

Senior Lifestyles

AUGUST 2021



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- **Income Planning**
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- **Personal Tax Efficiency**
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- **Estate Planning**



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HOW TO RE-BOOT YOUR WELL-BEING AFTER A HEALTH SET-BACK IN THE 7TH DECADE

By Kay Van Norman



One of the best pieces of advice I can offer to support lifelong health is, “don’t let a health set-back become a new health set-point.”

Healthy habits aren’t just a one-time choice. They’re a series of small choices made day after day, week after week, month after month to build a foundation for well-being. Sprinkled in are the big choices you make in the face of adversity.

Life Changes and Challenges

Think about that for a minute. Life continually ebbs and flows.

Sometimes it’s hard to get started on the path to well-being, other times it’s easy to get started and hard to be consistent, and still other times – those wonderful times where you feel empowered and a little smug, perhaps – you’re consistently making good decisions that support your healthy lifestyle vision and goals.

But often, when you’re really in the flow – life intervenes with an illness or injury, work or family pressures that derail your great habits. This type of health set-back is a critical turning point, a fork in the road, and the direction you choose will determine your future health trajectory.

A Path to Recovery

In 2017, as part of a commitment to myself to be as fit and healthy as possible on my 60th birthday, I choreographed and performed a high energy dance piece with a local dance company. I was lean and fit, having fun, and feeling healthier than I had in a couple of years.

Then in early 2018, I hurt my back trying to maneuver a water tank that was far too heavy to manage. That started a year-long process of pain management, fits and starts back into a fitness routine, waking up feeling tired and sore, and hobbling around in frustration! For the first time in 10 years I had to pull out of the dance concert.

The whole year was a really interesting experience. I've always known that it's easier to stay in good physical condition than to start from scratch and get into good shape – but that year I lived it.

It's also easier to encourage positive aging expectations when you feel pretty good most of the time! Trying to navigate through both sleep and activity with pain and stay upbeat about retaining a healthy active lifestyle – regardless of age or challenges – was a lesson in humility. Sometimes I felt like just saying, "To heck with it, I'll just downsize my life!"

The Crossroads

Gratefully, I recognized this moment as a health crossroads and persisted with physical therapy and physical training until I could start fully reclaiming my lifestyle.

Knowing what it feels like to be physically strong and flexible motivated me through the initial discomfort of moving my body every day in ways that improve strength, mobility, and endurance. I recognized how much harder it would have been if I had never known how it felt to be physically fit.

I share this with you as both a confession and encouragement. I understand that consistently making choices that support well-being isn't usually the easiest path. I also get how much determination it takes to navigate set-backs that threaten your vitality and independence.

This is especially true after 60 when family members, friends, and others seem more prone to offer a narrative along the lines of "well you've had a good run but it's time to give that up."

Conscious Choices

Absolutely no judgement if in response to a challenge, you choose to take something out of your life. But make sure it's a conscious choice measuring the pros and cons – not just a default into "easier" or buckling under common negative expectations of what's possible as we age.

I was back in rehearsals for the 2019 dance show, with a few concessions: perform one dance rather than two, warm-up longer, cool-down and stretch afterwards, and be more conscious of body mechanics every time! Both perseverance and adaptation have been key to continuing to do what I love!

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THE ULTIMATE CHICKEN QUESADILLAS

Thefoodiephysician.com

Chicken, colorful veggies, and plenty of ooey, gooey cheese come together in this quick and easy dinner that the whole family will love!



To make my *Ultimate Chicken Quesadillas*, I start by sautéing sliced onion and colorful bell peppers in a skillet with earthy Mexican spices like chili powder and cumin. Then I toss in some diced chicken breast from my rotisserie chicken. It's so easy!

To assemble the quesadillas, I start with whole wheat tortillas and top them with the chicken and vegetables, shredded cheese, and my secret ingredient that makes these quesadillas sooooo good... avocado. There's just something about the creamy avocado that's so irresistible when it combines with the gooey melted cheese.

Plus, because avocados are naturally creamy, you can actually use a lot less cheese than you typically find in quesadilla recipes. By replacing some of the saturated fat found in cheese with the heart healthy unsaturated fat in avocados, this quesadilla is a healthier choice.

The last step is to fold the tortillas in half and toast them in a skillet for a couple of minutes on each side until the tortillas are golden brown and crispy on the outside and the cheese is melted on the inside. Then, cut the quesadillas into triangles and grab your favorite toppings like salsa and sour cream. Serve them to your hungry family and watch them be devoured!

Ingredients

- 2 teaspoons olive oil
- ½ Red Onion, sliced
- 1 red or yellow bell pepper, thinly sliced
- 6 ounces diced Rotisserie Chicken (about 1 ¼ cup)
- ½ teaspoon chili powder
- ¼ teaspoon cumin
- ¼ teaspoon garlic powder
- 1/8 teaspoon salt
- 4 whole wheat tortillas (I used Mission Carb Balance burrito sized tortillas)
- 5 ounces Mexican Blend Cheese (about 1 ¼ cup)
- 1 Hass avocado, sliced

Optional toppings

- salsa, sour cream (or Greek yogurt), cilantro

Instructions

1. Heat a large skillet over medium high heat and add the olive oil. Add the onion and pepper and cook, stirring occasionally, until softened and lightly charred, about 7-8 minutes. Stir in the chicken, chili powder, cumin, garlic, and salt.
2. Lay the tortillas out on a cutting board. Sprinkle some shredded cheese on half of each tortilla. Spoon some of the chicken mixture on top. Place a few slices of avocado on top of the chicken and top with some more shredded cheese. Fold the tortillas in half over the filling and press down to flatten slightly.
3. Spray a large skillet with cooking spray and place two quesadillas in the skillet. Cook a few minutes on each side until the tortillas are toasted and cheese is melted. Remove to a plate and cook the remaining two quesadillas. Cut each quesadilla into three pieces and serve with desired toppings.

Dr. Sonali Ruder is a board certified Emergency Medicine physician, trained chef, mom, recipe developer, and cookbook author.

**My age doesn't
bother me...it's
the side effects.**

The Strange Way Covid 19 Changed My Personality

BY LINDA WARD

I retired from my fast-paced corporate job just as the world was shutting down due to Covid-19. All my anticipated retirement plans of time with my grandchildren, meeting up with girlfriends and family, plus travel to another country, came to an abrupt stop.

Retirement in itself is quite an adjustment, but adding forced isolation due to the pandemic was a double whammy.



We Are Resilient Humans

Ok, I'm resilient, and I could step back for a time. I did a fantastic paint by number of the coast of Italy, redecorated one of my spaces, read lots of books, and learned how to Zoom with my family and hold family Zoom meetings regularly.

For the first time in my life, I did curbside pick-up and ordered groceries to be delivered. I used Amazon more than ever, with an ever-rising pile of cardboard boxes in my recycle bin.

Are You an Extrovert or Introvert?

I've always known I landed right in the middle between an extrovert and introvert personality. I love people and have set my life work to help others. At the same time, I love my home and being in it is a sanctuary away from people and the world.

With a flair for decorating, I've consistently allowed my creativity to make my home a place I can't wait to be. My introverted side craved time in my home. Time alone or with my husband without others around, was a scheduled event planned into the week, before retirement.

When the pandemic started, the forced isolation of the pandemic was ok by me. The introverted side of my personality was thrilled. Social pressures were relieved as I stayed tucked into my home. Yes, I missed everyone, but I adapted quickly and seemed ok with it.

Opening Up the World

Now, as the world walks through the pain of opening up and closing down, and opening up again, I find that my personality has swayed toward the introvert side. It's no longer 50/50 but maybe 75/25, with introvert being dominant.

I'm a bit worried about others I meet when out and about. Have they had their shots? Are they carrying the invisible germs that will infect me? Why are they standing so close to me in line? I'm so used to grocery

shopping and not having any eye contact with anyone, that when someone does engage in eye contact, I wonder why.

I just want to be back home. In thinking of taking a trip, worries pop up about other places and their safety restrictions, or taking a flight with unpredictable (sometimes angry) people on board who won't wear a mask.

Fear Motivates Me to Stay Introverted

For a time, I disconnected with some of my friends and made no new friends over the past year and a half. I stopped going to church when they closed down. Now that they're open, I am not too sure about going because there are a thousand people singing in one spot.

These fears feed my introvert side. David Brooks puts it like this in his column in the *New York Times*: "[his] extroversion muscles have atrophied, and [his] introversion muscles are bulging!"

How Resilient Are You?

I know this, people are resilient. I'm resilient. I've been through hard times in my life that make me cringe when I think back on them. I'm still here and have learned to find true happiness and peace through it all. Each event changed me. Most of the time for the better!

I will be changed by this too. Will we all go back to the dominant personalities or traits we had before the pandemic? Science can't reassure us of this yet. **Studies** are being conducted but more time is needed.

I can't tell if my personality will be back to my familiar 50/50 or not. My introverted side says, "stay like this!" For now, my extroverted side is satisfied with fewer times of having my kids over, hugging my grandchildren, and taking trips.

However, when I do these things, I notice more. The connection is intense. The tone of my granddaughter's laugh, the warmth of a hug from my son, and the wonderful taste of food while eating in a restaurant don't go by unnoticed but savored.

Post Pandemic Tips

#1: Begin Slow

I'm not throwing myself out into the new world in a rush. It's been a year and a half of introvert muscle building. I need time to achieve the balance again. No one is making me rush, so I'm not making myself either.

#2: Accept Who You Are

Accept who you are and how this life event has changed you, even if the change is temporary. Every huge life decision, situation, and change has altered us in some way as we make our way through life. This one has altered everyone in the world at once. Accept this and move slowly into the newness of the world now.

#3: Savor the World Anew

I couldn't say it better than David Brooks in his New York times column. "We are going to become hyper-appreciators, savoring every small pleasure, living in a thousand delicious moments, getting together with friends and strangers and seeing them with the joy of new and grateful eyes."

This is the goal. When you do have time with friends, see the smile of a stranger, or venture out on a trip, exercise and become skilled at the ability to intensely notice every small detail. Let these details feed your soul.



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A Profile of Katharine Hepburn

Quick Facts

Birthday: May 12, 1907

Died At Age: 96

Sun Sign: Taurus

Also Known As: Katharine Houghton Hepburn

Born Country: United States

Born In: Hartford, Connecticut, United States

Famous As: Actress



Family:

Spouse/Ex-: Ludlow Ogden Smith (M. 1928–1941)

Father: Thomas Norval Hepburn

Mother: Katharine Martha Houghton

Siblings: Marion Grant - Margaret Hepburn - Richard Hepburn - Tom Hepburn - Robert Hepburn

Partner: Spencer Tracy (1941–1967; Tracy's Death)

Died On: June 29, 2003

Place Of Death: Old Saybrook

U.S. State: Connecticut

City: Hartford, Connecticut

Who was Katharine Hepburn?

Katharine Hepburn was an American actress who won a record four 'Oscars' for 'Best Actress' during her illustrious career. She played lead roles in Hollywood for over 60 years. She was a versatile actress and played prominent roles in theater, films, and TV series. Her acting career began on Broadway where her amazing performance earned her roles in Hollywood films. She then went on to establish herself as one of the most prominent actresses of her time. However, success did not come easy to her as she had to struggle for months to land meaty roles. But the gutsy lady never gave up and her perseverance paid off in the long run. Not only did she go on to have a successful career as a stage artist, but also found success as a film actress and became the reigning queen of Hollywood. Though she managed to establish a successful career, she could not overcome a personal tragedy; her beloved brother Tom had died from an apparent suicide and this made the young Katharine moody, withdrawn, and upset. She tried hard to get over her brother's death and found solace in acting. Apart from being an actress, she also served as a role model to young women. With her free-spirited attitude and assertiveness, she represented the modern woman by refusing to give in to the demands of traditional society.

Childhood & Early Life

Katharine Houghton Hepburn was born on May 12, 1907, in Hartford, Connecticut, USA, to Thomas Hepburn and



Katharine Martha. Her father was an urologist at 'Hartford Hospital,' while her mother was a feminist campaigner.

Her father helped establish the 'New England Social Hygiene Association.' Her mother was an active participant in the women's suffrage movement and also campaigned for birth control.

Her parents were progressive people who encouraged Katharine and her siblings to think independently.

As a child, she learned to swim, run, dive, and wrestle. She also learned to play tennis and golf. She was a tomboy who kept her hair short.

Tragedy struck her family when her older brother Tom died from an apparent suicide in 1921. Katharine, who was very close to her brother, became very nervous and upset after the incident and even dropped out of school.

Upon her parents' insistence, she enrolled at 'Bryn Mawr College' in 1924. She struggled at college as she was not interested in academic pursuit, but still managed to graduate with a degree in history and philosophy in 1928.

Career

In 1928, she went to Baltimore to pursue a career in acting. Subsequently, she was cast in a small role in Edwin H. Knopf's stage production 'The Czarina.' Her performance was appreciated.

Knopf gave her an opportunity to perform as the leading lady in his production 'The Big Pond.' However, she messed up with her lines on the opening night and was fired. She kept trying and was soon hired as an understudy in Philip Barry's play 'Holiday.' She continued as an understudy for six months.



The first few years of her acting career were very difficult and she was not able to land meaty roles. Nonetheless, Katharine never thought of giving up. Her perseverance paid off when she was chosen to play the lead role in the Greek fable 'The Warrior's Husband.'

'The Warrior's Husband,' which opened in March 1932, turned out to be the big breakthrough that she craved for. The play ran for three months and her role was positively reviewed.

She was offered a role in the 1932 film 'A Bill of Divorcement' opposite John Barrymore. The movie was a hit and she got noticed for her performance. She appeared in 'Christopher Strong' the very next year.

1933 was a great year for the actress. She played 'Eva Lovelace' in 'Morning Glory' and then appeared as 'Jo' in 'Little Women.' Both the films were big hits and earned her several awards.

In spite of establishing herself as a film actress, she yearned to appear again on Broadway. She agreed to act in Jed Harris's play 'The Lake.' The play was a commercial disaster due to Harris's poor direction and Hepburn's image suffered as well.

During the 1930s, her career suffered a big setback. Many of her films like 'The Little Minister' (1934), 'Break of Hearts' (1935), 'Sylvia Scarlett' (1935), and 'Quality Street' (1937) fared poorly at the box office. As a result, the actress's career began spiraling downward.

Determined to get her career back on track, she decided to look for a stage project. She was cast as 'Tracy Lord' in Philip Barry's play 'The Philadelphia Story' which opened to positive reviews in 1939. The show was a big hit and ran for 417 performances.

With her popularity restored, she reprised her role as 'Tracy Lord' in the 1940 movie 'The Philadelphia Story' which was based on the eponymous play. The film was a huge hit and she was nominated for an 'Academy Award.'

Throughout 1940s, several of her movies received negative reviews. She decided to reinvent herself during the 1950s and took up more challenging roles in films like 'The African Queen' (1951) and 'Pat and Mike' (1952).

Her career during the 1960s was interrupted due to personal issues and commitments. During the 1970s and 1980s, she remained focused on her career and acted in several films and Broadway productions. She also appeared on television during this time.



She was very active in films, television, and stage even during her later years. She made her last appearance in the television movie 'One Christmas' in 1994.

Major Works

She portrayed an aspiring actress in the drama film 'Morning Glory.' This role was critically acclaimed and helped her win her first 'Academy Award.'

She appeared in 'Guess Who's Coming to Dinner' along with Spencer Tracy and Sidney Poitier. The film was about interracial marriages—a sensitive issue at that time.

The film 'The Philadelphia Story' helped her resurrect her declining career. A romantic comedy, the film was based on a Broadway play of the same name. The film was nominated for six 'Academy Awards.'

Awards & Achievements

She holds the record for winning the most number of 'Academy Awards' under the 'Best Actress' category. She was bestowed with the award four times for her performance in 'Morning Glory,' 'Guess Who's Coming to Dinner,' 'The Lion in Winter,' and 'On Golden Pond.'

'Screen Actors Guild' honored her with the 'Lifetime Achievement Award' in 1979.



Personal Life & Legacy

She married Ludlow Ogden Smith, a businessman, in 1928. However, she was never committed to the relationship and divorced him in 1934. She never married again.

She had a long-term relationship with her co-star Spencer Tracy. Their relationship is often counted among Hollywood's legendary love affairs. Tracy was already married, but estranged from his wife. Hepburn took a break from her career to take care of Tracy during his final years.

She lived a long and productive life. She suffered from several health problems during the last few years of her life and died due to cardiac arrest at the age of 96 in 2003. Her mortal remains were buried at 'Cedar Hill Cemetery' in Hartford.

Trivia

She was once criticized for "having no sex appeal."

This legendary actress is named in Encyclopedia Britannica's list of '300 Women Who Changed the World.'

Katharine Hepburn Movies

1. The Philadelphia Story (1940) * (Romance, Comedy)
2. The African Queen (1951) * (Adventure, War, Romance, Drama)
3. Bringing Up Baby (1938) * (Comedy, Romance, Family)
4. Guess Who's Coming to Dinner (1967) * (Comedy, Drama)
5. The Lion in Winter (1968) * (History, Biography, Drama)
6. On Golden Pond (1981) * (Drama)
7. Adam's Rib (1949) * (Drama, Comedy, Romance)
8. Holiday (1938) * (Comedy, Romance)
9. Stage Door (1937) * (Comedy, Drama)
10. Desk Set (1957) * (Romance, Comedy)



Awards

Academy Awards(Oscars)

1982 Best Actress in a Leading Role	On Golden Pond (1981)
1969 Best Actress in a Leading Role	The Lion in Winter (1968)
1968 Best Actress in a Leading Role	Guess Who's Coming to Dinner (1967)
1934 Best Actress in a Leading Role	Morning Glory (1933)

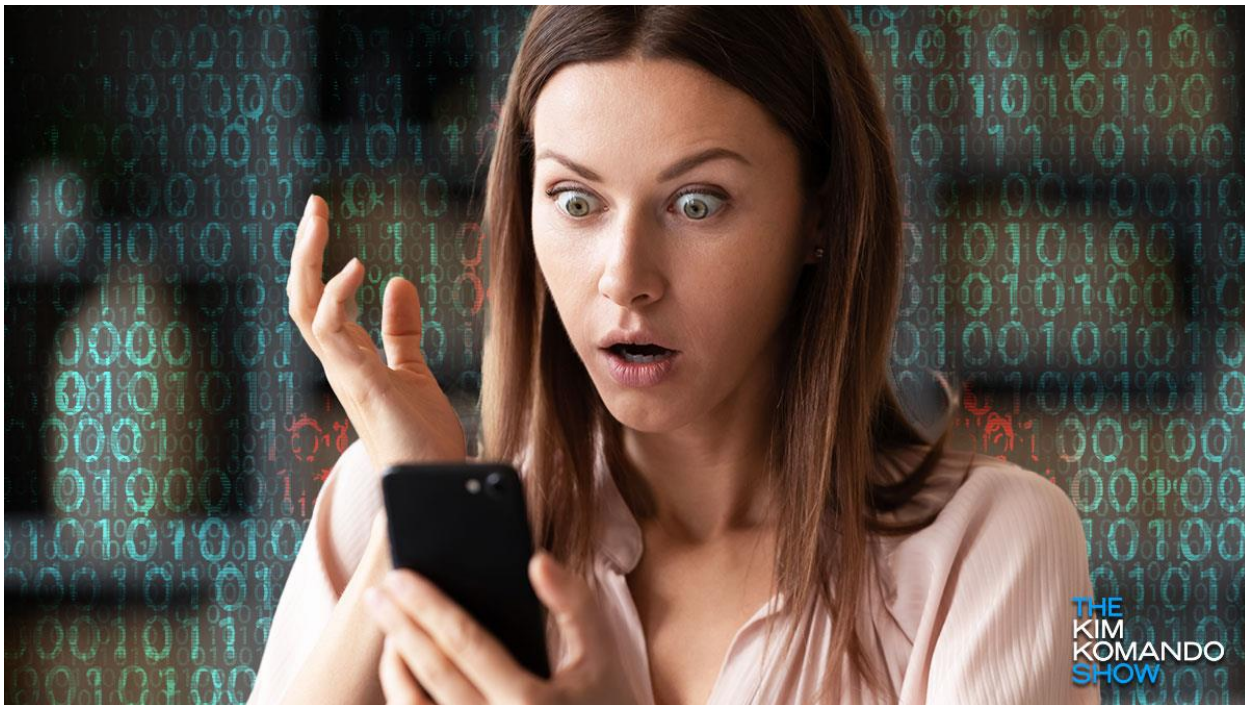
Primetime Emmy Awards

1975 Outstanding Lead Actress in a Special Program - Drama or Comedy	Love Among the Ruins (1975)
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Delete These Apps!

Scanner, Messaging and Keyboard Downloads are Hiding Malware

BY CHARLIE FRIPP, KOMANDO.COM



Having your phone infected with malware is no laughing matter. Unfortunately, several mobile applications have just been discovered that harbor the dangerous Joker malware.

The name might sound familiar to you. Not because it is the villain in superhero flicks, but because [we have written about the malware's destruction before.](#) It is one of the most prominent attacks that criminals use on victims.

Joker malware is so widespread that cybersecurity firm Zscaler has set up a dedicated team to research the threat. Their work recently paid off, as they managed to identify numerous apps that are spreading the virus. Keep reading for the new list of dangerous apps.

Here's the backstory

Google has been alerted previously about the malware's presence. But as fast as it can remove it, new apps appear with the same ferocity.

The malware is incredibly crafty in the way it works. When an infected app is downloaded, it tricks the Android notification system by asking for permission to read all notifications. Once granted by the user, it hides all notifications of malicious behavior.

Here is a list of 11 apps recently found hiding Joker malware:

1. **Free Affluent Message**
2. **PDF Photo Scanner**

3. **delux Keyboard**
4. **Comply QR Scanner**
5. **PDF Converter Scanner**
6. **Font Style Keyboard**
7. **Translate Free**
8. **Saying Message**
9. **Private Message**
10. **Read Scanner**
11. **Print Scanner**

In essence, the hackers will have access to all your data and can control your device. Since it hides notifications, criminals can:

- Steal personal information
- Access and copy your contact list
- Monitor text messages
- Sign you up for fraudulent services
- Send text messages to premium numbers

Zscaler's ThreatLabz research team noted that the new crop of infected apps has been downloaded 30,000 times and uses a different method for getting past Google's security checks.

"Joker is well known for changing its tactics to bypass the Google Play Store vetting process. This time we saw Joker using URL shortener services to retrieve the first level of payload," the team [explained in a blog post](#).

What you can do about Joker

If you have downloaded or used any of the 11 apps listed, you must immediately uninstall them from your phone. The apps aren't only found on the Google Play Store but third-party stores as well.

Here is how to find and delete apps on Android:

- Open the **Google Play Store** app.
- At the top right, tap the **profile** icon.
- Tap **Manage apps & devices** and then **Installed**.
- Go through the list of displayed applications.
- Next to the app you want to remove, tap **Uninstall**.



What Happened in 1970

Thepeoplehistory.com

Cost of Living 1970

Yearly Inflation Rate **USA** 5.84%

Year End Close Dow Jones Industrial Average 838

Average Cost of new house \$23,450.00

Average Income per year \$9,400.00

Average Monthly Rent \$140.00

Cost of a gallon of Gas 36 cents

United States postage Stamp 6 cents

Sports Illustrated 15 cents

AMC Gremlin \$1879

Apples 4Lbs 59 Cents

Dog Food 12 Cans \$1.00

Head and Shoulder Shampoo 79 Cents

Car 8 Track Stereo Tape Player \$38.99

Chair La-z-Boy Rocker Recliner \$188.00

Mens Leather Shoes \$6.99

Striped Ladies Flare Pants and Tunic \$10.00

Barbie Doll \$4.77

25" Cinema Screen Color TV \$739.95

6 Room Ranch Home Pennsylvania \$12,900



1970 Music continues to make significant impact with the largest ever rock festival held on the Isle of Wight with 600,000 people attending, including some of the biggest name in music including Jimi Hendrix and The Who. This is also the year The Concord makes it's first its first supersonic flight. Another significant change is the age of voting is now lowered to 18 in the US.

- Apollo 13 mission to moon accident.
- Paul McCartney announces that the Beatles have disbanded
- Boeing 747 makes its first commercial passenger trip to London.
- Chicago Seven defendants found guilty of intent to incite a riot in 1968 (later overturned by Court of Appeal)
- First Earth Day celebrated
- 100,000 people demonstrate in Washington DC against the Vietnam War
- The US Population reaches 205 million
- The US lowers the voting age to 18 from 21
- National Guards fire on and kill 4 protesters on [May 4th](#) at Kent State University
- First Jumbo Jet goes into service

1970 Men's and Women's Fashion Clothes



Popular Culture 1970

- The Isle of Wight Festival takes place . 600,000 people attend the largest rock festival of all time. Artists include Jimi Hendrix, The Who, The Doors, Chicago, Richie Havens, John Sebastian, Joan Baez, Ten Years After, Emerson, Lake and Palmer and Jethro Tull.
- Jimi Hendrix dies of barbiturate overdose in London
- Janis Joplin dies in a cheap motel from a heroin overdose
- The first New York marathon is run in New York
- Simon and Garfunkel release their final album together, Bridge Over Troubled Water. The Title Track won the Grammy for song of the year.

Toys From The Year 1970



Some of the toys included in the 1970 collage above Barbie Dolls, Hot Wheels Track and Cars, Cheap Children's Stereo Phono, Back To College Typewriter, Apollo Moon Rocket, Bontempi Console Organ, Chatty Cathy, Frosty Snow Cone Maker, Gigantor Robot, GI Joe Astronaut, NHL Table Hockey, Stereo 5 band Radio, Talking Viewmaster, Suzy Homemakers Super oven

Popular Films

- M*A*S*H,
- Patton
- Woodstock
- Hello, Dolly!
- Catch-22
- On Her Majesty's Secret Service

Popular Music and songs

The Beatles with -- " Let it Be " released on [May 8th](#)

The Jackson 5 with -- " ABC and I want you back "

Edwin Starr with -- " War "

Born This Year 1970

Chavo Guerrero, Jr October 20th

Naomi Campbell [May 22nd](#)

Tina Fey May 18th

Kelly Ripa October 2nd

WHEN MEDICARE IS CALLING, SHOULD YOU ANSWER?

BY LINDSAY MALZONE

Health care fraud is a serious crime. Victims can suffer long-lasting emotional and financial effects. Yet every year, scammers ramp up their efforts, especially targeting senior citizens around Medicare's fall Annual Enrollment Period. However, you should remain vigilant all year.

In addition to disrupting the lives of Medicare beneficiaries, insurance fraud also hurts the economy. According to the National Health Care Anti-Fraud Association, health care scams cost Medicare nearly \$70 billion annually.



Sadly, hackers prey on unsuspecting victims over the phone and in person. Their sneaky tactics can go unnoticed unless you know what to look out for. In this article, you'll learn the facts of Medicare fraud, how to report it, and ways to protect your identity.

How to Spot Medicare Fraud

Medicare fraud occurs when Medicare gets billed for a service or supplies it never authorized. Fraud is easy to detect once you know the red flags. Receiving a phone call from Medicare is the biggest giveaway that someone is trying to scam you. Medicare will never call you over the phone unless you called first and requested a callback.

It's also uncommon for the Social Security Administration to contact you unless they need more information for an SSA application. In most cases, if the agency needs to speak with you, they'll mail you an official letter requesting a phone interview.

Other Signs to Look Out For

If you get a knock on the door from someone who claims to be a Medicare representative, it's a scam. Medicare never makes house visits to request personal information or sell products and services.

Once enrolled, all beneficiaries receive Medicare cards, also called red, white, and blue cards, in the mail. They don't expire, so be wary if you're notified that you need a new one. If you actually need a replacement card, contact the Social Security Administration.

Once hackers take hold of your personal information, it can interrupt your medical care and affect you financially. Consequently, according to the FBI, health care fraud can lead to higher insurance premiums, taxes, and pointless medical procedures.

Protecting Your Personal Information

Always trust your instincts. If an encounter doesn't seem legitimate, it may not be. Medicare fraud can happen to anyone. Following these simple steps can lower your chances of falling victim to a scam:

- Keep personal accounts private, including credit card numbers and bank accounts.
- Keep copies of all your medical payments, claims, and other health care-related records.

- Never disclose personal or financial information over the phone unless you've given that person permission to contact you.

Only share personal information with doctors, insurers, and others in your Medicare network.

If you receive a call from Medicare, immediately take down the number, gather the necessary information from above, then hang up. Learn more ways to safeguard your personal information by visiting [IdentityTheft.gov](https://www.identitytheft.gov).

How to Stop Medicare Phone Calls

If you're getting calls from people claiming to be from Medicare, act immediately. Add your telephone number to the Federal Trade Commission's Do Not Call List to stop future calls. Call 1-888-382-1222 from the number you'd like to add to the Do Not Call list. If the calls continue, file a complaint online.

How to Report Medicare Fraud

You can report suspected Medicare fraud by visiting the FTC Complaint Assistant. You can also call Medicare directly at 1-800-MEDICARE (1-800-633-4227).

Medicare suggests having the following information before you file a claim:

- #1: Your Medicare number (you can find it on your red, white, and blue card)
- #2: The date and nature of the call if it happened over the phone
- #3: The product or service in question
- #4: The dollar amount in question if the caller requested compensation
- #5: Any other information that could be useful to Medicare

Remember, anyone could be a victim of identity theft. Scammers are always active, especially during the fall Annual Enrollment Period. If you believe you've been scammed, file a complaint or contact Medicare right away. You could potentially protect others from having their identity stolen.



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Dating Advice for Senior Citizens

By [Jim Probasco](#), Senior Lifestyle Expert

No matter your age, dating can be intimidating. However, it may seem even more stressful if you've been out of the dating scene for a long time. Fortunately for senior citizens dating, there are things you can do to help yourself get back out there and enjoy it again.

Set Boundaries for Your New Senior Citizen Dating Life

It is normal to wonder if dating has changed dramatically, or if you'll remember how to date. The most important factor is that you should set your own [rules](#).



Internationally Acclaimed Life Strategist [Tania Diamond](#) says, "It's very important to set priorities first, and boundaries as a close second."

What Do You Feel Comfortable With?

Don't worry about how others date, but focus on what you feel comfortable with. If your rule has always been that you don't kiss on the first date, then don't worry about whether it's "old school." Age should, at the very least, earn you the right to set some comfortable boundaries.

Dating Considerations for Seniors

Here are some tips that many choose to go by when dating:

- Only date one person at a time, or be very upfront that you are dating others.
- Only meet in public places until you know the other person well.
- Don't rush to monogamy too soon.
- Let your family know upfront that you are dating again so they won't be surprised.

Where to Meet Other Seniors Who Want to Date

Finding people to date is not as difficult as you may think; there are a lot of places or ways to meet people.

Connect Through Friends and Family

Your friends and family are a great source for introducing you to new people. They know about your personality and interests and can connect you with people who they know who might have things in common with you. Attending wedding, graduations, and other social gatherings that your acquaintances may have also brings you into contact with a wider number of people; some of them you may hit it off with.

Meet Through Shared Interests or Hobbies

Another good way to meet people is through your activities and interests. You can meet someone at church, through political events, or other events. If you play a recreational sport, there may be someone at the park who you might find interesting. Think about your hobbies and what you like to do. Joining a club may also increase your exposure to potential dating partners.

Visit Senior Dating Sites

[Online dating](#) is an option for people of all ages including seniors, and there are a lot of sites that have been established to [connect interested seniors](#). If you are not comfortable with computer use, you can take a computer class, get help at the library, or ask your family. You do have to be careful online but if you exhibit [caution](#), you can have access to a wide variety of people. Online dating is a popular way for people of all ages to meet compatible mates.

- "I recommend people Google their prospective date before they meet," says lifestyle expert and Huffington Post [contributor](#), Kerri Zane, adding, "I am a big fan of [LinkedIn](#) for this purpose."
- In addition, April Masini, who writes the critically acclaimed [Ask April](#) advice column recommends online daters avoid sending photos of family members, as well as their address or phone number to someone they don't really know.

Use an Offline Dating Services

Some seniors enjoy the structure of offline senior dating services where the matchmakers personally select people for you to meet. These services may also plan mixers or other social events that allow you to meet a variety of people at once. While these organizations charge for services and events, many individuals consider the process safe and efficient.

Other offline suggestions, Masini says, include the common areas of medical buildings, local farmers' markets, or even at a local community college when auditing or taking a course on a subject of mutual interest.

What to Do on Dates

[Dating](#) should include activities you enjoy. Keep in mind that if you are not comfortable going out alone with someone, going in a group or double dating can take a lot of pressure off of the situation.



Dating Destinations

Senior couples have a wide range of options for dates. Seniors can do a hobby that both enjoy as a date. For example, if both like to golf, make a date out of the day and include lunch or dinner. A church picnic or going to an event or performance can also be fun as well. Other options include:

- Movies or concerts
- Museum or art gallery
- Going on a walk in the local park
- Taking dance lessons
- Attending a wine tasting event

Masini cautions against bringing a date to a family gathering unless you're seriously dating that person. "You'll send the wrong message to everyone," she says.



Dating Concerns for Seniors

There are many areas of concern seniors have when thinking about dating again. These fears might range from not being sure how the dating scene has changed to worries about how the family may react and how a potential marriage might affect pensions or [social security](#).

Income Worries

Many widows receive a pension or other income from a deceased husband. Re-marriage can sometimes make you ineligible for this pension, and you may want to avoid dating so you can avoid getting more deeply involved with someone. Quite honestly, seniors do have to be smart about finances. The following tips will help you make a wise decision in this area:

- Contact the pension provider and ask for a written list of rules.
- Consult an attorney or retirement specialist to help explain your options.
- Consider if your social security will be reduced.
- Will your new, combined income be more or less than what you receive currently?
- What happens if your new husband dies before you?

Although it is important to gather all the facts, sometimes you have to follow your heart and work the finances out. Many senior citizens enjoy active, part-time [jobs](#) for this very reason.

Family Reaction

One worry is whether grown children will accept someone new in their lives. This will depend upon the personality of the children and your new significant other. The best thing to do is to introduce the new man or woman in your life to your family and let them begin interacting. Daughters and sons can sometimes worry that the new man or woman is trying to replace a mother or father. Reassure the children that this is not the case.

Time will tell whether the family is going to mesh well. Although the kids' feelings should be considered, do remember that they no longer live at home. Your happiness is probably important to them, and if you express that this new person makes you happy, they are likely to learn to accept him or her in their lives.

Dr. O'Reilly puts it succinctly, "You're an adult. You have more life and relationship experience than most members of your family, so while you may welcome their input, you're the ultimate authority on your own love life."

Take a deep breath and enjoy the process of dating again. No matter your age, there are joys to be had on the dating scene. Be careful and take a chance - you might meet someone wonderful!

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DON'T MAKE THESE MISTAKES WHEN YOU EXERCISE AT HOME!

By Claudine Aherne



Are you missing your regular exercise class or other activities? Have you tried exercising at home to keep fit and stay healthy? Perhaps you'd like to do more exercise at home?

Over the years, I've supported hundreds of people to exercise safely and successfully at home. I've seen the most common mistakes and helped them get past these and set themselves up for success with home exercise.

Read on to find out what the most common mistakes are and how to avoid them. Doing so will help you to prevent injury, stay motivated, and get more out of your exercise program. You'll find it easier to exercise at home and see better results, sooner.

Mistake #1: Going It Alone

The first thing that people often do is to work out without any help or guidance. They try to remember exercises they've done in the past or learnt in classes.

However good your memory is, it's hard to remember a full sequence of exercises. Without some technique reminders (whether written down or in a video), we don't do the exercises so well (meaning we're less likely to get results and likely to get injured).

Without some structure, you'll find it harder to get started and easier to get distracted.

Solution for Success: Follow a Program

If it's written down, whether on paper or screen, make sure it has good images to help you. Most people, however, find videos easier to do and more motivating.

Mistake #2: Jumping Straight In

The next step is to look for a program or set of videos to follow.

When you're motivated, you just want to get on with it! Many people end up doing the first videos they find on YouTube or committing to a program they haven't thoroughly researched.

If you do this, you may end up doing exercises that are too hard or too easy for you. The movements may be unsuitable for your medical conditions (arthritis, hip replacement, osteoporosis) or not safe for you (balance training that leaves you too unsteady).

Solution for Success: Do Your Research.

Imagine you were considering joining a new gym or class or hiring a personal trainer. What research would you do? What questions would you ask? Now, think about asking these questions of an online trainer or program. You could:

Ask friends, doctors, and health professionals for recommendations.

Do background research (Is the instructor qualified? Do they demonstrate an understanding of your needs and conditions?).

Do an initial sense check (fast forward through some videos, watch before you do the exercises), or take up a free trial, if they offer one.

Mistake #3: Not Knowing Your Stuff

When there's no instructor or trainer in the room with you, you need to pay more attention to your technique. It will help to be more aware of your posture, breathing, how you do the exercise, and how hard you work.

At home, you can't wait for an instructor to correct you or suggest alternatives – it's up to you. To stay safe and get the most out of your workout, you need to learn what's right for you and any conditions you may have.

Solution for Success: Become the Expert on You

If you have any medical conditions or have had any recent injuries or procedures, ask your doctor or physical therapist if there are any exercises you should avoid (as well as any that will be particularly helpful).

Take the time to learn what [exercising at the right level for you](#) should feel like.

Get comfortable with the fact that you might need to exercise differently from one day to the next (depending on how you feel, how well you have slept, and other factors).

Look for an instructor or programme that gives lots of technique pointers, so you feel confident you are doing the exercises well. A good instructor will offer alternatives to some of the exercises, and encourage you to work at your own pace.

Here's a routine you can try at home now – this is one of the most popular videos in our [online exercise studio](#). The exercises will help you to improve your posture, stand up taller, and reduce tension in your back, neck, and shoulders.

Mistake #4: Skipping the Setup

If you haven't got your equipment close at hand and your tech set up right, it feels like such hard work to get started (even when you are super motivated). You're also more likely to give up if you waste time looking for things or can't get your tech or sound to work correctly.

Solution for Success: Set Up an Exercise Zone

Taking a bit of time to create your workout zone will make exercising at home stress-free and enjoyable.

Make sure you have the following:

- Space to move (without trip hazards on the floor)
- All the exercise equipment you need
- Any clothing or shoes you will need
- A bottle of water

The device you use to watch any videos (with associated stand and chargers)

Good speakers or wireless headphones to ensure optimum sound.

Mistake #5: Going in All Guns Blazing

When people start a new exercise program, their motivation levels are high. They want to go for it and start big. They might commit to doing an hour a day, or training for a big event.

If you're over-enthusiastic, you're more likely to overdo it. Going in hard from day one means you are more likely to get injured and to run out of steam.

Solution for Success: Start Small

As Confucius said, "The man that moves mountains begins by carrying small stones."

From a physical perspective, it's best to start with shorter, less intense workouts. When you build up gradually, your muscles and joints have time to get used to the exercises.

From a psychological perspective, it's pretty much the same. If we make a big commitment (e.g., an hour a day), it will soon become too much. However, just doing 10 minutes is so much easier to cope with. Every time you do the 10 minutes, you'll feel successful and build much-needed momentum.

So, temper your enthusiasm and don't overdo it. Start small and remember, you're in it for the long run!

I hope that everything I've learnt over the years will help you to exercise safely and successfully at home. Putting in a bit of time and effort to avoid these mistakes will help you to stay injury-free and make the most of the time you spend exercising at home.



Is Cryptocurrency Safe to Invest In?

Reprinted from seniorsguide.com



In case you didn't know, Warren Buffett is probably our country's leading investing guru. And his behind-the-scenes business partner, Charlie Munger, is equally astute. Munger has famously argued that any investor, regardless of age, should stick with investments they fully understand and avoid anything so complex it causes confusion.

That sage advice is the perfect lead-in to the subject of cryptocurrency, a type of digital payment that shares some of the characteristics of traditional currencies. By now, practically everyone has heard of cryptocurrency, yet few can honestly say they understand it. Though relatively new, is cryptocurrency safe? Here is what you need to know to decide for yourself.

What is cryptocurrency?

Cryptocurrency is a decentralized electronic cash system that confirms transactions using blockchain technology, a publicly distributed ledger that enables direct transactions. Proponents of crypto, its more popular shortened name, use it to purchase goods and services. Others invest in it as they would with any other asset class such as common stocks.

Some people assume that [Bitcoin](#) and cryptocurrency are synonymous terms. The truth is that Bitcoin is merely one type of crypto, albeit the oldest and largest, among thousands of others. And even though the total market value of all cryptocurrencies topped the \$2 trillion mark at one point, they still only account for 0.7% of the world's money.

How does cryptocurrency work?

These are the basics:

Every confirmed crypto transaction is in a public ledger (blockchain) and secured by cryptography. Peer-to-peer transactions are completed using cryptocurrency wallets. These transactions are encrypted and added to the public ledgers using a process called "mining." The transaction amounts are public, but the identity of the person who sent them is encrypted.

How does blockchain work?

Think of the blockchain as a decentralized bank ledger, recording transactions and balances. After a transaction, the details are sent to all users hosting a copy of the blockchain. Certain users, known as miners, then attempt to solve a cryptographic puzzle (using software) that lets them add a “block” of transactions to the ledger. The miner solving the puzzle first gets a few “newly mined” coins as a reward plus transaction fees paid by those who created the transaction.

Each new block is connected to the data in the last block with cryptographic codes (hashes) designed to make tampering with the blockchain all but impossible. Offering new coins as rewards, solving the cryptographic puzzles, and the difficulty of adding false data to the blockchain adds insurance against those with bad intentions. When you wonder, is cryptocurrency safe? This type of blockchain technology helps make it more so.

What is cryptocurrency mining?

Those who are running the software and hardware to confirm transactions to the blockchain are cryptocurrency miners. Solving cryptographic puzzles using software to add transactions to the blockchain with hopes of getting coins as a reward is cryptocurrency mining.

Is cryptocurrency safe for investment?

Now that you know the basics of crypto, you can probably come up with a few adjectives to describe it. However, it’s doubtful that “safe” is among them. Trading crypto is speculative, at best. It is a highly volatile market that is decentralized and unregulated.

While cryptocurrency is a new and exciting asset class, with the possibility of substantial gains, keep in mind that you will be entering an unstable market in which 25% drops are followed by equal gains or one in which a bear market can last for years.

Warren Buffett believes that cryptocurrencies like Bitcoin have no underlying value. They are much too complex to understand sufficiently. Even if you could comprehend them, they are nothing more than a speculative bubble that could crash to zero. “I don’t have any cryptocurrency,” he proclaimed recently, “and I never will.” Enough said?

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