles all tossed in an easy garlic honey ginger dressing.

### RAMEN SALAD

- 14 ounces coleslaw mix
- 2 (3 ounce) packages dry ramen noodles broken into pieces (seasoning packet discarded)
- 1 cup matchstick carrots
- ½ cup sliced green onions
- 1 cup slivered almonds

### DRESSING

- ½ cup olive oil
- ¼ cup rice vinegar
- 2 tablespoons honey
- 2 cloves minced garlic
- 1 tablespoon minced ginger
- 1 teaspoon sesame oil
- Salt and pepper to taste



### INSTRUCTIONS

1. In a mason jar with a tight fitting lid combine the olive oil, rice vinegar, honey, minced garlic, ginger, and sesame oil. Shake the dressing well to combine. Season with salt and pepper to taste.
2. Break up the ramen noodles and add them to a bowl with the coleslaw mix, carrots, green onions, and toasted almonds. Discard the ramen seasoning packets. Drizzle the salad with the dressing and toss to combine.

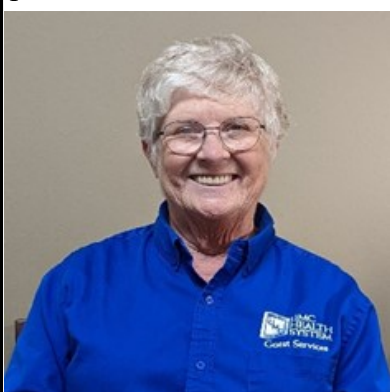
### NOTES

- Break up the noodles the package using your hands or the heavy end of a table knife or spoon.
- If pushed for time, substitute ready to go coleslaw mix or broccoli slaw.
- Napa cabbage can be substituted for the green cabbage just slice it thin.
- Make it a main dish by adding chicken, shrimp, salmon, or steak.
- Mix the honey garlic dressing up to 48 hours in advance. Store in the refrigerator in a mason jar. Remove from the fridge 40 minutes prior to drizzling on the salad. Shake well before combining with the salad.
- You can prepare this salad up to 24 hours in advance but keep in mind that the noodles will soften.
- Store leftovers in an airtight container in the fridge for up to 3 days.

## VOLUNTEER SPOTLIGHT

Shana Barnett

August's featured volunteer is Jan Lukens. Jan has volunteered her time with UMC since 2008 in several positions. She has volunteered in the Southwest Cancer



Center, been a popcorn popper, stationed at the Concierge Desk at South West Medical Clinic, Seniors are Special Messenger, and, currently she is at our Guest Services Information Desk three times a week. Jan is married to husband Lee, and together they have five daughters and several

grandchildren. They live on four acres with their two dogs. She loves spending time with her family and hanging out by their pond. Thank you Jan, we appreciate your dedication!

## Volunteers

Are you interested in supporting UMC Health System? Volunteers are needed now more than ever. Set your own schedule, all shifts are available. Volunteers & staff follow safety and health protocols to minimize risk.

If you are interested or have questions call (806) 775-8238

or email [Shana.Barnett@umchealthsystem.com](mailto:Shana.Barnett@umchealthsystem.com)



UMC  
HEALTH  
SYSTEM

## FIRE SAFETY

Matt Dawson, Retired Lubbock Fire Fighter/Paramedic

August is National Fire Prevention Month. This is a perfect time to keep fire safety and prevention in mind. Here are some tips to think about as your family and friends enjoy summer activities such as camping, family reunions, picnics, outdoor barbecues and cooking.

Here are some good tips about fire safety:

- Please do not play with matches or lighters.
- When barbecuing, operate your grill as safely as possible. Never leave it unattended.
- Always keep in mind that kids may be curious about fire. Keep small children 3 feet away from anything that can get hot.
- If a fire starts in the kitchen, remove the fire from the heat source by turning off the stove or other heat source. Smother the flames with the pan lid or fire extinguisher if available. Never attempt to put out a kitchen fire with water or a kitchen towel.
- Never leave candles unattended.
- Check your fire extinguisher for an expiration date. You can inspect your own fire extinguisher to make sure it is still working. Occasionally check that the powder inside the extinguisher is loose by shaking it to determine that the contents are able to move freely inside. Check the pressure gauge to see that the arrow is within the green area on the gauge.
- Know what a smoke detector sounds like and what to do when you hear one. If you hear a smoke detector, exit the building or your house according to your escape plan as quickly and calmly as possible.
- Creating an escape plan means that anyone living in the house should be aware of at least 2 ways to get out of the house this can include doors and windows. Talk about the escape plan. Make sure there is a plan for a meeting place that is outside of the house.
- “Get low and go” if your house is ever on fire. This means getting below the level of the smoke and crawling to safety.
- Get out, stay out and don’t go back in.
- Do your best to stay calm and don’t panic!

If you have any questions about fire safety or fire prevention please visit:

<https://www.nsc.org/home-safety/safety-topics/emergency-preparedness/fire>



## Power in Community – Everything You Wanted to Know about Medicare

Do you have questions about Medicare benefits? Do you know how to get Medicare? How do you enroll into Medicare? Is there help paying for Medicare Cost? These are all questions that individuals have on a daily basis. There is help and we have gathered State and Local Agencies to help you answer these questions.

The South Plains Area Agency on Aging and Texas Legal Services Center are hosting a FREE Power in Community Event on August 3, 2022 (9-1pm) at the Broadway Church of Christ, 1924 Broadway, Lubbock TX. Breakfast courtesy of Medicare Solutions of West Texas. For more information or if you would like to attend, please contact the South Plains Area Agency on Aging at (806) 687-0940 to RSVP.



**Seniors are Special**  
602 Indiana Avenue  
Lubbock, TX 79415  
806-775-8760

**RETURN SERVICE REQUESTED**



### **Newsletter Mailings**

To reduce the printing and mailing costs, I am asking everyone that can receive the newsletter by email to please do so. If you are willing to go paperless, please send your name, current address we are mailing your newsletter to and email address to [Julie.Dominguez@umchealthsystem.com](mailto:Julie.Dominguez@umchealthsystem.com)

Please notify the office of any changes in your address, if you are receiving multiple copies to your mailing address or if you no longer wish to receive the newsletter. Also, please inform us of any demographic changes such as a name change, the death of a member, or anything that might affect your mailing address. Your help is greatly appreciated.



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