

LIFESTYLES

SHARE YOUR STORY

The Journal welcomes ideas for stories about people in our community who have gotten married, graduated, joined the military, etc.
Call the Journal at 285-7411

Some info on choking, triglycerides and cholesterol

Q. Are older people more likely to choke on food?

A. More than 3,000 people choke to death every year. Children younger than three years old and senior citizens are the leading victims.

Young children swallow small objects that get lodged in their throats. One of the main causes for choking among seniors is ill-fitting dentures that prevent them from chewing properly. This leads to choking on a piece of food.

Other causes of choking include drinking alcohol which can dull the nerves that help us swallow, eating too fast, laughing while eating, eating and walking.

If you ever have to use



Fred
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HEALTH CARE WRITER

the Heimlich Maneuver on someone who is choking, here is a basic guide from the Heimlich Institute:

If a choking victim can't speak or breathe and needs your help immediately, follow these steps:

From behind, wrap your arms around the victim's waist. Make a fist and place the thumb side

of your fist against the victim's upper abdomen, below the ribcage and above the navel. Grasp your fist with your other hand and press into their upper abdomen with a quick upward thrust. Do not squeeze the ribcage; confine the force of the thrust to your hands. Repeat until object is expelled.

Q. How can I lower my triglycerides?

A. Triglycerides are a fat in your blood. Calories you take in but don't burn immediately are converted to triglycerides to supply you with energy later. Your triglycerides level can be too high if you continue to consume more calories than you need.

Here are some pointers on how to get your

triglycerides down:

- Get off the recliner and exercise.

- Cut your caloric intake across the board.

- Avoid saturated fat, trans fat and cholesterol. A good starting point is to stay away from foods that come from animals such as meat, dairy and eggs.

- Eat oily fish such as mackerel, albacore tuna and salmon.

- Cut down on alcohol.

- Quit smoking.

Q. Does cholesterol serve any useful purpose?

A. Cholesterol, like triglycerides, are a fat-like substance in blood. You need it to produce cell membranes, protect nerves, and make hormones.

The body can make all

the cholesterol it needs.

Most cholesterol is made by your liver. You also get cholesterol from foods such as meat, eggs and dairy products. Too much cholesterol is dangerous, because cholesterol can lead to blockages in your blood vessels.

Cholesterol is transported through the bloodstream in packages called lipoproteins. Low-density lipoproteins (LDL) deliver cholesterol to the body. High-density lipoproteins (HDL) remove cholesterol from the bloodstream. LDLs are often described as "bad" cholesterol; HDLs are called "good" cholesterol.

If there are too many LDLs in the blood, they will combine with other material in

your bloodstream to manufacture plaque, a waxy crud that builds up on the inner walls of the blood vessels that feed your brain and heart. When this build-up occurs, you have a condition called "atherosclerosis," which is commonly referred to as "hardening of the arteries."

If a clot forms in blood vessels narrowed by plaque, it can block blood flow, which can cause a heart attack or a stroke.

If you would like to read more columns, you can order a copy of "How to be a Healthy Geezer" at <http://www.healthygeezer.com/>.

Cicetti is a health care writer with more than 40 years of journalistic experience.

SENIOR MENU

Hot meals for people 60 or older are served at noon Monday through Friday at Koochiching County Senior Center, 307 Fourth St.

Meals are for anyone, regardless of income. A \$3.50 donation is suggested. Meals are subject to change. Participants under age 60 are welcome at \$6.50 each.

For reservations call 283-3460 the day before the meal. Cancellations may be made the day of the meal.

MONDAY

Pulled pork
Hamburger buns
Fresh potato wedges
Baked beans
Cookies

TUESDAY

Closed

WEDNESDAY

Closed

THURSDAY

Meat
Fruits and/or vegetables
Dessert
Bread

FRIDAY

Cabbage rolls
Mashed potatoes
Wax beans
Jell-O with topping

MEMORIAMs

USMC
Kenneth Dobie
1922-2008

*In memory of my foxhole buddy and best friend.
May he rest in peace.*

William Rico
Powell, Ohio

In memory of **Mary L. O'Brien**, who died Dec. 23, 1997.

*The love of a wonderful mother,
Is something that always lives on;
Filling the days with sweet memories,
Long after her presence is gone.
I still feel the warmth of her caring,
Her wisdom will never depart;
For the love of my wonderful mother,
Forever lives on in my heart.*

Missing you everyday -
I love you,
Kathie

BIRTHS

Christopher and Rachel (Skime) Stone, Anchorage, Alaska, announce the arrival of their son, Elias Benjamin Stone, born at 5:46 a.m. Saturday, Dec. 7, 2013, at Providence Alaska Medical Center.

Elias weighed 8 pounds, 6 ounces, and was 21 ½ inches long.

Paternal grandparents are Dr. Benjamin and Vicki Stone, International Falls.

Paternal great-grandmother is Barbara Stone, Hibbing.

Maternal grandparents

are Gary and Linda Skime, International Falls.

Maternal great-grandparents are Jerry and Betty Ronning, Hayward, Wis., and Helen Skime, Roseau.

The following birth has been reported from La Verendrye General Hospital, Fort Frances.

Born to:

Kyler Tom and Zoe Namaypoke, Fort Frances, a daughter, Kyrena Anne Jade Namaypoke-Tom, 8 pounds, 4 ounces, Dec. 5, 2013.

Paying taxes on cancelled debt

Senior Legal Line

SENIOR CITIZENS' LAW PROJECT
REPORT

A legal question and answer line for seniors.

Dear Senior Legal Line:

I had a credit card that I could not pay, which the credit card company wrote off and cancelled. I heard that I may be taxed for this cancelled debt. I cannot afford to pay any income taxes because I am barely making ends meet as it is. Do I have to pay taxes on the cancelled debt? I thought I was done with the credit card problem. — Signed, Carla

Dear Carla:

You might have to pay taxes on the cancelled debt, unless you fall in an exception or exclusion to the tax rule. When a person receives a 1099-C in the mail, it means that some of that person's debt has been cancelled, forgiven, or discharged by the creditor. The 1099-C form is a form from the Internal Revenue Service giving you notice of a debt that was cancelled. A creditor is required to tell the IRS that they have

forgiven a debt when they agree to accept at least \$600 less than the original debt from a debtor.

For example, if a debtor owes \$5,000 for a credit card debt, but the credit card company settles for \$2,000, the debtor is going to be considered by the IRS to have \$3,000 in income. The IRS considers cancelled debt as income to the debtor, and it is up to the debtor to report it on their tax return and show that they fall into an exception or exclusion to the rule. Most people have no idea that this is the case, especially when they often are on a fixed income or have a low income. The general rule is that you include the cancelled debt as gross income to you on your tax return, unless you fall into an exception or exclusion to this rule.

Many people do not know that the 1099-C notices are important and will ignore them. This puts people at risk of a tax audit, penalties, and fines. Do not ignore the notices. Take them to a tax preparer or tax advisor to help you determine if your debt is an exception or an exclusion to the rule. Perhaps the cancelled debt will not be taxable income. You can even go back and

re-file for the prior few years of returns if you have to amend your return.

Exceptions to the rule are types of cancelled debt that have been classified as an exception by the legislature so that no further proof is necessary to show that it should not be included in the gross income of a debtor. There are five main exceptions to the rule include such things as gifts, bequests, some types of student loan cancellations, as well as two other more unusual situations. Exceptions are nicer to have rather than exclusions, because exceptions normally do not require more from a debtor. In your case, Carla, your situation seems to be an exclusion to the rule, requiring you to fill out more information for the IRS.

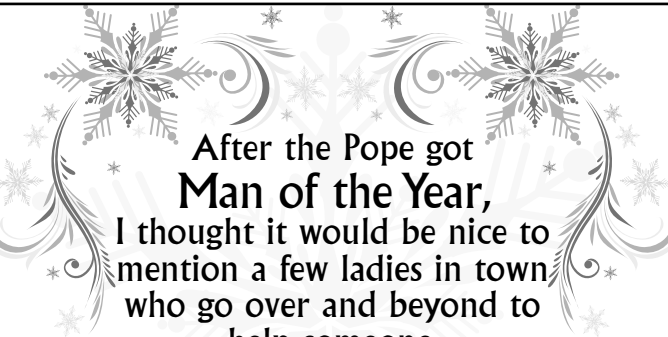
Exclusions are things that won't be counted as income, but only if you prove it by taking extra steps (like showing you are insolvent). There are five exclusions to the rule: debt cancelled in a Chapter 11 bankruptcy; debt cancelled while you are insolvent; cancellation of qualified farm debt; cancellation of qualified real property business debt; and cancellation of qualified principal residence debt.

Roll Over Your Old 401k

- Protection from market fluctuations
- Roth Conversions
- Lifetime income options, and more...



Call us today at
218-240-4086 or
877-812-0259
To schedule your
free consultation.
Dennis Holmstrom
MN License #122179



After the Pope got
Man of the Year,
I thought it would be nice to
mention a few ladies in town
who go over and beyond to
help someone.

To mention a few...Tammy Treat,
Diane Briggs, June Alleman, Sharon Frank,
Candice Richie, Leslie Loop, Debbie Bowman
and Kathy Hendrickson. If I forgot you...
sorry, pat yourself on the back.



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HOLIDAY CLOSING

**The Solid Waste Transfer Station/
Recycling Center holiday hours:**

- Tuesday, Dec. 24 - Open 9:00 a.m. until 12:00 noon
- Wednesday, Dec. 25 - Closed
- Thursday, Dec. 26 - Resume normal hours -
Monday thru Friday 9:00 a.m. until 4:00 p.m.,
Saturday 9:00 a.m. until 1:00 p.m.
- Wednesday, Jan. 1 - Closed



If you have any questions please
contact the Koochiching County
Environmental Services
Department
at 283-1157

CITIZENS OF INTERNATIONAL FALLS

The city has two vacant positions on the Planning Commission. Presently there are seven commissioners and Ordinance Sec. 2-33 states that the commission shall consist of nine members.

The Planning Commission recommends changes to the city's comprehensive plan; reviews and offer recommendations to the city council on conditional uses and planned unit developments and reviews and recommends appropriate action regarding Zoning issues.

Citizens may submit a letter of interest to:
Betty Bergstrom, Interim City Administrator

City of International Falls
600 4th Street
International Falls, MN 56649