

Senior Lifestyles

MAY 2021



LAW CHANGES THAT MAY AFFECT YOU AND YOUR FAMILY!

ESTATE TAXES RISING



Millions face paying 40% - 65% Federal Estate Tax!

Don't Just Hand it Over! ACT Before 2022 to Protect it!

Analysis of the Current Bill in the Senate:

Estate Tax Exemption decreases to \$3.5 million per person, compared to 2021 Exemption of 11.7 million. Estate tax owed drastically rises if you surpass 3.5 million. Exemption: 45% on the first \$6,500,000 above the Exemption amount; 50% on the next \$40 million worth of taxable assets; 55% for the next \$50 million of taxable assets; and 65% on everything over that.

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Stacey R. Walters, N.C. Estate Planning Attorney

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CONTENTS IN THIS ISSUE

- Taxes on the Rise: How to Avoid Paying More Medicare Supplement Plans
- A Profile of Danny Thomas
- 5 Dance Classes Older Adults Should Try
- Delete Your Search History from Social Media and Your Browser
- What Happened in the Year 1957
- Getting the Better Car Insurance Plan for Older Drivers
- Top Five Portfolio Ideas for 2021
- 4 Powerful Ways to Succeed When Aging Alone
- Top 10 Netflix Series Recommendations for the Elderly
- [Tips for a Healthy Spring Season for Seniors 2021](#)



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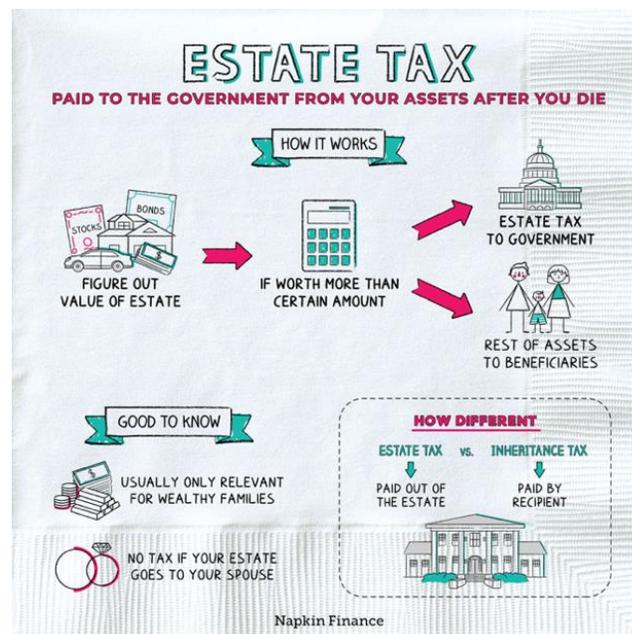
TAXES ON THE RISE: HOW TO AVOID PAYING MORE



Will You be One of the Many Millions of Families Who Will Pay 40% - 65% in Proposed Federal Estate Tax as Soon as 2022?

Michael emailed me last week about an article he read. It analyzed a new bill in the U.S. Senate that significantly lowers the federal estate exemption level, and raises the taxes for assets over that amount. “Currently, I know the federal estate tax exemption is \$11.7 million dollars person, right?” He asked. “Yes.” I told him. “And I am pretty sure I read in your legal guide ‘Knowing what you don’t know’ that the current exemption can be combined for a married couple with a portability election, so the total is then \$23.4 million before there is a concern about paying federal Estate Tax, right?” “You’ve got it!” I told him. “So what exactly do the proposed changes in the Senate Bill mean in comparison?” He demanded to know. “Well, let’s make sure you really understand how estate tax works! Before we talk about options in preparing for obvious changes that will be coming soon!” I exclaimed.

HOW DOES FEDERAL ESTATE TAX WORK AND HOW IS IT DIFFERENT FROM INHERITANCE TAX?



*For informational and educational purposes only, courtesy of Napkin Finance, <https://napkinfinance.com/napkin/estate-tax/>

While federal estate tax today effects less than 1% of the U.S. population being that the exemption is a whopping 11.7 million, that will change if the proposed Bill is passed as it will effect millions more people. You see, the Senate’s proposed Bill would SIGNIFICANTLY DECREASE the estate tax exemption to almost 2/3 of what the current exemption level is now. Some of the proposed changes include:

- Reduction of the estate tax exemption amount from the current \$11.7 million per person To \$3.5 million per person.
- Reduction of the gift tax allowance to only \$1,000,000 during your lifetime, which means that if you continue to gift once you have reached the allowance, you will have to pay gift tax on any overage in the year it is gifted, which typically is the same taxation scale as estate tax!
- Increasing the estate tax rate significantly. Once a deceased person's taxable estate exceeds \$3,500,000, it is taxed at 45%, with a sliding scale that increases the taxation to up to 65% when the estate value exceeds \$10,000,000.
- Gifting of up to \$15,000 per year per person will be limited to \$30,000 per donor per year for gifts to irrevocable trusts or of interests in certain "flow through entities".

The tougher news for many clients is that some of the the primary tools and strategies used in the past will not be available in the future, beginning upon the date that President Biden signs the bill into law, if this occurs. Once that happens, we will not be able to fund or have assets sold to Irrevocable Trusts that can be disregarded for income tax purposes, and we will also not be able to use valuation discounts or Grantor Retained Annuity Trusts (GRAT's) in most circumstances, although those arrangements put into place before the new law is passed will be grandfathered as long as they are not added to or altered after the law is passed, as the Bill is presently written.

Nevertheless, if the proposed Bill is passed, it would take effect January 1, 2022, which does not leave a lot of time for planning! While it is our hope that this proposed law will not be enacted as written, it seems advisable to "plan for the worst and hope for the best," especially since the "Current Tax Cuts and Jobs Act" will automatically expire anyway the end of 2025, causing the estate tax exemption levels revert to pre-2018 exemption level of \$5.6 million per person, even if the proposed Bill is not passed.

What does this all of this really mean? Well, if the Bill passes as it is written now and it is signed into law, any person with total assets over 3.5 million in there countable estate when they die will have to pay 40-65% of the overage to federal estate taxes! For a married couple, the estate tax exemption will remain "portable" which means if you elect to keep any unused exemption when one spouse dies, in effect, it increases the total exemption for a married couple to 7 million.

The key is to ACT NOW AND PLAN AHEAD! Once the proposed law passes, (or the current one sunsets and expires in 2025) it is TOO LATE, as the inevitable is on its way and it will leave little time to prepare! Here a few types of things that a you should consider to help avoid an. estate tax problem.

START GIVING AWAY YOUR ASSETS TO REDUCE YOUR ESTATE

This has long been a way for people to try to reduce their estate, but the Government figured it out a long time ago, so thus the "gift tax" was born. Today, you can give away up to \$15,000 in an asset to as many people as you want, and there is no reporting requirement. However, if you give away more than \$15,000 to a single person, in a single year, you have to report the gift to the government. There is also a lifetime total gift tax exemption, which currently is 11.7 million. However, as noted above, that is set to drop significantly, so the goal may be to gift \$15,000 to as many people as you want every year after reach the limit.

ELECT PORTABILITY TO INCREASE YOUR OWN ESTATE TAX EXEMPTION IF YOUR SPOUSE DIED IN 2021

If your spouse has died in the last 8 months, you need to elect the portability of the remaining estate tax exemption within 9 months of the date of death. While this will not change the estate tax amount that your

estate is exempted from when you die, it will certainly be a huge benefit because it will significantly increase your applicable estate tax exemption. Here is how it works:

John died on February 1, 2021. The estate tax exemption for his estate is 11.7 million. He only had 3 million in assets, which all went to his wife Mary. His wife has 2 million in assets of her own. So now, the total assets in Mary's estate is 5 million since she inherited all of his assets. When Mary dies, if the estate tax exemption is 3.5 million, then her estate will have to pay at 40%+ tax on 1.5 million, since that is the amount that her estate exceeds the exemption.

However, if she filed the election for portability of her husband's unused portion of his exemption, which is 8.7 million, her estate tax exemption when she dies will be the amount in effect at the time of her death *PLUS her husband's unused 8.7 million!* So now, if the estate tax exemption in effect when Mary dies is 3.5 million, the total estate tax exemption for her estate is 12.2 million and there will be no estate tax owed.

REMOVE LIFE INSURANCE FROM YOUR TAXABLE ESTATE WITH AN "ILIT"

The main reason that most people have life insurance is to replace income that would be lost if they die prematurely. In general, a named beneficiary receives the life insurance death benefit payment free of any federal income tax (and usually free of any state income tax too). But for the life insurance policy owner, it is a countable part of their estate for federal estate tax purposes! Here is how it works: When you own a policy on your own life, the death benefit is included in your taxable estate — unless the money goes to your surviving spouse and he or she is a U.S. citizen. Also, you are considered "the owner" of a life insurance policy if you are the one with control over the policy, like where you retain the power to change policy beneficiaries, change coverage amounts, and cancel the policy, even if the policy is not on your life.

If having life insurance death benefits included in your taxable estate would cause an estate tax hit, the solution to avoid this is an Irrevocable Life Insurance Trust (also known as an "ILIT"). The Trust becomes the owner of the policy. The Trust then pays the premiums, while the death benefits go to the beneficiaries you name in the Trust. Therefore, no federal estate tax on the death benefit, and there's no federal income tax either to the beneficiary or the Trust. However, there are a few caveats to make this approach successful:

- If you die within three years of transferring a life insurance to the trust, the death benefits are still included in your taxable estate.
- If that is a concern and you want to ensure the life insurance is not part of your taxable estate, the trust has to purchase a new policy on your life.
- If it is not possible to obtain a new policy, maybe because underlying health conditions would preclude issuance of a new policy, you really have nothing to lose by transferring an existing policy to an ILIT.
- Be careful for possible gift tax consequences. This can occur when transferring existing policies with a cash value in the policy in excess of the current gift tax exemption amount, which is currently \$15,000.

PRESERVE THE CURRENT 23.4 MILLION ESTATE TAX EXEMPTION BY CREATING A SPOUSAL LIFETIME ALLOWANCE TRUST ("SLAT")

We won't get into the details of this more sophisticated Trust, but here are a few of the basics:

- A Spousal Lifetime Access Trust (SLAT) is a type of irrevocable trust utilized for transferring wealth outside of a person's estate in order to avoid estate tax.
- SLATs allow you to preserve the current federal exclusion of 11.7 million person before the new laws are enacted or before they expire in 2025.
- A properly structured SLAT still provides the donor spouse limited, indirect access to the Trust asset while receiving income directly from the assets.

Essentially, A SLAT is utilized by a gift of assets from one spouse (the donor spouse) to an irrevocable trust for the benefit of the other spouse (the beneficiary spouse), while both spouses are alive. The entire goal of the SLAT is to exclude those gifted assets from the beneficiary spouse's gross estate, which means those assets in the SLAT are not subject to estate tax when the beneficiary spouse dies. The terms of a SLAT can be flexible, even though it is an irrevocable Trust. For example, the SLAT can be drafted to require the beneficiary spouse receive the Trust's income for life, but it is not required. Therefore, the SLAT could have multiple current beneficiaries, such as the beneficiary spouse and the couple's children, grandchildren, etc. Usually, there is a SLAT for the husband and a SLAT for the wife. The main requirement for a SLAT is that the couple is married.

THE KEY TO AVOIDING ESTATE TAX: PLAN NOW TO RELIEVE YOUR WORRIES

Planning *AHEAD*, of course, is the key, as this change will effect millions of people, and you do not want to be caught-up in a rush to beat the clock. So, time is of the essence as any fabulous estate planning attorney would tell you! So now what do you do? You can contact our office for a no obligation evaluation of your estate and complimentary consultation to review strategies specific to your situation. Or if you want more information about planning with an ILIT or a SLAT, just contact us for a free brochure. You can reach us anytime at 888-787-1913 or by email at legalteam@twestateplanning.law.

"Mrs. Stacey Walters relieved our worries about estate planning. Her poignant, concise, explanation of estate planning is remarkable. We have many kudos for Mrs. Walters: fabulous, legendary, excellence in her practice. Thank you." -Mr. & Mrs. Szalacsi Wake Forest, NC

** The above summary is general information. Do not rely upon the above for definitive legal advice. In accordance with N.C. State Bar Rules, note this contains dramatizations. Not all scenarios represent actual people or real events.



North Carolina licensed Attorney Stacey Riley Walters is a North Carolina native, who graduated Magna Cum Laude from Elon University. She attended Thomas M. Cooley Law School and has been in practice for more than 20 years. The cornerstone of Stacey's practice is planning for the unexpected after she was unexpectedly blessed her disabled daughter. She focuses solely on Estate Planning, Wills, Probate Avoidance, Trusts, Special Needs, Probate and Trust Administration. Stacey has served on UNC Children's Hospital Family Advisory Board, Make-A-Wish Foundation and has participated with the Triangle Down Syndrome Network. Stacey is member of the National Association of Elder Law Attorneys, the Society of Financial Service Professionals, and Elder Counsel.



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Don't you hate overspending on healthcare? One of the best examples is seniors buying Medicare Plan F instead of the much more consumer friendly Plan G.

Medicare beneficiaries have many options to choose from when entering Medicare. You can choose between a Medicare Advantage Plan (Modernized Medicare) or a Medicare Supplement Plan (Traditional Medicare) along with a Prescription Drug Plan. A Medicare Supplement, also known as a **Medigap**, is a plan that helps fill the gaps of Original Medicare.

A Medicare Supplement is sold by private companies and can help pay the remaining costs like Copayments, Coinsurance, and Deductibles. There are currently ten different Medigap policies available. Medigap policies generally do not cover long-term care, vision or dental, hearing aids or private-duty nursing. Insurance companies that sell Medigap plans set their own premium rates, but each policy type is regulated by the government.

So how can you save money?

Plan F versus Plan G

The two most comprehensive Medigap plans are Plan F and Plan G. Medicare Supplement Plan F and Plan G are **twin brothers** with only one small coverage difference: Plan F covers the \$203 annual outpatient deductible in Medicare. But why would you pay an extra \$600 or more annually to just cover \$203? Plan G gives you the smart **premium** savings!

Of course, the outpatient deductible can change a tiny amount each year. It changed by only \$5 since 2020.

Comparing the many Medicare Supplement plans before you choose can save you a lot of money in the long run. For more information on the type of Medicare Supplement plans offered, please call Affordable Medicare Solutions at 770-945-5261. We have 25 years of experience handling these issues at **no charge** to you. We are here to help find you the best plan to fit your needs every year.

A Profile of Danny Thomas

Birthday: January 6, 1912

Born In: Deerfield, Michigan, U.S.

Spouse: Rose Marie Mantell Thomas

Father: Charles Yakhoob Kairouz

Mother: Margaret Taouk

Children: Marlo Thomas Tony Thomas Terre Thomas

Died On: February 6, 1991

Place Of Death: Los Angeles, California



Who was Danny Thomas?

Danny Thomas isn't just noted for being the talented comedian and skilled actor that he was, but a true humanitarian. In his five decades long career, he started by working as a comedian in American nightclubs and soon progressed to become a television and film actor and later on producing shows and unravelling new talent and new faces. His best known work was as a cast member in the television sitcom 'Make Room For Daddy'. Interestingly, during his struggling days, Thomas vowed to open a shrine dedicated to St Jude Thomas. In 1950, he along with his wife raised funds to realize his dream and founded St. Jude Children's Research Hospital in 1962. Ever since its inception, the hospital is dedicated to treating young children and saving their lives. It also indulges in finding cures for medical complexities.

Childhood & Early Life

Danny Thomas was born as Amos Muzyad Yakhoob Kairouz to Charles Yakhoob Kairouz and Margaret Taouk in Deerfield Michigan. He was one of the nine children born to the couple.

Raised as a Roman Catholic, he attended the Woodward High School before enrolling himself at the University of Toledo. It was while at the university that he became a member of Tau Kappa Epsilon fraternity.

Career

In 1932, he began performing on radio on the happy Hour Club at WMBC. It was after moving to Chicago in 1940 that he changed his name to Danny Thomas.

All throughout the 1940s, he worked for various shows including The Bickersons, the music-comedy show 'Drene Time' and as 'Jerry Dingle' on The Baby Snooks Show. Furthermore, he made appearances on the popular NBC program 'The Big Show'.

Not limiting himself to radio, he appeared in films as well. He played the character of a songwriter Gus Kahn in the film 'I'll See You in My Dreams' opposite Doris Day. Eventually, he was seen in the 1952 film 'The Jazz Singer' which was a remake of the original film of 1927 opposite Peggy Lee.

Venturing further, in 1953, he bagged a role in the television show, 'Make Room For Daddy'. Later known as The Danny Thomas Show, it went on a 13 year stint, until 1965. It was his on and off screen chemistry with junior artist Angela Cartwright that went on to make the television series a big hit.

Meanwhile, in 1959, he starred along with child actors, Angela Cartwright and Rusty Hamer in an episode of NBC's 'The Ford Show'.

After his successful stint as a television actor, he turned into a television producer for the show, 'The Dick Van Dyke Show'. He went on to produce several more shows, including 'The Andy Griffith Show', 'The Mod Squad' amongst others.

Furthermore, he produced three series of the shows, 'Walter Brennan: The Real McCoys', 'The Tycoon' and 'The Guns of Will Sonnett'. Other than producing the shows, he made guest appearances on his shows.

Other than coming up with new shows for audiences, he promoted new talent as well and was responsible for launching Mary Tyler 'Moore' in the television screen thus giving her her first big break.

Towards the beginning of the 1970s, 'Make Room for Daddy' was revived for a second league, titled, 'Make Room for Granddaddy'. Short lived, the series circled around the plot wherein he looked after his grandson while his daughter was away with her husband on a long business tour.

Following his reprising his role in 'Make Room for Granddaddy', he played a small role in the 1986-1987 season of 'One Big Family'. A situational comedy, the show revolved around a semi-retired comedian whose grandchildren were orphaned after the death of their parents in car accident.

Other than starring in numerous television shows, films and radio, he made his presence felt in commercials as well endorsing a lot of products

Awards & Achievements

He was honored with the title of Knight Commander of the Order of the Holy Sepulchre by Pope Paul VI for his services to the church and the community.

In 1983, he was felicitated by the Congressional Medal of Honor by the then US President Ronald Reagan for his work with St. Jude Children's Research Hospital

Posthumously, he was bestowed with the 2004 Bob Hope Humanitarian Award.

Personal Life & Legacy

It was during his struggling days as an actor that he met Rose Marie Mantell, who was an accomplished singer with her customized show. The two went into the wedlock on January 15, 1936.

The couple was blessed with three children - Margaret, Theresa and Charles Anthony.

During his struggling days, he had vowed to open a shrine someday when he was successful. Keeping up with his promise, he along with his wife inaugurated the St. Jude Children's Research Hospital in 1962.

He was an active member of the Good Shepherd Parish and the Catholic Motion Picture Guild in Beverly Hills, California.

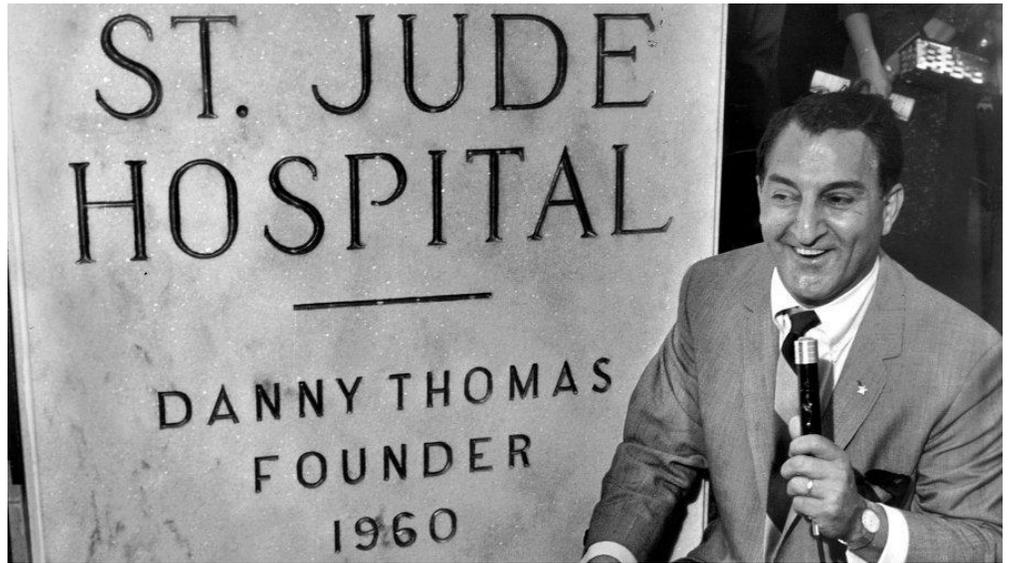
Not many know the fact that he was an avid golfer and had two PGA Tournaments named after him.



He was the first non-Jewish member of the Hillcrest Country Club in Los Angeles.

He breathed his last due to heart failure on February 6, 1991. He was interred in a mausoleum on the grounds of the St. Jude Children's Research Hospital in Memphis.

Posthumously, he was seen in a commercial of St Jude Hospital which he had shot right before his death.



For his humanitarian work and contribution as an entertainer, the US Postal Service honored him by issuing a first class forever stamp, which had him enrobed in a tuxedo outside St. Jude Children's Research Hospital

Trivia

This actor of the television sitcom 'Make Room For Daddy' fame founded the St Jude Children's Research Hospital.

Primetime Emmy Awards

1955 Best Actor Starring in a Regular Series

Make Room for Daddy (1953)

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5 Dance Classes Older Adults Should Try

Here, we take a look at some dance classes that will give you a chance to have fun and cut loose while getting a beneficial workout.

Zumba

Zumba is a cardio workout class that bills itself as a dance party. Rather than endless miles on the treadmill, you can work up a sweat while enjoying a group dance session with an instructor. There are classic, fast-paced Zumba classes, as well as other options, including low-impact and water-based Zumba classes, to accommodate all fitness levels and abilities. Zumba exercise tapes and video games even allow you to practice Zumba in the privacy of your own home!



Jazzercise

When it comes to dancing for fitness, Jazzercise was one of the originals. Jazzercise has been around since 1969, and there are now 32,000 classes each week in 32 countries. Modern classes involve a dance routine that combines elements of yoga and kickboxing for a full-body workout. There are low-impact and “lite” fitness class options for Jazzercise for those just getting started with the fitness favorite.

Ballet (Barre Exercise)

Ballet-based Barre classes are quickly becoming popular in the U.S. These classes take some of the moves mastered by ballet dancers and apply them to a workout. These classes don't have a lot of jumping or bouncing – they focus on controlled movements to tone muscle and build flexibility.

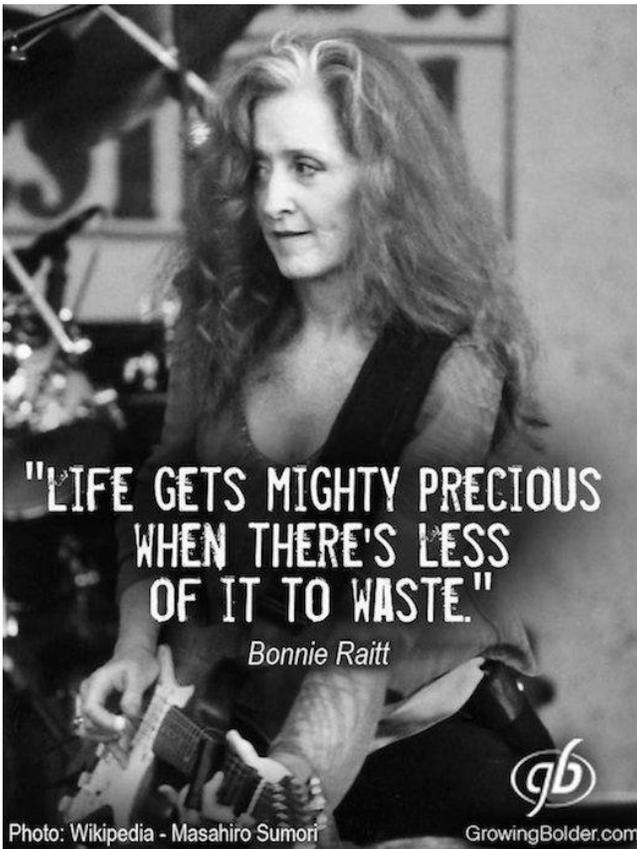
Ballroom Dance

You might not find ballroom dance classes at your local gym, but they're a good workout none-the-less. Learning how to foxtrot, waltz, or tango is great exercise that builds your balance and agility. It can also be fun

to know these dances. You might steal the dance floor at the next school reunion or wedding reception you attend!

Square Dancing

This country style of dance can be fast moving, so it's a good cardio workout. Partners dance while a caller tells them what moves they should do next. One special thing about square dancing is that it's a tight-knit community. There are clubs all over the country that meet weekly for fun and dancing. That means, once you learn how to square dance, the community will likely keep you moving.

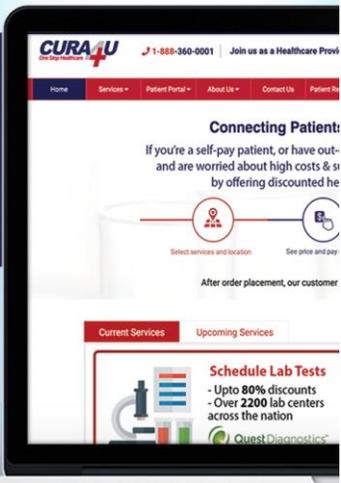




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Delete Your Search History from Social Media and Your Browser

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So how do you go about clearing your search history? Did you know you can do this for both your browser and your favorite social media sites? We'll tell you how, starting with Facebook.

Facebook

Facebook really likes to keep tabs on you, including your search history, to show you targeted ads. To keep some semblance of privacy on the site and app, follow the steps below to clear your Facebook search history:

1. In a web browser, log in to Facebook and go to your **profile page**.
2. Tap the **three-dot menu** and select the **View Activity Log** button.
3. Click on **Logged Actions and Other Activity** in the left sidebar.
4. Select **Search History**.
5. You'll now see a list of every search you've made on Facebook up until this point. To delete this history, choose **Clear Searches** in the top right part of the page.
 - If you'd like to delete single search history items instead of your entire history at once, click on the **circle with the three dots** in it to the right of each search in the history list and tap **Delete**. A menu will appear to confirm. Hit **Delete** again. That will remove just that one search.

Twitter

Twitter also keeps track of your search history. This can help you find profiles you look for often, or it can be annoying and reveal information you don't want others to know.

To delete your Twitter search history:

1. On a web browser, log in to your Twitter profile.
2. Click on the **Search Twitter** bar on the top right corner of the screen. A list of your recent searches will appear.
3. Tap the **X** next to individual searches to delete them one at a time.
4. To clear all of your searches at once, click **Clear all** at the top of the menu.

Unlike Facebook, clearing your Twitter search history on your browser won't carry over to your smartphone experience. To clear your mobile Twitter search history:

1. Log in to the Twitter app on your smartphone or tablet and tap the **Search** tab at the bottom of the screen. It's the tab with the magnifying glass icon.
2. Tap the **Search Twitter** bar at the top to bring up your recent searches.
3. Tap the **X** in the circle to the right of **Recent searches** and tap **Clear** to clear all of your recent searches.
4. To delete individual searches, swipe left on a search from the list and tap **Delete**.
 - o You can delete term searches but won't be able to delete recent profiles you've searched without clearing your entire search history.

Instagram

Facebook owns Instagram, so it loves keeping track of your data, too. Once again, it can be convenient, but it's good to occasionally clear your search data to save space on your phone or browser and maintain a little bit of privacy.

Since Instagram is more often used as an app than on a browser, let's go over how to clear its search history from the mobile app:

1. Open and log in to the Instagram app.
2. Tap on your profile (the tab at the bottom of the screen that has a circular icon of your profile picture) and tap the icon of three lines on top of each other in the top right part of the screen.
3. Tap on **Settings**, then **Security**.
4. Under **Data and History**, select **Clear Search History** on an iPhone or **Search History** on an Android.
5. You'll be brought to a list of your recent searches. Tap the **X** next to individual searches to delete one by one. Tap **Clear All** in the top right corner to delete them all at once.

Your Instagram search history is like your Facebook search history. If you clear the searches in mobile, or in your browser, you'll clear it in the other.

Google Chrome

Google Chrome exists on computers and mobile devices, and clearing search history is basically the same on both. If your devices sync to one cloud, deleting your Chrome search history on one will delete the history on all of them:

1. Open Google Chrome on your computer and click the **More** menu, the three dots on top of each other in the top right of the browser.
2. Mouse over the **History** menu, then click the **History** option at the top.
3. To delete individual searches, click on the box to the left of different search listings and click **Delete** in the top right part of the window.
4. To delete your entire search history at once, click **Clear browsing data** from the left menu and select what data you want to delete — just your browsing history or also your cookies and cache. Click the **Clear Data** button once you've decided.
 - o **Note:** You'll clear up more memory space and get more privacy by clearing out everything.

Google lets you delete your search history, too. [Tap or click here to clear your search history from the Google website.](#)

Firefox

To clear your search history in Firefox:

1. Open Firefox and click the three-line menu.
2. Click on **History**, then **Clear Recent History...** to delete all of your recent search data.

3. A box will pop up asking you the timeframe to clear (last hour, last two hours, current day, everything, etc.). Choose your timeframe and hit **Clear Now**.
4. To delete items one by one, click **History**, then **Show All History**.
 - You'll get a list of all your recent searches. Right-click what you don't want and select **Forget About This Site**.

Edge

To clear your search history in Edge:

1. Open Edge and click **Settings and more...** then **Settings** in the browser.
2. Click on **Privacy and services** and find **Clear browsing data**.
3. Select **Choose what to clear** and choose a time range of data to delete from the **Time range** drop-down menu. We suggest doing everything.
4. Next, select the kind of data you want to clear — just search history, cookies, cache, even passwords and form-fill data.
 - You'll likely want to keep passwords and form-fill data unless you prefer inputting everything by hand for safety reasons.
5. Click **Clear now** and that data will be erased.

Safari

To clear your search history in Safari:

1. Open Safari and click on the **History** menu tab at the top of your screen.
2. Click **Clear History** on the pop-up menu that appears.
3. Select how far back you want to delete. We recommend going back as far as possible.
4. Click Ok and your browsing history will be deleted.
 - To delete certain searches, in the History tab, select **Show All History** and delete items by clicking on them once, then tap the **delete** key on your keyboard.
5. For mobile, open **Settings, Safari, Advanced, Website Data**, then **Remove All Website Data**.
 - This will delete *all* data, so be sure to bookmark what you want to keep before wiping everything.

Keep your next gift a surprise on a shared computer by clearing the search history on your browsers and social media.

Your computer and mobile devices will have more memory space and you'll keep your data more private, too. So, clear your search history periodically and maintain some privacy while you browse online.



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What Happened in the Year 1957

Thepeoplehistory.com

1957 saw the continued growth of bigger taller tail fins on new cars and more lights, bigger with more powerful engines and an average car sold for \$2,749. The Soviet Union launched the first space satellite Sputnik 1. Movies included "Twelve Angry Men" and "The Bridge Over the River Kwai", and TV showed "Perry Mason" and "Maverick" for the first time. The music continued to be Rock and Roll with artists like "Little Richard". The popular toys were Slinkys and Hula Hoops. The continued growth of the use of credit was shown by the fact that 2/3 of all new cars were bought on credit. Some of the areas that would cause problems later were starting to show South Vietnam is attacked by Viet Cong Guerrillas and Troops are sent to Arkansas to enforce anti segregation laws



Cost of Living 1957

Yearly Inflation Rate **USA** 3.34%
Average Cost of new house \$12,220.00
Average wages per year - \$4,550.00
Minimum Hourly Rate \$1.00
Average Monthly Rent \$90.00 per month
Bacon per pound 60 cents
gallon of Gas 24 cents
Eggs per dozen 28 cents
HI FI Portable Record Player \$79.95

First Frisbee Toy

1. Wham-O releases the first Frisbee toys for sale during January .
2. The most common origin story for the name of the flying disc is that college students would throw empty pie tins from the Frisbie Pie Company in Connecticut in the late 1800s.
3. Inventor Walter Frederick Morrison got the idea for a flying disc in the late 1940s and developed a plastic version, specifically designed to fly easily.
4. He originally named it the Pluto Platter, hoping to cash-in on the alleged flying saucer U.F.O sightings at the time.
5. The toy company Wham-O bought the Pluto Platter, changed its name to the Frisbee, and it soon became a wildly popular toy.



Asian Flu Pandemic

Asian Flu pandemic claims over 150,000 lives world wide

1. Caused by mutation in wild ducks combining with a pre-existing human strain of Flu
2. 1956 Spring Avian influenza Pandemic originates in China Category 2 (0.1% to 0.5% population affected)

3a. 1957 The Final Death toll in the US thought to be close to 70,000

3b. World wide the death toll thought to be in excess of 1 million

Fashion



TOYS



1957 Popular Culture

Elvis Presley purchases a mansion in Memphis, Tennessee and calls it Graceland

The Cavern Club opens in Liverpool (Where the Beatle's started)

The Film Jailhouse Rock premieres with Elvis Presley

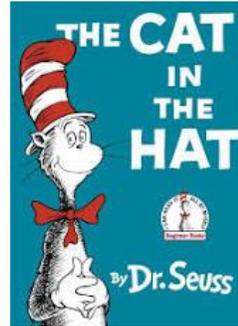
"American Bandstand" the teenagers chart music show makes its network debut on ABC

Popular Films

The Ten Commandments
Around the World in Eighty Days
12 Angry Men
Jailhouse Rock by Elvis Presley
The Bridge on the River Kwai
The Three Faces of Eve

Popular Books

The Cat in the Hat - Dr. Seuss
From Russia with Love - Ian Fleming
The Guns of Navarone - Alistair MacLean



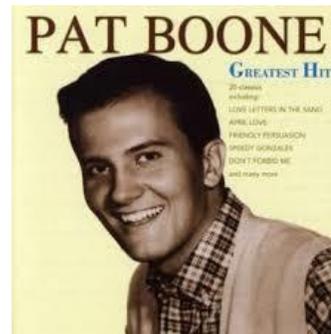
Popular TV

Gunsmoke
The Danny Thomas Show
Alfred Hitchcock Presents
The \$64,000 Question
Lassie
The Ed Sullivan Show
Tales of Wells Fargo



Popular Singers

Elvis Presley
Pat Boone
Perry Como
The Everly Brothers
Chuck Berry
Jerry Lee Lewis
Johnny Mathis



Final I Love Lucy

The final new episode of the classic television comedy "I Love Lucy" aired on CBS on May 6th. The episode was titled "The Ricardos dedicate a Statue." Throughout the series' 181 episode run, viewers watched Lucy's crazy antics unfold with the help of her landlords Fred and Ethel, often to the dismay of her husband Ricky. The show had been nominated for several Prime Time Emmy Awards and won four. It starred real-life couple Lucille Ball and Desi Arnaz who went on to continue the show in a different format from the end of the year to 1960 as "The Lucy-Desi Comedy Hour."

American Bandstand

The popular Philadelphia television show "American Bandstand" makes its national television debut in August. The show aired on ABC and featured groups of teenagers dancing to the most popular songs of the week. Often, one of the featured musical acts would appear on the show to perform a lip-synced version of their hit song. The show was hosted by Dick Clark and ran for over 20 years and the final episode aired during October of 1989.

Born This Year in 1957

Nancy Cartwright - October 25th, Dayton, OH

Donny Osmond - December 9th, Ogden, UT
Gloria Estefan - September 1st , Havana, Cuba
Steve Harvey - January 17th, Welch, WV
Vanna White - February 18th, Conway, SC
Bernie Mac - October 5th, Chicago, IL
Bret Hart - July 2nd, Calgary, Canada
Katie Couric - January 7th, Arlington County, VA

Technology

Ultrasound scanning pioneered in Scotland
First Nuclear Reactor plant opens for production of electricity in Pennsylvania US
The Soviet Union launches Sputnik I, on October 4th
the first artificial satellite to orbit the earth.
Soviets test H Bomb
Great Britain tests first hydrogen bomb on the Christmas Island
The Soviet Union launches Sputnik 2. On board is the first animal to enter space - a dog named Laika.
Inventions Invented by Inventors and Country (or attributed to First Use)
Satellite Russia Sputnik I



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Getting the Better Car Insurance Plan for Older Drivers

BY DAVID LUKIC



You would think that a long history of driving experience and a good driving record would score you the best insurance rate. However, you may be subject to higher insurance premiums because of biases against older drivers or drivers with health problems that you don't have.

Here is your guide to understanding how your insurance rates are impacted and how you can score the best rates for older drivers.

Factors that Affect Insurance Rates for Seniors

Some of the factors that affect insurance rates for seniors are based on the individual's personal history, while others are based on driving and vehicle-related factors.

Personal Factors

Car insurance rates are primarily determined based on the likelihood that you are going to get in a wreck. Insurance companies use actuary tables that predict your particular risk for an accident based on data that they collect, such as your:

- Age
- Sex
- Vision problems
- Health conditions
- Marital status
- Credit score

They compare your information to other drivers' information to determine your level of risk.

Driving and Vehicle-Related Factors

Insurance companies also consider your personal history of accidents and claims when giving you a quote for insurance. The vehicle you drive and the amount of coverage you want also affect your insurance rates.

Senior Auto Insurance by Decade

According to Nerd Wallet, the national average cost of insurance by age per year is:

Auto Insurance in Your 50s

\$1,455 full / \$539 minimum coverage for a 50-year-old female

\$1,421 full / \$528 minimum coverage for a 55-year-old female

Auto Insurance in Your 60s

\$1,414 full / \$529 minimum coverage for a 60-year-old female

\$1,452 full / \$553 minimum coverage for a 65-year-old female

Auto Insurance in Your 70s

\$1,527 full / \$587 minimum coverage for a 70-year-old female

\$1,666 full / \$651 minimum coverage for a 75-year-old female

Auto Insurance for Seniors Over 80

\$1,831 full / \$726 minimum coverage for an 80-year-old female

Here are some tips to help you obtain cheaper insurance:

Your Policy Might Have Outdated Rates

In a survey of 1,300 auto insurance customers in the U.S., 40% of them did not shop around for car insurance as often as they should. Consumers who do not often compare rates usually end up staying with the same provider year after year when they could switch providers and get a better rate.

Check if you are in this group and call around for quotes to see if you are paying an outdated rate.

Ask for a Discount

Sometimes you might qualify for a discount, but you just might not know it. Insurance companies are unlikely to charge you less money just to be nice. However, if you ask for a discount, your insurance agent can see if you qualify based on a good driving record, a recent move to a less congested area, or for being a loyal customer.

Enroll in a Driving Class

Many states have special classes specifically to help older drivers sharpen their skills. Some insurance companies offer discounts when you take these classes. If you do not have a course nearby, you can consider taking a general course such as a defensive driving course or create your own driving regimen.

Drop Extra Insurance

If you do not have a car payment and your vehicle is not worth that much money, you could be spending a lot less on auto insurance if you drop comprehensive and collision insurance and just maintain liability insurance.

Liability insurance pays for damages you cause, up to your policy limits. If you are a safe driver without a history of accidents, this may be one of the best ways to save on auto insurance.

Check Your Vehicle's Condition

Decrease the likelihood of being in a crash by ensuring that your vehicle is in top-notch condition. Mechanical failures can lead to accidents, so be sure that you regularly check your vehicle for any issues.

The National Highway Traffic Safety Administration reports that 35% of accidents involving mechanical failures involved tire problems. Brake-related problems were responsible for 22% and steering/suspension/transmission/engine-related problems were critical reasons in 3% of accidents.

You can maintain your vehicle by:

- Performing all recommended maintenance
- Taking your vehicle to a reputable mechanic as soon as you notice an issue
- Checking your vehicle for recalls on the National Highway Traffic Safety Administration website by using the VIN listed on your car title

Take Advantage of Pay-as-You-Drive Insurance

If you do not drive that much, you may be able to save big by switching to pay-as-you-drive insurance. This type of insurance charges you insurance per mile you drive. Note that this type of insurance may require you to install a device in your vehicle that tracks your miles.

Drop a Driver from the Policy

If your spouse does not drive that often or you are carrying another relative who does not have a clean driving record, you may be able to save considerable money by dropping them from your policy.

Keep a Clean Driving Record

Your insurance rates are directly impacted by your driving record. Start by getting a driving records copy and reviewing if there are any errors or anything that you can clear up.

If you are wondering about how to keep a clean driver's record, here are a few tips:

- Always obey the speed limit
- Follow all traffic laws
- Drive safely
- Take a defensive driving course or use an alternative if you are given a citation to keep the citation off your driving record

Bundle with Home or Other Insurance

If you have multiple types of insurance policies, such as homeowner's insurance, renter's insurance, or other insurance, you may be able to bundle your auto insurance together with it to save more money.

Safety Tips for Older Drivers

Stay safe and maintain your independence by following these safety tips:

- Buckle up every time
- Put your phone on "do not disturb" when driving
- Know how medications will affect your driving before taking them
- Limit all distractions
- Take regular vision and hearing tests
- Increase the distance between you and other vehicles
- Try to drive during daylight hours as much as possible
- Avoid driving during bad weather or in congested traffic
- Understand your physical and mental limitations and don't overdo it
- Consult a driving rehabilitation specialist if you need additional assistance

State Laws Specific to Senior Drivers

Some states have laws that are specific to senior drivers or more likely to impact senior drivers, such as:

- Requiring seniors to renew their licenses more often than younger drivers
- Requiring seniors to renew their licenses in person instead of online
- Allowing loved ones, doctors, or others to report an unsafe driver
- Requiring a vision test once a driver is over a certain age
- Placing driving restrictions on licenses
- Requiring written or road tests after a certain age

Having so many decades of driving experience behind you will eventually result in at least several accidents and other events that affect your insurance costs. Age-related health conditions start playing a role in increasing your costs as well. But it is still fairly easy to get better insurance with all the advice in this article. Stay safe, stay healthy, save on your costs and enjoy driving.

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Top Five Portfolio Ideas for 2021

As we start 2021, with COVID-19 vaccines and therapeutics approved for market, many investors wonder when we can return to more stable social and economic activity. Even though Wall Street recovered before Main Street, history suggests that the two may not diverge for long periods of time.

In the “2021 Outlook Report: *Forging a path forward*,” Wells Fargo Investment Institute (WFII) strategists detail opportunities that may arise in the new year, and how investors might take advantage of them.



Here, WFII strategists offer their top five ideas for 2021.

- **Hold the right amount of cash.** Investors may be over-allocated to cash, as money market balances remain near all-time highs. In our view, investors should hold enough cash to meet short-term liquidity needs to avoid selling assets at inopportune times. One potential way to invest excess cash is through dollar-cost averaging—instead of investing one large sum, invest smaller sums over time.
- **Selectively increase risk.** As investors look forward to the end of the pandemic, we expect riskier assets like stocks to outperform. However, we suggest that investors be selective in how they increase risk. We generally favor U.S. stocks over international stocks, because we believe that growth prospects are stronger in the U.S. Within the U.S. stock market, we prefer large-cap and mid-cap stocks over small-cap stocks, because larger companies tend to have higher cash balances, less debt, and better earnings growth. In fixed income, we favor taking credit risk and keeping interest-rate sensitivity neutral.
- **Consider exposure to higher-quality, growth-oriented sectors.** Quality remains a key theme, but cyclical could play a bigger role. We favor cyclical sectors that should demonstrate more consistent performance as the U.S. economic recovery advances. Our favored sectors include Information Technology, Health Care, Communication Services, and Consumer Discretionary.
- **Diversify income sources.** Within fixed income sectors, we favor municipal bonds and investment-grade and high-yield corporates, as we believe those sectors are well positioned to offer yield. Emerging market bonds, dividend-paying stocks, and preferred securities may also offer attractive income streams to a well-diversified portfolio.
- **Be proactive, not reactive.** Investors tend to exhibit certain behaviors that can lead to unwise decisions. In periods of high volatility, we suggest taking action thoughtfully and not reacting emotionally.

**A periodic investment plan such as dollar cost averaging does not ensure a profit or protect against a loss in declining markets. Since such a strategy involves continuous investment, the investor should consider his or her ability to continue purchases through periods of low price levels.*

There is no guarantee that dividend-paying stocks will return more than the overall stock market. Dividends are not guaranteed and are subject to change or elimination.

All investing involves risk including the possible loss of principal. Asset allocation and diversification do not guarantee investment returns or eliminate risk of loss. Each asset class has its own risk and return characteristics. The level of risk associated with a particular investment or asset class generally correlates with the level of return the investment or asset class might achieve. Stock markets, especially foreign markets, are volatile. A stock's value may fluctuate in response to general economic and market conditions, the prospects of individual companies, and industry sectors. International investing has additional risks including those associated with currency fluctuation, political and economic instability, and different accounting standards. This may result in greater share price volatility. These risks are heightened in emerging markets. Exposure to the commodities markets may subject an investment to greater share price volatility than an investment in traditional equity or debt securities. Bonds are subject to market, interest rate, price, credit/default, call, liquidity, inflation, and other risks. Prices tend to be inversely affected by changes in interest rates. Cash alternatives typically offer lower rates of return than longer-term equity or fixed-income securities and may not keep pace with inflation over extended periods of time.

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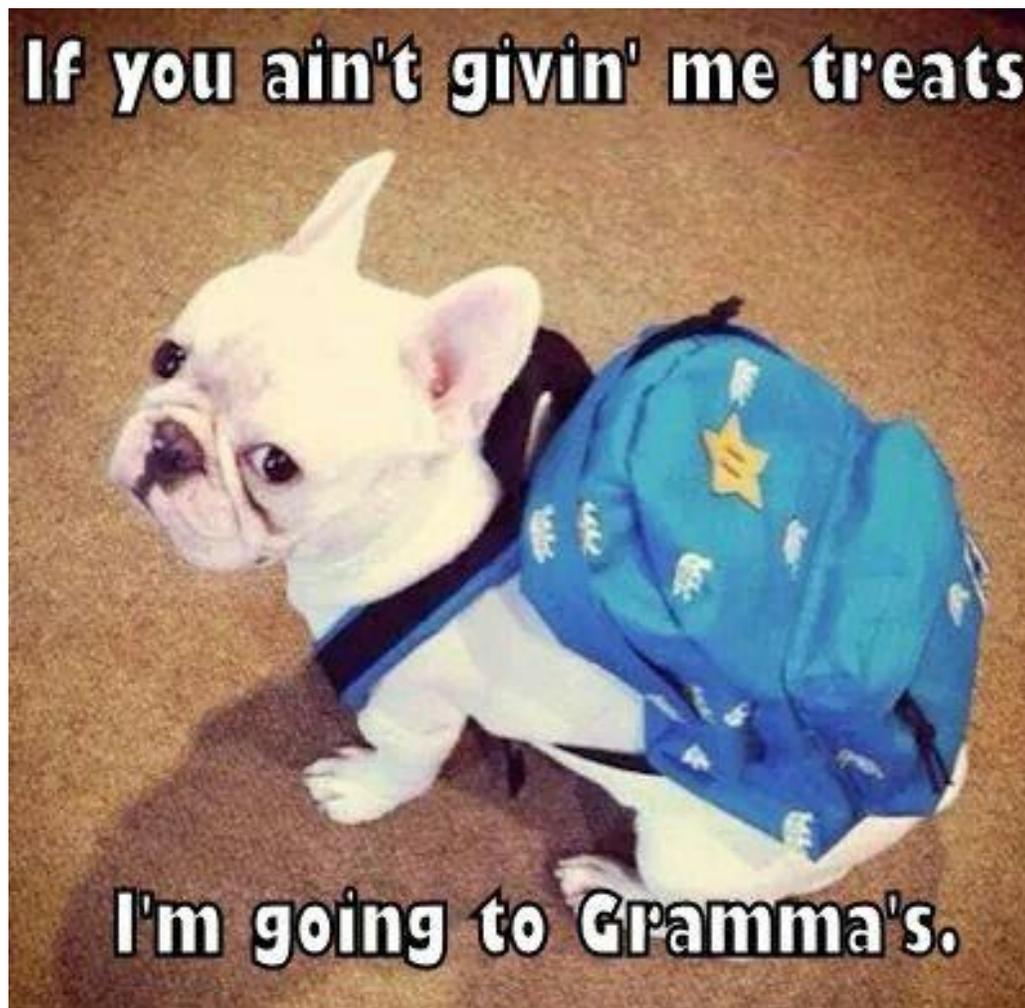
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4 Powerful Ways to Succeed When Aging Alone

BY ANTHONY CIRILLO

I recently had the pleasure of speaking with [Carol Marak](#) on the issue of aging alone.

Carol earned a Fundamentals of Gerontology Certificate from the USC Davis School of Gerontology and advocates on behalf of older adults and family caregivers. She simplifies elder care research into doable know-how and steps for family caregivers.



The statistics is staggering – some 15 million people in the U.S. are what

Carol calls elder orphans. It struck her particularly after her parents passed and she realized she was one of those orphans, with no partner and no children to take care of her.

“Certainly, there must be others out there,” she thought. Indeed, 19 percent of women between ages 40 and 45 have no children, and 27 percent of the 65+ population live alone in the U.S. Here are some ways Carol started preparing to age alone.

Get Your Legal T’s Crossed and I’s Dotted

Before you go any further, make sure you are legally protected as you age. Do you have a will, an estate plan, a trust, a medical and financial power of attorney, an advance directive? No? Then you had better get busy. Evaluate and update these documents every few years. Things change.

Evaluate Your Circumstances

Are you in the best health you can be? Evaluate your eating habits. Are you a couch potato? Look at your exercise routine. Staying healthy is the key to aging in place, in your home – a thing most people want to do and financially have to do, in many cases.

Do you have an active social network? Carol says you need to surround yourself with people. In essence, this is like forming a ‘family’ to substitute for a spouse and children. Create a lifestyle that does not isolate you as isolation leads to depression.

Consider a Move

Carol lived in a suburban area where she needed a car to get around. She deliberately thought about it and decided to move to an urban area.

She loves to walk and can walk to all nearby locations. In turn, she is keeping fit by walking. And, she avoids the conversation of “what happens when I can’t drive anymore?”

You might consider a move even if you already live in an urban area. If your home isn't suited for aging in place, you might need to find a place that will serve you better.

For example, Carol chose a flat in a high-rise condominium. It minimizes the steps she needs to take and has the potential of growing old with her. She advocates for more universal design that accounts for the needs of an aging population.

Be Mentally Active by Being Socially Active

Aging alone can lead to mental decline unless you consciously work on it. Even people in assisted living communities can be technically living alone if they do not get out and mentally stimulate themselves.

If you are engaged, that's great, but perhaps you know someone in your community, high-rise or senior living, that is isolated. Engage them even just for brief conversations. "You would be surprised how helpful that is to people," Carol says.

Join the Elder Orphan Facebook Group

Carol has created a [Facebook group](#) that people can join for mutual support. But she has taken that further and formed her own local group that physically meets in her community. Take that cue and do the same.

Her group has more than 7,000 members. Consider joining. She has some criteria by which she screens candidates so answer the few questions she poses. It will help her know you are a good fit for the group.

Being alone is not exclusive to older people. Carol believes that it really does take a community to help solve the issue.



Top 10 Netflix Series Recommendations for the Elderly

Netflix is the world's most popular video streaming service. There is a huge variety to choose from to fit all interests – from dramatic crime dramas to informative documentaries. Netflix can be viewed on a smartphone, tablet, smart TV or laptop all mean you can share a Netflix account with relatives you do not live with. There are no extra costs or contracts, and a subscription can be cancelled at any time. To sign up, visit the [Netflix website](#). Make sure to only sign up through the Netflix site itself.

Age Space have put together our top 10 series recommendations to help wile away a few hours over the next few weeks. They are all available on Netflix.

Best Drama and Historical Drama Series on Netflix

Looking for something to really get your teeth into? These much-loved dramas are sure not to disappoint.

1. Call the Midwife

Period Drama based on an award-winning memoir, set in the 1950s East End. The show follows a newly qualified midwife and her colleagues at a nursing convent. The show is balanced by moving, funny and eye-opening story lines with eccentric and lovable characters. With 8 moving series, Call the Midwife can be the series to keep you entertained right through the Winter. 8 series, 78 x 1 hour episodes

2. The Crown

Based on an award-winning play (The Audience), the drama plays out the life of Queen Elizabeth II from the 1940s to modern times. The show explores personal intrigues, romances, national disasters, political rivalries and more. All of which played a big role in shaping the later decades of the 20th century. Olivia Colman puts in a fantastic performance as Queen Elizabeth, and The Crown has scooped a plethora of awards for standout performances as well as for its costume design. 3 series, 26 x 1 hour episodes

3. Poldark

A brooding drama set in 18th century Cornwall, based on the novels by Winston Graham. The show follows the life of Captain Poldark as he returns home from the American War of Independence and tries to rebuild his life at home. The show explores love and loss, birth and death, war and peace. **Aiden Turner** delivers a masterful performance as Captain Poldark. The show also has a stunning score, which saw it nominated for a BAFTA in 2017. 4 series, 35 x 1 hour episodes.

4. Sherlock

British Crime drama based on Sir Arthur Conan Doyle's Sherlock Holmes detective stories. Sherlock attempts to solve modern day mysteries through his exceptional intellect and bold powers of observation. Adds a modern twist to previous versions, and keeps you on your toes throughout. Benedict Cumberbatch's compelling performance as the legendary detective saw him nominated for the Best Actor BAFTA award for all 3 series. 4 series, 13 x 1 hour 30 minute episodes.



Best Comedy Series on Netflix

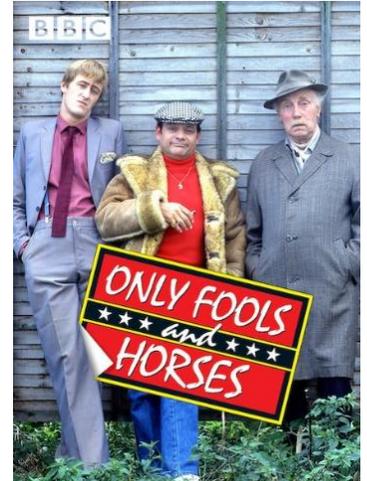
Want to add a bit of joy to your day? These classic comedies are sure to get you laughing.

5. Grace & Frankie

An award-winning American TV series. The plot is based around Grace and Frankie who believe their lives in retirement are all set – before their husbands declare their love for each other. Hilarity ensues as the 2 women learn to live together and cope with this unexpected change to their lives. A truly heartwarming show, and just what we all need at this difficult time. 6 series, 78 x 30 minute episodes.

6. Only Fools and Horses

Enjoy watching the charismatic “Del Boy” and his dependent younger brother Rodney’s hopeless attempts to get-rich-quick as a pair of dodgy market traders in Peckham. This classic 80s comedy is a great choice for older people, and will likely be a comedic trip down memory lane. Only Fools and Horses was voted by BBC viewers as Britain’s Best Sitcom in a 2004 poll. 3 series, 20 x 30 minute episodes, 1 specials series, 10 episodes (varying length).



7. Fawlty Towers

A classic comedy favorite, written by and starring John Cleese and Connie Booth. The plot centres around haughty Basil Fawlty and his bossy wife trying to raise the profile of their hotel – and the farcical lunacy that arises. Though only 2 series were made, Fawlty Towers is widely seen as an all-time classic. Almost every character is terrible at their job and bound to have you in stitches. Guaranteed laugh-a-minute fun. 2 series, 12 x 30 minute episodes.

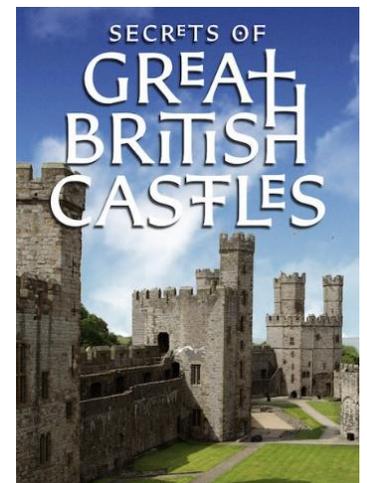
Best Nature and Documentary Series on Netflix

8. Our Planet

A top choice for fans of Planet Earth. Our Planet is the latest in a string of outstanding nature documentaries presented by the legendary Sir David Attenborough. From the jungle to the ocean, the icy poles to the barren desert, this series follows the animals that inhabit our planet. The camerawork is phenomenal, and the colors will dazzle you. A great way to feel like you are somewhere far from home, even if you are just watching from your sofa. 1 series, 8 x 50 minute episodes.

9. The Secrets of Great British Castles

One for the history enthusiasts! Historian Dan Jones goes back on a journey through time to the zenith of Britain’s most iconic structures and their infamous inhabitants. Structures explored include the Tower of London, Edinburgh Castle and Arundel Castle. The stories of castles included in this fantastic docuseries are so gripping that we’re sure you will enjoy them whether you’re a history buff or not! 2 series, 12 x 45 minute episodes.



10. The Universe

Using the latest CGI technology, this series lets us explore the mysteries and magnitude of The Universe. Learn about space exploration, distant planets, and astronomical objects millions of miles away from Earth. The experts on this show are world-leading, but you won’t need a degree in Astrophysics to understand and enjoy what they teach us! Episode 1 of the series on Netflix looks at unusual planets, including “Hot Jupiters” and “Super Earths”. 1 series, 1 x 44 minute episodes.

Tips for a Healthy Spring Season for Seniors 2021



The spring season brings with it longer days of sunlight and increased temperatures as we slowly transition into the warmer months of the year! With the winter gloom finally behind us, it's time to finally embrace the spring season and all of its joyous activities with your loved ones.

While this spring season may be unlike others with the ongoing COVID-19 pandemic and home lockdowns, we're here to ensure you and your loved ones are able to take full advantage of a healthy and energetic spring. As many seniors are not as fine-tuned as their younger selves once were, here are some of our favorite tips for seniors to ensure you and your loved ones are feeling their best this spring season.

Enjoy Fresh and Seasonal Meals

Enjoying a home cooked meal or taking on cooking as a stay-at-home hobby is a home care staple, but something that is often overlooked is just how amazing and delicious spring season produce is!

Eating is an essential part of everyone's life, regardless of your age, and the health benefits of eating fresh and seasonal produce will not only make you feel healthier, but can reduce the risks of future illnesses. As detailed in Healthline Media, benefits of eating fresh food include:

- Blood sugar control
- Skin nourishment and protection
- Reduces risk of diseases

- Promotes dental health and overeating
- Supports local farmers

In all, seasonal produce is just an amazing way to get in touch with the spring season for something that you're already doing 3 times a day! For more information on which fruits and veggies are in season during the spring months, check out this seasonal eating guide from Food Network Canada!

Get Outside and Garden!

Gardening for seniors is an amazing activity that promotes both physical and mental stimulation, making it one of the best spring activities for senior care. Tending to a garden is not only a great way to enjoy fresh air and sunlight, but an engaging activity that promotes a healthy lifestyle, especially for seniors. Some health benefits include:

- Improved endurance and strength
- Reduced stress levels and increased relaxation
- Can prevent diseases, such as osteoporosis
- Encourages physical activity and the use of motor skills

Gardening also makes for the perfect home care activity during the COVID-19 pandemic, as you're able to tend to your plants and produce from the comfort and safety of your own private backyard or patio space. Just be sure to avoid any overexposure to sunlight and to stay properly nourished to fuel your gardening efforts!

Be Sure to Stay Hydrated

Whether you're enjoying the outdoors with an afternoon stroll or simply relaxing outside under the spring sun, with heightened temperatures and increased activity rate, it's important that you stay properly hydrated.

The Harvard Medical School Researchers recommend 4 to 6 glasses of water a day, or 30 to 50 ounces. You may even be able to notice when you're dehydrated. Typical symptoms include lethargy (feeling tired or low energy), no urine or very concentrated urine, and low blood pressure among other symptoms. We recommend keeping a water bottle on stand-by and taking small sips throughout the day.



We Put You First

At Harwood Financial Group, we uphold our professional obligation as fiduciaries to act on your behalf and to always put your interests first. In fact, we followed this professional standard long before it became a requirement.

What's more, we take a holistic approach to investing and financial management, so you have the comfort and knowledge that your financial life will be managed in a conservative and well thought out manner. We do this by integrating your finances, taxes, insurance and estate planning needs.



For us, it comes down to growing and preserving your wealth so that you can enjoy your retirement and the fruits of your labors. It's our job to help physician practices with taxes, asset protection, stock market losses and more. We take pride in that job and do it well.

Explore your options and learn about potential financial solutions that could position you for a better future, please contact us for a complimentary complete portfolio review. We are also available for telephone consultations or webinar calls.

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