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Message from the publisher

Welcome to the 10th edition of Prime Times!

HELLO and welcome to our special section, Prime Times, for those who weren't born yesterday. We are pleased to offer those of a certain age, and those who love them and look after them, some information about this specific demographic. After all, some of us know about this time of life first hand.

We have put together articles that speak to making the most of your retirement years, while staying within your budget. And speaking of budget, we've listed several ways retirees can save money in these economic times including growing your own fresh veggies, which always taste much better than the supermarket version anyway.

This issue also touches on the disturbing rise in Medicare fraudsters



BY LEAH S. DUNAIEF

and how to avoid being scammed by practicing diligence.

Healthwise, we examine the interesting connection between aging and staying hydrated especially during these warm summer months and how to stay independent by avoiding falls. Then there's the all important long-term planning to make things easier for your loved ones.

We are also feeding the body, not just the mind, with a delicious and easy recipe for Fresh Pear Dumplings with Raspberry Sauce and a low fat Raspberry Mousse, perfect for this time of year. And there's much more.

Enjoy this issue and look for our next Prime Times in January. Happy reading!



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Aging and Planning in a Digital World



There is no doubt that our world is changing. As we are living longer, we are seeing daily changes on the political, economic and social fronts. But perhaps the swiftest changes we see are brought on by progress in digital technology, making us feel as if we are living in the "future." A client recently reminded me of how, as a child, he marveled at how Dick Tracy answered calls on his watch, never imagining that he could be doing the same.

This technology is a double-edged sword. On one hand, the use of new tools has helped to advance medicine, allow us to age in place more safely and comfortably, and enhance communication with loved ones and professionals. The other side of the coin is the security issues that are a result of the digital age, including cybersecurity breaches, and scams and abuse, very often perpetrated on the elderly population. Whether good or bad, technology is here to stay!

The biggest challenge technology poses as we age is learning how to harness the good to build a stronger future for you, your loved ones, and the society at large. Take Artificial Intelligence ("AI"), which is everywhere. We can ask our AI assistants to write us a song or roast us as if we are the Friars Club, but what if we use it as a personal assistant? Smart

devices in the home can be used to turn the lights on and off, remind us to take our medications or that we have a doctor's appointment, make an emergency call, or secure our homes. Using these mechanisms promotes independence as our needs increase.

Digital assets are also to be considered. We contend with cryptocurrency, online photo albums, social media, and email accounts. Protecting your digital assets is as important as protecting any other asset, if not more. Planning for these assets through estate planning has gone through an evolution of its own. New York has specific laws surrounding access to digital assets at death or during incapacity.

Have you appointed someone as your agent to manage these accounts in the event of your incapacity or upon your death? If not, now is the time. Each fiduciary named in your estate should be given authority to access digital assets. This includes the agent in a power of attorney, the executor appointed to your estate through your last will and testament, and the trustee appointed to administer your trust. And if you have cryptocurrency that you hold in a digital wallet, make sure your fiduciaries know the passwords or keys required to gain access. Updating your plan to provide for these assets will assure the smoothest transition and minimize the chance of these assets falling into the wrong hands.

By Britt Burner, Esq.

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How to maintain a healthy weight as you age

Age often brings wisdom, experience, and for many people, some body weight changes that might affect their health over time.

Maintaining a healthy weight is important throughout life, but as a person gets older, it can be harder to keep extra pounds off. The Centers for Disease Control and Prevention says obesity prevalence was 44.3 percent among adults between the ages of 40 and 59 in May 2024. Obesity prevalence was 51.5 percent for people age 60 and older.

It's important to note that a healthy weight for one age group may not be the same for another. Verywell Health says a healthy weight and BMI range for adults over age 65 could translate into carrying extra pounds. The National Institutes of Health says a BMI of 25 to 27, which normally is considered overweight, may offer benefits to adults over the age of 65 by way of bone health side effects that protect against osteoporosis. Some studies also indicate that being underweight can increase risk of disability, dementia and even cancer or heart failure.

Before one binges at the all-you-can-eat buffet, it is important to discuss weight with a doctor and develop a customized plan that takes individual variables, including



age, into consideration. In addition, these tips can help people maintain a healthy weight.

Spread out smaller meals. Eat five to six small meals per day to help with digestion and circumvent slower metabolism. Eating

smaller meals also may help seniors who find they don't have appetites and push away food.

Vary the foods you eat. Eat more vegetables, whole grains, fish, beans, and low-fat or fat-free dairy. Try to keep meat

and poultry lean, only splurging on fattier cuts once in a while.

Watch empty calories. Empty calories come from sugars, sugary beverages and processed foods with little or no nutritional value, indicates WebMD. Instead, when choosing calories, look for whole, nutritional foods.

Eat more protein. Older adults are at risk of losing muscle mass, so protein is essential. Protein also helps a person feel fuller longer, which can help with avoiding eating empty calories or overeating in general.

Consume extra fiber. As a person gets older, fiber can help prevent constipation, colorectal cancer and hemorrhoids. Whole-grain fiber also reduces the risk of heart disease. In addition, whole grain fiber is filling, which can help with weight control.

Exercise daily. Weight loss involves a formula in which more calories are burned than consumed. For those who need to shed some pounds, increasing physical activity through low-impact exercise can help. Bike riding, swimming, pickleball, yoga, and other activities can be beneficial.

A registered dietician can help people develop eating and exercise plans that will help them achieve and maintain a healthy weight. (Metro Creative Connection)

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Planning for long-term care

Long-term care is an important component of financial and personal wellness planning. Planning for long-term-care can help aging individuals maintain their independence and quality of life into their golden years.

According to the National Institute on Aging, long-term care (LTC) involves a variety of services that accommodate a person's health or personal care needs when they can no longer perform everyday tasks on their own. LTC can help people with chronic illnesses, disabilities or other conditions. LTC can be expensive, but planning for such needs can help families avoid financial strain and stress, and also provide peace of mind.

Types of care

One of the initial steps when planning for LTC is to identify the available options. LTC is multi-faceted and can come in a variety of forms. LTC can involve in-home care, with a care provider coming into an individual's home to offer services like housekeeping and assistance with personal care. In addition, LTC can take place in nursing homes or assisted living facilities. Adult daycare facilities also may be considered part of LTC.

Payment options

It's important that families recognize that traditional health insurance does not cover the costs associated with LTC. In addition, Medicare cannot be used for LTC in most cases in the United States. It is essential to earmark funds or find alternatives to cover these costs.

According to Medicare.gov, some insurance companies will enable people to use life insurance policies to pay for LTC. Long-term care insurance also merits consideration. This insurance may cover LTC facilities or even home care and medical equipment. Families can explore all their options and find a policy that aligns with their needs and budgets.

Additional financial tools to consider are a Health Savings Account (HSA) or a Flexible Spending Account (FSA), which allow for tax-advantaged savings specifically for health care expenses. Those with limited income can be eligible for Medicaid in the U.S., which can pay for nursing home care. However, it is important to research which homes accept Medicaid as a form of payment.

Further estate planning

People can work with licensed professionals to solidify long-term care and financial plans. An estate attorney can help create a durable power of attorney and a living will to ensure that health care and financial decisions are managed according to a person's wishes if he or she becomes unable to do so. An irrevocable trust also could be beneficial in managing assets and potentially shielding families from LTC costs.

Families should discuss health care wishes and other financial plans as they pertain to long-term care. Early planning can help families navigate caring for aging individuals. (Metro Creative Connection)



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Cultivate a new hobby

Retirement is often characterized as a carefree time in life when adults who spent years in the workforce get to enjoy the fruits of their labors. But upon retiring, many retirees find themselves fighting boredom. A recent study from Indeed found that, as of March 2022, 3.2 percent of workers who retired a year earlier had already reentered the workforce. No two retirees are the same, and a host of variables, boredom among them, likely compelled recently retired professionals to go back to work.

Retirees who like the freedom of not working but are confronting a good bit of boredom can consider these tips to cultivate a new hobby that can help them pass the time in a rewarding and engaging way.

Identify new (or old) interests

Many retirees discover new passions in retirement, while others turn back the clock and revisit favorite hobbies from their youth. A good way to begin cultivating a new hobby is to jot down a list of activities you always found interesting but never had the time to learn or became too busy to fully invest in. Some seniors hit the links for the first time in retirement, while others return to school to study subjects they find interesting but did not engage with during their college years. The options are endless, and jotting down a list of new or old interests is a great way to get the ball rolling.

Embrace new ways to engage a passion

Virtual resources like online courses and book clubs conducted over Zoom

with fellow readers across the nation and possibly even the globe are a great way to cultivate a new hobby in retirement. Virtual resources can be especially beneficial for seniors with mobility issues.

Consider locally based resources

Community parks departments and libraries may offer an array of free or affordable opportunities for seniors to engage with a new hobby. Parks departments may offer anything from cross country skiing tutorials to age-based hiking excursions, while libraries may offer weekly crafting sessions or wellness programs to local residents. In addition to providing fun ways to discover and cultivate a new hobby, programs offered through parks departments and local libraries are great ways to meet fellow retirees.

Put your experience to use

Retirees with years in their field don't have to go back to work to make use of their professional expertise. Contact local youth organizations or outreach programs sponsored by churches, libraries or local law enforcement agencies and offer to share your expertise with young people.

Such opportunities allow retirees to continue to engage with their professions and help a younger generation of aspiring professionals gain valuable insight into fields they're interested in.

There's no shortage of ways for seniors to overcome retirement boredom and cultivate rewarding hobbies. (Metro Creative Connection)

Practical ways to prevent slips, trips and falls

Among older Americans, falls are the number one cause of injuries and death from injury, according to the Centers for Disease Control and Prevention. Not only are seniors more at risk for falls, but when they do fall, they are at a greater risk for injuries, hospitalization and complications. Medical experts say that for people of all ages, a ground-up approach to fall prevention starts with healthy feet.

“Painful foot conditions, such as osteoarthritis, calluses, bunions, hammertoes and diabetes complications, can make it difficult to maintain balance and coordination when walking or standing,” says Bryn J. Laubacher, DPM, FACFAS, a board-certified foot and ankle surgeon and Fellow Member of the American College of Foot and Ankle Surgery (ACFAS).

“Compounding the issue is that when you are suffering from a painful foot condition, it can be more difficult to engage in the strength and balance exercises that ultimately reduce fall risk,” she said.

Experts say that eliminating foot pain can lessen one’s chances of experiencing a life-altering fall. That’s why the foot and ankle surgeons of ACFAS offer these steps for keeping feet and ankles strong and healthy:



Examine your feet: Regularly inspect your feet. If you notice any bumps, lumps or other changes, make an appointment with your foot and ankle surgeon for evaluation.

Don’t ignore pain: Foot pain is not just a normal consequence of aging, so don’t ignore aching and suffering or resign yourself to it. You likely have a treatable condition. See a foot and ankle surgeon

when you experience pain for proper diagnosis and treatment.

Exercise: Simple stretching exercises can help you maintain strength and mobility in your feet and ankles, as well as provide pain relief. Talk to your physician about appropriate exercises for you.

Protect: Wear cushioned insoles or any special footwear you are prescribed,

along with comfortable, well-fitting and supportive shoes, every day – even around the house.

Consider advanced options: Know that at times, surgery is the most appropriate treatment for a given condition. Fortunately, many surgical techniques today can be performed on an outpatient basis. There are also more options than ever before.

According to Dr. Laubacher, new medical technologies and ground-breaking surgical interventions, such as bioengineered scaffolding for reconstructive surgery, minimally invasive techniques and stem cell regeneration, are helping patients restore functionality and get back to normal faster than ever before,

For more ways to keep feet and ankles healthy and prevent falls, and to find a foot and ankle surgeon near you, visit FootHealthFacts.org, the ACFAS patient education website.

“Remember, just one fall can have a major impact on a person’s independence and quality of life. That’s why it’s so important to prevent falls by taking care of your feet and ankles,” says Dr. Laubacher. (StatePoint)

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Three tips to stretch your retirement savings

Cost-of-living has garnered significant attention in recent years and was one of the key issues surrounding the 2024 presidential election in the United States. That extra attention is warranted, as a recent Bankrate analysis of data from the U.S. Bureau of Labor Statistics found that consumer prices were 23 percent more expensive in February 2025 than they were in the same month in 2020.

Rising consumer prices have been a cause for concern among people from all walks of life, but retirees might be among the most vulnerable to such increases. Lacking a desire to return to the workforce or opportunities lucrative enough to make such a transition worthwhile, retirees may be looking for ways to stretch their retirement savings. The following three strategies may help seniors do just that.

Seek the help of a financial planner. Some seniors may see working with a financial planner as another expense at a time when they're trying to cut costs, but such professionals can provide a notable return on investment. Financial planners can help seniors currently navigating complex financial waters without a compass direct their resources toward low-risk vehicles that can grow wealth with



the goal of ensuring a rising cost-of-living does not drain existing savings and leave seniors destitute. Even incremental growth can help combat inflation, and financial planners can identify options that promote growth while limiting risk.

Take up gardening. People from all walks of life have lamented rising grocery bills in recent years, but seniors are not helpless against rising food prices. The Economic Research Service at the U.S. Department of Agriculture estimates food prices will increase by 2.2 percent in 2025.

Retirees are uniquely positioned to combat those increases, as many have the time and space to grow their own foods at a fraction of the cost of buying the same items at the store. Though gardening requires an investment of time (to learn the trade) and money (tools and a landscape adjustment, if necessary), it's possible to recoup such initial costs rather quickly.

A 2021 report on the website *Greenhouse Today* estimated that a single tomato plant, which in 2025 typically can be purchased

for less than \$10, can yield 20 to 30 lbs. of tomatoes, producing somewhere between 20 and 90 tomatoes (size of the tomatoes will affect total yield).

Grocery shoppers know that one pound of store-bought tomatoes is likely to cost around \$5, give or take a dollar or two. In this example, seniors can save a substantial amount of money by growing their own food at home. Seniors can even join gardening groups where each member grows a particular food and then yields are shared among the group, leading to even more savings over time.

Request generic medications. The cost of medication is not fixed and is often vulnerable to changes in governmental policies. However, it's fair to note that many seniors spend thousands of dollars per year on medication. Seniors can request generic alternatives to brand-name medications. The health care experts at Humana estimate generic drugs cost 80 to 85 percent less on average than brand-name drugs. That's a considerable cost savings, and that advantage could prove even more significant if policy changes increase out-of-pocket medical costs for seniors in the coming years. (Metro Creative Connection)

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Best sports for older adults

Discussions about the benefits of sports participation are often rooted in how much young people can gain from playing a team sport. Older adults have much to gain from playing sports as well, and that's something retirees can keep in mind as they look for activities to fill their time.

A recent study published in the journal *Biochemistry Research International* found that physical activity can be a protective factor for noncommunicable diseases, including heart disease and diabetes, and can even help to delay the onset of dementia. The study also linked physical activity to improved quality of life and mental health. Sports require players to be physically active, so seniors who decide to dust off their athletic gear and play the following sports can reap all the rewards that getting up and moving has to offer.

Pickleball: The popularity of pickleball has skyrocketed in recent years, with the Sports & Fitness Industry Association estimating there are now roughly nine million pickleball players in the United States. The organization Pickleball Canada reports that nearly 1.4 million Canadians played pickleball at least once per month in 2023, proving that this popular sport transcends borders and offers a great way to socialize with fellow seniors.

Walking: Accessibility is one of the major benefits of walking. Even seniors with limited mobility can look to walking as a less demanding physical activity that compels them to get out of the house. And the benefits of walking may be more profound than people realize. Preliminary research presented at an American Heart Association gathering in 2023 estimated

that walking an additional 500 steps per day, which is equivalent to roughly a quarter of a mile, was associated with a 14 percent lower risk for heart disease, stroke or heart failure.

Softball: Baseball was the first love of many a sports fan over the years, and senior softball provides a way to maintain or even reignite that passion, all the while reaping the health benefits of sports play. Softball can help seniors maintain their hand-eye coordination and improve their flexibility. But perhaps the most notable benefit of playing senior softball involves socialization. Senior softball requires being on a team, and the benefits of socialization for seniors are numerous, particularly when they play in leagues featuring players from outside their immediate social circle.

A recent study published in *The Journals of Gerontology* found that older adults who socialize with people outside their typical social circle were more likely to have higher levels of physical activity and a more positive mood. Such individuals also had fewer negative feelings.

Golf: Golf provides a range of health benefits that committed players are well aware of. Seniors who play golf, particularly those who walk the course instead of using a cart to get around, can reap the rewards of walking, including improved cardiovascular health, and even the benefits of strength-training, as carrying a golf bag around nine or 18 holes can build strength that protects bones and reduces the risk of fractures. Traversing a course also helps to burn calories, which can help seniors maintain a healthy weight.

The benefits of sports participation apply to people of all ages, including seniors. (Metro Creative Connection)

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Stay ahead of Medicare fraudsters with these tips

Every day, criminals target older Americans with one goal — to steal their Medicare numbers and other protected health information. To fraudsters, this information is just as valuable as credit card information. These criminals steal Medicare numbers and unlawfully bill Medicare for medical services that were never provided to the patient or overbill for provided services.

When criminals commit fraud, and falsely bill Medicare, people's medical records may become inaccurate and they can suffer delayed or even be denied care. In the end, Medicare fraud costs taxpayers billions of dollars every year. Each dollar lost to fraud takes away resources intended for people with Medicare.

Protect Yourself

Fraudsters are getting creative and new scams are continually emerging. The best thing you can do is beware of people who contact you for your Medicare number or other personal information. You may be contacted by phone, text or email by someone posing as a Medicare representative, a health care provider or even a medical equipment company. If someone you don't know asks for your



Medicare number, hang up or delete the message — this is a scam.

Consider these tips to help protect yourself against Medicare fraud and stay one step ahead of fraudsters:

- * Guard your Medicare card just like your Social Security card and credit card.
- * Only share your Medicare information with your trusted health care providers.
- * Be skeptical of free gifts, free medical

services, discount packages or any offer that sounds too good to be true.

* Always check your Medicare claims statements to make sure they are accurate. Call 1-800-MEDICARE if you suspect you or Medicare has been billed for a service you did not receive.

Watch Out for Medicare Hospice Fraud

Beware of scammers offering older Americans in-home perks, like free cooking,

cleaning and home health services, while they are unknowingly being signed up for hospice services. The scammers then unlawfully bill Medicare for these services in your name.

Criminals are using every avenue they can to sign you up including door-to-door visits, false advertising, phone, text and email. Hospice care is for people who are terminally ill and only you and your doctor can make this serious decision if you need end-of-life care.

Remember the following advice to avoid hospice scams:

- Your doctor is the only one who can certify you're terminally ill (with a life expectancy of 6 months or less). If you are not terminally ill, you should not receive hospice care.
 - Never accept perks or gifts in return for signing up for hospice services.
 - Medicare will never provide "free" services like housekeeping.
 - Be suspicious if someone offers you free services like housekeeping or cooking in return for your Medicare number.
 - Medicare will never come to your home.
- To learn more, visit [Medicare.gov/fraud](https://www.medicare.gov/fraud). (Family Features)

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said owner Dan Moloney Jr.

How aging and dehydration are closely intertwined

The human body is ever-changing. Though it's not often so easy to detect the changes the body goes through, such alterations may become more noticeable with age. One age-related change that's easy to overlook is related to thirst. The Cleveland Clinic notes seniors typically do not feel as thirsty as they once did. That compels seniors to consume less fluids, which in turn makes them more vulnerable to dehydration.

Why is my risk for dehydration higher now than when I was younger?

Seniors may ask this question, and body composition changes that correspond to age are often to blame. According to the Cleveland Clinic, seniors' bodies do not demand water in the same way they did when they were younger. So people tend to drink less water as they age. Some also suffer from decreased kidney function that also compromises fluid levels in the body. These things mean many seniors have less water in their bodies than they used to, which increases their risk for dehydration.

How serious is this threat?

The threat posed by dehydration is serious. In fact, the Cleveland Clinic notes that dehydration is a common cause of hospitalization among adults age 65 and



older. The Agency for Healthcare Research and Quality also notes that adults 65 and over have the highest hospital admission rates for dehydration of any group.

How do I know if I'm dehydrated?

As noted, aging adults do not typically feel as thirsty as they did when they were younger. That's important to remember, as the Cleveland Clinic notes that thirst might actually be a sign of early dehydration. The following are some additional physical signs of dehydration:

Fatigue and weakness; dizziness or a loss of coordination; dry mouth and/or a dry cough; headache; muscle cramps, which can be caused by a loss of electrolytes through sweating; chills or heat intolerance; and flushed skin.

These symptoms are notable in their own right, but some may make seniors vulnerable to additional issues. For instance, dizziness or a loss of coordination resulting from dehydration may make seniors more vulnerable to falls.

Falls are a significant threat because they increase the likelihood of broken bones and other serious injuries, but a fall also can adversely affect mental health. A fall that causes injury may lead seniors to withdraw from certain activities, including recreational sports or other physical activities often performed alongside fellow seniors. Withdrawing from such activities can lead to isolation and depression.

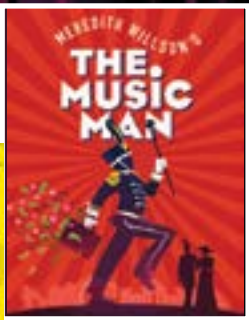
How can I avoid dehydration?

The good news is that hydrating is pretty easy, particularly when seniors are aware of their vulnerability to dehydration. The Cleveland Clinic urges seniors to consume sufficient fluids each day, even spicing up water with a fruit slice if necessary. In addition, seniors are urged to avoid caffeine, which can force more trips to the bathroom to urinate and thus lose fluid. Cucumbers, celery and, of course, watermelon also can be incorporated into seniors' diets each day, as these foods are high in water content.

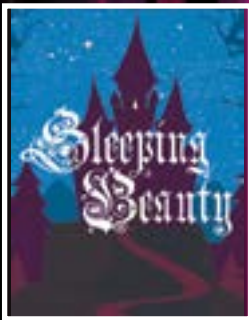
Dehydration poses a serious threat to seniors' health. But that threat can be easily overcome when seniors make a concerted effort to stay hydrated each day. to long-term care. Early planning can help families navigate caring for aging individuals. (Metro Creative Connection)

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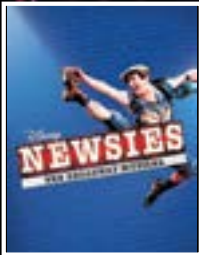
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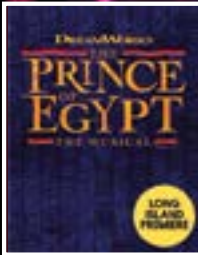
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N W N F R R F S C K S K B H P U W A A H
S E K A C P U C E H M U F D U Y U R A G
F M A E R C I B S D E F F T M R T A N I
K W H O S K L O E D W K I E O B P F B O
C N D A W O D F E A P P T A N D O T M I
G B E E N O A G H E I T U S I M A R I T
A K P D R T O R C L E E C L A I R N I B
F L I E R A N I T A L E G C S N Y K H A
H E R F R L E E L U R B E M E R C N R A
S Y T G O E N S L N B P L A U O S G P S
E P L E H G E G C A K E F A F T A C O U
L W O C B I C O O K I E S S R Y N U W H
A I S P N R K L S H C T D U M H Y S L G
D A H W B K O W F A C F D N C M W T N E
M H O P Y R D S N K T E O S D W F A D P
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The Recipe Corner



Fresh Pear
Dumplings
with Raspberry
Sauce

Easy desserts to sweeten the season

BY HEIDI SUTTON

Fresh fruits are one of the highlights of summer. Try this tasty Fresh Pear Dumplings with Raspberry Sauce recipe, bringing pears and raspberries together for a delicious seasonal dessert or cool down with a smooth and creamy Raspberry Mousse.

Fresh Pear Dumplings with Raspberry Sauce

Recipe adapted from Pillsbury

YIELD: Makes 4 dumplings

INGREDIENTS:

- Pear Dumplings:
- 2 firm ripe pears, cored and chopped
 - 1/4 cup golden raisins
 - 1/4 cup brown sugar
 - 1 pie crust
 - 1 tablespoon milk
 - 1 tablespoon sugar

- Raspberry Sauce:
- 10 ounces frozen red raspberries
 - 1 teaspoon cornstarch
 - 3 tablespoons sugar

DIRECTIONS:

Heat oven to 350° F. In medium bowl, combine pears, raisins and brown sugar. Mix well. Lay out pie crust. Cut into quarters. Spoon pear filling on top of dough. Brush edges with water. Fold up sides to form three seams. Place dumpling, seam-side up, on baking sheet. Brush tops of dough with milk. Sprinkle with sugar. Bake 18 minutes, or until golden brown. Cool on rack.

In blender, blend raspberries until smooth. Pour blended raspberries into saucepan. Add cornstarch and sugar. Bring to boil, stirring often. Place in freezer 10 minutes. Drizzle raspberry sauce on plate. Place dumpling over sauce. Top dumpling with additional raspberry sauce.

Low Fat Raspberry Mousse

Recipe courtesy of Eagle Brand

YIELD: Makes 12 servings

INGREDIENTS:

- 2 packages frozen red raspberries in syrup 10-ounces each, thawed, divided
- 2 1/2 teaspoons cornstarch
- 1 14-ounce can Eagle Brand Low Fat Sweetened Condensed Milk (NOT evaporated milk)
- 1 teaspoon lemon juice from concentrate
- Red food coloring optional
- 1 8-ounce container frozen light whipped topping, thawed

DIRECTIONS:

In saucepan, combine one package undrained raspberries and cornstarch; cook and stir until thickened and clear. Chill while making mousse mixture.

In blender, combine remaining package drained raspberries, sweetened condensed milk and lemon juice; blend until smooth. Place in bowl; stir in small amount of food coloring if desired. Fold in whipped topping.

Spoon half mousse mixture into dessert dishes; top with equal portions of raspberry sauce then remaining mousse mixture. Chill at least 1 hour before serving.

*Options: Eagle Brand Fat Free Sweetened Condensed Milk can be used instead of Eagle Brand Low Fat Sweetened Condensed Milk and frozen raspberries can be substituted with frozen strawberries or blueberries. (Culinary.net)



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4 things funeral directors wish everyone knew

Most people don't want to think about death — let alone talk about it. When the time comes, families often find themselves overwhelmed, not only by grief but by the many decisions that need to be made quickly.

Funeral directors witness this every day. They see the stress and confusion that can come when there is no plan in place and the peace of mind that comes with thoughtful preparation. After consulting funeral directors nationwide, the National Funeral Directors Association (NFDA) uncovered five things they wish families knew before a death occurs.

It's never too early to start planning

While everyone knows death and taxes are inevitable, conversations about death are often avoided. Simply documenting your wishes and discussing your preferences with your family can alleviate the difficult decisions your loved ones will have to make in the future. Speak with a funeral director to explore the many options for planning a meaningful funeral.

Final wishes shouldn't be in your will

Many people believe the best place to document their final wishes is in their will. However, wills are often not read until after



funeral services take place, making them an unreliable way to communicate last requests. Instead, discuss and document your wishes with family members or a trusted funeral professional who can keep your wishes on file until there is a need.

Avoid complications

Families often don't realize power of attorney ends at death, meaning a designated person can no longer make decisions or access bank accounts once an individual dies. To avoid complications, consider adding

a trusted loved one to your bank account and ensure life insurance beneficiaries are up to date. Too often, deceased individuals leave minor children, deceased spouses or former partners as beneficiaries, leading to legal and financial challenges.

Memorialization options

End-of-life planning offers more choices than many realize. While burial remains a common preference, cremation is an increasingly popular choice and can even include a viewing and funeral service. Additionally, eco-friendly options, such as alkaline hydrolysis, natural burial and natural organic reduction are becoming more widely available for those seeking green memorialization. In fact, according to NFDA's 2024 Consumer Awareness and Preferences Study, 68% of respondents expressed interest in green funeral options.

Exploring these possibilities with a funeral professional can help ensure your final arrangements reflect your values, traditions and personal wishes.

Start the conversation by talking about end-of-life planning. It isn't easy, but it's one of the most important discussions you can have with your loved ones. A little planning today can make a world of difference tomorrow. (Family Features)

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