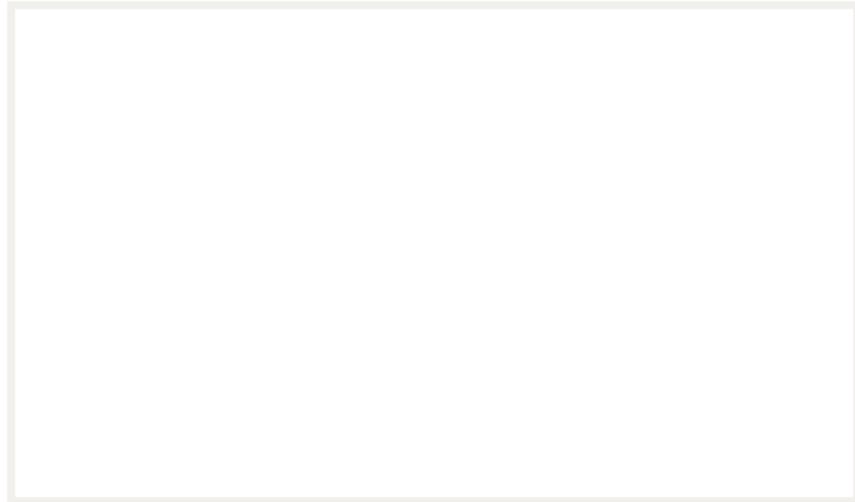




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# Benefits Beyond Mere Weight Loss

## *Unlocking the Secrets of Intermittent Fasting*

We probably all heard it when we were younger: If you want to grow up big and strong, you have to eat all your meals. Most of us, if not all of us, probably took that to heart. In the United States, most adults consume three meals a day with snacks in between. Many adults eat too much, which has made nearly 40% of Americans obese. So, what's to be done? Countless diets have their own purported benefits, but one regimen has benefits that go beyond mere weight loss — and it defies the conventional three meals a day we grew up eating: controlled, intermittent fasting.

Intermittent fasting is essentially the practice of setting aside certain days during the week, or certain times during the day, to abstain from eating. While this defies the conventional wisdom to simply eat healthier meals and snacks, intermittent fasting throws our entire eating schedule out the window. However, studies have shown this can positively affect the metabolism and lead to weight loss.

Without getting too much into the nitty-gritty details of how our metabolisms react to intermittent fasting, the process could be explained as follows: When we eat a meal, the food is broken down into basic components to be used for energy, like glucose, and are stored in our tissue, like fat. When we fast, however, the lack of glucose intake forces our bodies to use stored up fat for energy instead, eventually leading to weight loss.

But as I've said before, the benefits of fasting don't stop there. When a person fasts, they might also improve the body's response to stress. During fasting, cells will actually respond



by repairing DNA, removing damaged proteins and other cellular components, and recycling undamaged molecules for later use. All of these processes make the body more resilient to physical stress.

Another positive effect intermittent fasting can have on the body is how it can lead to an increased lifespan and overall better health. Extensive research over the past century has alluded to the fact that, under the right conditions, intermittent fasting in animals can lead to increased life spans. In humans, intermittent fasting has led to decreases in obesity, hypertension, and inflammation.

Years of extensive research into intermittent fasting have concluded it can improve a person's physical and cognitive functions — when done right. Not only that, but fasting can also go a long way in preventing not only

obesity but also diabetes, cardiovascular disease, cancer, neurodegenerative disorders, and more.

While all of this is encouraging, you need to consider a few things if you want to start fasting intermittently. When switching to an intermittent fasting regimen, most people will feel irritable and have a hard time concentrating when they can't eat. As your body adjusts to the new diet, however, these symptoms should go away after about a month. In any case, you should consult a dietitian or nutritionist to see which fasting regimen would be right for you.

If one of your New Year's resolutions was to eat healthier in 2020, why not consider what intermittent fasting could do for you?

*— Justin Blow*

# Natural Remedies for Stuffy Noses

## Don't Let Congestion Get the Best of You



Nasal congestion can have many different causes, including allergies, colds, or the flu, but the symptoms are often very similar: sinus pressure, headaches, and a stuffed-up nose. This is the result of membranes in your nasal passage becoming irritated and your body responding by producing mucus to try and flush out the irritants.

Unfortunately, that response also causes nasal congestion. This is intensified by winter weather when dry air and heaters can further dry out your already irritated nasal passage. So, what is the best way to ease nasal congestion and sinus pressure? Try these at-home remedies that focus on moistening your nasal passage.

### FLUSH YOUR NASAL PASSAGE

Use a saline nasal spray or a nasal irrigator, like a neti pot, to flush and moisturize your nasal passage. These devices flush out allergens and keep your nasal passage moist, easing congestion and preventing further buildup.

When using a neti pot or other nasal irrigator, always use sterile, distilled water or water that has been boiled and cooled.

### MAINTAIN MOISTURE

Humidifiers add moisture into the air, creating a more humid environment, and can be especially helpful if you have a forced-air heating system. Try using a humidifier or vaporizer when you sleep. You may also find a warm compress helps ease congestion: Soak a washcloth in warm water mixed with a couple of drops of eucalyptus essential oil (consult the oil distributor for the exact ratio), then place the washcloth over your nose and cheeks for several minutes. Drinking plenty of water and sleeping upright at night can also help ease further congestion.

While over-the-counter decongestants can temporarily help ease congestion, they are not intended for long-term use and may further dry out the nasal passage. Adding and maintaining moisture is the best way to prevent or ease sinus congestion. If the problem persists, talk to your doctor.

# Social Security in 2020

## Know What's Changing



If you're in the appropriate age bracket, Social Security may play a major role in your finances. So, it's important to know how Social Security will be changing in 2020.

### TRUST FUND

Unless Congress takes some drastic actions in the coming months, the current excess trust fund revenue will be depleted by the year 2034. If that happens, Social Security will only be able to pay 79% of the promised benefits from ongoing payroll taxes. You may need to think about what your financial plan would be like with 21% less income.

### RETIREMENT AGE

If you haven't reached retirement yet, this one is important to consider. If you were born after 1959, the full retirement age is now 67 for you. You'll still be able to start taking some benefits at age 62, but they'll be at reduced monthly payments.

### COST OF LIVING

Low inflation means that Social Security benefits will only see a minor cost of living increase. This year, it's expected to be around 1.6%. It's not major, but if you're living off Social Security alone, every penny is important.

### MAXIMUM BENEFITS

Those near the top of the Social Security income scale in 2019 will see an increase in their maximum payout in 2020. The maximum payout for an individual will be capped at \$2,861 per month. That translates to \$34,332 per year, so consider how that may impact your finances.

### TAXES

How much your benefits are taxed depends on your household income levels. For example, 50% of your benefits will be taxed if you make between \$25,000-\$34,000 individually or \$32,000-\$44,000 for married couples. If you're above that income bracket, then 85% of your benefits will be taxable.

# Shortened Words and Long-Term Memories

*Communicating With and Caring for Loved Ones With Dementia*

Many people with loved ones who develop dementia are open to becoming their loved one's caregiver. It's a chance to care for them, show love for them, and be present in their lives before they pass. However, many family caregivers know taking care of someone with dementia, especially a parent or relative, can be exhausting and sometimes painful. If you've just started taking care of someone with dementia, here are a few rules of thumb for minimizing that exhaustion.

**KEEP QUESTIONS AND DIRECTIONS CLEAR AND SIMPLE.** Seniors with dementia usually lose their short-term memory first. Long, complex directions oftentimes only confuse and frustrate them. If you're trying to get them to take a shower or take their medication, use short directions with simple words. It also helps to cut out distracting sights and sounds by closing curtains, turning off the radio or moving to a quieter place in the house.

**BE PATIENT AND REASSURING.** Even if you keep your directions simple and pointed, your loved ones might still resist your help. That's not the time to lash out in frustration, however. Your loved ones are probably confused and anxious, and guiding them with reassurance and encouragement can go a long way. It also helps to look beyond their words to their body language and nonverbal cues for answers on how to best help them.

**ASK THEM ABOUT THEIR LIFE AND THEIR PAST.** Even if they can't remember if they brushed their teeth that morning, many seniors with dementia can still remember events in their life that happened decades ago. Recalling these events is often calming for people with dementia, so try asking them about different times in their lives. You might be surprised by what they remember.

If your parents are just starting to show some early signs of dementia, or there's a history of dementia in your family, it's a good idea to get the power of attorney or durable medical power of attorney figured out. These agreements will designate the person who makes medical decisions on their behalf if they can't make those decisions for themselves anymore. If you think you and your elderly loved ones need those documents, give us a call at (303) 741-2400 for a free consultation.



# Big Stars and Even Bigger Estate Planning Mistakes

*Lessons From Celebrities' Estate Planning Errors*

Many celebrities seem to live it up with their wealth while they're alive, but that wealth becomes a huge liability for their family after they die if they don't create a good estate plan. That's exactly what happened to these well-known celebrities after their untimely deaths. Even though the life of a celebrity is vastly different from the life of an everyday person, anyone who wants to make an estate plan can learn lessons from their mistakes.

### JIMI HENDRIX

To quote Bad Company's "Shooting Star," Jimi's life passed him by like a warm summer day. When he died at just 27 years old, he had not prepared a will of any kind. So, while he was closer to his brother, Jimi's father got all of his assets. The father then left everything to an adopted daughter from a later marriage, and Jimi's brother got nothing. The lesson here is simple: You're never too young to craft an estate plan.

### MARLON BRANDO

After the Godfather himself passed away, a woman named Angela Borlaza came forward and claimed that Brando had promised her she could have the house she lived in (but he owned) and she could continue working at one of his companies. The only problem: She didn't get any of it in writing. She ended up settling with the executors. Make sure you get all your final wishes in writing, or those wishes will be about as effective as wishing on a star.

### HEATH LEDGER

While Ledger may have died young like Hendrix, Ledger had actually drafted a will leaving everything to his parents and sister. However, he forgot to update it with the birth of his daughter. This led to a lot of interfamily strife following his death in the mid-2000s. Just because you've created an estate plan doesn't mean you'll never need to update it.

If you're thinking "I'm not rich like a celebrity, so I don't need to put as much work into my estate plan," think again. Anyone can make these mistakes, regardless of how much money you have. So, if you need the advice of estate planning experts in the Denver area, contact Phillips & Blow at (303) 741-2400 to see what we can do for you!



# Trivia

**How often should you update your powers of attorney? (There are two answers to this question)**

- a. Once a year
- b. Between 2-3 years
- c. Between 5-10 years
- d. When laws change

**Submit your answers to [email@jrphillipslaw.com](mailto:email@jrphillipslaw.com)**

**Correct answers will be entered into a drawing on Jan. 31 for an Amazon gift card.**

# Easy Tomato Soup

*Inspired by Nom Nom Paleo*

### INGREDIENTS:

- 2 tbsp coconut oil
- 4 leeks, white parts only, thinly sliced
- 6 cloves garlic, minced
- 1 28-oz can roasted and diced tomatoes (Muir Glen Organic is a good brand)
- 1 cup chicken broth
- 8.5 oz coconut milk
- Kosher salt
- Freshly ground black pepper

### DIRECTIONS:

1. In a skillet over medium heat, sauté leeks in coconut oil until softened and translucent, about 7-10 minutes.
2. Add garlic and sauté for another 30 seconds. Remove from heat.
3. Meanwhile, in a blender, purée entire can of tomatoes, including juice, until smooth.
4. Add sautéed leeks and garlic and purée again.
5. Transfer purée to a saucepan and add chicken broth and coconut milk. Bring to a boil, then drop to simmer and cook for 10 minutes.
6. Add salt and pepper to taste. Serve.