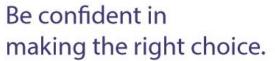


Medicare Made For You



Together we can review your current

plan and enroll you in the best plan to fit your needs.

Learn about your options.

A Medicare Supplement Insurance plan will help protect your health and budget with:

- •\$0 coinsurance and \$0 copays for Medicare-covered medical costs.
- Choice of any doctor or hospital that accepts Medicare patients.
- Enroll once and get the benefits you need year after year.
- Coverage for medical emergencies worldwide.

Call us today to learn more!



Named Top Georgia Medicare Brokerage for 2020 by Anthem Blue Cross Blue Shield

Affordable Medicare Solutions 8:30 a.m. - 5:30 p.m. M-F 3525 Lawrenceville Suwanee Rd #101 Suwanee, GA 30024 info@amsplans.com www.amsplans.com

(770) 945-5261







Senior Lifestyles is published by RJW | Media Brands, a division of RJW | Creative Development Works. For information about subscriptions, submitting an article or advertising please contact us at 888-670-2228 or mediabrands@creativedevelopmentworks.com

CONTENTS IN THIS ISSUE



Are you 62 or older?

Discover how a HECM can help you enjoy a more secure and comfortable retirement.



- Eliminate mortgage payments?*
- Afford in-home care rather than age in a facility?
- Receive money monthly should a spouse pass?
- Travel, fix up your home, or enjoy life?

*Borrower must continue to pay property taxes, homeowners insurance, and home maintenance costs



Bruce Hancock NMLS# 90211

Applying is easy.

Call today for a free consultation.

(352) 633-3204

Mutual of Omaha Mortgage, Inc. dba Mutual of Omaha Reverse Mortgage, NMLS ID 1025894. 3131 Camino Del Rio N 1100, San Diego, CA 92108. Subject to Credit Approval Florida Mortgage Lender Servicer License MLD1827; New Jersey Residential Mortgage Lender License 1025894; These materials are not from HUD or FHA and the document was not approved by HUD, FHA or any Government Agency.

For licensing information, go to: www.nmlsconsumeraccess.org 634760618

Ideas for Fun Activities for the Elderly

By Gabrielle Applebury M.A., Marriage and Family Therapy



There are many fun activities for senior citizens to keep their minds sharp, bodies strong, and spirits high. Whether it's spending time outdoors, playing games with family and friends, or working on a favorite hobby, fun activities can benefit a senior's overall wellbeing.

Activities for Older Adults Bring Happiness

Studies suggest that connecting with others, continuing to learn, and engaging all of your senses can help keep your brain active and sharp. This can significantly improve the quality of life for an elderly person, especially if mobility is beginning to decline. Encourage an elderly loved one to explore what they feel passionate about and to branch out and try new fun activities for seniors.

Try Birdwatching

Elderly individuals who enjoy being outside may find birdwatching to be a fascinating hobby. They can spot birds or look for feathers while taking a nature walk, or identify species from the comfort of their own backyard while they listen to the birds sing. Older folks with limited mobility can also enjoy birdwatching in parks where smooth paved roads can accommodate wheelchairs and walkers. Keep track of the bird species you find with a notebook or snap pictures with your phone or camera. If you end up collecting feathers, you can paste them or press them into a keepsake book or frame.

Design a Planter Box

Gardening is a great way to work on dexterity. Use your hands or gardening tools to cultivate your garden depending on which one is easiest for you.

For this activity you will need:

- A planter box (any size will do)
- Nutrient rich soil appropriate for the climate
- Herbs or flowers
- Paintbrushes and chalk paint

Instructions

Once you have selected your florals or herbs, fill the planter box half full with soil.

Dig small holes and place your plants into them being careful to leave enough space for each individual flower or herb to grow.

Once all of your plants are in, fill the rest of the planter box with soil and gently pat down. Water your plants and place in a sunny or shady spot depending on which type of plants you've chosen.

Create Custom Decorative Art

To make your planter box unique, you can use chalk paint to decorate the outside of the box. Chalk paint dries quickly and does not need a base coat applied before using. Using a paint brush with a larger handle or

sponges dipped in paint can make decorating the outside of your planter box easier.

Arts and Crafts Are Fun Things to Do with Elderly People

Whether it's learning a new craft or continuing with a favorite hobby, most arts and crafts activities can be modified as needed so that elderly individuals with certain physical limitations can still enjoy a favorite pastime.

Get Crafty with Ceramics

Many ceramic projects only need light sanding and painting, resulting in a beautiful and rewarding finished piece. Research suggests that ceramics actually helps combat depressive symptoms because it triggers the reward circuit in the brain. This releases the feel-good neurotransmitter dopamine. Ceramics can be done in a comfortable seated position, perfect for those in wheelchairs. Create a beautiful bowl by gently putting pressure in the center of a rounded clay ball until an opening begins to form. Shape and mold the bowl however you'd like. You can also paint the bowl or glaze it if you're up for it. Working with ceramics is a great creative opportunity to work on dexterity while engaging the senses.

Scrapbook Your Favorite Memories

Scrapbooking is a great way to commit your favorite memories to paper. These memories and images can be shared with family members. To create a beautiful book, you'll need:

- A large notepad or scrapbook template
- Images of your favorite memories
- Glue sticks and double sided tape
- Markers, pens, and anything else you'd like to use to decorate

Creating a scrapbook is personal, so take your time and highlight your favorite life memories. This project can be as simple or complex as you'd like, and you can always have someone assist with putting the pages together if dexterity is a challenge. If you do need someone to help, ask a close friend or family member and make it a fun opportunity to socialize and connect with them.



Use Game and Puzzle Activity Ideas for Senior Citizens

Many elderly people enjoy spending time playing games or working on puzzles with family or friends. There are a number of companies that offer a large selection of games and puzzles that are adapted for people who have physical limitations such as low vision or arthritis. Some of these companies include Senior Store, Senior Sez and Masters Traditional Games.

Fun Game Options

While many elderly folks enjoy traditional games like bingo or bridge, others have fun playing nostalgic board games, games that challenge the mind, and computer games. Break out one of the following games when you want to liven things up.

- Senior Moments, a memory game
- Trivia games, like Trivial Pursuit and Suddenly Senior
- Scene It, a DVD-based trivia game series about movies and pop culture
- The Reminiscing Game, a game that challenges the memory with great nostalgia questions
- Jigsaw Puzzles

Working on puzzles helps keep the mind sharp and alert. The same companies that offer adapted games for people with physical limitations also offer jigsaw puzzles with oversized puzzle pieces and crossword and word search books printed in large print. These puzzles can be worked on alone or with friends and family members. Studies suggest a happy and active social life is connected to lower levels of an inflammatory factor directly correlated with Alzheimer's disease, arthritis and some types of cancer.



Senior centers cater to both senior citizens and more elderly individuals. Naturally not everyone there has the same interests or physical and mental abilities. Joining a senior center is a great way to meet other people who share similar interests and engage in a wide range of activities. Although each senior center is different, they generally all offer:

- Card and board games
- Arts and crafts

Visit Senior Centers

- Exercise, yoga or tai chi classes
- Educational programs
- Trips
- Dances
- Lectures



Regardless of age, everyone loves to have fun, and elderly

individuals are no exception. Having a good laugh and sharing enjoyable activities can be a wonderful way to stay actively engaged in life.

Your life. Your wealth. Your future.

Pursue what matters most



Taras Wealth Management

Jeanie M. Taras, CFP®, CDFA®

Senior Vice President–Wealth Management Senior Portfolio Manager

Sarah Guyton

Senior Registered Client Service Associate





Michael S. Taras, CFP®, CRPC® Senior Wealth Strategy Associate

Jessica Albino

Senior Registered Client Service Associate

UBS Financial Services Inc.

One Independent Dr., 30th Floor Jacksonville, FL 32202 904-358-4175

Industry honors for Jeanie M. Taras:

- Forbes Best-In-State Wealth Advisors in Florida, 2021
- Forbes Top Women Wealth Advisors, 2021

advisors.ubs.com/taraswealthmanagement



Forbes Best-In-State Wealth Advisors list is comprised of approximately 5,200 financial advisors. It was developed by SHOOK Research and is based on in-person and telephone due diligence meetings to measure factors such as quality of practice, industry experience, compliance record, assets under management (which vary from state to state) and revenue. Neither UBS Financial Services Inc. nor its employees pay a fee in exchange for these ratings. Past performance is not an indication of future results. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience. Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP® and Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP® and Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP® and Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP® and Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP® and Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP® and Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP® and Certified Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment advisory services in its capacity as an SEC-registered investment advisory services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that clients understand the ways in which we conduct business, that they carefully read the agreements and disclosures that we provide to them about the products or servic

Misunderstandings About the Financial Power of Attorney Document

BY MARIE BURNS

Do you know if your financial power of attorney document is a "springing" or an "immediate" authorization? Do you know what your bank or retirement account custodian would require if your financial power of attorney agent needed to transact on your account for you?

Those two questions and their answers can cause a lot of confusion. Let's see if we can clarify the terminology so you can better understand what you have in place and then talk with your estate planning attorney or financial institutions as needed.



No Wonder It's Confusing!

In the United States, the copy of the legal document that you (hopefully) have in place to name who you want to act on your behalf on financial matters when you are unable, may be titled by many different names.

The heading may say Durable Power of Attorney, Durable (Financial) Power of Attorney, General Durable Power of Attorney, Durable General Power of Attorney, General Power of Attorney, Durable Power of Attorney for Management of Property and Personal Affairs, or something similar.

I currently see all of those on my clients' documents that they had drafted by their estate planning attorney here in Arizona. The confusing part to clients is that it may not have the word "financial" in the heading of the document at all.

Now or Later?

Whatever your document is called, it is naming someone, often referred to as an agent or attorney-in-fact, who you want to make financial decisions as well as specifying what actions they can take if you are unable.

Springing vs Immediate

It may only apply at the time that you are deemed incapacitated (often requiring medical confirmation in writing by two physicians). That is referred to as a "springing" power since it only "springs" into action when you become incapacitated and not before then.

Alternatively, you may state that your agent authorization applies immediately, and you give permission for that person to act on your behalf starting now. In that case, no incapacity is required, and no further documentation would be needed by a physician.

Whichever one you have, the agent's power ends at death. Upon death, the trustee/executor/personal representative would become the decision maker.

Talk to Your Attorney

Without relooking at your document, you may not know or remember which type of financial power of attorney you have in place, "springing" or "immediate." There is no right or wrong but the pros and cons of each, as well as the convenience and trust factors as we get older, makes for a good discussion to be guided by your estate planning attorney to help you make an informed decision.

To Each His Own

So whichever version of the financial power of attorney you have, it is also good to understand that each financial institution will have its own process if the time comes that your agent needs to take action on your behalf. You won't know what's required until you ask, and they may change those requirements over time.

So Many Options

Some banks, for example, will accept a copy of your financial power of attorney document and that is all that is required. Others will only accept that document if it is less than 3 or 5 years old (I have seen both).

Others will also require their form to be completed, either in addition or in place of the legal document. And still others may require a notary stamp or signature guarantee to be added to the process. At investment and insurance companies, there may also be a legal department review before it is deemed approved and in place.

Do It Now If You Can

If you have an immediate financial power of attorney document, I am a fan of seeing if you can get it on file at some or all of your financial institutions in advance. That way there is less delay or paperwork required at the time an agent may need to act on your behalf.

He or she will appreciate less stress in that moment by having it already in place. Some financial institutions will only allow it to be added at the time it needs to be exercised, not in advance. Again, you have to ask in order to find out.

A Copy to Your Agent

As always, when you name someone as a power of attorney, either for finances or health care, be sure you provide them with a copy of the document. That's also the opportune time to talk with them further about your wishes including **Living Arrangements for the Future** and answer any questions they may have.

The "To Go" Bag

I attend and volunteer teach at a senior outreach program here in the Phoenix area, and one additional thought I learned from those audiences is something that you may want to consider too.

They suggest traveling with a "To Go" bag. It may be a folder, file, zipper pouch, etc. that you bring along on your travels. And it holds important information like a copy of your financial power of attorney, health care directives documents, medication list, and I.C.E. (In Case of Emergency) contact sheet.

This all may feel a bit like a belt-and-suspenders approach to making your wishes known. But documents are no good if they aren't available when they are needed!



TURKEY STUFFED ZUCCHINI BOATS

thefoodiephysician.com

These Turkey Stuffed Zucchini Boats are perfect to make on the weekend when you have a little time. They require some prep work so I like to make a large tray of them on my day off. Then we can enjoy them throughout the week. They're perfect for busy weeknights when you want a nutritious dinner that both kids and adults will enjoy. They're also easy to pack up for lunch.

To make the *Turkey Stuffed Zucchini Boats*, I first cut the zucchini in half lengthwise and then scoop out the middle. Be sure to save the zucchini flesh to add to the filling. Zucchini is low in calories and is packed with water and fiber. It's a good source of several beneficial vitamins, minerals and antioxidants, especially vitamin *C*.



I like to pre-bake the zucchini while I make the filling so that they soften up a little. The turkey filling comes together quickly on the stove thanks to the help of jarred tomato sauce. You can definitely make your own sauce if you prefer but when I'm pressed for time, jarred sauce is a huge timesaver!

The final step is to fill the zucchini boats with the turkey filling and then top them with a mixture of mozzarella cheese and breadcrumbs before popping them back in the oven. The combination of ooey, gooey cheese and a little crunch from the breadcrumbs is the perfect finishing touch!

Turkey Stuffed Zucchini Boats

Prep Time

20 mins

Cook Time

12 mins

My Turkey Stuffed Zucchini Boats are light and nutritious- they're the perfect dish to kick off the New Year in a positive way!

Course: Entree, Main Course Cuisine: American, Italian

Servings: 4

Calories: 241 kcal

Ingredients

- 4 large zucchini
- Olive oil spray
- 1 small yellow onion, chopped
- 1 pound ground turkey
- 1/2 teaspoon kosher salt
- 1/4 teaspoon black pepper
- 1 1/2 cups jarred tomato sauce (I use Rao's marinara sauce)
- 1/3 cup shredded mozzarella cheese
- 2 tablespoons Italian seasoned breadcrumbs

Instructions

- 1. Preheat oven to 375°F.
- 2. Slice the zucchini in half lengthwise. Using a spoon or melon baller, scoop out the flesh from the center, leaving a ¼-inch shell around the edges. Save the zucchini flesh in a bowl for later. Arrange the zucchini halves in a large baking dish and spray them with olive oil. Bake in the oven for 20 minutes until slightly softened. Remove from oven.
- 3. While the zucchini is baking, spray a large sauté pan with olive oil. Add the onion and ground turkey. Squeeze as much water as you can from the reserved zucchini flesh and chop it up. Add the chopped zucchini to the pan. Season the mixture with the salt and pepper. Cook, breaking up the turkey with a spoon, until turkey is browned and vegetables are softened. Stir in the tomato sauce and simmer a few minutes longer.
- 4. Spoon the turkey filling into the zucchini halves. Mix the mozzarella cheese and breadcrumbs together in a bowl and sprinkle the mixture on top of the zucchini boats.
- 5. Cover the baking dish with foil and bake in the oven for 20 minutes until the zucchini is cooked through and the cheese is melted. Enjoy!

How To Find The Right Exercise You Love

BY NOELLE NELSON

By now, it is common knowledge that exercise is not only how to keep our bodies fit and healthy, but also how to keep our brains in good shape, especially as we move forward into our 60s, 70s, 80s and beyond. Study after study confirm that physical activity is vital in helping us stay mentally alert as well as enhancing our cardiovascular and immune systems, among other benefits.



But here's the thing: few of us relish the idea of exercising purely for the sake of exercising. Reasons vary from "It's boring" to "I've never been physically active" to "I can't get motivated," to cite but some of the more common ones.

So, if we are going to take the plunge and engage in a regular exercise regime, we need support, help, techniques to get us up off that cozy couch into something more physically demanding than handling the remote.

Know Thyself

This technique may surprise some, but it's very basic. For example, I hate running. I hated running after a ball when I was young and my mother insisted I learn to play tennis. I hated jogging when it was all the rage, and supposedly you could meet cute guys on the track. Which I never did, but that's another story. If an activity involved running, I instantly counted myself out.

However, if physical activity involved music and dance, I was all over it. Ballet when I was young, jazz dancing in my 30s, ice dancing in my 40s, back to ballet in my 60s, and oh joy – the discovery of ballroom dancing in my 70s.

Know thyself. If what thrills you is running, find a form of exercise that features running. That may be jogging, or maybe not. It could be working the treadmill at your local gym; it could be trotting along with your beloved dog. It could be tennis or running to first base with your local softball team. There is any number of physical activities that incorporate running as a main feature.

There are so many different forms of exercise that, given a little thought and self-exploration, you will find one or more that appeal to you. You will be far more motivated to actually engage in the activity consistently if it resonates with who you are.

Have a Purpose

It's a lot easier to keep yourself motivated and on track if you give yourself a goal, something tangible you are working towards. Otherwise, you may soon feel like a hamster on an endless wheel – same old thing day in, day out, week in, week out.

<u>Pam Butcher</u>, at 89, found a wonderful way of keeping her exercise choice motivating and rewarding. Although she started playing tennis in her earlier years, once her family was raised, Pam became intrigued by table tennis.

She started, as we all do, having to learn the sport, and in the process, got good at it. With that, Pam began to enter table tennis competitions, and in the years since has traveled far from her native U.K. to the U.S. and China among other countries, garnering medals as a World Table Tennis Champion in her age category.

Set Goals

Competition is a solid motivator for some. I know for myself, that competing as a ballroom dancer certainly gets me into that practice studio regularly. But if competition isn't for you, that doesn't matter. What matters is that you find a purpose for doing what you do. The easiest way to create a purpose is to set goals.

For example, if your joy is jogging, set yourself some weekly or monthly goals. Put those up on your fridge or bathroom mirror, and check off your goals as you attain them. If your activity involves learning a skill, like tennis or cycling, create goals that track your progress. Be gentle with yourself. Positive reinforcement works best, so set small goals that are realistically achievable, and reward yourself with gold stars or a latte, whatever says "Yeah, me!" to you.

Be sure to include a victory phone call to your significant other or best friend. Eventually, you can set more long-term goals, such as running in a marathon or cycling with a team. Regardless of how small or large your goals are, sharing the results with someone who knows what your goals are and is supportive of you. It is a time-honored way of helping stay the course.

And staying the course is what it's all about. Enjoy.

Dr. Noelle Nelson is a psychologist, consultant and speaker. She is passionate about personal growth and happiness. She's authored over a dozen books including "Happy Healthy... Dead: Why What You Think You Know About Aging Is Wrong and How



Advisors



Plan upstream towards steady income downstream

A little planning today can make all the difference tomorrow. We can help you design a distribution strategy aimed at preserving your savings and helping to ensure your income stream flows throughout your retirement.

Laraine Schultz
Managing Director – Investment Officer
1499 S Harbor City Blvd Ste 400
Melbourne, FL 32901
Direct: (321) 676-7845
Laraine.Schultz@wfadvisors.com

Investment and Insurance Products:

NOT FDIC Insured	NO Bank Guarantee	MAY Lose Value

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

© 2020 Wells Fargo Clearing Services, LLC. All rights reserved. CAR-0720-03330



ALTERNATIVE HOME HEALTH CARE

Florida's Premier Provider of Home Health Care

WE ONLY PROVIDE W-2 CAREGIVERS

INSURED

For worker's compensation, unemployment and liability.

BONDED

Allows for client's personal property protection if needed.

SUPERVISED

All Caregivers are overseen by, and report to a supervisor.

Companions | Home Health Aides | Live-ins



CARESONA

24/7/365 access to care WWW.CARESONA.COM

Mobile App Available: App Store | Play Store



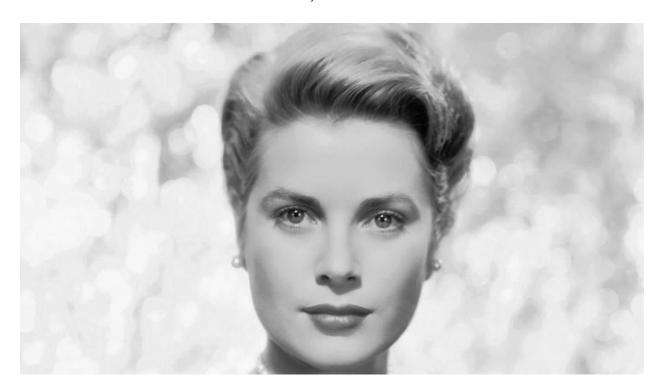
BROWARD 954.622.0588 License #HHA299991246 MIAMI DADE 305.652.0066 License #HHHA299992273 ORLANDO 407.447.7478 License #HHA299995054

PALM BEACH 561.921.9031 License #HHA299993391

WWW.ALTERNATIVEHOMEHEALTH.COM | TOLL FREE: 855.622.0588

5 Surprising Facts About Grace Kelly

BY ETHAN TREX, MENTALFLOSS.COM



From her first major screen role as Gary Cooper's violence-loathing Quaker wife in the classic Western *High Noon* through her "wedding of the century" and retirement from films to become Princess Grace of Monaco, Grace Kelly brought something truly unique to every part of her life. So let's take a look at five things you might not know about Grace Kelly, who was born on November 12, 1929.

1. GRACE KELLY PROBABLY COULD HAVE BEEN AN ATHLETE.

When Grace Kelly was born in the East Falls neighborhood of Philadelphia in 1929 to Margaret and Jack Kelly, her athletic pedigree was formidable. Jack Kelly, who ran a wildly successful brick company, was also one of the finest rowers ever to dip his oars in the Schuylkill River. He wasn't just a local phenom, though; Jack had three Olympic gold medals in sculling to his credit. He picked up single and double scull gold at the 1920 Games in Antwerp and



then defended his double scull gold with his cousin Paul Costello in Paris in 1924. To underscore just how great he was, Jack Kelly is the only rower in the U.S. Olympic Hall of Fame.

Kelly's mother, <u>Margaret</u>, was no slouch, either. She had been a world-beater as a collegiate swimmer at Temple and then became a physical education instructor at the University of Pennsylvania, where she became the Ivy League school's first-ever women's sports coach after she organized a basketball squad.

One of Kelly's three siblings, <u>John Jr.</u>, was a formidable athlete in his own right; he rowed in the 1948, 1952, 1956, and 1960 Olympics, picking up a single sculls bronze in Melbourne in 1956. John Jr. gave the medal to his sister Grace as a wedding gift.

2. GRACE KELLY TURNED DOWN AT LEAST ONE ICONIC ROLE.

In 1954 Kelly was all set to costar with <u>Marlon Brando</u> in *On the Waterfront* when Alfred Hitchcock, with whom she had successfully collaborated on *Dial M for Murder*, told her to head to Los Angeles for costume fittings for his new film *Rear Window*. Kelly jumped at the opportunity to work with Hitchcock and Jimmy Stewart on the film, so the role of Brando's love interest Edie in *On the Waterfront* went to Eva Marie Saint, herself a future Hitchcock blonde.

Both films became undisputed classics, but it's hard to imagine Kelly didn't kick herself a little at the 1955 Academy Awards when Saint picked up the Oscar for Best Supporting Actress for her part in *On the Waterfront*. Of course, the pain probably didn't last too long, as later in the evening Kelly won the Best Actress statue for her role opposite Bing Crosby and William Holden in *The Country Girl*.

3. BECOMING A PRINCESS WASN'T CHEAP.

Kelly met Prince Rainier III of Monaco at a photo shoot in 1955 when she was leading the American delegation to the Cannes Film Festival, and the two instantly hit it off. After she returned to the States, the actress and the prince corresponded until later that year when he came to the U.S. on a diplomatic tour. After spending three days with Kelly and her family, Prince Rainier proposed, and Kelly accepted.



Things aren't so simple when you're marrying a prince, though. To seal the deal, Kelly's family had to cough up a dowry. Luckily, Jack Kelly was every bit as successful in the brick business as he was with the oars, and he forked over a \$2 million dowry to help cover the cost of the wedding.

With a dowry like that, what kind of engagement ring does a movie star princess get? A gigantic one. Kelly's was a 10.47-carat emerald-cut diamond with a platinum band. If you want to get a look at the ridiculous rock, watch *High Society*, Kelly's final feature film. She wears the ring throughout, at one point causing Bing Crosby to guip, "Some stone, did you mine it yourself?"

4. NOT EVEN ALFRED HITCHCOCK COULD LURE GRACE KELLY BACK TO HOLLYWOOD.

After Kelly's wedding in 1956, she became Her Serene Highness, Princess Grace of Monaco and stopped working as an actress. However, her old director Alfred Hitchcock never gave up on trying to get Kelly to star in another one of his films. Hitchcock allegedly planned to use 1962's *Marnie* as Kelly's big comeback to the silver screen, and the princess agreed to take the part. In March 1962, Monaco's palace spokesman <u>announced</u> that Princess Grace would play the role then give up acting altogether.

The citizens of Monaco weren't so keen on having their princess return to the movies as a compulsive thief, though. The local press blasted the idea of Kelly making a screen comeback, and France's Charles de Gaulle supposedly pressured Prince Rainier to pull his wife out of the production for fear it would make Monaco appear frivolous. In April, Kelly announced that she was withdrawing from the production, ostensibly due to scheduling difficulties. Tippi Hedren ended up in the title role opposite Sean Connery.

5. SHE HAS A WHOLE SLEW OF TRIBUTES TO HER CREDIT.

Princess Grace died in 1982 when she suffered a stroke while driving and drove over a steep embankment. (Contrary to rumor, Kelly's family insists that she was not driving on one of the winding roads she and costar Cary Grant zipped down in Hitchcock's underrated *To Catch a Thief*.) After a royal funeral that attracted nearly 100 million television viewers, she was laid to rest in Monaco. More than 35 years after her death, tributes to Kelly keep rolling in. In 1993 she became the first American actress to appear on a postage stamp, and in 2007 special



commemorative two-euro coins bore her profile. Fashion house Hermes's <u>Kelly bag</u> is named after the actress in honor of her penchant for appearing with the high-end purse.

Even though she didn't join in her family's rowing hobby, Kelly also has a sculling tribute in her honor. In 2003, the Henley Royal Regatta, a major rowing event on the Thames that once snootily rejected Jack Kelly's attempt to participate, renamed its women's quadruple sculls race the Princess Grace Challenge Cup.



What Happened in 1964

Thepeoplehistory.com

1964 as the war in Vietnam and US Congress Authorizes war against N Vietnam more American servicemen were dying, and after three civil rights workers were murdered in Mississippi the president signed the Civil Rights act of 1964 but this did not stop the violence as it continued to increase in many American Cities. Lyndon Johnson was also returned to power after a landslide victory. This was also the year The Beatles took the world and America by storm and Beatlemania went into overdrive as they released a series of number one hits including "I want to hold your hand", "All my Loving". Other British groups also found success including The Rolling Stones and The Animals and together with the American Talent of The Supremes and Bob Dylan many say this was one of the greatest years for music in the last century. Also one young loud talented boxer by the name of Cassius Clay won the Boxing World heavyweight championship from Sonny Liston.

Vietnam War

• Three North Vietnamese torpedo boats attack the US Destroyer Maddox in the Gulf of Tonkin US Congress **Authorizes war against N Vietnam** Gulf of Tonkin Resolution

Boston Strangler

• The **Boston Strangler** Albert DeSalvo is captured. In 1967 Albert DeSalvo is found guilty and sentenced to Life Imprisonment. In 1973 is found stabbed to death at Massachusetts Correctional Institution.

Warren Commission

 Warren Commission report on the assassination of President John F. Kennedy concludes Lee Harvey Oswald had acted alone

The Civil Rights Act of 1964

• The Civil Rights Act of 1964 is signed into law by President Johnson.

Martin Luther King Jr. -- Nobel Peace Prize

 Dr. Martin Luther King, Jr receives the Nobel Peace Prize.

Elizabeth Taylor Marries Richard Burton

• Elizabeth Taylor marries Richard Burton for the first time.

Having first met while filming the movie Cleopatra in 1961, actors Richard Burton and Elizabeth



Taylor make their much publicized relationship official on March 15th when they are married in Montreal. The two had both been married when they first started their relationship, a scandalizing event that garnered attention from the Vatican, which condemned them. The Burton-Taylor affair and marriage had the public fascinated and marked the beginning of the public's enthrallment with celebrity relationships. The pair were married until their divorce in June of 1974. They remarried each other in 1975 but divorced for a second time in less than a year.

Mariner 4 Spacecraft

• The Mariner 4 spacecraft is launched by NASA.

1964 Men's and Women's Fashion Clothes





Toys From The Year 1964



The Beatles

• The first Beatles US Album Release "Introducing the Beatles," is released on January 10th in the US by Vee-Jay Records

Cassius Clay

• Cassius Clay Beats Sonny Liston on February 25th for World Heavyweight championship

Ford Mustang

• The **first Ford Mustang** from Ford Motor Company is made.

Verrazano Narrows Bridge

Verrazano Narrows Bridge is opened joining Staten Island and Brooklyn

24th Amendment

• The 24th Amendment to the Constitution of the United States is Ratified which removed the right to vote in federal elections on payment of a poll tax or other types of tax. Available as a downloadable image on our Public Domain Images Page

Washington D.C.

• Washington D.C. residents are able to vote in a presidential election for the first time.

Most Powerful Earthquake

• The most powerful **earthquake** in U.S. history at a magnitude of 9.2, strikes South Central **Alaska**



World's Fair

• World's Fair held in New York

Jack Ruby

 Jack Ruby is convicted of the murder of Lee Harvey Oswald, the alleged assassin of President Kennedy

Popular Culture 1964



- "Hello Dolly," "Funny Girl," and "Fiddler on the Roof" premier on Broadway in New York.
- The Rolling Stones release debut album, "The Rolling Stones"
- The Beatles make their first appearances on the Ed Sullivan Show.
- The Beatles have 13 singles Billboard's Hot 100 at the same time
- The first pirate radio station, Radio Caroline, is established
- The Beatles hold the top five positions in the Billboard Top 40 singles in America
- Bob Dylan releases "The Times They Are a-Changin" many consider a 1960s classic as it captured the changes hapening in society
- BBC2 starts broadcasting in the UK.
- Pablo Picasso painted his fourth Head of a Bearded Man
- The Sun Newspaper is first published in the United Kingdom
- Hasbro launch G.I. Joe an action figure for boys to join the Barbie Doll For Girls.
- Buffalo Wings (deep fried chicken wings coated with hot sauce) are made at the Anchor Bar in Buffalo, New York
- Charlie and the Chocolate Factory is published written by Roald Dahl
- Top of the Pops premieres on BBC television.
- Elizabeth Taylor marries Richard Burton for the first time

Popular Films

- The Carpetbaggers
- It's a Mad, Mad, Mad, Mad World
- The Unsinkable Molly Brown
- My Fair Lady
- Mary Poppins

Popular Musicians

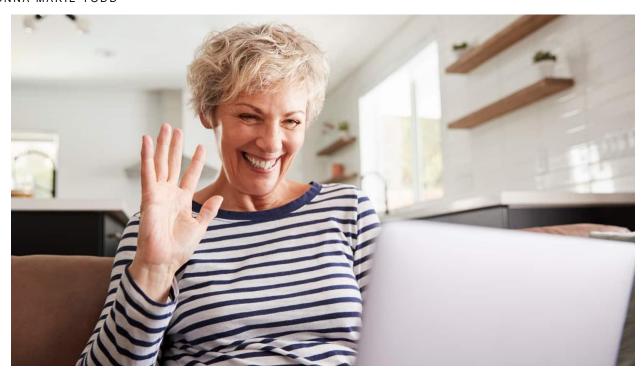
- The Beatles
- Roy Orbison
- Ella Fitzgerald
- Simon and Garfunkel





Is Covid Changing Your Relationships?

BY DONNA MARIE TODD



It's been so long since I've had a hug that I put my hug-o-meter in the basement next to the Christmas ornaments. Maybe by the time the holidays roll around we'll be able to safely hug someone again. If not, I may buy one of those live-size Christmas bears and put it on my couch to keep me company.

Have You Caught Up with Old Friends?

On the other hand, I've been hanging out with girlfriends I'd all but lost touch with before the pandemic set in! The ease and practicality of connecting with friends on virtual platforms like ZOOM and DISCORD is so convenient. It's been fun to schedule weekly "cocktail hours" and "wine and whines."

Is a renewed closeness with your girlfriends reassuring to you during this time of isolation and social distancing? It's been very comforting to me. Plus, I just genuinely enjoy learning what the last 5 to 10 years of their lives have been like.

My friends are all over the country (and the world) and in-person visits are few and far between under the best of circumstances. Needless to say, this is not the "best of times" for in-person travel and visitation.

Two of my friends became grandmothers in our years apart. I missed the baby pics but caught back up with them in time to see "the first steps" and toddler playground romps. A few more had breakups I didn't know about. Put my foot right in my mouth by asking about the spouse.

Oops.

The other thing we'd missed out on was each other's big 6-0 birthdays. We were 50-somethings the last time we connected and now here we are, growing older together.

Have You Noticed How Wise Your Friends Are Now?

Along with birthdays passing at the speed of light, we're also entering our wisdom time. It is astonishing how wise my friends are now! I always knew they were smart, but now they are sages!

When I complain that my son has been dating the same woman for six years, they say, "Don't pressure him to get married. Men don't even know who they are at 25. He's young yet."

Or they'll tell me to take it easy on myself when I name how much weight I "need" to lose or talk about getting plastic surgery in Mexico. "Stop worrying about how you look! You are an amazing woman, an all-around great gal."

Do your girlfriends help you feel better about yourself, too? Do they help you see the real you? We need all the reinforcement we can get. When the advertising world says wrinkle-free, skinny grey-haired women are the norm, having a girlfriend remind you that you're beautiful is pretty powerful stuff!

Using Any New Technology?

I'm a little embarrassed that it took a pandemic to get me to try ZOOM and GOOGLE Hang-Outs. I'd heard about them for years, but I never really had a reason to test them out.

To contact someone and say, "Hey, let's look at each other on the computer tonight!" (In fact, the thought of that felt a little weird and voyeuristic.) Now I'm an old pro at setting up a meeting or making a FaceTime call for a cocktail chat on my phone.

I loved going to the movies but Covid has turned me into a streamer, and I'll binge-watch with a glass of wine until my eyes glaze over.

When I read that the Metropolitan Opera and the American Ballet Theatre both had online offerings, I spent several nights reveling in the arts.

I watched *Mignon* from the Met and even saw glimpses of dancers sans their tights and tutus. Like this fun, "filmed at home" offering from the ABT and the San Francisco Ballet:

All this online viewing has only made me more interested in purchasing next season's tickets and grabbing a popcorn at the local movie house before spending two hours of sheer bliss watching a stage or big screen performance.

I appreciate the efforts of these artists to feed our souls while they're having difficulty feeding themselves. It says a lot about who these artists are and why they do what they do.

I feel like a butterfly that is in its final instar, shedding my old exoskeleton and becoming someone new. I even recorded my thoughts about my journey.

I have new ways of interacting with my friends and new ways of entertaining myself at home!

Are You Getting a Pandemic Perspective?

I'm comfortable in a mask and can see six feet in my mind with or without the X's pasted on the floor. I wash my hands at least five times a day as I hear "Happy Birthday" playing in my head.

New habits of safety and careful interaction are replacing old feel

IT'S RIDICULOUS TO BE THIS TIRED AFTER 60!

BY JOAN IFLAND



I bet you've heard this: "You're tired? You're just getting old. That's normal as we age. Fortunately, you're retired so you can rest as much as you want." Hey! I didn't spend my life working so that I could retire to rest! My retirement is my fun time! No fair!

No fair is right. What if the myth of aging and fatigue isn't true? What if something else besides aging is behind fatigue in our golden years?

One Little Education Program

I did my doctoral internship at a small church in south Houston. The congregation was old and delighted to be hosting an education program aimed at eliminating processed foods. I don't think any of them were prepared for the enormity of the improvements they were about to experience in their lives.

Most of the older members of the congregation had accepted the idea that the consequences of aging are inevitable. They had accepted that aging brings with it the consequences of slowing down, going to bed early, and taking a daily nap.

Boy, were they surprised!

Getting Off the Couch

I remember standing in line at Wednesday night potluck. One of the most senior, long-term members of the church was standing a few people behind me. I could hear her exclaiming, "I've gotten off the couch!" For a moment, I thought she might have replaced a worn-out bed and thereby gotten off the couch and into bed.

But no. That wasn't the case at all.

As I leaned in to eavesdrop, I realized she was talking about being liberated from her daily afternoon nap. Thanks to the education program I'd been running, she had eliminated enough processed foods that she was no longer so sleepy that an afternoon nap on the couch was essential.

She thought she needed the daily nap because she was old. Wrong. She was thrilled to find out that the druggy effect of processed foods was the real culprit behind losing her afternoons to sleep.

Processed Foods Are a Thief of Time

Processed foods had robbed her of her afternoons for years. Through our education program, she finally caught the thief, banished processed foods from her house, and reclaimed her afternoons. She had lots of ideas for what kind of fun she could stir up with her newfound afternoons.

She was FREE from the sleepiness of processed foods. She was free from fake fatigue associated with processed foods.

How Do Processed Food Steal Our Time?

Processed foods create the sensation of fake fatigue in many ways. Processed foods are inflammatory. They can even inflame our brains. We call this brain fog, and most people don't know that it comes from processed foods.

Brain fog can prevent thinking which deprives us of mental stimulation. In the absence of mental stimulation, we become bored and can easily drift off into sleep even if we would like to do something else with that time.

Processed foods also create fake fatigue by triggering the release of a flood of dopamine in the brain. Dopamine is named after L-Dopa which is a numbing drug. Processed foods literally dope us up. We experience this as sleepiness. We're actually not sleepy. We're drugged up! And the list goes on.

The Source of Adrenal Fatigue

Processed foods trigger a surge of adrenalin followed by a plunge. Low adrenalin also feels like fake fatigue. The constant up and down wears out the adrenal glands, and... you guessed it... more fake fatigue is experienced. In my 25 years of experience, I've listened to people recover from adrenal fatigue when they've given up processed foods.

Furthermore, processed foods are devoid of nutrition which leads to malnutrition. This can also be experienced as fake fatigue.

Are You Getting Excited?

Are you getting excited at the thought that you could eat your way out of fake fatigue? Start with eliminating the worst culprits. Sugars, sweeteners of any kind, and flour can all stimulate the druggy, sleep feeling that we're calling fake fatigue.

Give yourself 4-8 days to complete withdrawal. Be prepared to wake up rested and able to go all day without a nap.

If you find that your cravings are too intense to give up these foods, or you want to give them up but you keep eating them, consider whether you might have an addiction to processed foods. Please visit Food Addiction Reset and take the Self-Quiz for the signs of addiction to processed foods right on the home page.

And spread the word, OK?

Yes, Your Smart TV is Spying on You – Here's How to Stop It

KOMANDO.COM



Smart TVs are big money savers compared to other tech on the market. Not only do they tend to be cheaper than traditional TVs, but they also include built-in apps that can save you from having to buy streaming devices like a Roku or Fire TV Stick.

But as with any smart technology, there's a price to be paid for the convenience. In return for an always-connected experience, smart TVs collect data on users — a lot of it.

You won't believe how your smart TV is not just gobbling up your viewing data. In some cases, it's also gathering information about your home. In this guide, we'll walk you through how to opt out of this data collection so you can get back to binging your favorite shows in peace.

Turn off your smart TV's tracking features

Can you minimize your smart TV's snooping activities? Yes. Our advice: Turn off its tracking features — especially Automatic Content Recognition.

What is ACR, and how do you turn it off? It's a visual recognition feature that can identify every ad, TV show or movie you're playing on your TV. This includes streaming boxes, cable/over-the-air TV and even DVD and Blu-Ray disk players.

This data is collected and can be used for marketing and targeted advertising purposes. If this all sounds too creepy to you, there are thankfully ways to turn it off. The exact methods will depend on your TV's brand.

Vizio

If you own a Vizio smart TV, you can turn off your set's ACR features. Here's how:

On older Vizio TV sets that use Vizio Internet Apps (VIA), go to the TV's **System**, and then: **Reset & Admin > Smart Interactivity > Off.**

On Vizio smart TVs that use the newer SmartCast system, go to **System > Reset & Admin > Viewing Data >** toggle it to **Off.**

Samsung

Some Samsung smart TVs include voice control. If you're concerned about your privacy, you can turn off voice control, ACR and ad tracking completely.

On newer Samsung sets, go to **Settings > Support >** scroll down to **Terms & Policies**. Here you can turn off **Viewing Information Services** (Samsung's ACR technology), **Internet-based Advertising** (for personalized ad tracking) and **Voice Recognition Services**.

On older Samsung smart TVs, go to the TV's **Smart Hub** menu > **Settings** > **Support** > look for **Terms & Policy** > then disable **SyncPlus and Marketing**. You can disable **Voice Recognition Services** in this section, too.

Keep in mind that turning off your Samsung TV's Voice Recognition Services will disable its voice commands.

LG

LG's ACR technology is baked into its newer WebOS-powered smart TVs, known as **LivePlus**. To turn this off, go to **Settings > All Settings >** scroll down to **General >** scroll down to a setting called **LivePlus >** toggle it to **Off.**

To limit other forms of data collection on your LG smart TV, go back to **Settings > All Settings >** scroll down to **General > About This TV > User Agreements >** toggle **Personalized Advertising** to **Off**.

Amazon Fire TV

Amazon's Fire TV platform is baked into some smart TVs. Although Amazon said that it does not use ACR to identify content on Fire TV Edition TVs, it can still collect data about the over-the-air channels you watch and the streaming apps you use.

To turn this off, go to your TV's **Settings > Preferences >** then scroll to the "**Right to Privacy Settings."** Turn off the setting labeled "**Collect App and Over-the-Air Usage Data**." You can also turn off **Interest-based ads** in this section.

Roku TV

On Roku-powered smart TVs, you can turn off ACR by going to **Settings** > scroll down and select **Privacy** > **Smart TV Experience.**

Next, uncheck "Use Information for TV Inputs" to disable ACR. Although this will stop your Roku TV from identifying your content on the pixel level, Roku can still collect data about the Roku TV streaming channels you've installed and use.

To prevent personalized ads on your Roku profile, go to **Settings** > **Privacy** > **Advertising**, then check "**Limit ad tracking**." **Note**: This setting is also available on Roku streaming gadgets.

Samba TV

Another way advertisers track you is through a service called Samba TV.

How widespread is Samba TV? According to the "New York Times," the company has struck deals with about a dozen popular TV makers to place its software on several models.

Brands with Samba TV include Sony, Sharp, TCL, Element, Sanyo, Toshiba, Westinghouse, Seiki and Philips.

Samba TV describes itself as "a cutting-edge technology layer on your TV that understands what your TV is playing, regardless of the source." It also "communicates with your devices, enabling personalized recommendations and unique second-screen experiences for compatible TVs and apps."

But wait, there's more! Samba TV's system can also reach out to other devices in your home connected to the same network as the TV. This means that aside from the ability to recognize and track content regardless of source, Samba TV can also create a "device map" of your home.

Samba TV itself doesn't sell its tracking data directly. Instead, advertisers and marketing firms pay them to send targeted ads to other connected gadgets in a home.

For example, they can direct ads and recommendations to your smartphone after a client's TV commercial plays. Advertisers can also add Samba TV tags to their websites to let them know how many people visit after watching one of their ads.

Did you opt-in to Samba TV?

Have you opted into Samba TV's service without even realizing it?

See, when a Samba TV-enabled device is set up for the first time, consumers are encouraged to opt-in to the service and agree to its terms of service and privacy policy.

The opt-in sounds enticing enough – "Interact with your favorite shows. Get recommendations based on the content you love. Connect your devices for exclusive content and special offers," it states.

The problem? The nitty-gritty details of its terms of service are only available online via browser or if you click through to another screen on your TV.

Although these documents do disclose their tracking practices, they are also long and difficult to understand. The company's <u>terms of service</u> exceed 6,500 words, and the <u>privacy policy</u> is over 4,000 words! (Who actually reads these cryptic terms of service anyway?)It's no wonder that more than 90% of people choose to opt-in, not realizing the amount of information they're giving up to the company.

How to opt-out of Samba TV

If you're totally creeped out by Samba TV's data collection and you do want to opt out, here's how.

Smart TVs

According to Samba TV's website, you can opt-out of its smart TV services anytime by finding the option in a TV's "Settings" page or within the "Interactive TV Service" user interface.

If applicable, another way to limit spying is by enabling "Limit Ad Tracking" from the "Privacy" menu within the "Interactive TV Settings" on your smart TV.

Samba TV wrote that its advertising platform would opt your Samba TV ad ID out of targeted advertising based on content viewing if you do this. You can also opt-out of Samba TV web and app-based interest advertising with these steps:

Web browsers

You can opt-out of having Samba use your web browsing information for interest-based advertisements by visiting the Network Advertising Initiative's (NAI) opt-out page or accessing the "Opt out of Samba TV Ads" option within the company's privacy policy page.

Mobile devices

According to Samba TV, the most effective and up-to-date method is to limit ad tracking on your mobile device.

Here's how you do this:

For Apple:

iPhone, iPad, or iPod Touch – Go to Settings > Privacy > Apple Advertising > Toggle "Personalized Ads" to Off.

Let Us Record Your Life Story for Family and Friends

We will interview you about your life and memories and make a video

- Can include pictures and mementos that you would like to be part of your story
 Edited into a professional keepsake for you
 - > We provide you with DVD's and also a link of your video that you can email

Contact us today at 888-670-2228 for information RJW | Senior Stories Media

www,creativedevelopmentworks.com

The Ultimate Rule Book for Fashion for Women Over 60

thebudgetfashionista.com

Just because you are of a certain age does not mean you can't be stylish. Yes, our youth-obsessed culture will have you think that everyone over the age of 30 should either:

Dress like Miley Cyrus

OR

Wear horrible mom jeans and Christmas sweaters.

Yes, we know, many trends are geared for the younger generation. Example: very few people over the age of 14 can wear neon leggings. But it's the seasoned fashionista who can exude real style, which is something very different from being 'on-trend.' If you've crossed the 60-year mark and still want to keep it poppin', here are some tips on how to do it.



Goldie Hawn keeps her look young and sexy, even in her 70s

Fashion for Women over 60: What to Do First

There are certain garments that will, more often than not, make you look frumpy dated. If you have these in your closet, toss them immediately:

- Floor-length floral printed dresses
- Muumuus (unless they are for lounging around the house)
- Long (ankle length), unstructured, A-line skirts
- Elastic-waisted pants that make everyone look like a balloon

- Unstructured pants and suits
- Large, oversized t-shirts
- Khaki/mauve-colored grandma flats
- Unstylish jumper-type dresses (usually made of khaki or jean material)
- Sweaters with embroidery, appliques, etc. (especially Christmas sweaters)

Then start re-building your wardrobe. The easiest first step is to go the monochromatic route. This means wearing one simple color, like blue, red, green, black, white, khaki, at a time. Don't worry about being boring — a monochromatic outfit is a slimming and classic look.

You can always experiment with textures of the same color if you need more interest.

Clothes for Women over 60

Take a look at fabulous women over sixty like Susan Sarandon, Diane Sawyer, Barbara Walters, and you will notice that they keep the patterns to a minimum, tending to focus more on wearing solid colors. That's not to say you can't wear patterns. But when you do, keep it simple and consistent.

Nothing Like a Great Accessory

Caroline Herrera looks fabulous in a basic suit paired with a statement necklace.

One area that older women always seem to get wrong is in the accessories department. Instead of wearing your entire jewelry box every day, focus on one wearing one standout piece at a time. Also, don't be afraid to wear trendy accessories. If you keep your wardrobe basic, you can add trendy accessories without looking like you're trying be young. Stores like Target, Forever 21, Mango, Zara and H&M are all great places to find accessories without spending too much.



to



Pearl Pendant Necklace, \$25.99, Mango

Denim looks Fabulous on Women over 60 And yes, older women can wear jeans.

To clarify, I'm not taking about low rise, hootchie mama denim jeans. BUT a nice pair of trouser cut, straight leg or wide leg jeans look fabulous on older women. If you're a bit larger on the bottom, try a trouser cut or boot cut jean, as the flare will help draw attention away from your mid section and make you look slightly taller.

Also look for jeans with at least 2% spandex/lycra content. This will allow the jean to stretch to fit you and help to control any problem areas. Some brands to try: Gap, Banana Republic, Levi, Seven, UNIQLO, and Mossimo at Target.



Mossimo Straight Leg Jeans, \$27.99, Target

And about those skinny jeans



Outfit with skinny jeans and gold flats

If you're a bit smaller on the bottom, then yes (gasp), you're a perfect candidate for straight leg or skinny jeans (even if you have a bit of tummy). For those of you with a bit more of a tummy, try skinnies from brands like Old Navy and New York and Co as they have a bit higher rise (which will help it sit better on your waist).

Also, if you have gray hair, the dark navy color of the jeans really set off the gray in your hair. Pair the jeans with a bright colored tee from a store like Old Navy or a fitted sweater. But please, for all that is fashionable and good in this world, avoid wearing denim from head to toe.

Wear Color, Lots of Color

Reader, I need you to make me a promise: that you will try to inject a bit of color into your wardrobe. As a "seasoned fashionista" there is no reason why you have to hang up your color wheel just because you've reached a certain age.

If you have a darker skin tone, you're lucky, you can wear almost any bright vibrant color. The brighter the better. If you have fairer skin and are concerned about looking washed out, start with the color of your eyes. This is universally flattering!

Show Cleavage!!

Remember when women over 60 were told to cover up? Well those days are now a distant memory. If you've got the goods, show them (within moderation of course). Showing a bit of cleavage is not only sexy, but can make you look thinner too.

Other things to include in your wardrobe



A leather skirt, which is now considered a classic. A pair of tailored black pants in light fabrics like cotton and rayon. Again, look for pants will a little spandex/lycra content- this will help to control any problem areas.

For skirts, stick to straight or A-line cuts that hit slightly below the knee. Wear a shoes with a slight heel. Try brands like Soffit, Gentle Souls, Cole Haan, and even Tory Burch which are both comfortable and very stylish

A couple of fitted (not tight) t-shirts and tanks to wear underneath blazers. For inspiration, look at Vogue, More Magazine and Harpers Bazaar, which tend to have fashions for women of all ages.

Diane Sawyer wearing a leather skirt

More Fashion Tips for Dressing After 60

1. Don't shun your past

You're a few years older, but you're still you, so dress accordingly. If you think you need to redo your wardrobe, think again.

Movie star Rita Moreno is still working the hot pink dresses and big baubles she loved in the days of West Side Story — she's just wearing updated versions of them. Moreno doesn't shy away from color (we would really like to meet the person who said mature fashionistas can't wear color, so not true) and trades the 4 inch heels in for a pair of 2 ½ chic sandals. At over 80 years old, Rita is showing everyone that she's the same fun, fiery woman she was in her youth — with the same chic style.

If you've always loved the way you look in blue, or if your wardrobe workhorse is a tailored pair of slacks, stick with it. Love that strapless dress? Wear it, but pair it with a chic cropped blazer.

You know what works for you, so don't be swayed by others' opinions of what you should wear. Recall your greatest fashion moments and find a modernized, mature way of recreating them.

2. Experiment with prints and textures

No, you can't wear every trend that comes down the runway. But on the flip side, a twenty-something fashionista couldn't get away with half the fabrics you can. So while you can't go wild with mini skirts and cropped shirts (not that you'd want to), you can show



Rita Moreno wearing a hot pink dress

personality in animal prints, florals and bold textures. No one does this better than Vogue Editor-In-Chief, Anna Wintour Like Anna, you can make a statement in your signature style. If you haven't already, find out

what silhouette best flatters your figure. Anna likes sheath dresses, but you may prefer an A-line skirt.

Once you've narrowed down the shape of your clothes, anything goes when it comes to prints. Another great way to make a statement? Statement accessories, of course. Bold sunglasses, necklaces and watches look chic with a classic ensemble.

3. If it ain't broke, don't fix it

When it comes to signature style, repeating a look isn't just acceptable, it's encouraged. Once you find a style that you look and feel great in, go ahead and buy one in every color!

The best example of this is designer Carolina Herrera. She creates some of the most beautiful, elegant

clothes on the runway and red carpet, so she would know.



Crisp blouse, A-line skirt, drop earrings: it's the uniform of the chic 62-year-old fashion queen. We see her in it almost every time she steps out, and are we bored? No way! She looks fabulous, and so do you in your signature look. Whether it's a shape of dress, a style of shirt or a particular color, if it works, work it, all the time.

Caroline Herrera in a classic white blouse and black, a-line skirt

4. Embrace pantsuits

Admit it, you used to envy how chic Katherine Hepburn looked in her pantsuits. Maybe you still envy the powerful presence her ensembles conveyed, so why not steal her style? A pantsuit works for day or night, for luncheons or parties, for the office or the church, and it always, always looks chic. Take a look at Exhibit A: Diahann Carroll in this gorgeous wear-anywhere outfit.





The pant suit is the LBD of women over 60, partly because it takes a certain degree of sophistication to pull it off. Find one that fits your personal style and figure, get it tailored, and wherever you go, you'll always have the perfect outfit.

5. If you've got it, flaunt it

And yes, you've still got it. Want to know what else you've got? Elegance and sophistication, qualities inhabited only by a seasoned fashionista. If you're having trouble being convinced, this should give you a little inspiration:

When it comes to style, that's all you. Have fun and create your own rules for fashion after 60!

Diahann Carroll looking classy in a pantsuit

The 7 Personality Traits of Successful Grandparents

BY MARGARET MANNING



As grandparents, many women over 60 are embracing a new role in life. Seeing our children grow up to have children of their own is one of life's great joys and privileges, and it reminds us of how life is a circle, with so many stages and cycles. The young become the old, and "The Child is father of the Man," as William Wordsworth wrote.

For women our age, it might have been a while since our own grandparents have been part of our lives. Today's women over 60 are looking for new ways to fulfill the role of grandparents by providing the right blend of support and independence and helping our grandkids grow up with a positive, influential family presence around them.

What does it take to be a successful grandparent in today's world? Here are a few ideas. I would also love to hear your ideas. Please add your thoughts in the comments section at the end of the article.

Patience

The best grandparents tend to be full of patience – for their grandchildren as well as for their grandchildren's mom and dad. Even if your grandchildren are boisterous or sometimes misbehave, the best grandparents know that it's all part of growing up. Your grandchildren will trust you more if they don't see or hear you overreacting to stressful situations. If you struggle with patience, you can read some self-help books on practicing and cultivating patience.

Generosity

The most successful grandparents tend to be generous – not necessarily in terms of buying toys, gifts, and offering financial generosity, but generous with their time, generous with their hospitality and generous with advice (when asked).

We all know it's difficult not to spoil our grandkids rotten when we can afford to. It obviously makes us happy to see them happy. Try to resist the urge to buy your grandchildren too many toys. Milestones like birthdays, school accomplishments, and holidays are of course a great way to offer gifts.

Your grandchildren will remember more the quality time they spent with you than the numerous toys they received from you over the years.

Unconditional Love

The best grandparents are a rock-solid foundation of love in a child's life. Children need to know that no matter what might be going on in their lives, no matter what disappointments they might encounter at school or on the street, they are always safe and loved at grandma's house.

Listening to your grandchildren without any judgment will make them feel heard and seen. Let them know that they can talk to you about anything and that you are always there to listen and love them no matter what.

Empathy

Successful grandparents learn once again how to see the world through a child's eyes. This is a surprising and wonderful privilege of being a grandparent – we get to interact with our grandchildren and live life, for a little while, with their sense of time and their capacity for wonder.

We, of course, carry our wealth of knowledge and experiences that we have accumulated over the years, but it's always refreshing to learn something new and to open up to modern ways of thinking and living.

Willingness to Listen

The best grandparents know how to listen. Just being there to listen to your grandchildren's stories and encourage their enthusiasm is a wonderful gift to give.

Life is busy, and chances are, your grandchildren have busy parents who work full-time jobs to provide for their family. You have more time now in your retirement to slow down and sit with your grandkids, in person or virtually. They may not always make any sense and they may have far-fetched ideas and stories, but it's important that they feel listened to and acknowledged.

Detachment

"Detachment" doesn't mean that you don't care about your grandchildren – it means you know how to maintain a healthy distance without meddling or constantly injecting your own views.

Even if your own (grown) son or daughter isn't doing everything "the right way" or "the normal way" in raising your grandkids, even if they follow different traditions or aren't raising your grandkids in the same church or faith as you, the best grandparents know how to let things be and allow your grown children to chart their own course as parents.

Remember when you were just starting out as a new parent. Chances are you wanted to trust your instincts, and the base of those instincts is the fact that you wanted the best for your children. The same goes for every new parent. Trust that they are doing a great job at raising their children even if it is different than how you would do it.

Also, many family squabbles happen because of meddling grandparents. You may even be dismissed or asked

to stay away completely if you can't respect the parents and the boundaries that they have set for family members.

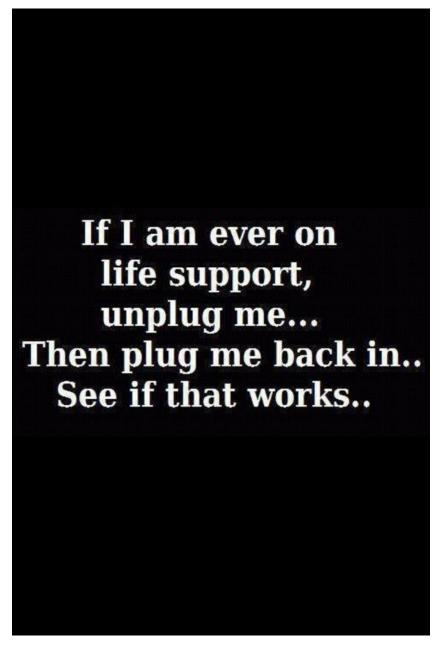
Presence

Being a grandparent isn't always about buying gifts or hosting dinners or taking your grandchildren on special vacations or anything like that. Aside from all of the fun things to do together with your grandchildren (which are wonderful), some of the best gifts you can offer your grandchildren are just the gifts of your time and your presence. Children learn a great deal just from being in the same room with you, watching how you prepare a meal, listening to you sing your favorite song.

Some grandchildren love to go down memory lane with their grandparents. Show them old photographs, and without sounding like "this was the best of times," tell them how your life was like at their age. Tell them how the world has changed and what your life was like without computers or cell phones. Gasp!

Also, if you live far from your grandkids or if you have been limiting your visits because of the pandemic, make yourself available for video chats. Several family members can join in and make it a family fun virtual reunion. And if you don't know how to set up your computer, tablet, or phone for video chats, who better to ask for help than one of your teenage grandchildren who was born into this technology.

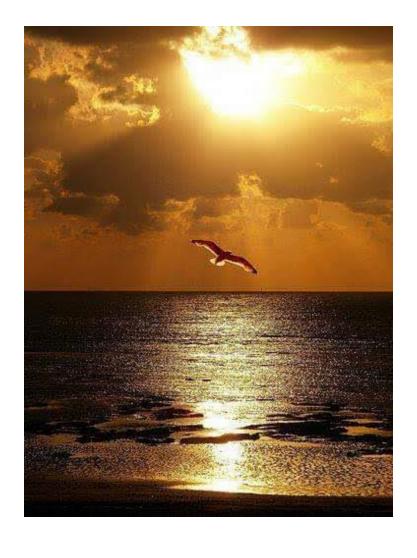
Seeing multiple generations of their family is an important way for children to learn who they are and how to live. This transmission of identity and family connection can be one of the greatest and simplest gifts of all.



Dakota Studios Gallery









We Put You First

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

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



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

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

Mandy Waldrup

Mandy.waldrup@harwoodfinancialgroup.com 800-989-1427 ext. 200 • www.harwoodfinancialgroup.com

HARV

Tampa Office

Largo Office

Dunedin Office . Lakeland Office . Sarasota Office

4601 W. North A St. Tampa, FL 33609

1940 East Bay Drive Largo, FL 33771

1480 Beltrees St. Scotsdale Professional Center, Suite 7 Dunedin, FL 34698

By Appointment Only 122 E. Main St. Lakeland, FL 33801

 Global Financial Building 501 N. Cattleman Road Sarasota, FL 34232

^{*} All investing involves risk, including the potential for loss of principle. There is no guarantee that any investment plan or strategy will be successful. Investment Advisory Services offered through Darwin Advisors, LLC. Insurance products and services are offered through Darwin Insurance Group, LLC. Darwin Advisors, LLC and Darwin Insurance Group, LLC do business collectively as Harwood Financial Group, DBA.