

## Expenses

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spending increases. According to Fidelity, the average 65-year-old couple retiring in 2020 in the United States needed roughly \$295,000 just to cover their retirement health care expenses. Those with family histories of severe illnesses or those with preexisting conditions will need even more. It's also important to realize that roughly half of the popu-

lation will need long-term care at some point, offers The Motley Fool, and that requires advanced budgeting as well. Many people find that Medicare supplement plans can bridge the gap in expenses that government-run plans will not cover. Saving through a health savings account (HSA) when employed also can create extra cash on hand for retirement expenses.

Understanding which retirement expenses will be high can help people plan better for the future.

## Exercise

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flight or fight response accordingly, and help them cope with mildly stressful situations. While engaged in exercise, people may forget about their problems as they are focused on the activity at hand. Improve bone health Strength training and physical activity can stave off the effects of frailty and osteoporosis, which affects bone strength. A study published in the Journal of Internal Medicine in 2017 found that hip fractures are associated with diminished quality of life and survival among the elderly. One in three adults aged 50 and over dies within 12 months of suffering a hip fracture, and older adults have a five- to eight-times greater risk of

dying within three months following a hip fracture. Building muscle strength, balance and bone density through exercise can reduce falls and frailty, helping to prevent fracture-related health risks. Addresses sarcopenia The health and wellness resource Healthline defines sarcopenia as the loss of muscle mass specifically related to aging. Doctors once considered this muscle loss inevitable, and it can affect stamina and lead to weakness. However, new indications suggest that exercise is the main treatment regimen for sarcopenia, particularly resistance training. This is designed to improve muscle strength and help balance hormone levels by turning protein into energy for older adults. These are just some of the ways exercise can help older adults live longer, healthier lives.

## Cafe do Brasil

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and customs.

At lunch, Café do Brasil is one of the midtown area's best values, offering well-portioned dishes that offer more heart-smart choices than average, with price ranges from \$6 - \$14

At night, the cafe transforms into fine-dining. Dishes range from steak, seafood, vegetarian, vegan, gluten-free to chicken choices.

Also try to catch the uniqueness of the bunch menu on Saturday or Sunday morning from 9:30 to 2pm while enjoying the live beats of Bossa Nova, or just come to enjoy Oklahoma City's beautiful sunset on the roof top patio while sipping on Caipirinha.

Café do Brasil is known for its bright yellow walls, tall ceiling, loudness

and Brazilian artifacts hanging on the walls. The restaurant has a large dining room that can seat large parties as well as a smaller intimate area for smaller groups. The large room reminds Chef Ana Davis of her family lunches on Sundays. She comes from a family of 12 siblings, that has grown to 1st and 2nd generations of nieces and nephews, and still counting, which when getting together is always fun, with everyone, talking loud, in order to be heard, laughing and dancing along with great celebratory meals.

Prior to Covid, Chef Ana Davis made a trip to her homeland at least once a year to attend gastronomic conferences and to work with renown chefs in order to keep up and bring to her now home, OKC, the newest and latest exciting menu items.

She is looking forward to her next trip!

# What You Need to Know About Estate Planning

An estate plan is a group of documents that set out your wishes for the future. The documents not only handle matters after your death but can also help with things during your lifetime. Some of the most common estate planning documents include the following:

The Advance Directive (Living Will) lets you to make your wishes known about end-of-life care. It covers things like life support, feeding tubes, and organ donation. This document not only ensures that your wishes are followed but can also help provide comfort to your loved ones.

The Power of Attorney

allows you to appoint someone to make medical and financial decisions for you if you are unable to make decisions for yourself. This person can have a lot of power, so it important that you are able to appoint someone that you know and trust.

A Last Will and Testament gives you the ability to leave detailed instructions for the distribution of your assets after your death. Wills typically must go through Probate, but they provide important directions for the court to follow during that process.

A Living Trust also allows you to leave instructions regarding your assets. However,

unlike a Will, when used correctly, a Living Trust can help eliminate the need for Probate, which can save your family a lot of time and expense after your death.

The biggest mistake that you can make when it comes to estate planning is to wait until it is too late. Having a complete comprehensive estate plan in place now can help ensure that your wishes are followed and that you and your family are taken care of no matter what the future holds. Contact Jennifer Thomason at Thomason Law to schedule a free consultation and see how an estate plan can benefit you.



Thomason Law PLLC

Wills • Trusts • Estate Planning



If you need a new estate plan, have questions about the estate planning process, or if you have an existing estate plan that needs updated or reviewed, I am here to help.

Call today to schedule a free consultation.

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