

SENIOR SENSE is a quarterly publication provided by your local county Cooperative Extension office. It is prepared by Extension Family & Consumer Sciences specialists at The University of Georgia specifically for the educational needs of older Georgians. Please contact your local Cooperative Extension office for more information on these and related topics.



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## RESOURCES

### GETTING MARRIED? MANAGING JOINT FINANCES

Married or living with a significant other? Conflicting ideas about how to spend money are common. Unfortunately, disagreements over money issues are the number one source of strife for couples.

Talking about finances long before you tie the knot or move in together is a good idea. Unfortunately, for too many couples this discussion never takes place. Understanding how each person feels about money can help reduce conflict and disagreements about spending and saving decisions.

Sit down together to plan how you will spend your money. Start by focusing on shared expenses such as the cost of housing, utilities, and food. Be sure to include savings for

future goals. Decide how you want to handle expenses like transportation, clothing, and personal care. Agree on a limit for the amount either person is allowed to spend without consulting the other.

When it comes to bank accounts, one plus one might equal three. Whether one or both spouses works, couples need to decide how they will handle bank accounts. Consider these options.

**Option One:** Each person maintains his or her own account with a joint account for household expenses. Deposit all income into the joint account and provide an allowance for personal spending to each person to



deposit in his or her individual account.

**Option Two:** Each person deposits a set amount into the joint account each month and keeps the rest for personal use. Each spouse having an account of their own reduces conflicts about spending money on what one person might consider a frivolous purchase.

Shop around for accounts. Having two or three accounts might mean two or three service charges every month. If direct deposit of your paycheck is an option, many banks and credit unions offer free checking accounts. Obtaining a home mortgage from a bank often entitles you to a free checking account from that bank.

Many banks offer deals to people with more than one account, such as free safe deposit box rental or a credit card with no annual fee. Good customers mean income to a bank. Ask to have fees waived, even if the bank does not offer to do so.

Before living together, couples should be aware of any debt incurred by either party. No one should be surprised by credit card bills after they have taken their

vows. Agree on a plan for managing old debts.

No matter how you manage your joint finances, communication is the key to success. Being up front about finances makes it easier to handle bigger issues later on, like planning for retirement and financing college educations for your grandchildren.

## RELATIONSHIPS

### FACING THE GUILT OF CAREGIVING

Lula was sinking deeper and deeper into dementia, and her husband Ed was getting more and more frustrated with the whole situation. This was not how they had planned to spend their golden years together. Ed loved Lula dearly and was her primary caregiver, but the demands of her caregiving had basically taken over his whole life. He had begun to resent Lula and her needs, while at the same time he felt guilty about this resentment.

Caregiver guilt is a common emotion in cases such as this. It seems that however much a caregiver does and gives, it is never enough. This guilt can make caregiving even more stressful than it already is. Here are some of the



reasons that guilt builds up in many caregivers:

- Unresolved issues from the past with the care recipient.
- Resentment for having to give up personal interests.
- Knowing that the care recipient may need the additional services of institutional care at some point – and knowing that the recipient may not want that.
- Neglecting your own health and wellness in order to provide care, combined with feeling more guilt when you do take care of your own needs.

Guilt can be a motivator when your conscience prods you into doing what you should. Guilt can also de-motivate you when it becomes overwhelming, usually in combination with depression and related emotions. Here are some tips for managing caregiving guilt:

- First, acknowledge the guilt and recognize that it is not uncommon.
- Recognize all the things that you are doing well as a

caregiver – probably better than anyone else could do. Avoid focusing on the caregiving tasks where you feel like you fall short.

- Accept that you are doing the right thing in your current circumstances, even if it differs from what you had discussed with your partner earlier. Things change and not all challenges can be anticipated.
- Deal with unresolved issues with the care recipient. Problems and misunderstandings arise in any long-term relationship. You may be carrying resentment over some real or perceived slight from years ago. Your loved one may no longer have the ability to help resolve this, but you can take steps to make peace with yourself. You may want to talk with a therapist, pastor or trusted friend.
- Find respite time for yourself – and don't feel guilty about it! Caregiving can be intense and draining, physically and emotionally. If you don't "recharge your batteries" occasionally, you'll run out of the strength you need to provide quality care.

Caregiving is often a case of making the best of a tough situation,



especially when there is little hope for improvement or recovery. Many factors are out of your control. Managing your guilt is largely within your control, however, but it may require you to reframe your assessment of your situation and recognize that doing your best will have to be good enough.

## HEALTH SHOULD YOU AVOID GLUTEN?

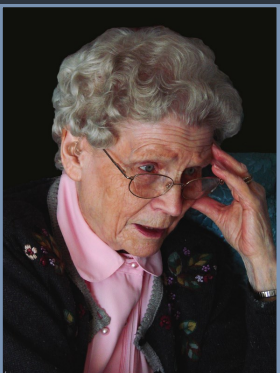
You may have seen a lot in the media about avoiding gluten in the diet. Gluten is found in wheat, rye, barley and related grains like einkorn, durum, faro, graham, semolina, spelt and triticale. Oats may also be contaminated with gluten during processing. Gluten is found in many grain products we eat every day. People may avoid gluten so they can lose weight or to relieve bloating, stomach pain or chronic diarrhea. But should you go on a gluten-free diet? Let's look at the facts.

Gluten sensitivity is not an allergy. It is an intolerance caused by the protein called gluten. People with the intolerance may have celiac disease or just a gluten sensitivity. Most people with these problems

must avoid all sources of gluten for the rest of their lives. They need to eat plain foods so they can avoid gluten. The safe foods are plain meat, poultry, fish, seafood, vegetables, fruits and dairy products. They can also eat grains and/or flours from rice, corn, tapioca, garfava, sorghum, quinoa, millet, buckwheat, arrowroot, amaranth, flax, soy, potatoes and nuts. Gluten-free foods were once hard to find, but now they are quite common.

If you think you have gluten intolerance, get tested by a doctor before going on the diet. Once you go on the diet, you will not have enough gluten in your system to have a positive blood test for the disease. Again this problem is pretty rare, so following the diet without being tested may be a waste of money, time, and effort.

Some people on a gluten-free diet lose weight at first because they cut their calories by eating fewer grain products containing a lot of sugar or fat like cakes, cookies and pizza. However, if someone switches to gluten-free versions of these high calorie foods, they may actually eat more calories since many of these foods are higher in fat and sugar than the original products. Also the flours used to make gluten-free foods do not have added vitamins





and minerals like regular all-purpose flour.

Research has shown that whole grains help to prevent heart disease, high blood pressure, certain cancers, diabetes and other chronic diseases. They are good for you to eat if you are not sensitive to gluten. Whole grains are also associated with LESS abdominal fat if eaten in moderation.

Certainly replacing refined grains with whole grains like whole wheat bread, whole grain cereals, quinoa, bulgur, amaranth and brown rice is a good idea. In fact, if you remove all grains from your diet, you are likely to not get enough fiber, Vitamin B12, zinc, iron or folate. The D.A.S.H. diet for high blood pressure control and the Mediterranean diet which are recommended by the U.S. Dietary Guidelines both recommend whole grains.

So if you suspect you have a gluten intolerance, get tested before going on a gluten-free diet. Only if you truly have gluten intolerance will you need to eat gluten –free foods. If you aren't gluten intolerant and want to lose weight and eat better, include plenty of vegetables and moderate amounts of whole grains, fruit, lean protein foods, nuts and low fat or non-fat dairy foods. Eating this way along with regular exercise will truly get rid of that unwanted "belly fat."





### Nutrition Analysis per roll (made with salt):

Calories: 80

Carbohydrate: 14  
grams

Protein: 3 grams

Fat: 2 grams

Saturated Fat: Less  
than 1 gram

Cholesterol: Less  
than 1 milligram

Sodium: 69 milli-  
grams

Fiber: 1.5 grams

## Oatmeal Dinner Rolls

*Here are some excellent rolls made with whole grains that you can bake ahead and freeze for later use. The rolls thaw well at room temperature or you can microwave a single roll for about 20-30 seconds. They do contain gluten and whole grains.*

Yield: 36 rolls

1 packet dry yeast	3 tablespoons vegetable oil
1/3 cup warm (105-110 degrees) water	1 teaspoon salt (optional)
1 cup quick-cooking oatmeal	1/3 cup packed brown sugar
1 cup low fat or non-fat milk	2 cups whole wheat flour
1 cup water	2 ½ cups all-purpose flour

1. Dissolve yeast in 1/3 cup warm water.
2. Combine milk and remaining water in saucepan. Bring just to a boil.
3. Pour over oats. Cool to lukewarm.
4. Add oil, salt and brown sugar. Add yeast and mix well.
5. Stir in flour. Knead dough on lightly floured surface until smooth and elastic – about 8-10 minutes.
6. Place in greased bowl, turn to coat entirely.
7. Let rise covered in a warm place until double in bulk. (Good place – on rack in unheated oven over a pan containing hot water on a lower rack.)
8. Once risen, shape into 36 rolls. Place on baking sheet. Let rise again until double in bulk.
9. If rolls are in oven rising, remove from oven. Then preheat oven to 350 degrees.
10. Bake rolls in oven for 15 minutes or until lightly browned.





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