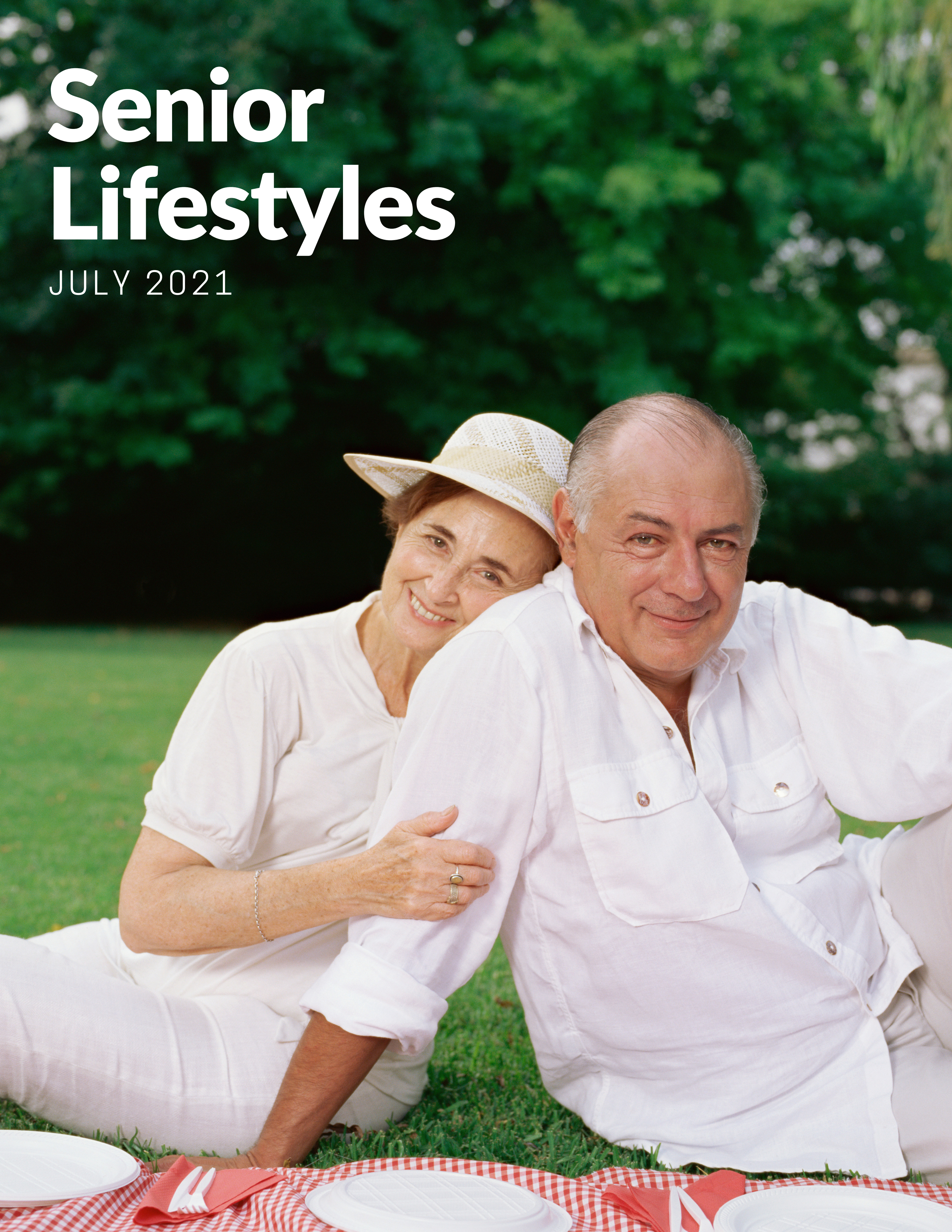
Senior Lifestyles

JULY 2021



LAW CHANGES THAT MAY AFFECT YOU AND YOUR FAMILY!

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.

CONCERNED? CALL FOR A FREE ASSESSMENT

At Thomas - Walters, our sole focus is on estate planning, which means we know all the circumstances to anticipate for you and your family. Call for a FREE consultation. Our dedicated team of professionals are available to meet your needs at (919) 424-8277.

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CONTENTS IN THIS ISSUE

Is It Time for a Good Ol' Nap?

BY LINDA WARD

Some of my friends refuse taking a midday nap, even though they feel chronically tired. They worry it will ruin their nighttime sleep. They tell me that if they take a daytime nap, they either lay awake at night wishing they could drop off to sleep, or they wake up at some terrible hour because they don't need the sleep.

I'm as surprised as you are that research has a lot to say about napping dos and don'ts and the good or bad that can come from a midday nap.

Was I Being Lazy?
After I left my corporate job, I took as nap every single day for a month. Nothing felt better than having the time to curl up in my comfortable home, refresh my body, and nap. My mind and body had had enough of wake-up alarms at 5:30 a.m., consistent mental stress on the job, and feeling worn down as I drove away from work (yet never leaving work at the office).

I gave myself a month's worth of midday naps as a gift to me. After that month, my internal voice kept telling me I was lazy. I know now that wasn't true. I was still sorting out and eliminating the familiar old voice that told me to push to produce more, accomplish more, and work nonstop as I had done for so many years. Now that I've left that job behind for a full year, I listen to my body. If I feel achy or sleepy, I grab the softest blanket I have and curl up on my sofa with my cat for a heavenly nap.

Age Affects Sleep
Researchers are finding in studies that naps are beneficial. Have you noticed that with each passing year it's more difficult to get a good solid night's sleep? That's right, age affects sleep, and not in a good way. Naps help you balance the amount of sleep you need as well as help with creative problem solving and cognitive thinking.

What's More…
Getting enough sleep improves memory, energy and your mood. A nap of 30 minutes can reduce fatigue, irritability, low motivation and improve your memory! No wonder these benefits are now being recognized by some of those in the corporate workplace. Progressive companies like Google encourage midday napping by providing employees with sleep pods or nap rooms!

How to Take a Quick Nap
Healthy napping midday comes with some simple but really important dos and don'ts.
#1: Find a comfy place that's both cool and dark. Pull the shades or try a sleep mask for fun.

#2: Clear your mind of stuff. This takes practice but allowing your brain to rest is worth it. What works for me is to imagine that my brain is a muscle I'm releasing and relaxing tension from as I feel my head sink into the pillow.

#3: Time your naps. This is IMPORTANT! Mayo Clinic research says that napping at the wrong time of day or for too long can backfire.

Napping tips
Nap before 3 p.m. if possible. Later than that could affect your ability to sleep at night.
Block out light. Sleep masks work great for this.

Time your naps to be 20 to 30 minutes. Set a timer so you don't sleep longer! These short naps are referred to as power naps. When sleeping longer than the 20-30 minutes you could enter into a deeper sleep, and when you wake up it's harder to feel alert and ready to go. Short naps (according to Mayo Clinic Research) generally don't affect nighttime sleep for most people.

Health benefits of naps DECLINE if you allow naps to be longer than 60 minutes. Lengthy day time napping can be linked to (*does NOT cause*) serious health conditions (diabetes, metabolic syndrome, cardiovascular disease, and Type 2 diabetes).

When NOT to Take a 20-Minute Nap
If you are experiencing jet lag or have worked the night shift, you may need a longer nap time in your schedule to catch up.

If you know you will be sleep-deprived in the near future, you can try to bank up some sleep time.
When recovering from an illness, nap longer and more frequently until you feel better.
Babies and young children need longer naps than 20 minutes.

It surprises me that long daytime naps can be linked to serious health conditions. Yet a short daytime nap has great health benefits! I find this to be important yet widely unknown information.

Coffee and a 20-Minute Nap
Dr. Sara C Mednick, PhD, on staff at Harvard, wrote a book, *Take a Nap, Change Your Life*, *The Scientific Plan to Make You Smarter, Healthier, More Productive.* She coined the phrase, *Nap a Latte*. She suggests drinking a cup of coffee, then laying down for a quick 20-minute nap.

By the time the caffeine begins to kick in, your nap is over, and you'll wake up refreshed. Here's an excerpt from her book: "During the nap, your body will reduce adenosine, that substance that builds throughout the day and makes you sleepy. (Remember, caffeine fits perfectly into that receptor in the brain.) So, you wake up just as the stimulating effects are kicking in."

This piques my curiosity. I'm going to try it.

Green Light to Naps
Now I have a green light to go ahead and take a nap without guilt or feeling lazy. You have the green light too. How nice to have something so wonderful bring out our best!

A Profile of Paul Newman

Thefamouspeople.com

Quick Facts
Birthday: January 26, 1925
Died At Age: 83
Sun Sign: Aquarius
Also Known As: Paul Leonard Newman
Born Country: United States
Born In: Shaker Heights, Ohio, United States
Height: 5'10" (178 cm), 5'10" Males
Family:
Spouse/Ex-: Joanne Woodward (M. 1958), Jackie Witte (M. 1949–1958)
Father: Arthur Sigmund Newman
Mother: Theresa Newman
Siblings: Arthur Newman
Children: Claire Olivia Newman, Melissa Newman, Nell Newman, Scott Newman, Stephanie Newman, Susan Kendall Newman
Died On: September 26, 2008
Place Of Death: Westport
U.S. State: Ohio
Cause Of Death: Cancer
Founder/Co-Founder: Newman's Own, Victory Junction Gang Camp, Hole In The Wall Gang Camp

Who was Paul Newman?

Paul Newman was an Academy Award-winning American actor, accomplished entrepreneur, professional race driver, activist, and philanthropist. Famous for his dashing looks and striking blue eyes, he is regarded as one of the most handsome men to have graced Hollywood. A highly talented actor with multiple awards for his performances, he was also a successful race driver with several national championships to his name. The son of a sports store owner, he acquired his penchant for acting from his theater-loving mother. Though he was more interested in athletics, he went on to participate in many school plays. As a young man, he enlisted in the U.S. 'Navy Air Corps,' and served as a radio operator during 'World War II.' After the war, he studied drama and ventured into Broadway. He got noticed for his good looks and well-built physique which landed him film roles in Hollywood. It did not take him long to establish himself as a successful actor, and he went on to appear in films like 'The Hustler' and 'The Color of Money.' In addition to being an actor, he was also an entrepreneur who co-founded a food company called 'Newman's Own.' The legendary actor was also well-known for his involvement in philanthropic activities.

Childhood & Early Life

Paul Leonard Newman was born on January 26, 1925, in Cleveland, Ohio, USA, to Arthur Sigmund Newman and Theresa. His father ran a profitable sporting goods store, while his mother was a homemaker. He had one older brother. His mother loved the theater, an interest which Paul inherited. As a youngster, he dreamed of becoming a professional athlete, and also loved acting in his school plays. He also played football during his school days.

He graduated from ‘Shaker Heights High School’ in 1943 and attended ‘Ohio University’ in Athens for a short while.

Career

Paul Newman enlisted in the U.S. ‘Navy Air Corps,’ and served as a radio operator during ‘World War II.’ Upon his return, he completed his Bachelor of Arts degree in drama and economics from ‘Kenyon College’ in 1949.

He started working with summer stock companies and toured with them, developing his acting skills in the process. He furthered his skills at the ‘Yale School of Drama’ and then moved to New York City to study under Lee Strasberg at the ‘Actors Studio.’

He made his Broadway debut in William Inge's ‘Picnic’ in 1953. During this time, he also started appearing on television, and made his Hollywood debut as well. Unfortunately, his first film ‘The Silver Chalice’ (1954) was a flop.

He finally gained attention for his good looks and acting skills in 1956 when he appeared as ‘Rocky Graziano’ in ‘Somebody Up There Likes Me.’ He followed it up with another hit in 1958, starring opposite Elizabeth Taylor in ‘Cat on a Hot Tin Roof.’

In 1960, he appeared in Otto Preminger’s epic film ‘Exodus’ which was based on Leon Uris’ novel. His career thrived during the 1960s with the release of films like ‘The Hustler’ (1961), ‘Hud’ (1963), ‘Harper’ (1966), ‘Hombre’ (1967), and ‘Cool Hand Luke’ (1967).

He tried his hand at film direction, and directed the drama film ‘Rachel, Rachel’ (1968) which starred his wife Joanne Woodward in title character. The film earned him the ‘Golden Globe Award’ for ‘Best Director - Motion Picture’ and ‘New York Film Critics Circle Award’ for ‘Best Director.’

His successful career continued throughout the 1970s and 1980s. In 1986, he appeared in ‘The Color of Money’ in which he played the role of ‘Eddie Felson.’ His performance in the film won him many awards and accolades. He remained active in films well into the last decade of his life.

Apart from being passionate about movies, he also had a deep interest for motorsports. He was a frequent competitor in the events organized by ‘Sports Car Club of America’ (SCCA), and won several national championships as a race driver.

Major Works

In 1986, he portrayed pool hustler and stakehorse ‘Edward “Fast Eddie” Felson’ in the drama film ‘The Color of Money,’ which was based on the 1984 novel of the same name by Walter Tevis. The film received critical praise and Newman’s performance was lauded.

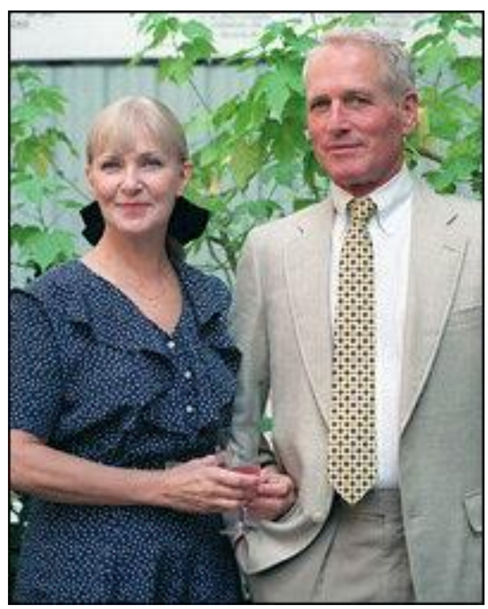
His role as ‘Donald J. "Sully" Sullivan’ in the 1994 comedy-drama film ‘Nobody's Fool’ was one of his memorable performances. Appreciated by film critics, Newman’s performance was said to be “the single best of this year and among the finest he has ever given."

Philanthropic Works

Along with writer A. E. Hotchner, Newman co-founded a line of food products called ‘Newman's Own’ in 1982. He donated all post-tax profits and royalties from the business to charity. As of December 2018, donations from his business had exceeded $535 million.
In 1988, he co-founded the ‘SeriousFun Children's Network,’ a program which funds camps for children suffering from HIV/AIDS, Sickle-cell disease, cancer, and other serious illnesses. The network has served more than 732,306 children since its inception.

Awards & Achievements

Paul Newman won the ‘BAFTA Award’ for ‘Best Actor in a Leading Role,’ ‘Laurel Award’ for ‘Top Male Dramatic Performance,’ and ‘Mar del Plata Film Festival Award’ for ‘Best Actor’ for his performance as ‘Eddie Felson’ in ‘The Hustler’ (1961).
He received an honorary ‘Academy Award’ in 1986 for his "many and memorable and compelling screen performances."
In 1986, he also won the ‘Academy Award’ for ‘Best Actor’ for his performance as ‘Fast Eddie Felson’ in ‘The Color of Money.’
For the film ‘Nobody's Fool’ (1994), he won several awards, including ‘National Society of Film Critics Award’ for ‘Best Actor,’ ‘New York Film Critics Circle Award’ for ‘Best Actor,’ and ‘Silver Bear’ for ‘Best Actor’ at the ‘Berlin International Film Festival.’
In 1994, Paul Newman and his wife received the ‘Award for Greatest Public Service Benefiting the Disadvantaged,’ an award given out annually by ‘Jefferson Awards.’
In 2015, ‘The US Postal Service’ honored him by issuing a stamp called ‘forever stamp,’ featuring his photograph.



Personal Life & Legacy

His first marriage was with Jackie Witte from 1949 to 1958. This union produced three children.
He married actor Joanne Woodward in 1958. They had three daughters. His second marriage proved to be a happy one, and the couple remained together for 50 years until Newman’s death in 2008.
He was an ordained minister of the ‘Universal Life Church.’
Paul Newman suffered from lung cancer during his later years, and died on September 26, 2008, aged 83.

Paul Newman Movies

1. Butch Cassidy and the Sundance Kid (1969) (Crime, Western, Biography, Drama)
2. Cool Hand Luke (1967) (Crime, Drama)

3. The Sting (1973) (Comedy, Crime, Drama)
4. Cat on a Hot Tin Roof (1958) (Drama, Romance)
5. The Hustler (1961) (Sport, Drama)
6. The Verdict (1982) (Drama)
7. Hud (1963) (Drama)
8. Hombre (1967) (Western)
9. The Long, Hot Summer (1958) (Drama)
10. The Young Philadelphians (1959) (Drama)

Awards

Academy Awards(Oscars)

1987	Best Actor in a Leading Role	**The Color of Money** (1986)

Golden Globe Awards

2006	Best Performance by an Actor in a Supporting Role in a Series, Miniseries or Motion Picture Made for Television	**Empire Falls** (2005)
1969	Best Director	**Rachel, Rachel** (1968)
1966	World Film Favorite – Male	**Winner**
1964	World Film Favorite – Male	**Winner**
1957	Most Promising Newcomer – Male	**The Silver Chalice** (1954)

What to Do in Retirement: 20 Serious (And Fun!) Things to Keep You Busy!

BY RITA CALL

My best friend was recently forced into an early retirement. While she was within a year of wanting to retire anyway, it came as a bit of a shock when her job position was eliminated, and she was faced with trying to occupy the hours in the day.

Fortunately, she and her husband had planned for their retirement financially, so she did not need to find another job to supplement their income. However, not much thought had previously been given to what she would do to keep herself occupied during retirement. With retirement thrust upon her so unexpectedly, she felt unprepared, lost, useless and a little depressed.

Each individual faces a unique set of circumstances that dictates how and when they will retire. Some people plan for early retirement, while others feel they will never be able to retire due to financial constraints or health issues.

What's Next?

In reality, getting the most from retirement is hard work. It requires us to take a long, hard look at ourselves and decide proactively what's next. Have a look at these three important questions to help you on your retirement journey.

If you are one of the lucky few who are reasonably well set financially, have good health and little-to-no guardian responsibilities, then you need to embrace retirement as a new phase of life with unlimited possibilities. Develop the attitude that you are indeed lucky!

So much of our lives is spent doing the things we have to do – going to school, learning a trade or skill, earning a living, raising children and caring for the elderly or infirm. We should be shouting from the rooftops when and if we reach retirement with a little money in the bank, healthy and free to choose the rest of our life. Numerous lists can be found on the Internet for things to do when you are retired. I've listed a few of the most popular choices below for your consideration if you are about to retire, new to retirement, depressed that you have nothing to do or are bored with what you are doing.

#1 Travel in Retirement: Visit the World's Most Sacred Places

If you've always wanted to visit some of the earth's most sacred, mysterious and wonderful spaces, Machu Picchu is a great place to start. Adios Adventure Travel offers trips to this sacred site that is an iconic location of the Inca civilization, and is willing to customize the trip to meet your needs. Also, you can go on day trips, cruises, travel to new countries, or visit each of the contiguous United states.

#2 Step Out of Your Comfort Zone

Get out and do something that you have never done before. It doesn't have to be something big, nor does it have to be expensive. Go to that new trendy coffee shop, drive to the next town and stroll in a new park, read a racy novel, anything that makes you feel alive and brings you the experience of new things. Master a foreign language online with a website like Duolingo, for example. Or why not up your computer skills or other skills you have always wanted to learn.

#3 Learn New Hobbies in Retirement

Too numerous to mention all, but some choices are: drawing, painting, ceramics, sculpture, playing the piano or other musical instrument, singing, knitting, crocheting, needlepoint, quilting, scrapbooking, photography, gardening, cooking, woodworking, genealogy, crafting. Read this article about the variety of hobbies that women over 50 are participating in.

#4 Clean / Declutter

Instead of spring cleaning, do a 'retirement' cleaning and organize, simplify, and declutter your house.

#5 Volunteer for as Long as Possible

There are diverse groups of organizations that need volunteers to help with their cause and program activities. You could select a cause that is important to you or go to one of many sites on the internet that will match your skills to organizations needing volunteers, like Volunteer Vacations for example.

Trips range from one to three weeks, and you choose where you want to go and how you want to volunteer. This is a rewarding experience that you can do anywhere in the world, so let's get out there and make a difference!

#6 Write! Even if You're the Only One Who Reads Your Work

Finally, there is time to write that book you always wanted to, or to set up and manage a blog, write articles to be published in magazines or elsewhere, poems or your memoirs.

If writing a book sounds a step too far, why not start a gratitude journal! It is a great way to stay mindful and in the moment. It is the place where you can write down your reflections about what's positive in your life and what you are grateful for every day.

#7 Social Organizations

Join meet-up groups that are geared to certain interests or populations. Clubs centered around books, chess, astronomy, or gem and mineral exploration are great opportunities, and so are dating sites.

One of the hardest things about making the transition to retirement is coming to terms with our changing social circumstances. For many of us, our family members were the most important people in our lives for decades. Even if we still live close to our kids and have a good relationship with our grandkids, there is no denying that our social world shifts significantly in our 50s and 60s.

Many women in the community have shared that they had to relearn how to talk to strangers after reaching their 60s. They discovered that they could no longer rely on people coming to them. If they wanted to have a rich social life, they needed to get out into the world and meet people on their own terms.

This could be as simple as having the courage to talk to people in public places – on the bus, while standing in the line at the supermarket, etc. Or it could involve something more formal, such as getting involved in a club or sport.

As kids, we are taught that talking to strangers is dangerous. As older adults, it's time to reset our expectations and give other people a chance. The risk of social isolation and depression is far greater than the risk of being taken advantage of.

#8 Remember Your Family in Retirement
Spend more time with family, grandchildren or great-grandchildren. For the older grandchildren, you could attend school and sporting activities, take them to special events, zoos, museums, and sports games.
You can offer to babysit the younger grandchildren. Help with their education by reading to them, drilling them on upcoming quizzes, help with special projects and tutor where needed.

#9 Find a Sport
Participate in whatever sport interests you, such as fishing, hiking, running, swimming, canoeing, kayaking, surfing or scuba diving. If you are looking for something more gentle, try online yoga classes.

#10 Celebrate Yourself
Create a list of your past accomplishments and contributions. This is an easy way to remind you what has given meaning and joy to your life and how purposeful you truly are. Once you have this list, you are likely to realize exactly what you've loved and want to focus on!

#11 Mentor or Teach
Help schools by tutoring children in reading or math. Teach English to foreign speaking individuals. Help an adult learn to read or if you have special skills developed during your career, mentor young people starting out in the same field.

#12 Re-Engage with Spiritual Activities
Whether you take part in an organized religion or simply follow the voice in your own heart, retirement can be a fantastic time to put things into perspective.

Don't let anyone define your spirituality for you, but don't leave the questions of your heart left unanswered either. Ask yourself tough questions and listen every day for the answers. Why am I *really* here? How do I want to change the world in the time that I have left here on earth? Do I believe in a greater power and, if so, how do I want to connect with the divine?

The specific answers are not important, but the questions mean everything as we look to bring meaning into our life after 60.

#13 Stay Fit
No matter what anyone tells you, it is absolutely possible to be in amazing shape in your 60s or 70s. I would be lying if I said that fitness after 60 is easy. It isn't. But there are simply too many examples out there of people who have challenged stereotypes and gotten in the best shape of their lives to say that physical decline after 60 is inevitable.

If you don't believe me, read about Willie Murphy, a 77 year-old weightlifter who is so inspirational.
For many women getting in shape was the single most important thing they did to get the most out of retirement. Here are just a few of the many benefits of fitness after 60:

- Getting in shape gives you the energy and confidence to explore the world.
- Exercise is one of the only things you can do to lower your chance of many illnesses.
- Physical exercise is associated with a lower risk of cognitive decline in later life.
- Exercise can improve your physical appearance better than any "anti-aging" pill.
- If you are interested in getting back in shape, my advice to you is to start small. Use the one-minute technique to develop good habits. Find physical activities that you can do with others. Get back into nature.

Whatever you do, do something!

#14 Take an Interest in Reading in Retirement
For some occasional quiet time, sit down with a good book. You can read for enjoyment or learn something new.

#15 Find a Part-time Job
Even if you don't need the money, sometimes having a little extra spending cash in your pocket lets you buy something you normally wouldn't. Check some of the internet job sites for companies looking for someone to work a few hours a week.

#16 Take Civic Involvement Seriously
Run for a political office in your community or become an activist for a cause you care about.

#17 Have a Second Childhood
When we are children, the world is our oyster. We think that we can do anything. We ask for forgiveness, not for permission.

Then, as adults, the reality of life hits us. We are suddenly asked to conform to other people's standards. We are surrounded by bosses, family members and other authority figures that are more than happy to tell us what we can and can't do.

Retirement, or semi-retirement, is an opportunity to become a kid again. It is an opportunity to pursue our passions without guilt or self-consciousness.

Think back to the early years of your life. Are there things that you always loved to do that you put on the back-burner as you built your career and supported your family? Maybe it's time to start them up again.
For most of our lives, we carry so much weight on our shoulders. The happiest retired people I know have found ways to introduce a little silliness into their lives. They go to frivolous movies. They mentor kids. They draw, just for the fun of it. Isn't it time that each of us remembered the simple joy of being a child?

#18 Play Games in Retirement
Challenge yourself by playing games against others on the internet. This blog site, Sixty and Me, has numerous games to choose from to play for enjoyment or to keep the mind fresh.

#19 Create a Bucket List
Write down a list of things you've always wanted to do, but never could because of time, money, courage or whatever. Set a goal to do, and cross one thing off the list once a month.

#20 Start a Business Around One of Your Passions
I saved this one for last because starting a business is what I did when faced with the question of "What do I do now that I'm retired?" It was not something I thought about prior to retirement, but I had an idea of a product that I thought would help people and I now had the time to develop it.

Starting a business around one of your passions can help to keep you socially connected. It can also give you a sense of purpose. If you make a bit of extra money along the way – so much the better!

Think about what you might be able to offer to the public – a service or a product and research whether it's something that would sell. Starting a business on the internet is easier than ever and has very little start-up cost associated with it.

Speaking from personal experience, I can say that starting a business is one of the best ways to get the most from retirement. This probably sounds a bit counterintuitive. After all, isn't the whole point of "retiring" to stop working? Not necessarily!

Retirement Doesn't Have to be a Time for "Taking it Easy"
I know people, especially those who managed to save millions of dollars, who are perfectly happy sitting on the beach, sipping pina coladas. But, for the majority of us, staying active is a far better way to stay happy after 60.

Part of the problem is that "retirement," as a concept, has a lot of emotional baggage. Pretty much everyone – the media, the government, our families – encourage us to think about retirement as a time of quiet relaxation. It doesn't have to be this way.

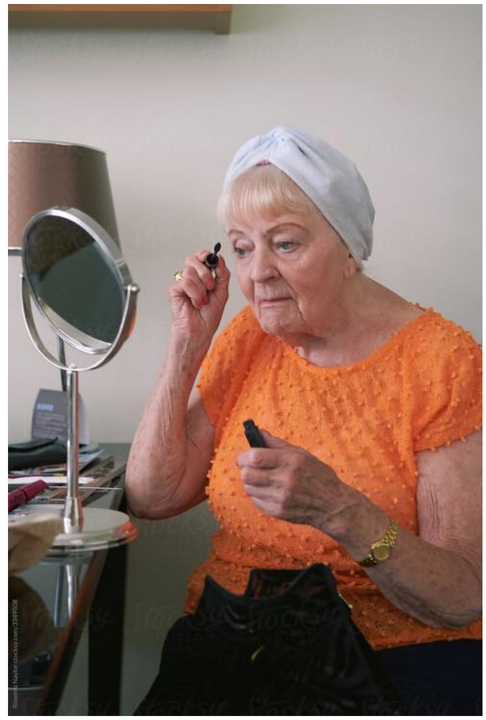
The happiest people over 60 that I know are the ones that see retirement as a beginning, not an end. These women explore the world, even if they only have enough money to take a bus to cities near where they live. They follow their passions, even if they need to start at the very beginning. They take responsibility for their minds and bodies.

At the end of the day, the wisdom of the women in our community can be summed up in a few simple words – get active, get passionate, get social and get real. If you do these things, I am confident that you will find all of the happiness and joy in retirement that you deserve.

If there is one thing that I have learned, it's that retirement is a choice. We may not be able to choose when we have to retire, but we can choose how we spend the final decades of our lives.

Summer Drugstore Makeup Look for Older Women
(With Products as Good as High End)

BY ELISE MARQUAM-JAHNS



I hope you'll enjoy getting ready with me on today's video as I create a summer look using drugstore makeup that works just as well – if not *better* – than many high end products. It's definitely possible to find great quality as well as poor quality makeup at all price points, but today I'm focusing on some really top notch drugstore products.

In addition to using some of my top favorite drugstore brands, I'll also mention some other great drugstore products in various makeup categories. And I'll also touch on a few makeup categories where higher end products can sometimes be a better choice.

The Inside Scoop on Drugstore vs. High End Makeup Products
Here's the inside scoop on the topic of drugstore vs. high end makeup from someone who knows the beauty industry from the inside out. Her name is Andrea Q. Robinson and she's the author of *Toss the Gloss: Beauty Tips, Truths and Tricks for Women 50+.*

She is a legendary figure in the fashion and beauty business where her career spanned more than 40 years. She's a former beauty editor of *Vogue*, fashion editor of *Mademoiselle*, and creative director of *Seventeen*. She was also a Chief Marketing Officer at Estee Lauder and has been honored with multiple beauty industry awards. So, she definitely knows whereof she speaks about all things beauty.

In her book, Ms. Robinson says that the major beauty corporations own or license several brands in a wide range of price points. For instance, Estee Lauder runs Bobbi Brown, Clinique, Tom Ford, La Mer, MAC, Estee Lauder, Smashbox, and Too Faced, just to name a few.

The L'Oreal group has Maybelline, Lancome, L'Oreal Paris, IT Cosmetics, NYX, and Urban Decay, among others. And Coty owns Cover Girl, Max Factor and Rimmel. Each of these major corporations holds one research lab that develops ingredients which are widely used across many of the brands owned by that corporation.
But different scientific sounding names are often used for the same ingredient in different products. So for instance, a drugstore brand might introduce a product with beautiful packaging with ingredient X and launch an ad campaign featuring a celebrity spokesperson.

Another brand owned by this same corporation might introduce virtually the same product with the same ingredient X, have different luxury packaging and a chic French name. And the only real difference is usually the price. So, all of this just goes to show that you can often find really good makeup and beauty products at the drugstore.

In the video I filled in my brows using three really good drugstore eyebrow products: Elf's Instant Lift Brow Pencil in Taupe, NYX's Lift and Snatch Eyebrow Tint Pen and Almay's Brow Styler Gel in "Medium Brown." The eye primer I'm using is from Essence and is called "I Love Stage." There's only one color but it does work quite well.

Milani makes a great eye primer, but unfortunately, it's clear so it doesn't cover up the discoloration that many of us have on our eyelids. One drugstore eye primer that looks like it would cover discoloration, but which I haven't yet tried, is Jason Wu's new makeup brand which is available at Target stores.

His eye primer comes in four colors – white, light, medium and deep. If any of you have tried it, I'd love to hear your thoughts on it. And if you've found any other drugstore eye primers which cover discoloration, I hope you'll share the name of the product in the comment section below. This is one makeup category where I wish there were more good drugstore options.

For eye shadow I'm using Elf's Retro Paradise Eye Shadow Palette which, unfortunately, is no longer available. One thing I so appreciate about this palette is that there's a great mix of light, medium and darker shades as well as a fun mix of colors. And, it has 18 colors, 11 of which are mattes – that's a lot of really good versatility. Other good drugstore eyeshadow palettes include those made by Catrice. Bh Cosmetics and Colourpop also have excellent eyeshadows which can be found at Ulta or online with prices very comparable to drugstore prices.

Drugstore Brands Really Excel in This Makeup Category

I would say that of all the different makeup categories, mascara is where drugstore brands really excel. There are a number of top notch drugstore mascaras, including L'Oreal's Lash Paradise, Cover Girl Lash Blast, Maybelline Lash Sensational and two from Essence: their Princess False Lash Mascara and their Lash Princess Sculpted Volume Mascara. And I hope you'll share your favorite drugstore mascara in the comment section below.

Two Great Drugstore Foundations That Can Be Worn Separately or Combined Beautifully

For my foundation in the video, I'm combining L'Oreal's Age Perfect Foundation in "Rose Ivory" with my Catrice True Skin Foundation in "Cool Rose." The L'Oreal Foundation provides a lovely radiant finish and when combined with the Catrice foundation it's even more long lasting.

Under the eyes I'm using Elf's Hydrating Camo Concealer in "Light Peach" as my color corrector. And over it I applied a small amount of the Elf Hydrating Camo Concealer in "Fair Beige." These concealers are wonderfully creamy and provide excellent coverage.

Drugstore Powders That Really Work

And, to keep the under eye area from creasing, I've used Maybelline's "Fix Me" Banana powder over the concealer. There are several other excellent drugstore powders as well: Rimmel's Stay Matte Powder and two powders from No. 7, which are available at Target: No 7's Perfect Light Powder in Translucent which is a loose powder and their Lift and Luminate pressed powder which many people feel is a dupe for Charlotte Tilbury's powder. And I also have to give high marks to Elf's Halo setting powder.

Some Excellent Drugstore Cream Contours, Blushes and Highlighters

To contour, I'm using Elf's Cream Contour Palette. Two other great drugstore products to use as contour are Maybelline's Fit Me Shine Free and Balance Foundation Stick in "Coconut" and Wet 'n Wild's Contour Stick in "Where's Walnut."

I've finished my face by applying Flower Beauty's Blush in "Bubbly" mixed with a slightly darker RCMA cream blush called "Gena." My highlighter is Wet 'n Wild's liquid Megaglow highlighter in "Halo, Goodbye." Two other good drugstore cream highlighter options are Revlon's Skinlights Face Glow Illuninator and NYX's Born to Glow Illuminator.

Another Category Where Drugstores Excel: Lipsticks
Loreal's Age Perfect lipliner in "Bold Orchid" does double duty: it provides color *and* it has ingredients that keep lipstick from migrating into the fine lines around our lips.

Other excellent drugstore lipliners include Wet 'n Wild, Essence and Revlon. To help prevent feathering, I also apply L'Oreal's matte lipstick called "At the Drop of a Matte" followed by a beautiful satin finish lipstick from Milani called "Violet Volt."

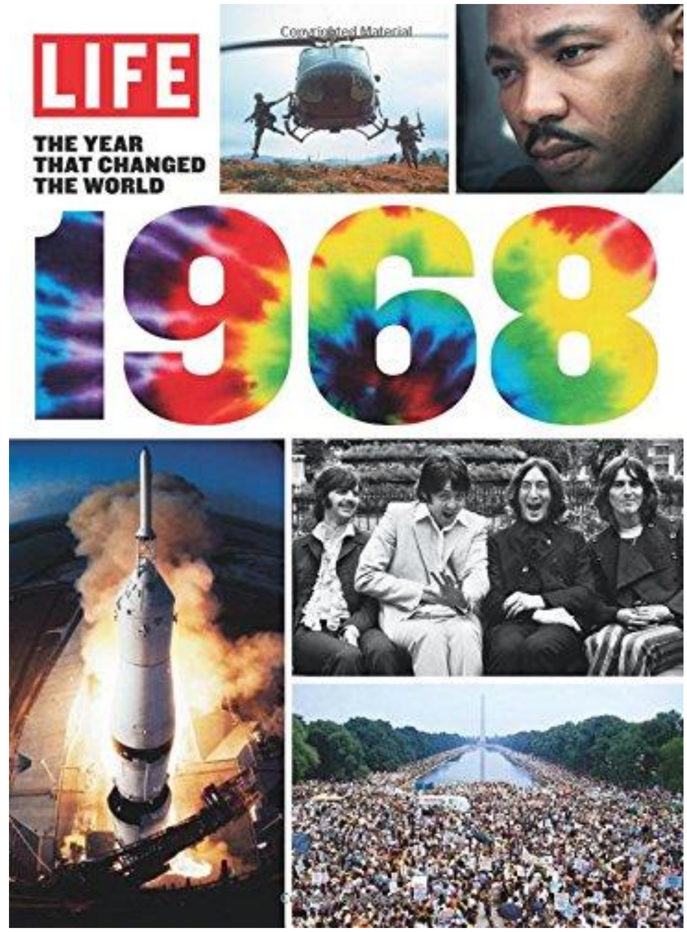
I really love all of these drugstore products. And all the products I've used – except perhaps for the Elf Eyeshadow- – are truly comparable to, if not better than, many high end products.

But I will say that there are three makeup categories where I generally personally prefer to use mid-range to higher end products: eyeshadow, foundation and a foundation buffing brush.

My experience has been that mid-range to higher end eyeshadows often have more pigmentation and blend really effortlessly which can make them easier to apply. And there are some really exceptional mid-range to higher end foundations and brushes which can really make our skin look flawless.

What Happened in 1968

Thepeoplehistory.com



Cost of Living 1968

How Much things cost in 1968
Yearly Inflation Rate **USA** *4.27%*
Year End Dow Jones Industrial Average *943*
Average Cost of new house $14,950.00
Average Income per year $7,850.00
Average Monthly Rent $130.00
Gas per Gallon 34 cents
Average Cost of a new car $2,822.00
Movie Ticket$1.50
The Federal Hourly Minimum Wage is $1.60 an hour

1968

In both Europe and America Japanese imported cars and other goods were continuing to rise and trouble the governments of UK and USA as they worried about industries in their own countries being effected and jobs lost. In the spring of 1968 on 4th April The Rev Martin Luther King was assassinated and Robert Kennedy was mortally wounded when he is shot by Sirhan Sirhan. The peace movement had continued to grow and more and more Americans were against the war in Vietnam, and once again more riots occurred throughout cities in America. The music scene was once again set by the "Beatles" and the "Rolling Stones" , and fashion flirted with see through blouses and midis and maxis skirts joined the Mini Skirt as part of the fashion trends. There is a Flu Pandemic in Hong Kong and the first Black power salute is seen on Television worldwide during an Olympics medal ceremony

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The Soviet Union invades Czechoslovakia and arrests President Dubcek

Assassination of Martin Luther King Jr. Leader of Negro Civil Rights Movement is killed by James Earl Ray which leads to Violence and Race Riots in US Cities

The Beatles release the "White Album" to mixed reviews.

The Winter Olympics are held in Grenoble, France.

The Democratic National Convention is marked by violence as rioting erupts live on television after police are given orders by Chicago Mayor Daley to forcefully disperse peaceful anti-Vietnam war protesters.

Vietnam US soldiers massacre men, women and children in My lai

President Lyndon Johnson orders an end to the bombing of North Vietnam

Senator Robert Kennedy is assassinated on June 5th by Sirhan Sirhan at the Ambassador Hotel in Los Angeles

The **Third Heart transplant** is performed in South Africa By Dr Christian N Barnard

London Bridge sold for 1 million. and later re-erected in Arizona .

President Johnson announces on nationwide television he would not run for another term of office
Aristotle Onassis and Jacqueline Kennedy marry

1968 Men's and Women's Fashion Clothes

Toys From The Year 1968

Popular Culture 1968

- The first **Big Mac** goes on sale in McDonalds costing 49 cents
- The Beatles create Apple Records and record "Hey Jude" as the first single on the label
- The CBS television news magazine program "60 Minutes" shown for the first time
  Musical Hair opens at Shaftesbury Theatre in London featuring nudity and drug-taking

Popular Films

- The Graduate
- Guess Who's Coming to Dinner
- Bonnie and Clyde
- Valley of the Dolls
- The Odd Couple
- Planet of the Apes
- Rosemary's Baby

Popular Musicians

- The Rolling Stones
- The Supremes
- The Beatles with -- " Hey Jude "
- Fleetwood Mac
- Aretha Franklin
- Gary Puckett and The Union Gap
- The Grateful Dead
- The Monkees
- Simon and Garfunkel -- " Mrs Robinson "
- The Beach Boys
- The Bee Gees
- The Jimi Hendrix Experience
- Cream
- The Doors -- " Hello I Love You "
- Pink Floyd
- Moody Blues
- Bobby Goldsboro -- " Honey "
- Marvin Gaye -- " I heard it through the Grapevine "
- David Bowie

Born This Year
Will Smith September 25th
Naomi Watts September 28th
Jerry Yang November 6th
Celine Dion March 30th

Technology

- **Boeing 747** made its maiden flight.
- NASA launches **Apollo 7**, the first manned Apollo mission
- **Air Bags** , Allen K Breed invents an air bag that deploys and inflates automatically on violent impact
- Apollo 8 orbits the Moon, becoming the first manned space mission to achieve the feat.
- **Dr. Christian Barnard performs the first successful heart transplant.**
- US Explodes experimental **hydrogen Bomb**.
- The **Emergency 911 Telephone service** is started in the USA which provides a single number for reporting emergencies and is manned 24 hrs per day 365 days per year
- **ATM** First Philadelphia Bank installs the first **automated teller machine** in the U.S.

What You Can Learn About Dementia from People Who Have Been There, Done That

BY AMY NEWMARK

When your family first faces the reality of a loved one with dementia, you embark on a journey you've never taken before. That's what happened to my two siblings and me when our mother died, and we discovered that my father's issues with memory and reasoning were much worse than we'd realized.

That was the beginning of the caregiving phase of our middle-aged lives: recognizing the problem; making the tough choices for our father about driving, financial independence, and assisted living; learning how to "parent" our parent; and shepherding him through the years of decline as the father we knew disappeared before our eyes.

Accept Your Loved One's New Reality

One of the most important lessons I've learned is not to argue about what's true. You've got to join your loved ones in their new reality. Brenda Leppington wrote a story about that for the most recent Chicken Soup for the Soul book.

Her mother first exhibited memory problems in her early 80s, and as her mobility worsened too, the family decided to move her into a nursing home where she would receive the care she needed.

Their mom missed her old cat, Chico, so they got her one of those realistic battery-operated cats. In the beginning, she knew the cat wasn't alive, but over time she forgot, and she asked Brenda to bring food for the cat. That's when Brenda realized there was no value in correcting her mother.

If her mother wanted to believe she had a real cat, and that her elderly siblings were still alive, and that she needed to cook for her husband who'd been dead for years, why not?

In a moment of lucidity, her mom even said, "If I think hard enough about it, I know that they are all gone. That is why I like to pretend that my life is the same. I loved my life, and I just want to relive a life where I wouldn't have changed a thing. Who am I hurting?"

Don't Be Afraid to Move Your Loved One

Linda O'Connell's mother forgot that it was she who'd selected the independent living complex two years earlier. Now that an apartment had become available, she was afraid her daughter was moving her into a nursing home.

After she moved in, she continued protesting, saying that she wasn't a "joiner" and wouldn't participate in the activities that were offered. But over time, Linda's mom became a social butterfly. She joined all sorts of clubs and made a new best friend. Linda says, "Mom, a late bloomer, was like a lovely wild rose that finally blossomed in her elder years."

Keep Talking
It can be frustrating to have the same conversation over and over with your relative who has dementia. My husband would hear my side of a conversation with my dad and marvel at what he called my "incredible patience." But I found it easy.

My attitude was that my father owned those 30 minutes; we would talk about whatever he wanted, even if I answered the same question 30 times in a row.

The other thing I've learned from countless Chicken Soup for the Soul stories is that an unresponsive person may actually be absorbing whatever news you're sharing. It's worth persevering even when you're not getting any feedback. People with dementia often have breakthrough moments where you realize they've been hearing you all along.

Crystal Hodge wrote a story about that. She visited her dad daily, and he seemed unresponsive most of the time. One night, however, as she sat with him at dinner, he surprised her. He looked right at her and said, "Well, hi, Crys. I didn't know you were here. How are you?"

Crystal rushed to call her sisters and her daughters, explaining that Dad was very lucid, and she didn't know how long it would last. Her daughters rushed over, and he greeted them enthusiastically. They sat around sharing family stories and he was a full participant.

As they left, he called out, "It was good seeing you! Thanks for coming!" Then he added, "Don't forget I love you." Crystal was grateful for this gift of lucidity, a ray of sunshine in the middle of her father's gloomy Alzheimer's.

Taking Care of Yourself Is Not Selfish
One final tip that I've learned is how important it is to take care of yourself. When my mother died, the first thing I did was disconnect my home phone line in the basement. I knew my father would call me a hundred times a day, even at three in the morning, and I had to protect myself. He had full-time aides anyway, and they could call me and get through.

I didn't reconnect that line until four months later when I was able to delete it from the speed dial on my dad's cell phone. He was still calling my cell phone a hundred times a day, but I was able to block that from ringing. I called him back once a day for a nice 30-minute chat on the days I wasn't visiting him in person.
If you don't safeguard your privacy and render yourself less accessible, you'll end up stressed out, exhausted, and full of resentment. A happy, rested family member is a much better caregiver than one who's about to lose it!

5 Tips for Helping Your Loved Ones with Dementia
- Join them in their world.
- Don't be afraid to move them to a better living situation.
- Relax into whatever conversation they want to have.
- Keep talking even if they seem unresponsive.
- Protect your own health and emotional wellbei

9 Best Types of Exercise for Older Adults

By K. Aleisha Fetters, silversneakers.com

Stay strong, be safe, and maintain your independence by integrating these top fitness options into your training plan.

No matter your age, the best exercise for you is the one you enjoy the most. After all, if you don't like your workout, how long are you going to stick with it?

Still, when sampling any of the countless forms of exercise out there, it's important to keep in mind exactly what you want and need to get out of your workout. And that's bound to change throughout the years, says Barbara Bergin, M.D., an orthopedic surgeon in Austin, Texas. She explains that, for older adults, the top priority must be maintaining your quality of life outside the gym.

To do that, focus on workouts designed to help you build strength, stay mobile, and improve balance. Also key is considering the requirements of any given fitness option. Are your bones strong enough for high-impact exercises such as running and jumping? Is your balance where it needs to be for fall-free bike rides? How much time to do you realistically have to spend at the gym?

Below, experts share the best exercises for older adults. As always, it's smart to check with your doctor before beginning a new fitness program, especially if you have a chronic condition, balance issues, or injuries. The good news: Assuming your doctor hasn't said a type of exercise is off-limits, choose whatever you like—they're all terrific.

1. Swimming

There's a reason swimming is called the world's perfect exercise. Whether you're performing the breaststroke, taking a water aerobics class, or playing Marco Polo with the grandkids, getting in the pool is a great way to increase your cardiovascular fitness while also strengthening your muscles, says Victoria Shin, M.D., a cardiologist at Torrance Memorial Medical Center in California.

It does all this while putting minimal stress on your bones and joints, which is a major plus for men and women who have arthritis or osteoporosis. As if that isn't enough reason to jump in, a 2012 study in the *Journal of Aging Research* suggests that swimming can help older adults keep their minds as sharp as their bodies. Not a swimmer? You can still benefit from water aerobics classes that stay in the shallow end of the pool.

2. Yoga

With a holistic approach to fitness, yoga helps build muscle strength, aerobic fitness, core stability, and total-body mobility—all of which are important for older adults, says David Kruse, M.D., a sports medicine specialist at the Hoag Orthopedic Institute in Orange, California. And while yoga is low-impact and gentle on your body's joints, it's still weight-bearing, meaning that you have to support your body's weight with every posture. That's vital to strengthening not just your muscles, but also your bones. If you are new to yoga, look for an introductory class that will teach you the basics.

3. Pilates Like yoga, Pilates is known for being a low-impact strength program, but its focus on core stability makes it especially great for older adults, Dr. Shin says. One 2014 analysis in the *European Review of Aging and Physical Activity* concluded that Pilates participation improves balance in older adults.

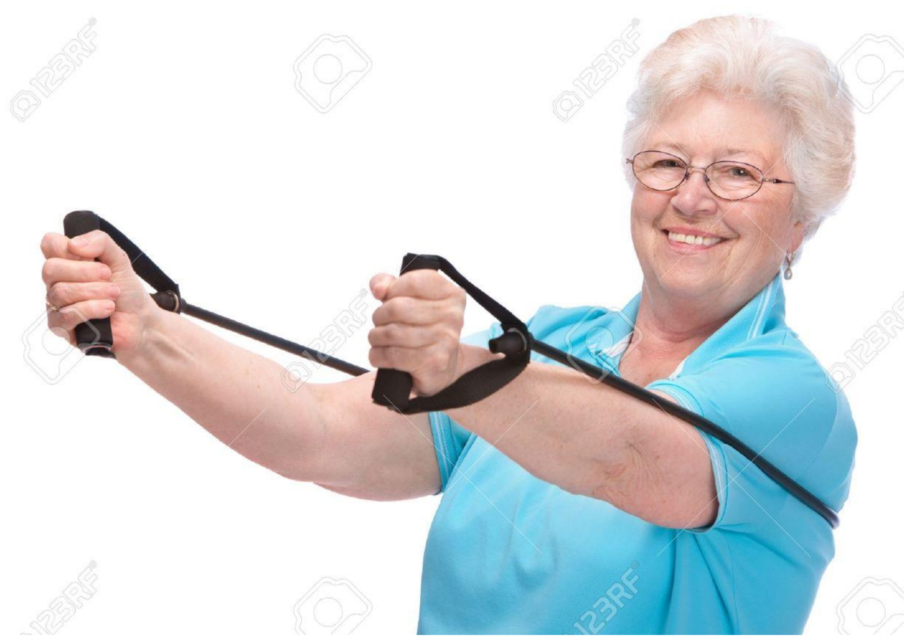
Most gyms offer Pilates classes designed for first-timers, which is especially important for those interested in classes that rely on the "reformer," an exercise machine that uses springs, bars, and straps for resistance

4. Bodyweight Training
One out of every three older adults experiences severe muscle loss, according to an analysis in *Age and Ageing*. Meanwhile, when it comes to fighting age-related abdominal fat—a marker for overall health—Harvard research shows that strength training is more time-efficient than cardiovascular exercise.

Fortunately, you don't have to bench press a ton of weight to keep your muscles healthy and prevent fat gain over the years, Dr. Shin says. In fact, she notes, for most older adults, it's far safer to start small. Simple bodyweight exercises such as chair squats, single-leg stands, wall pushups, and stair climbing will do a great job at keeping your body strong and ready to tackle everyday activities.

5. Resistance Band Workouts
Your gym undoubtedly has an array of resistance bands ready for use, but these inexpensive and beginner-friendly exercise tools are perfect for at-home workouts as well, Dr. Shin says.

In addition, bands can help you challenge your muscles in ways you might not be able to with equipment-free training. For instance, when it comes to strengthening your back and improving your posture, rows and other pulling motions are vital—but hard to do if you don't have any exercise equipment on hand.



6. Walking
Even if you can't find the time to perform a structured workout, you likely have time to put one foot in front of the other to get where you need to go, Dr. Shin says. She recommends most people take 10,000 steps per day, even on days they don't "work out." Research in *PLOS One* found that people who increased their activity levels to 10,000 steps per day were 46 percent less likely to die in the following 10 years compared to those who stayed sedentary. For some older adults or people with a

chronic condition, 10,000 may not be the right exact number. But the fact remains: Walking is a great, free workout that can have a big impact on your health.

7. Cycling

Another low-impact form of exercise, cycling is ideal for those who want to increase their leg strength, but can't run or engage in other high-impact sports due to osteoporosis or joint issues, Dr. Shin says. A 2017 analysis in the *European Review of Aging and Physical Activity* found that cycling also helps improve cardiovascular health, metabolic health, and cognitive performance in adults older than 70.

If you have cycling trails near your home, consider scheduling regular bike rides with family or friends. Indoor cycling is another great option for those without access to trails or when weather conditions aren't ideal. Plus, with a stationary bike, you don't have to worry about falls or needing to wear a helmet.

8. Strength and Aerobic Classes

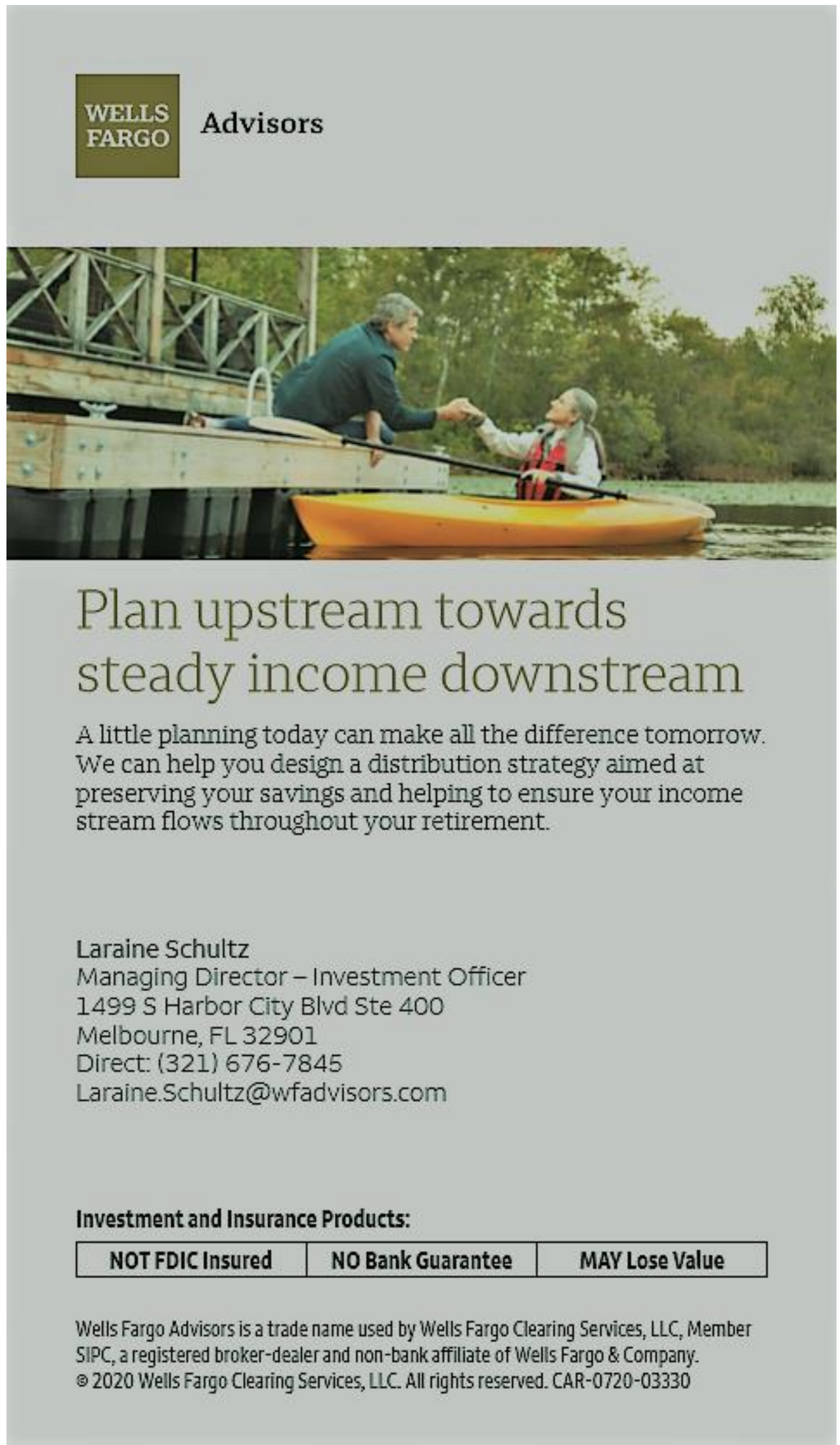
If you attend SilverSneakers classes, you already know that group exercise isn't just a fantastic way to break a sweat. You'll also have tons of fun and make new friends along the way, both of which are hugely important when it comes to making exercise a habit. In fact, 2017 research in *BMC Public Health* notes that the social aspect of group exercise increases activity levels in older adults over the long term.

9. Personal Training

If you're looking for more attention and instruction than group classes provide, working with a personal trainer is a great path to fitness and fun. Many offer one-on-one and small-group sessions, the latter in which you and one to three of your friends perform the same workout with the trainer. Make it easier on your wallet by using one-on-one sessions to help you get started with a program you can continue on your own or going the small-group route.

No matter which option you choose, the trainer will help you master proper form and build a solid base of exercise knowledge that you can carry with you for years to come. In addition, your workouts will likely blend different types of exercise.

When choosing a trainer, look for someone certified through a governing body like the American College of Sports Medicine, the American Council on Exercise, the National Academy of Sports Medicine, or the National Strength and Conditioning Association. Bonus points if they have a history of training older adults.



A Few Humorous Thoughts About Aging

Boy she sure has a sense of humor for an "older lady". Hmm, what does THAT mean? Getting older can sometimes mean finding more funny things in life. After all, "I've paid my dues!" "I've raised my kids." "I want to have fun." Aging and getting older should be fun! Aging should include a fun sense of humor!

Observations on Aging

Some people try to turn back their odometers. Not me! My theory on aging is that I want people to know 'why' I look this way. I've traveled a long way and many of the roads weren't paved.

First you forget names, then you forget faces. Then you forget to pull up your zipper.

Being young is beautiful, but being old is comfortable.

When you are dissatisfied and would like to go back to your youth, remember Algebra.

One of the many things no one tells you about aging is that it is better than being young.

You know you are getting old when everything either dries up or leaks.

Life should NOT be a journey to the grave with the intention of arriving safely in an attractive and well preserved body, but rather to skid in sideways, chocolate in one hand, martini in the other, body thoroughly used up, totally worn out and screaming "WOO HOO what a ride!"

Elderly Man Thinks Fast

An elderly farmer in Florida had a large pond down by his fruit orchard. One evening he decided to go down to the pond and took a five-gallon bucket to pick some fruit.

As he neared the pond, he heard female voices shouting and laughing with glee. As he came closer he saw a bunch of young women skinny-dipping in the pond. He made the women aware of his presence and they all went to the deep end. One of the women shouted to him, 'We're not coming out until you leave!'

The old man thought for a second and said, 'I didn't come down here to watch you ladies swim or to make you get out of the pond naked.'

Holding the bucket up he said, 'I'm here to feed the alligator!'

Moral: Old men can still think fast.

Getting Older Can be Fun - Age with Humor!

As you get older, your secrets are safe with your friends. They can't remember them either.

I would be unstoppable, if I could only get started......

"I am having amnesia, dementia, and deja vu, all at the same time. I think I've forgotten this before . . ."

Aging: Eventually you will reach a point when you stop lying about your age and start bragging about it.

You can't stay young forever. That's just a theory, because you can be immature for your entire life.

I live in my own little world. But it's okay --- they know me here.

Forget health food. I'm at the age where I need all the preservatives I can get. The older we get, the fewer things seem worth waiting in line for.

The Senility Prayer: Grant me the senility to forget the people I never liked anyway, the good fortune to run into the ones I do, and the eyesight to tell the difference.

I planted some bird seed. A bird came up. Now I don't know what to feed it.

I had amnesia once -- or maybe twice.

All I ask is a chance to prove that money can't make me happy.

What is a "free" gift? Aren't all gifts free?

They told me I was gullible... and I believed them.

Teach a child to be polite and courteous in the home and when he grows up, he'll never be able to merge his car onto a freeway.

My theory on aging is two can live as cheaply as one, for half as long.

Experience is the thing you have left when everything else is gone.

A flashlight is a case for holding dead batteries.

My weight is perfect for my height -- which varies.

I used to be indecisive. Now I'm not sure.

The cost of living hasn't affected its popularity.

How can there be self-help "groups"?

If swimming is so good for your figure, how do you explain whales?

Is it my imagination, or do buffalo wings taste like chicken?

Aging with Humor

An elderly woman decided to prepare her will and told her preacher she had two final requests. First, she wanted to be cremated, and second, she wanted her ashes scattered over Wal-Mart. Wal-Mart?" the preacher exclaimed. "Why Wal-Mart?" Then I'll be sure my daughters visit me twice a week."

My memory's not as sharp as it used to be. Also, my memory's not as sharp as it used to be.

Know how to prevent sagging? Just eat till the wrinkles fill out.

I've sure gotten old! I've had two bypass surgeries, a hip replacement, new knees, fought prostate cancer and diabetes. I'm half blind, can't hear anything quieter than a jet engine, take 40 different medications that make me dizzy, winded, and subject to blackouts. Have bouts with dementia. Have poor circulation; hardly feel my hands and feet anymore. Can't remember if I'm 85 or 92. Have lost all my friends. But, thank God, I still have my driver's license.

I feel like my body has gotten totally out of shape, so I got my doctor's permission to join a fitness club and start exercising. I decided to take an aerobics class for seniors. I bent, twisted, gyrated, jumped up and down, and perspired for an hour. But, by the time I got my leotards on, the class was over.

It's scary when you start making the same noises as your coffee maker.

These days about half the stuff in my shopping cart says, "For fast relief."

Remember: You don't stop laughing because you grow old, You grow old
because you stop laughing.

Two Old Guys at Dinner

An elderly couple has dinner at another couple's house, and after eating, the wives leave the table and go into the kitchen. The two gentlemen were talking, and one says, 'Last night we went out to a new restaurant and it was really great. I would recommend it very highly.'

The other man asks, 'What is the name of the restaurant?'

The first man thinks and thinks and finally asks, 'What is the name of that flower you give to someone you love? You know... The one that's red and has thorns.'

'Do you mean a rose?'

'Yes, that's the one,' replied the man. He then turns towards the kitchen and yells, 'Rose, what's the name of that restaurant we went to last night?

Memories

A couple in their nineties are both having problems remembering things. During a checkup, the doctor tells them that they're physically okay, but they might want to start writing things down to help them remember.

Later that night, while watching TV, the old man gets up from his chair. 'Want anything while I'm in the kitchen?' he asks.

'Will you get me a bowl of ice cream?'

'Sure.'

'Don't you think you should write it down so you can remember it?' she asks.

'No, I can remember it.'

'Well, I'd like some strawberries on top, too. Maybe you should write it down, so's not to forget it?'

He says, 'I can remember that. You want a bowl of ice cream with strawberries.'

'I'd also like whipped cream. I'm certain you'll forget that, write it down.' she says.

Irritated, he says, 'I don't need to write it down, I can remember it! Ice cream with strawberries and whipped cream - I got it, for goodness sake!'

Then he toddles into the kitchen. After about 20 minutes, the old man returns from the kitchen and hands his wife a plate of bacon and eggs. She stares at the plate for a moment.

'Where's my toast?'

Nothing enhances the good old days more than a poor memory.

THE FOUR STAGES OF LIFE:

1. You believe in Santa Claus.
2. You don't believe in Santa Claus.
3. You are Santa Claus.
4. You look like Santa Claus.

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~ Mark Twain

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10 FINANCIAL TIPS FOR SENIORS

Getting older isn't something that should be viewed negatively and looking at a few of these financial tips for seniors can help you alleviate any stress you might have about funding a fruitful retirement.

If you've spent your whole life working hard to provide for those golden years, it's time to kick back and make the very most of it. Since everyone has entirely different needs and varying degrees of capital, we're not going to try telling you *how* to invest your money. We'll focus instead on core areas where a little effort can make your life a whole lot easier. This, after all, is one of the primary goals of retirement!

Before we begin, we should stress that what follows is only general guidance. You should seek the services of a qualified financial professional to ensure you have everything in place to get the best from retirement. Educating yourself about finance is only part of the journey and no substitute for professional advice.

We'll kick off with the absolute basics: keep an eye on money coming in and expenses going out.

1) Budget Closely and Track Expenses

The most solid foundation to work from is a retirement budget and spending plan with all contingencies factored in. Life can throw you many curveballs, it's crucial to expect the unexpected.

Be realistic with your budget. It's usually the case, unless you've planned carefully, that your retirement income won't hit the levels of your peak earning years. Limiting expenses is a necessary evil and a tight, comprehensive budget allows you to maximize your nest egg.

Monitoring your budget to make sure you stay on track is just as important as formulating the financial plan in the first place. Fail to do this and budgeting is essentially a hollow promise to yourself rather than a meaningful way to stretch funds efficiently.

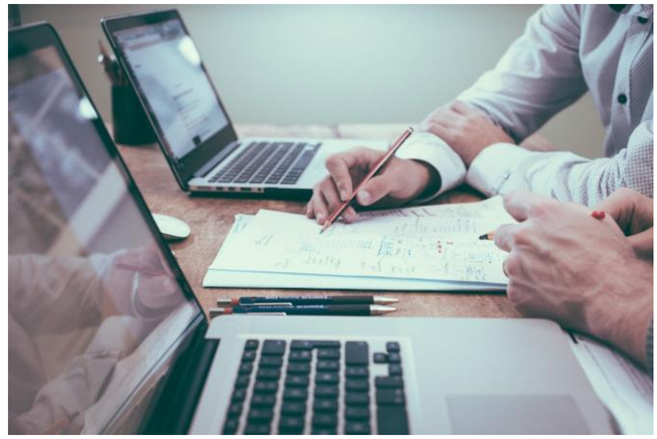
With more time on your hands, entertainment costs are likely to be higher but sensible cuts like taking advantage of senior meal deals or heading to the matinee instead of the evening movies can shave off a few bucks.

And look on the bright side: while entertainment costs might spiral, all those work-related costs like expensive deli lunches will be a thing of the past.

2) Never Stop Learning About Finances

Financial literacy almost inevitably leads to more sound investments, superior money management and greater wealth preservation. You don't need to be an economics major and you don't need to spend your days poring over the Wall Street Journal either. Keeping an interest in the way you invest your money along with developing an understanding of the risks involved will likely lead to a better return on investment.

As with anything in life, it's never too late to start either. If you've never really paid too much attention to how money works, make productive use of some of that free time that opens up during retirement. Learn how to make your money work for you.



3) Automate Your Finances

One of the less positive aspects of retirement is the probability of at least some form of cognitive decline.

Streamline your finances by automating all sources of income from pension funds and Social Security through to any disability payments or investments. Direct deposits into your account can save you from a world of pain.

Adopt the same approach with any money leaving your account. Arrange for all bills and payments to be made automatically on the day of the month that suits you best. Build in a buffer zone so you don't get caught short if an expected source of income is delayed. Rejected direct debits attract penalty charges and there's no need for this to happen.

4) Rein In the Generosity

Helping your children and grandchildren financially is a delicate financial tightrope to walk at the best of times. Naturally, you want to do everything possible to give them the best start in life but don't feel remotely guilty about placing your own interests uppermost.

Prioritize protecting your own financial well-being first and *then* look at how you can help family members. If you end up giving away more than you can reasonably afford, you'll not only burden your own fragile retirement finances but also likely strain relationships.

We're not saying don't help out, just make sure it's on your own terms and in your own best interests.

5) Set Up a Power of Attorney

Establishing a power of attorney is straightforward and a must as you push through into your retirement years. A power of attorney allows a family member to manage all your financial affairs on your behalf if you're unable to do so yourself. This could just be a temporary blip if you're incapacitated after taking a tumble or having a minor accident. If cognitive decline sets in, a power of attorney can be useful on an ongoing basis.

Where a will serves to ensure your wishes are respected when you're no longer here, a power of attorney makes certain that happens while you're still alive. To mitigate any risk of fraud or mismanagement – and this does occur, unfortunately – you could consider appointing more than one agent to carry out your wishes.

All you need to do to set up a power of attorney is complete the relevant forms for the state you live in, have them reviewed by a lawyer then signed by you and your appointed agent(s) in the presence of a notary public.

6) Consider a Medical Plan

Healthcare costs and general medical expenses can punch a dramatic and ugly hole in your budget. When you're planning retirement finances, take into account all existing medical expenses but also look forward and consider the almost inevitable costs that will crop up as you advance in years.

Medicare improvement plans tailored for seniors can bring out of pocket costs down and dilute some of the pressing medical expenses that can soon leave you running out of money however diligently you've planned.

The best overall advice to bear in mind when mulling over future medical costs is to hope for the best but prepare for the worst.

7) Keep a Close Eye on Credit

Federal law entitles you to a free annual copy of your credit report from the major bureaus (Experian, Equifax, and TransUnion). You can request these reports online right here. Monitoring this data will allow you to make absolutely sure you're not a victim of fraud, manipulation or outright theft.

8) Avoid Keeping Large Amounts of Cash at Home

Keeping large amounts of cash on hand in your home is a blatant security risk.

Carrying cash is equally hazardous while using credit or debit cards minimizes your liability in the event of any wrongdoing. Most banks and card issuers will decline any transactions that look suspect thereby protecting you before anything goes amiss. Beyond this, federal law limits your liability to $50 if any fraudulent transaction does slide through. Many don't insist you pay anything at all.

While using plastic might seem unnatural if you were raised in the era of the dollar bill, times change and you should change with them, especially when it benefits you.

9) Ensure Fraud Safeguards Are in Place

Older adults are at heightened risk of any type of financial fraud. If your idea of "phishing is going for a trip on the lake, you'll understandably be endangered by the millions of scammers looking to divest you of your hard-earned funds.

You can arrange for family members to receive alerts if abnormally large withdrawals are made from your account. You can also make sure your cards are restricted so they'll only work in designated locations to prevent online fraud.

Speak with your bank about any concerns and they'll be only too happy to help out. Your financial adviser can also give you some further guidance on safeguarding your precious retirement fund.

10) Make a Will

We understand making a will is tough since you're forced to face up to the issue of mortality but, as with so many aspects of aging, the ostrich approach is simply not the answer.

Nowadays, you can even make a will online so there's no excuse to neglect this vital component of estate management even if you're struggling with mobility.

Make absolutely certain you seek professional advice and keep your will safe and sound once it's all in place. You can then rest securely knowing all future funds will be disbursed exactly as you intended.

Grandparents to the Rescue! Save Your Grandchildren from The Summer Reading Slump

BY EVE PANZER

Summer means an escape from the rigid schedule and dedicated study that school imposes – a time to have fun. However, exploring and expanding knowledge through reading should continue year-round.
Barefoot Books state this:
"…children lose an average of 1-3 months of learning over the summer. Summer learning loss is even more of a threat after a year of disrupted childcare and school experiences. School-age children, preschoolers, and even infants and toddlers need intellectual stimulation over the summer in order for their brains to grow optimally. Research tells us that the best way to do this is to keep them reading all summer long."

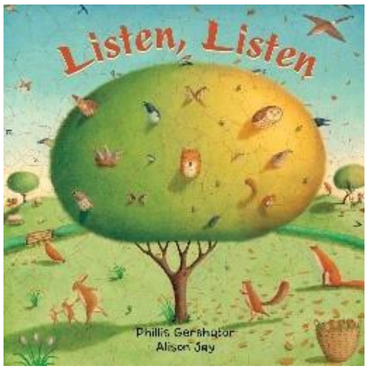
Stimulating Grandchildren to Read
As grandparents, you can make reading and learning exciting – even during the lazy days of summer! One way to do this is to create a summer reading program with your grandchildren. Pick topics you are knowledgeable about or subjects of interest to your grandchildren so you can learn together. Find books and create entertaining activities that relate to your themes – and have fun!

However, some of you may not have the time to make a DIY summer reading program for your grandchildren. Fortunately, the independent children's book publisher Barefoot Books is offering a free summer reading program. Once you sign up, you will have access to free resources, ready-made activities, tips, and a 20% discount (valid through June 30, 2021) on books and subscription book boxes.

Each month will have a different theme, such as mindfulness, STEAM learning, kindness, and global awareness. Below are the topics for June.
Ages 0 – 2: Explore the Outdoors!
Ages 3 – 5: Outdoor Discovery
Ages 6 – 9: Maker Kids

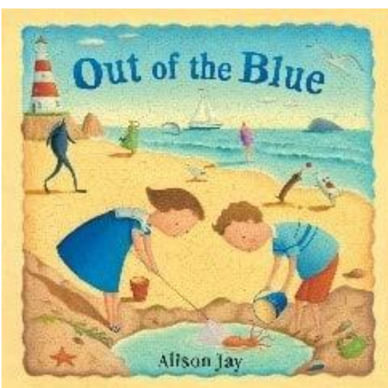
To tie in with the monthly themes, you can check books out from your local library or buy age-appropriate books from your local independent bookstores or Barefoot Books.
Reading, just like any skill, requires consistent practice. Unfortunately, summer reading is a chore and a bore for some kids, so they slack off. But adding yourselves to the mix might be just the ingredient needed to make summer reading fun and engaging for your grandchildren!

Ages 0 – 2 years
***Listen, Listen* by Allison Jay**



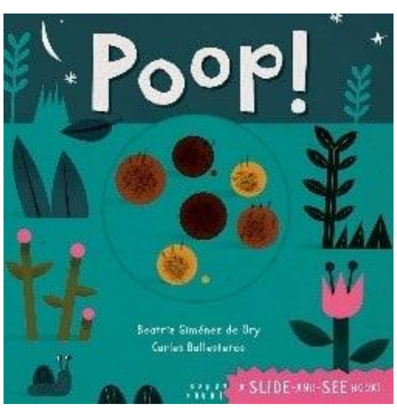
Listen, Listen is a lovely lapboard book that takes the readers on a journey through the seasons. It is not only a celebration of sounds. Beautifully detailed pictures by renowned artist Allison Jay (known for unique style and perspectives) are a feast for the eyes. There is so much to see and talk about with your young grandchildren.

***Out of the Blue* by Allison Jay**



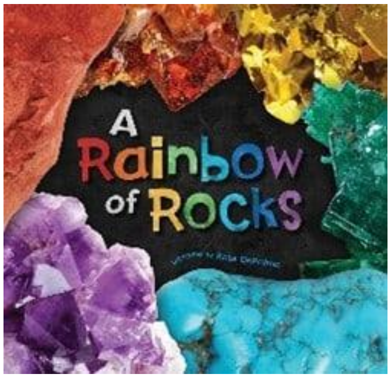
Out of the Blue is another gem from the children's book illustrator Allison Jay. It is a wordless book that gives you and your grandchildren the opportunity to use your creativity and imagination. Guess what the storm will bring up from the ocean.
You will help your grandchildren "…develop visual literacy, boost vocabulary – and think about the importance of marine conservation and being a friend to animals. Includes educational notes about marine life, tide pools, lighthouses and more."

Ages 3 – 5 Years
***Poop! by* Beatriz Gimenez de Ory**



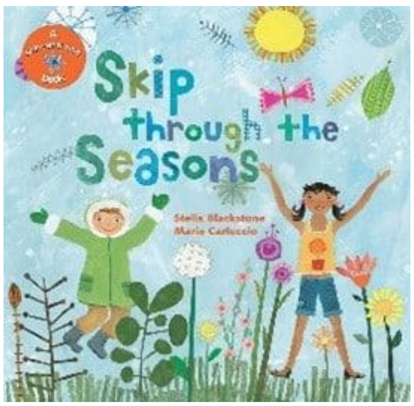
Poop! is a book about a subject that fascinates young children because it is gross and funny to talk about. However, this book turns the topic into a science lesson. Through a series of riddles, children learn what animal produced the pictured poop.
Tiered layers lift to reveal answers to the riddles, making the book interactive and entertaining. The text is lyrical and rich. Endnotes contain facts about the poop from different animals "…and its purpose in the ecosystem."

***A Rainbow of Rocks* by Kate DePalma**



A Rainbow of Rocks contains photos that depict the vibrant colors of rocks and minerals. Using color as a springboard, the author uses “lyrical, rhyming text” to inform readers about rocks and minerals. Endnotes provide more details for your curious grandchildren.

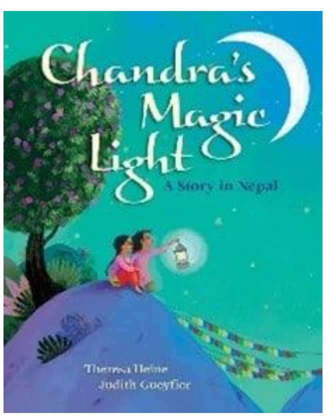
***Skip Through the Seasons* by Stella Blackstone**



Skip Through the Seasons is rich with layers of learning. This book gives each month a two-page spread depicting the prevalent weather during that month. The illustrations are bright, engaging, and replete with details. *Skip Through the Seasons* is an interactive seek-and-find book containing terms on each page that children can locate in the illustrations – a great feature for emergent readers. The vocabulary is lyrical, leaves descriptive and rich: “Whirl into March…the wind is whistling down the street.” “Jive into July.” “Sweep into November…leaves are dancing as they fall.” Endnotes include information about different calendars, including Babylonian, Roman, Aztec, and Ancient Egypt; names of the days of the week in French, Spanish, Italian, German, and Anglo-Saxon; the derivation of the names of the months; and a scientific explanation of the changing seasons. So much to talk about with your grandchildren!

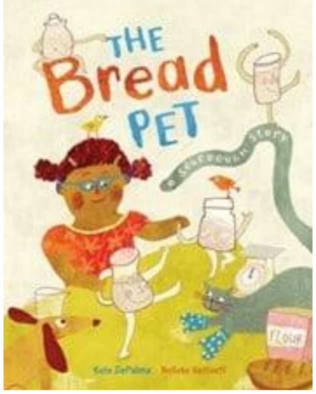
Ages 6 – 9 Years

***Chandra’s Magic Light* by Theresa Heine**



Chandra’s Magic Light is a multi-layered book. Teach your grandchildren about the value of optimism, persistence, resilience, and empathy through this cultural tale set in Nepal. Chandra’s journey to replace her family’s kerosene lantern with a solar-powered one is the perfect springboard for discussing environmental issues. Create a math activity by comparing the cost of items in Nepalese Rupees to US Dollars. The language is rich and lyrical, and the story is “…brought to life with luminous acrylic illustrations of the mountains and markets of Nepal.” Endnotes include pages of factual details about Nepal’s mountains, rivers, weather, religion, and more. Also included is a fun science-based activity to do with your grandchildren – creating a solar-powered oven. Use the oven for cooking a recipe together.

***The Bread Pet* by Kate dePalma**



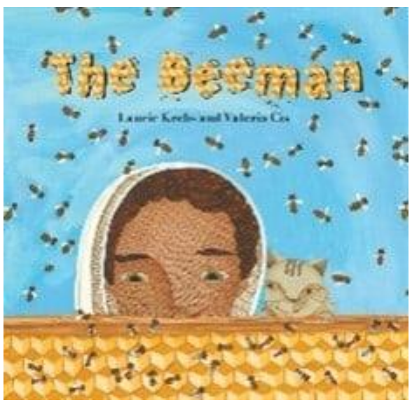
A perfect summer book, *The Bread Pet* tells the story of a young girl taking care of her uncle's bread pet (sourdough starter) while he goes on vacation. At first, the girl does not understand why her uncle calls it a pet. However, she soon learns that the bread, like a pet, needs constant care and feeding because of microscopic entities growing in it.

But the uncle leaves out one critical instruction for his bread pet, and soon the bread pet grows out of control. In this warm tale, a young girl demonstrates responsibility, problem-solving, and empathy for her community.

The Bread Pet offers opportunities to introduce a variety of topics. Math skills such as exponential growth and measurement are introduced and can be further explored. For the curious young scientist, you can delve deeper into the concepts of bacteria, fungi, microbes, and fermentation mentioned in the story.

The story also is diverse and inclusive, featuring a main character who wears glasses and is part of a same-sex family. And the endnotes include instructions for making your own sourdough starter and sourdough bread. Add in fun and whimsical illustrations, and you have the perfect recipe for a delicious book!

***The Beeman* by Laurie Krebs**



The Beeman opens with a sweet rhyming poem about bees. Then, mimicking the style of "The House That Jack Built," the grandson follows his grandfather, the beekeeper, as he tends to his bees. Bits of information about bees and the process of beekeeping are sprinkled throughout the book, with key terms bolded. These tidbits are discussed in fascinating detail at the end of the book. The illustrations are playful, and the pages are not text-heavy, making it easy to share with younger children too.

This book can lead to so many activities with your grandchildren. For example, visiting a beekeeper in your area is fun and educational. Bees are vital to the health of our planet and are a relevant topic to discuss with your grandchildren.

Did you know that the taste of honey varies with the environment in which it was made? Have a honey-tasting activity with your grandchildren. Your farmer's market or specialty grocery should have kinds of honey from different locations that will vary widely in taste.

5 Easy Summer Recipes: Take the Stress and Mess Out of Cooking This Year

BY MOLLY WISNIEWSKI

Everyone seems to be concerned with healthy eating these days. And for a good reason! With so many hidden ingredients in our foods, it's hard to ever really know for sure what we are putting into our bodies. Thankfully, the warmer seasons offer us an abundance of produce options that require no nutritional label or added ingredients. Pure as pulled from the ground or from the bush – with of course, the necessary washing – produce is fresh and ready to eat!

5 Deliciously Healthy Summer Recipes to Bring to Your Next BBQ

And as the summer season quickly approaches, we can expect to hang much more around the BBQ and pool. So why not take advantage of the fresh food options and jazz up your seasonal menu with these easy and healthy summer sides!

Zesty Kale Salad

Zesty Kale and Lemon Poppy Seed Salad is a great alternative to the typical side salad! Both low in calories and high in fiber, this healthy dish will be sure to impress your guests.

Ingredients:

1 bunch fresh kale
1 cup of shredded carrots
1 cup lemon juice
¼ cup apple cider vinegar
½ cup canola oil
½ cup tahini
Note: If tahini isn't handy, hummus is a great substitute! Just mix in a bit of water to create a dressing texture.
1 tablespoon poppy seed
1 tablespoon agave or honey
1 teaspoon salt

Directions:

Wash and chop kale into bite size pieces. In large mixing bowl add kale and shredded carrots. Toss and mix the remainder of ingredients until well blended. Chill in refrigerator for 2 hours and serve!

Deliciously Dill Potato Salad

This delicious dish goes great at a BBQ but also has health benefits. Dill is a natural anti-inflammatory and apple cider vinegar lowers blood pressure!

Ingredients:

10 red bliss or white potatoes cut into small chunks
water to boil potatoes
¼ bunch dill
1 red onion chopped *or* 2 scallions
¼ cup apple cider vinegar

Directions:
First, wash and chop potatoes into chunks. Boil potatoes until soft, drain water and leave to cool in large mixing bowl. Once at room temperature, add the dill, chopped red onion or scallions and apple cider vinegar and mix until well blended. Keep in refrigerator for two hours to chill and then serve. Add salt and pepper to taste.

Fiesta Black Bean Salad

This is a fun and colorful dish that can be served as a dip with tortilla chips or as a festive side dish.

Ingredients:
1 16-ounce can cooked black beans
¼ bunch chopped cilantro
1-2 corn cobs
2 diced tomatoes
1 diced red bell pepper
1 diced red onion
¼ cup lemon juice
¼ cup lime juice
1 teaspoon salt
1 diced avocado
Note: This dish can be spiced up with some jalapeno.

Directions:
Cook the corn in boiling water for 5-10 minutes and then let cool. Cut kernels off the cob and add to mixing bowl.
Rinse and drain black beans. Combine the black beans and all the veggies except the avocado into a large mixing bowl. Toss with the lemon, lime juices and salt.
Add the avocado at the end, mix and serve.

Summer Slaw

A sweet and light play on traditional coleslaw, this will complement anything off the grill.

Salad Ingredients:
1 head of cabbage
2 cups shredded carrots
2 cored and chopped apples
2 peeled and chopped pears

Dressing Ingredients:
¾ cup red wine vinegar
5 tablespoons veganaise or mayonnaise
1 tablespoon celery seed
1 tablespoon garlic powder
4 tablespoons agave or honey
a sprinkle of pepper

Directions:
First, make the dressing by combining all dressing ingredients in a small bowl and mixing until well blended. Let cool in refrigerator for one hour.
Next, wash all the fruits. Then, chop cabbage, apples, and pears into bite sized pieces and toss in mixing bowl. Add shredded carrots. Add dressing. Mix until all ingredients are covered in dressing. Place in refrigerator to cool for two hours.

Mediterranean Chickpea Salad

This salad is just as healthy as it is appealing! Kalamata olives are a great source of fiber, calcium, iron, and vitamins.

Salad Ingredients:
1-2 cups canned or cooked chickpeas
1 cup pitted and chopped Kalamata olives
1 diced red onion
1 diced red bell pepper
1 diced tomato
½ bunch parsley

Dressing Ingredients:
¾ cup olive oil
¼ cup red wine vinegar
1 teaspoon agave or honey
½ tablespoon oregano
½ tablespoon basil dried
½ teaspoon salt
1 tablespoon garlic, minced
½ tablespoon Dijon mustard
1 teaspoon pepper

Directions:
For the dressing, combine ingredients in a small mixing bowl and mix until well blended. Let cool in refrigerator for one hour.

For the salad, add canned or cooked chickpeas to a large mixing bowl. Pit and chop olives and add to bowl. Dice the red onion and red bell pepper and add to bowl. Cut tomato into bite-size chunks and add. Add parsley and dressing to bowl and toss with salad.

Enjoy Every Moment of Your Summer
These five recipes show just how easy it is to eat deliciously healthy! There's no need to scour over labels, plus these meals can be made in just about 15 minutes active cooking time, giving you plenty of time to get outside, enjoy the beautiful weather and create wonderful summer memories with friends and family.

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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.

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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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