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OCTOBER 2021



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## **NOT SLEEPING WELL? HERE ARE 11 POWERFUL SLEEP STRATEGIES FROM A GERIATRICIAN**

BY KATE GREGOREVIC

As a geriatrician, I work with senior patients who suffer from a diverse range of problems, including memory worries, anxiety, pain, diabetes, falls, and more. One symptom many of them have in common is poor sleep.



Having enough sleep feels great, but sleep should not be regarded as a luxury. Sleep is an essential element which your mind and body need to work at an optimal level. Getting enough sleep, which for the vast majority of the population is between 7-9 hours each night, can help enhance your memory and ability to learn, aid decision-making, improve your blood sugar level and your mood.

Sleep doesn't just have short-term benefits, however. People who get regular, good quality sleep also enjoy better health in the long-term and are more protected against things like cardiovascular disease and obesity – compared to those who have variable sleep habits, like shift workers.

For those of you who would like to feel a little more rested, here are 10 strategies to improve your sleep.

### **Get the Light Right**

Light helps to set our body's day-night cycle, also termed "circadian rhythm." Getting out in the morning to get some daylight exposure is a good way to let your body know that it is daytime and to suppress the sleepy hormones.

The flip side of this is that avoiding bright lights helps your brain to release melatonin, the "feel sleepy" hormone.

Blue-wave light is the kind that particularly encourages us to wake up. In that respect, some people even buy orange tinted glasses for the evening to give their brains the best chance to wind down.

### **Put the Screen Down**

Mobile devices, such as iPhones and iPads are particularly potent when it comes to suppressing melatonin release. Reading on an iPad before bed is a sure-fire way to suppress melatonin production. If you want to get some sleep, read an old-fashioned print book instead.

### **Exercise**

Exercise and sleep have a bidirectional relationship as they tend to enhance each other. When you have had the chance to be physically active, you are more ready for bed, but sleeping can also help you to have a harder exercise session. When you are more rested, you have the energy to throw yourself into your workout, which, in turn, will give you a more restful sleep the next night.

### **Cool Down**

As we near the time when we get ready for bed, our bodies actually cool down a little. Even though it can feel nice to be cozy and warm, the cooler temperatures of night help us sleep. Turning the thermostat down to 60-67 degrees Fahrenheit or 18-20 degrees Celsius is one way to prepare your body for optimal sleep.

### **Avoid Stimulants**

Although a cup of tea before bed is a nice tradition, it does contain caffeine. It takes your body around six hours to break down half the caffeine in your morning coffee. Naturally, this means that if you drink a coffee at 3 p.m., half the caffeine is still flowing around your body at 9 p.m. If you want to have refreshing sleep, keep the coffee/tea and cola for before midday.

### **Avoid Alcohol**

As a well-known depressant, alcohol can easily make you drowsy – but it actually impedes deep sleep. When you have been drinking, the alcohol in your system works to stop you from getting into a deep sleep. As a result, you experience multiple night awakenings which leave you feeling lethargic in the morning.

### **Follow a Bedtime Routine**

Just like babies and small children, your body can really benefit from a winddown before bed. It is a good idea to start an hour before you want to go to sleep, perhaps with a relaxing bath and a peppermint tea, followed by reading in low light. Having a consistent bedtime will also help your circadian rhythm.

### **Get Up at the Same Time Each Morning**

Although it can seem like a good idea to catch up with a weekend lie-in, this can throw your sleep out for the next night. One of the recommended changes for improving sleep is to get up at the same time every day so your brain knows what to expect.

### **Avoid Naps to Sleep Better After 60**

If you are having trouble sleeping at night, the tempting afternoon nap is not a good idea. This reduces sleep pressure and means that you are not as ready for bed at night. Particularly problematic is the early evening nap in front of the TV. It is better to actually go to bed – or choose a more engaging activity.

### **Get Professional Help**

If you are chronically exhausted, having unrefreshed sleep, snoring, or falling asleep whenever you sit down, you might have an underlying medical condition.

There are some conditions – like obstructive sleep apnea, where the airway closes when the muscles relax for sleep – that lead to extremely unrefreshing sleep. If simple sleep hygiene measures don't help, it is time to see a sleep physician. Additionally, if you have significant insomnia, described as trouble falling asleep or staying asleep, cognitive behavioral therapy with a psychologist is the most evidence-based treatment.

### **Invest in the Right Mattress**

You shouldn't disregard your mattress either. If it's too soft or too hard for you, getting the sleep you need will be challenging. If you are unsure what works best for you, go to a store and try the offerings. There is bound to be at least one that matches your needs.

### **Pursue Good Sleep**

Chronic sleep deprivation is a growing problem. Although some people suffer from medically diagnosed insomnia, for many it is caused by the distractions provided by modern life.

It often has to do with deciding to watch just one more episode of that compelling TV show, or having that glass of wine after dinner, or scrolling Facebook when you should be going to bed.

Changing habits is hard, but if you want to optimize your physical and mental health in the short- and long-term, sleep is an essential choice you need to make.

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# The Awesome Power Of Messaging Apps For Older Adults

BY JUDI JACOBS



There's no doubt about it – the way we communicate has drastically changed over the past year with more and more people using smartphones. Texting, message apps or instant messages (IM) with emoji's, LOL's, FWIW's and OMG's are now mainstream methods of communication.

## **Text Messaging or Messaging Apps**

All smartphones come preloaded with a messaging app that allows you to send and receive texts. These text messages are billed by your provider against your cellular phone plan. Many providers offer varying amounts of texting packages – 150, 250, 500 or unlimited.

Another way to communicate with people is by using a third-party messaging app that is downloaded from the Google Play Store or Apple's App Store. These apps use your data plan or Wi-Fi and do not count against the texting limits of your phone bill.

Messaging apps are especially useful for folks that are communicating across international borders because there are no charges associated with using the apps to message, video chat or send photos/videos if you are on Wi-Fi.

Just like with cars, messaging apps all work on similar principles and have a lot of overlap, but there are some differences that might make one app more appealing to use than another. Regardless, you have the ability and freedom to use one, or more than one of these apps, at the same time.

The common features of messaging apps are:

- They work on Wi-Fi or cellular data if no Wi-Fi is available.
- They are not specific to a software system – most work on Android, iOS and Windows smartphones and usually have companion apps for desktop use.
- They not only offer messaging, but voice and video calls also.

- apps allow you to send photos, audio and video attachments.
- They contain security features that encrypt your conversations for privacy.
- If you turn on the notifications within the app settings, you will get alerts each time you receive a new message, just like your default text messaging app.

### **Using Multiple Message Apps**

If you choose to use a different app than the one that came with your phone, or a variety of messaging apps specific to certain family, friends or business contacts, you should know that they all have the same setup process.

You have to create an account based on your mobile phone number, verify with a text, and then allow the app to share your Contacts so that it works with the information in your device.

You will want to setup notifications and maybe change sounds so that they match the app. This will allow you to distinguish the difference when new messages arrive.

One of the advantages of using a third-party messaging app is that you can communicate with anyone, from any device, as long as you download the app on your various devices. No longer will you miss the message if your phone is not in your hand.

Below is an overview of a few of the popular options available and some of the differences between them.

### **Facebook Messenger**



The Facebook Messenger app allows you to communicate privately with your friends in real-time, whether or not they are on Facebook. It is a separate app that must be installed on your phone or tablet, although it syncs with your Facebook account and contacts.

Unlike the other things you share on Facebook, such as status updates or photos, chats and messages will not be shared with all of your friends or posted on your Timeline. Also, a Facebook account is not required to use Messenger.

However, unlike many of the other apps below, Messenger does not encrypt messages and offers minimal security. Facebook Messenger lets you text message, audio and video chat, and send photos and videos.

## WhatsApp



WhatsApp is one of the first messaging apps to come to market. Back when SMS, or texting, was expensive and had limits based on your plan, they cornered the market and now, with more than a billion daily active users, it is one of the most popular mobile social apps in the world.

Acquired by Facebook in 2014, the app lets anyone send unlimited texts, photos, audio, and videos to their friends, freely and securely. Users can also make free video calls.

Among the features that make this a great choice is the group chat, the ability to send pictures and videos, free calling (even internationally) and the ability to share your location.

It doesn't have some of the advanced features of the newer competitors, but it is a fast and easy-to-use app that doesn't feel overwhelming.

To keep your account as secure as possible, WhatsApp uses end-to-end encryption so all messages can only be viewed by the sender and the recipient.

In addition, it uses two-factor authentication so the user must enter a second password or code to gain access to the app. There is also a desktop application now for WhatsApp, so that you can use it if your phone isn't nearby.

WhatsApp is a great app for families that are dispersed across the world. You can create one chat where all family members can communicate with each other.

## Viber

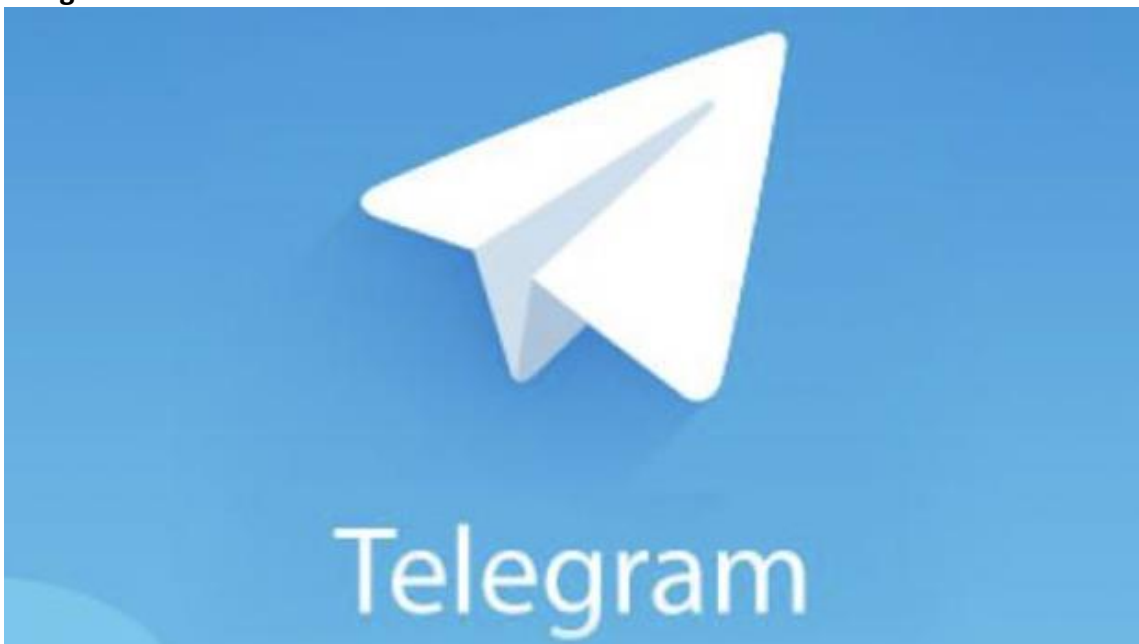


Viber is a fully encrypted texting app that has applications for your smartphone, tablet and computer. One differentiator with Viber is that it allows public accounts, which are usually set up by brands or celebrities, to engage with an audience. Typically, they are streams of updates that can be 'liked,' similar to social media networks such as Twitter.

Viber also provides a service called Viber Out, a VoIP feature that allows worldwide calls for a low rate if you aren't using Wi-Fi. You can purchase minutes via a credit card or PayPal, and you can call anyone, even if they don't use Viber, similar to Skype.

When it comes to security, Viber is fully encrypted. Moreover, it also allows you to delete messages you have already sent, use 'hidden chats' that don't show up in a chat list and can be accessed only with a PIN, and use self-destructing messages.

## Telegram



Telegram is a cloud-based messaging service that touts itself to be, “the fastest and most secure mass-market messaging system in the world.”

Telegram’s Secret Chat feature allows the user to program messages to delete automatically from both devices after two seconds or up to one week.

According to Telegram, Secret Chats offer end-to-end encryption and leave no trace on the company’s servers, thus ensuring the message can only be read by the intended recipient.

Telegram has a large audience for folks focused on security and privacy, in particular for sending sensitive documents, photos, password information, trade secrets, etc. They were the first to offer this level of security and privacy, and other apps have since jumped on board to offer end-to-end encryption.

In January 2021, Telegram surpassed 500 million monthly active users. It was the most downloaded app worldwide.

### **WeChat**



First introduced in China in 2011, as of August 2017 WeChat had the largest number of monthly users, almost 1 billion. WeChat has been a pioneer of development within the app, making it “China’s app for everything.” It can be used for shopping, exchanging money, playing games, paying utility bills, buying movie tickets, booking travel and many other daily life activities. Most of these features are available only in China and as such, are the envy of those outside that community.

## Voxer



Remember the days of walkie-talkies? They were kind of the beginning of messaging on-the-go. Technology has changed a lot, to say the least. One messaging app has brought back the walkie-talkie feel. Voxer is an app you can use on your smartphone, tablet, or computer. It's push-to-talk feature can create live conversations (Roger that! 10-4!) or save for play back (like voice mail).

Businesses have recently turned to Voxer as the app supports large groups to communicate easily. With all of these options, how do you know which one is right for you? Ask family and friends which apps they are using to communicate. It will be easier to jump into an app that the people you want to communicate with are already using.

Keep in mind that you are not limited to just one of these apps, you can use several apps for messaging at the same time.

BTW, whether you are using the native texting app or one of these messaging third-party apps, the lingo can be confusing (IKR!). If you need help deciphering your text messages, [check out this list](#) of the most commonly used abbreviations and acronyms. TYVM.

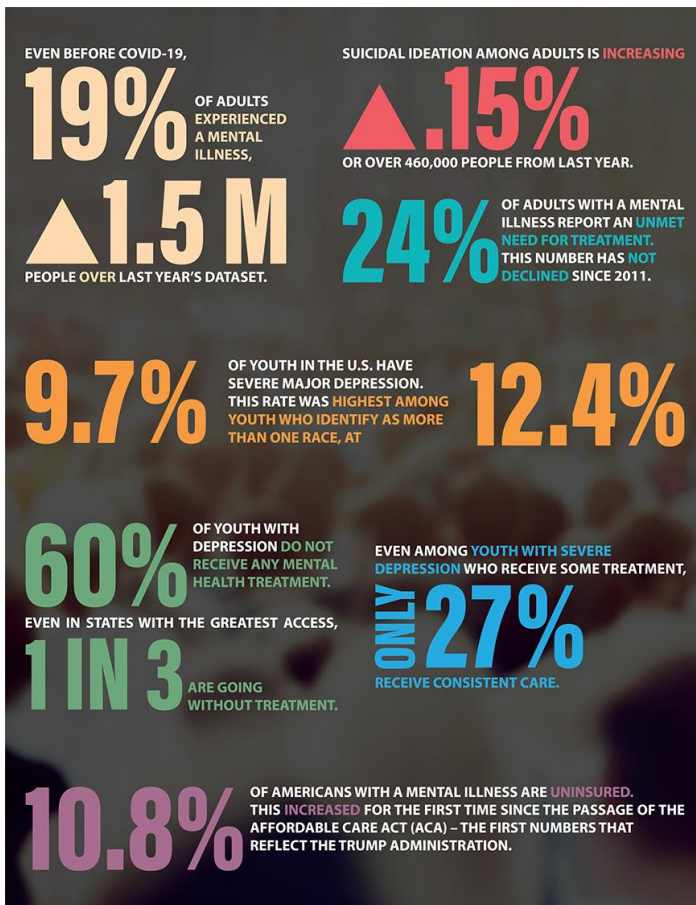
# READY FOR THE MADHOUSE:

## How to Your Control Mental Health Care Treatment

By Stacey Walters, Esquire

### “Are you out of your mind!”

Would you even know if you were?? It seems like the slightest things are upsetting people these days. Many seem to be a ticking time bomb just waiting to go off. Change, stress, demands, relationships, debt, isolation, joblessness, turmoil, and increased responsibilities ... the list goes on and on for the multitudes facing the challenges of today. Don't take my word for it, just look at the impact this last year has had on people's mental health. \*



For too many of us, mental health is mysterious; we are not sure exactly what it means. MentalHealth.gov describes it this way: “Mental health includes our emotional, psychological, and social well-being. It affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and make choices. Mental health is important at every stage of life, from childhood to adolescence and through adulthood.

Over the course of your life, if you experience mental health problems, your focus, thinking, mood, performance, and behavior could be affected. Many factors contribute to mental health problems, including:

- Biological factors, such as genes or brain chemistry
- Life experiences, such as trauma or abuse
  - \* Family history of mental health problems

To me, our mental health is also affected and influenced by shifts in our everyday environment and circumstances such as what has happened to so many

\*2021 Study <https://mhanational.org/issues/state-mental> health-america

during the Covid-19 Pandemic, as well as things like a toxic work environment, abusive relationship, unexpected change, what you eat and drink (e.g. Junk food, soda, alcohol, etc.), physical ailments and disease, as well as sleep.

No one, not even the public schools, ever really mentioned “mental health” while we were growing up. My pediatrician never explained to me what mental health means or how to keep it in-shape and fit! Yet, the doctors and even the ER now asks questions routinely to give them insight into our mental health.

We have an amazing computer in our head that is full of all sorts of wires, circuits, and hard drives! Without our brain and the power it gives us, we would be useless. So not only do we all need and want to keep our brain functioning properly, but you may want to make sure your health care agents know exactly how you would want your mental health cared for if it were to fail. Here is an excerpt from a recent National Association of Elder Law (NAELA) article that provides great insight and details to consider in using a legal document to direct your mental health care:

“During the past 25 years, state legislatures have begun to recognize that traditional health care advance directives do not adequately deal with the management of mental health issues. Approximately half of U.S. states have enacted legislation for a new type of advance directive, generally referred to as a mental health care advance directive or psychiatric advance directive (PAD).... Both traditional health care advance directives and PADs provide individuals the ability to refuse medical intervention. However, some PADs give patients the unique ability to consent to treatment even in the face of their contemporaneous refusal. Traditional health care advance directives focus heavily on end-of-life health care decisions for patients who are terminally ill or permanently unconscious. These directives generally fit into three categories: Instructional directives allow individuals to provide instructions about their health care to ensure that their wishes are carried out if they become incapable of making their own decisions; Proxy directives allow individuals to designate a health care agent to make health care decisions on their behalf if they become incapacitated; and Hybrid directives including both instructions and agent designations....

Most states allow the principal to state preferences in a PAD for different types of mental health interventions, including the use of psychotropic medications, the use of ECT, and admission to an inpatient facility.... [PAD’s may] include questions about specific types of interventions that may be involved in emergency situations, such as the use of medication, seclusion, and restraints.... Some states limit an agent’s authority to consent to therapies that are more intrusive.... Others prohibit an agent from consenting to certain types of treatment altogether ....”

**If any of this rings true with you, then you should execute  
a Psychological Advance Directive (P.A.D.)**

As one last word, I humbly believe that it is not a matter of “if you experience a mental health issue”, it is just a matter of “when”, since our mental health is assaulted in a variety of ways throughout our life. We all suffer physical damage and injuries throughout our lifetime, like when we are involved in an accident, become sick, etc. The difference is that none of us are educated to a degree to recognize when our brains are feeling under the weather, verses our physical bodies. After all, we are complex humans with a large array of emotions that impact us everyday. There are all sorts of external experiences that we cannot control that influence, impact, and shape us every moment of the day. Fortunately, we are blessed with internal chemical balances and other coping mechanisms to assist us back to a healthy mental state if there is a shift in our mental status. This means most all of us bounce back every single day through all sorts of mental ups and downs. However, if you were unable to bounce back and your mental health needed a professional to help it recover, then you would want

to provide specific directives as to the treatment of your mental health. In order to do this, you need a North Carolina Psychiatric Advance Directive (P.A.D.).

**Planning *AHEAD* is the key, always! So, what do you do?**  
**Contact our office for more information You can reach us anytime at 888-787-1913 or by email at [legalteam@twestateplanning.law](mailto:legalteam@twestateplanning.law).**

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

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



## PLAN. PRESERVE. PROTECT.

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



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# Netflix Has Shows and Movies for Seniors

by Claudia Vicente

It's the Era of Netflix and we're just living in it. Netflix for seniors? Yes, here's why you should have Netflix! Let's face it, the traditional senior tv that we all know isn't exactly prime entertainment. Our seniors deserve better entertainment choices. Everyone loves good entertainment accompanied by a comfy couch. For those of you who don't know, Netflix is a media-services provider, that streams countless shows and movies. For many, it is a life-altering platform, inducing daily life with a sprinkle of amusement and enjoyment. It's appropriate for people of all age groups, with adult shows, teenage shows, and also content for children.

However, when it comes to seniors tv, they are often relegated to local channels. They can become overwhelmed by news or let down by less than stellar entertainment. This is where Netflix really shines. The user interface is extremely easy to use. Even the less techy seniors in your life can launch it, search for the content they want, and enjoy a leisurely activity.



## A Lot of Time in Seniors hands

Seniors usually have a lot of time in their hands. Other than exercising, eating, and having an appropriate resting pattern. Keeping seniors occupied with something during the day is sometimes challenging, but it doesn't have to be! Watching a movie, a show, or a documentary is a great option to help pass the day with enjoyment. Also, a show can give the person something to look forward to watching the next day.

There are diverse options to choose from! Different categories, depending on the mood, and on the taste of the individual. Comedies and Drama—adding joy or a giggle to their day, and known to be very entertaining; Game shows/ Trivia—challenging the mind and body. A very popular choice among this age group is Documentaries—for those who love informative content. Moreover, some reality shows offer a few eye-catching situations sprinkled in with some drama; which leads us to famous Telenovelas! There are so many choices! The best part is that Netflix will learn from your choices. They'll tailor recommendations based on your senior's selections. So, they'll keep discovering amazing content that they'll love, keeping them entertained and engaged. We've done our research on some shows, movies, and documentaries that seniors love.

Check out these shows for the best movies, shows, and documentaries on Netflix for seniors.

## The best Comedies & Dramas for seniors: (with series descriptions)

Grace and Frankie – “They're not friends, but when their husbands leave them for each other, proper Grace and eccentric Frankie begin to bond in this Emmy-nominated series.”

Medici The Magnificent – “In 15th century Renaissance Florence, the visionary Medici dynasty flexes its power in politics and the arts, risking its rivals' lethal opposition.”

Velvet – “Velvet is on the verge of bankruptcy. Don Gerardo, a family friend, offers to save Velvet if Alberto agrees to marry his daughter Cristina.”

Madame Secretary – “When a highly capable woman becomes secretary of state, she struggles to find a balance between the demands of world politics and those of her family.”

The last laugh – “After moving to a retirement home, restless talent manager Al reconnects with long-ago client Buddy and coaxes him back out on the comedy circuit.”

Canvas (short movie) – “After a heartbreaking loss, a grandfather struggling to reclaim his passion for painting finds the inspiration to create again.”

The father who moves mountains – “When his son goes missing during a snowy hike in the mountains, a retired intelligence officer will stop at nothing — and risk everything — to find him.”

Virgin River – “Seeking a fresh start, nurse practitioner Melinda Monroe moves from Los Angeles to a remote Northern California town and is surprised by what and who she finds.”

The Crown – “Follows the political rivalries and romance of Queen Elizabeth II’s reign and the events that shaped the second half of the twentieth century.”

The Queen Gambit – “Orphaned at the tender age of nine, prodigious introvert Beth Harmon discovers and masters the game of chess in 1960s USA. But child stardom comes at a price.”

Game/Trivia Shows that Seniors Love : (with series descriptions)

Game shows can be a wildly entertaining part of senior tv time.

Jeopardy! – “Alex Trebek hosts one of TV’s longest-running game shows, where a trio of players buzz in with their knowledge of history, arts, pop culture, and more.”

Minute to Win It – “In this game show hosted by Apolo Anton Ohno, contestants compete by completing 60-second challenges using common household items.”

Idiotest – “Comedian Ben Gleib hosts this game show in which teams of two compete to solve increasingly tough brain teasers. Faster answers mean more money.”

The Great British Bake Off – “A game show competition that searches for Britain’s Greatest Amateur Baker. “

Insightful Documentaries to Stimulate Senior Minds: (with description)

Planet Earth – Docu-series “This landmark series transports nature lovers from the Himalayan Mountains to the depths of the ocean and everywhere in between.”

Life – Docu-series “Discover the glorious variety of life on Earth and the spectacular and extraordinary tactics animals and plants have developed to stay alive.”

Blue Planet – Docu-series “David Attenborough narrates this definitive exploration of the marine world, from the familiar to the unknown, revealing the sea and its communities.”

Given – “A surfing adventure across 15 countries gives a young boy from Kauai an opportunity to widen his horizons and gain a deeper understanding of life.”

Tales by Light – Docu-series “Photographers and filmmakers travel the world capturing indelible images of people, places, creatures and cultures from new, previously unseen angles.”

Great Reality Shows for Senior TV time: (with series descriptions)

The Final Table – “Teams of elite chefs vie to impress the world’s toughest palates as they whip up iconic dishes from nine nations in this star-packed competition.”

The World’s Most Extraordinary Homes – “Award-winning architect Piers Taylor and actress/ property enthusiast Caroline Quentin travel the world touring beautifully unconventional homes.”

Instant Hotel – “Teams of Australian homeowners compete for the title of best Instant Hotel by staying overnight in each other’s rentals and rating their experience.”

Glow up – “In this competition show, aspiring makeup artists navigate colorful challenges to win a career-making opportunity in the beauty industry.”

Bake squad – “Expert bakers elevate desserts with next-level ideas and epic execution. Now the battle is on to win over clients in need of very special sweets.”

Metal shop masters – “On this competition show, a group of metal artists torch, cut, and weld epic, badass creations from hardened steel. Only one will win a \$50,000 prize.”

Dream home makeover – “Dreams come true for real families looking for the perfect home tailored to their own unique style, thanks to Shea and Syd McGee of Studio McGee.”

Telenovela recommendations on our Netflix for Seniors list: (with descriptions)

La Esclava Blanca – “In Colombia in 1821, a white orphan is taken in by black slaves. Years after being torn from them, she returns to find her family and childhood love.”

Silvana Sin Lana – “A women’s husband goes fugitive and leaves her homeless and penniless. A once-wealthy woman has no other choice but to join the working class.”

La Rosa de Guadalupe – “This series responds to the need to believe in miracles, dreams, love stories, and happy endings, with positive characters.”

Pasión de Gavilanes – “Three brothers seek to avenge the tragic death of a loved one, but become emotionally entangled with the daughters of those they hold responsible.”

Corazón Valiente – “Ángela and Samantha, childhood best friends separated by fate for years. They reunite in an unforgettable story of loyalty, friendship, courage, and love.”

Falsa identidad – “Strangers Diego and Isabel flee their home in Mexico and pretend to be a married couple to escape his drug-dealing enemies and her abusive husband.”

El dragón: el regreso de un guerrero – “To replace his grandfather as the head of a cartel, a financier returns to his native Mexico, where he must fight to other leaders who want to take control”

Rosario Tijeras – “A clash between two worlds occurs when a humble teenage girl who is obsessed with revenge catches the attention of two wealthy friends.”

Also, here are some must-watch movie suggestions for Senior tv Time:

Julie & Julia – “In this heartwarming tale, Julie Powell decides to spice up her life by cooking all 524 recipes outlined in Julia Child’s classic cookbook.”

The Aviator – “Leonardo DiCaprio portrays eccentric tycoon Howard Hughes, who turned a small fortune into a massive one by building Hollywood and aviation empires.”

Becoming Jane – “A passionate romance with roguish barrister Tom Lefroy serves as the inspiration for the works of budding novelist Jane Austen.”

West Side Story – “The Classic Musical set among the tenements of New York City finds a pair of star-crossed lovers caught in a turf war between rival street gangs.”

The Guernsey Literary & Potato Peel Pie Society – “A London writer bonds with the colorful residents of Guernsey as she learns about the book club they formed during the WWII German occupation.”

The Laundromat – “When a widow gets swindled out of insurance money, her search for answers leads to two cunning lawyers in Panama who hide cash for the superrich.”

5 Flights Up – “A long-time married couple who’ve spent their lives together in the same New York apartment become overwhelmed by personal and real estate-related issues when they plan to move away.”

#### Recommendations for senior screen time

It’s important to state that senior tv screen time should be limited for the sake of their sleeping patterns. Also, although the hours can fly by while watching shows or movies, seniors should keep exercising regularly! Hitting pause on Senior tv and taking an afternoon walk is greatly beneficial. One great recommendation is that you take into account the cognitive and physical condition of your senior. This way you’ll have a better understanding of the type of content that they can watch. Moreover, you can gauge how much time they can spend enjoying their favorite shows and movies. We hope this article helped you figure out what the next generation of Senior TV looks like. Now seniors can have a good laugh, a cry, or simply reminisce while enjoying great content! Ready, set,

“Why does watching a dog be a dog fill one with happiness?”  
—Jonathan Safran Foer

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# A Profile of Actor Alan Alda

## Quick Facts

**Birthday:** January 28, 1936

**Age:** 85 Years, 85 Year Old Males

**Sun Sign:** Aquarius

**Also Known As:** Alphonso Joseph D'Abruzzo

**Born Country:** United States

**Born In:** New York, New York, United States

**Famous As:** Actor

**Height:** 6'2" (188 cm), 6'2" Males

## Family:

**Spouse/Ex-:** Arlene Alda (M. 1957)

**Father:** Robert Alda

**Mother:** Joan Browne

**Siblings:** Antony Alda

**Children:** Beatrice Alda, Elizabeth Alda

**U.S. State:** New York



## Who is Alan Alda?

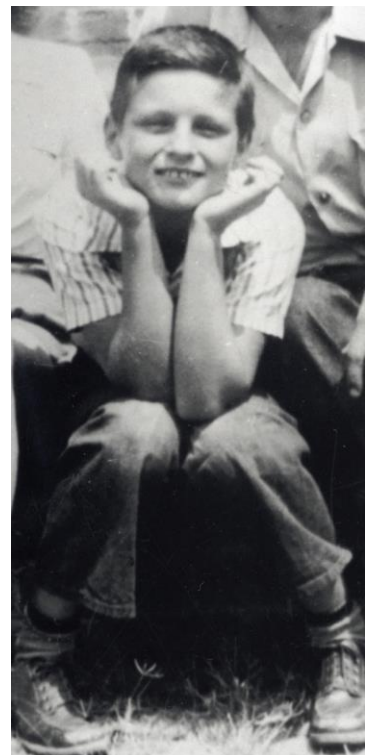
Alphonso Joseph D'Abruzzo, better known as Alan Alda, is an award-winning American actor, director, comedian, screenwriter, and author. In his long career, he has acted in numerous films, television shows, and stage productions. Apart from acting, he has also written and directed many of those projects. He has also penned a couple of autobiographical books. He is best known for playing 'Hawkeye Pierce' in the long-running television series 'M\*A\*S\*H.' He has won six 'Emmy Awards,' seven 'People's Choice Awards,' six 'Golden Globe Awards,' and three 'Directors Guild of America' awards so far. He has also received two 'Tony Award' nominations and one 'Academy Award' nomination. He hosted the television show 'Scientific American Frontiers' for 14 years. He has appeared in a number of TV series, game shows, and feature films, including a couple of Woody Allen movies. His most notable movies include 'Paper Lion,' 'Same Time, Next Year,' 'The Four Seasons,' 'Crimes and Misdemeanors,' and 'The Aviator.' He was also part of the political drama series 'The West Wing.' He is also a political activist, and his political beliefs often show up in his works. He is a strong supporter of women's rights and is also involved in charitable works.

## Childhood

Alan Alda was born on January 28, 1936, in The Bronx, New York City, New York, USA, to Robert and Joan Alda. His father was an actor, singer, and dancer, while his mother was a former beauty-pageant winner. He has a half-brother named Antony Alda, who is also an actor.

As a child, Alan traveled around the US with his father during his theatrical performances. He was affected by polio at the age of seven and had to go through months of painful treatment to fight the disease. His mother nursed him tirelessly during this time.

Unfortunately, when he was still young, his mother showed symptoms of mental illness, which was not easily understood in those days, and was something



people were ashamed of. As such, she was not treated properly, and eventually the illness became so severe that she once tried to stab his father, who later divorced her.

He attended 'Archbishop Stepinac High School' in White Plains, New York. Later, he enrolled at 'Fordham College' in The Bronx and completed his graduation in English in 1956. During this time, he participated in the ROTC officer training program and later went on a six-month tour of duty as a gunnery officer in Korea.

## Career

During his junior year at college, Alan Alda went to study in Europe and acted in a play in Rome. He then performed in television in Amsterdam alongside his father. His Broadway debut came in 1959, when he appeared as 'Telephone Man' in the stage play 'Only in America.'

He made guest appearances in a few television series during his stint at Broadway. When the stage play 'Purlie Victorious,' in which he played 'Charlie Cotchpiee,' was made into a film in 1963, he reprised his role as 'Charlie,' which marked his big screen debut.

In 1964, he landed the major role of 'Felix the "Owl"' in the stage version of 'The Owl and The Pussycat.' In 1966, he appeared in the Broadway musical 'The Apple Tree' for which he received a 'Tony Award' nomination for 'Best Actor.'

From 1965 to 1968, he participated in the television game show 'The Match Game.' In 1968, he portrayed 'George Plimpton' in the film 'Paper Lion.' The next year, he appeared in 'The Extraordinary Seaman' and in 1971, he acted in 'The Mephisto Waltz.'

From 1972 to 1983, he played the protagonist 'Benjamin Franklin "Hawkeye" Pierce' in the television series 'M\*A\*S\*H,' a situational comedy set against the backdrop of the 'Korean War.' Alda, who was initially reluctant to act in lighthearted comedies on war, went on to star in 251 episodes of the show, working as a writer in 19 and director in 32 episodes.



Next, he shifted his focus to the big screen and went on to appear in a number of movies like 'Same Time, Next Year' (1978), 'The Four Seasons' (1981), and 'Crimes and Misdemeanors' (1989). He received 'Golden Globe' nominations for the first two, while 'Crimes and Misdemeanors' earned him a couple of 'Best Supporting Actor' awards.

From 1993 to 2005, he served as the humble and humorous host of the television program 'Scientific American Frontiers.' It focused on informing the public about new technological advances in science and medicine.

He appeared in at least one movie almost every year, acting in films, such as 'Whispers in the Dark' (1992), 'Flirting with Disaster' (1996) and 'What Women Want' (2000). He also continued to make guest appearances on television, and played a recurring role in the political drama series 'The West Wing' from 2004 to 2006.

In 2004, he was cast in Martin Scorsese's 'Oscar' award-winning film 'The Aviator,' in which he acted alongside Leonardo DiCaprio. He then acted in Steven Spielberg's historical drama film 'Bridge of Spies' (2015).

In 2018, he was cast in the television crime drama series 'Ray Donovan' where he played 'Dr. Arthur Amiot.' The following year, he was cast in the drama film 'Marriage Story.'

## Major Works

Alan Alda's portrayal of the sarcastic but good-hearted Army surgeon in the series 'M\*A\*S\*H' is by far his most popular role on-screen. The series went on to become one of the highest-rated shows in the U.S. television history, with the final episode titled 'Goodbye, Farewell and Amen' being the single most-watched episode of any American broadcast network television series.

Even though he played a brief role in the movie 'The Aviator,' he displayed his acting skills while playing the Conservative Maine Senator 'Owen Brewster' in the film. He went on to receive his first 'Academy Award' nomination for the role.

## Awards & Achievements

Alan Alda received a total of 21 'Emmy' nominations for his contribution to the series 'M\*A\*S\*H' as an actor, writer, and director. He won five out of the 21 nominations. He is the first person to receive awards in three different categories for a television series. He also received six 'Golden Globe Awards' for his performance in the show.



He won another 'Emmy Award' in 2006 for his portrayal of Republican Senator and presidential candidate 'Arnold Vinick' in 'The West Wing.' He received the award under the 'Outstanding Supporting Actor in a Drama Series' category.

## Personal Life & Legacy

Alan Alda met Arlene Weiss in 1956, when he was still attending 'Fordham College.' He met her at a party thrown by a mutual friend. They got married a year after his graduation and have three daughters, Eve, Elizabeth, and Beatrice.

Despite the fact that both his parents were devout Catholics, he went on to become a non-believer. Even though he is often described as an atheist or agnostic, he doesn't like those labels. He appeared in CBS's 'This Morning' in 2018, in which he announced that he was diagnosed with Parkinson's disease in 2015.



## Trivia

The title of Alan Alda's first memoir, 'Never Have Your Dog Stuffed,' originated from an experience he had in his childhood. After his dog Rhapsody died, he was so inconsolable that his father offered to have the pet stuffed. However, the result was horrifying as the taxidermist got its expression wrong.

He had a near death experience while filming 'Scientific American Frontiers' in La Serena, Chile. After learning that he had intestinal obstruction, he surprised the doctor with his knowledge of the medical procedure of end-to-end anastomosis.

## Alan Alda Movies

1. Marriage Story (2018) (Comedy)
2. Crimes and Misdemeanors (1989) (Comedy, Drama)
3. Same Time, Next Year (1978) (Romance, Comedy, Drama)
4. The Four Seasons (1981) (Drama, Comedy)
5. Bridge of Spies (2015) (History, Drama, Thriller)
6. Manhattan Murder Mystery (1993) (Comedy, Mystery)
7. The Aviator (2004) (History, Biography, Drama)
8. The Longest Ride (2015) (Romance, Drama)
9. Gone Are the Days! (1963) (Drama, Comedy)
10. Nothing But the Truth (2008) (Mystery, Thriller, Drama, Crime)



## Awards

### Golden Globe Awards

|             |                                                                         |                       |
|-------------|-------------------------------------------------------------------------|-----------------------|
| <b>1983</b> | Best Performance by an Actor in a Television Series - Comedy or Musical | <b>M*A*S*H</b> (1972) |
| <b>1982</b> | Best Performance by an Actor in a Television Series - Comedy or Musical | <b>M*A*S*H</b> (1972) |
| <b>1981</b> | Best Performance by an Actor in a Television Series - Comedy or Musical | <b>M*A*S*H</b> (1972) |
| <b>1980</b> | Best Actor in a Television Series - Comedy or Musical                   | <b>M*A*S*H</b> (1972) |

|                              |                                                                   |                             |
|------------------------------|-------------------------------------------------------------------|-----------------------------|
| <b>1976</b>                  | Best Actor in a Television Series - Comedy or Musical             | <b>M*A*S*H (1972)</b>       |
| <b>1975</b>                  | Best TV Actor - Comedy or Musical                                 | <b>M*A*S*H (1972)</b>       |
| <b>Primetime Emmy Awards</b> |                                                                   |                             |
| <b>2006</b>                  | Outstanding Supporting Actor in a Drama Series                    | <b>The West Wing (1999)</b> |
| <b>1982</b>                  | Outstanding Lead Actor in a Comedy Series                         | <b>M*A*S*H (1972)</b>       |
| <b>1979</b>                  | Outstanding Writing in a Comedy or Comedy-Variety or Music Series | <b>M*A*S*H (1972)</b>       |
| <b>1977</b>                  | Outstanding Directing in a Comedy Series                          | <b>M*A*S*H (1972)</b>       |
| <b>1974</b>                  | Best Lead Actor in a Comedy Series                                | <b>M*A*S*H (1972)</b>       |
| <b>1974</b>                  | Actor of the Year – Series                                        | <b>M*A*S*H (1972)</b>       |

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# 16 BEST SHOES FOR OLDER WOMEN

BY SANDRA ROUSSY



Happy feet, happy day! I'm not sure that's a common expression, but I know that my days are always better when I have good footwear that will get me through the day without any foot or leg pain. Nothing can put a damper on your excellent day more than having sore feet.

Comfortable shoes are a must, even more so as we get older. What are the best shoes for older women? Do we have to compromise on style and exclusively wear granny shoes as we age over 50? I don't think so! I love having comfortable stable footwear, but I also like that they look stylish and reflect my personality and lifestyle.

We should all own at least a pair of shoes for the different occasions and activities that we have in our lives. Obviously, you don't wear your runners to an evening out or your slinky sandals to the gym.

The basic categories of shoes for older women:

- Casual, every day, walking shoes
- Workout, physical activity shoes
- Evening, dressy shoes

I will concentrate on shoes and not sandals nor boots in this article. Let's take a look at some of the best shoes for mature women out there.

The basic criteria to make it on the list are:

- Good quality
- Comfort
- Stability: soles, arch support, etc.
- Size ranges: wide, narrow, etc.

- Price
- Great reviews!

### **Shoes for Older Women – What to Look For**

Comfort is key! Without compromising on style, of course. We all lead different lifestyles, but one thing that we all have in common is that we want comfy shoes that won't blister or hurt our feet.

I tend to buy better quality shoes now, and I expect them to last longer than the fast-fashion footwear I used to wear 20 years ago.

Remember, your feet change in congruence with the rest of your body. Many older women get wider feet with weight gain. Look for shoes that offer size and width ranges. You may even require a different size now. Quality construction and material will assure a better fit and a more comfortable shoe. Rigid fabric and non-flexing soles are a recipe for blisters.

### **Where to Find Shoes for Older Women**

There are specialty stores that specialize in shoes for older women, but you definitely don't have to limit yourself to those.

I find that asking women around me what type of shoes they wear and would recommend always opens new doors for me. Of course, our feet are all different, but it's always good to have more options to explore. Shopping online has become quite trendy in the last few years and grew exponentially during the lockdowns. Shoes are one of those things that I always hesitate to order online. If it's a new brand and a new outlet, I make sure to read the return policies in case I need to exchange them or send them back.

### **Best Shoes for Mature Women**

So, what are some of the best shoes for women over 55?

Casual Shoes for Older Women

Looking at the offerings in the 'casual' category, I found these great options:

#### **Serena Paige from Clarks**



I love the look of this everyday shoe. This shoe from Clarks is made with a cushioned footbed and a lightweight, grippy sole. [The Serena Paige](#) comes in a variety of colors and prints. It's also offered in narrow, medium, and wide. A lot of women have commented that this shoe is quite comfortable.



#### **Dr. Scholl's Jot It Down from Zappos**

These [fun, tie-dye printed slip-on shoes](#) from Dr. Scholl's are anything but boring! They are super lightweight and ultra-comfortable. They are made with

a textured bottom for excellent grip. The lining and upper part are made with recycled materials. Check out the yellow or blue tie-dye, the cool camo, and the leopard print.

### Jollie Walking Shoes from Easy Spirit



These more [traditional-looking walking shoes from Easy Spirit](#) are made with the older active women in mind. They provide extra arch support to keep feet stable and comfortable. They are made of suede and offered in medium or wide widths.

### Lora Slip-On Walking Shoes from Easy Spirit



Here is another great [slip-on shoe from Easy Spirit](#) that is designed for ultra-comfort. They are super lightweight, very flexible, breathable, and provide excellent arch support.

### HELOISE Mobils from Mephisto



These lightweight [sporty and casual shoes from Mephisto](#) are a little on the pricier side but are super comfortable. They are made with SOFT-AIR technology, have shock-absorbent outsoles and removable insoles. The INTEGRAL MATTRESS inside offers incomparable comfort. It guarantees an ideal fit thanks to the self-gripping straps on the instep.

### Bend Low from Birkenstock



Gone are the days when Birkenstock only made sandals. The company now designs shoes and boots as well, all the while respecting their reputation for comfort. The [BIRKENSTOCK Bend sneaker](#) has a sleek, simple design and can be worn with practically anything. It has a midsole made of PU and cork to ensure optimum shock absorption. It also features a breathable microfiber lining for maximum comfort.

### Physical Activity Shoes for Older Women

Many of us are still very active even past 70. If you're looking for great physical activity shoes, here are a few options to consider.

#### Wave2.0 Step from Clarks



This [sporty slip-on sneaker from Clarks](#) features a flexible elastic band and a C-Shell waterproof membrane. Its durable rubber outsole is lightened by an airy EVA midsole and the combination of a full-grain leather sock liner and a removable Ortholite footbed boosts comfort. It is offered in narrow, medium, wide, and extra-wide widths.

### Hoka One Bondi 7 from Zappos



The most cushioned shoe in the HOKA lineup, the game-changing [Bondi 7](#) delivers a smooth, balanced experience. It's engineered with the same EVA midsole, breathable mesh upper, and signature Meta-Rocker technology as its predecessor. Made from ultra-soft memory foam, this shoe is designed to accommodate a narrower heel.

### NIWA Allrounder from Mephisto



[These sneakers from Mephisto](#) offer a practical and modern design. The innovative materials and perfect design make it a great hiking shoe. The sole, with three-dimensional lugs, offers excellent grip on all terrains. The ACTIVE SUSPENSION midsole also helps absorb shocks. The adjustable, self-gripping back strap provides a perfect fit.

### TOKYO SNEAKER from Vionic



The [Tokyo from Vionic](#) is a super comfortable active sneaker perfect for all physical activities. It's lightweight and flexible and provides assured stability. They are offered in medium and wide.

### Nike Air Zoom Pegasus 38 Running Shoe from Nordstrom



This [lightweight running shoe from Nike](#) is my personal go-to for my workouts. This new option has been updated with a fit that offers more room in the forefoot and toes. React foam, Zoom Air technology, and shock-absorbing heels make it feel like walking on air.

## Dressy Shoes for Older Women

Here are some options for going out in style:

### Pure Viola Black Leather from Clarks



[These slip-on shoes from Clarks](#)’ Pure collection provide simple, classic style thanks to the super-soft, black leather upper and rounded toe shape. They have Cushion Plus technology to ensure comfort with every step.

### Celia from Aerosoles



This Channel inspired flat is made of a combination of quilted and smooth textures that complement one another perfectly. The [Celia from Aerosoles](#) is designed with vegan leather. I like! Offered in medium and wide. A delicate bow detail adds a feminine touch.

### Anne Klein Fabulist from Zappos



Night on the town? Dancing with your partner? [The Anne Klein Fabulist pump](#) is an elegant classic shoe that never goes out of style. It’s made of leather with a breathable man-made lining. The dual foam layers provide cushioning and shock absorption for maximum comfort.

### Estee from Trotters



A classic flat with a modern twist from Trotters, [the Estee's](#) pointed toe detail brings new life to the popular ballet flat. The signature Trotters footbed provides optimal support. Check out the variety of fun prints and colors. It comes in narrow, medium, wide, and double wide.

### Anne Klein Sport Taite Wedge Heel from Zappos



Wedge heels are a great way to get some height without compromising stability. [The Anne Klein wedge](#) is made of synthetic material with a breathable textile lining. The padded and flexible footbed is made of lightweight foam layers that provide cushioning and shock absorption. The rubber sole makes it a durable and stable shoe.

## HOW TO PAY OFF DEBT FAST IN YOUR 60S... FROM A WOMAN WHO PAID OFF \$150,000 IN 10 YEARS

BY MARGARET MANNING, SIXTY AND ME

When it comes to financial security, Baby Boomers are somewhat of a mystery. On the one hand, we are often called “the richest generation of all time.” On the other hand, even after decades in the workforce, we still carry the second-highest level of debt of any generation (\$95,095 per person), second only to Gen X (\$134,323.)

To make matters worse, unlike members of the Millennial and Gen X generations, we don’t have long to correct the situation before retirement hits us like a ton of bricks. Simply put, if we want to get the most from retirement, we need to get serious about paying our debt off fast.



### **I Paid Off \$150,000 in Debt in 10 Years... and You Can Too!**

So, what makes me qualified to tell my fellow Baby Boomers how to pay off debt fast in the years leading up to retirement? I’m not a financial expert. I don’t have a bunch of 3-letter acronyms in front of my name. And, therefore, nothing in this article should be considered financial advice.

On the other hand, unlike many of the talking heads that you see on TV, I have actually paid off \$150,000 in debt. I refused to declare bankruptcy and took the hard steps necessary to rebuild my financial life. I also started several successful businesses in my 60s.

So, first, I’ll share why your 50s and 60s may actually be the easiest time to pay down your debt. Then, I’ll walk you through the exact steps that I used to pay off my own mountain of debt. It wasn’t easy, but I hope that I can make your path a bit smoother than mine was.

### **Getting Out of Debt Starts with a Commitment to Change**

As someone who has dealt with her share of debt over the years, I can personally relate to the many women in our community who may be struggling with this issue. Debt is not only harmful because of the direct impact that it has on our finances. It is also a major driver of anxiety, just at a time when we should be getting the most from life.

### **Debt Creates Anxiety and Prevents You from Being Productive**

One of the less obvious, but no less destructive, side-effects of debt is that it prevents us from being productive. There is a certain irony here. One of the best ways to pay down your debt and get on the road to financial security is to increase your income, even if only temporarily.

Unfortunately, when we are stressed, our bodies and minds are often too distracted to think rationally about what we can do to earn extra money. The more we worry about our debt, the more worried we become. The more worried we become, the less likely we are to focus on income-generating activities.

The only way out of this loop is to take control of your debt and create a plan for paying it off over time.

## **Debt Is Often Symptomatic of a Negative Relationship with Money**

There are times when taking on debt is unavoidable. Perhaps we are dealing with an illness in the family. Or maybe we need the money for an emergency. But, as hard as it is to admit it, most of the time, debt is simply a manifestation of our own relationship with money.

Entering retirement forces us to rethink every aspect of our financial situation. If we want to make money, we need to learn how to [work for ourselves](#). In order to balance our budget, we are often forced to abandon luxuries that we once considered essentials.

Dealing with our debt offers us an opportunity to examine our relationship with money and to develop healthier habits.

## **You Have a Lot on Your Side**

Many of us are surprised to find that we still have debt by the time we reach our 50s and 60s. And it's not just credit card debt that haunts us.

According to the Guardian life insurance company, student debt among Baby Boomers grew 72% over the last 5 years. That's more than any other generation due, in part, to our willingness to co-sign on our children's (and grandchildren's) loans.

There is one silver lining to being in debt in your 50s and 60s, however. For several reasons, this may actually be the easiest time in your life to pay down debt. Here are a few reasons.

First, our 50s and 60s tend to be our peak earning years. And, with our kids (for the most part) out of the house, many of us have more cash left over at the end of the month than at other times in our lives. Whether to put this money into our retirement accounts depends on many factors – such as the expected return of our investments vs the interest rate that we are paying to service our debt.

But the main point here remains. Now is a great time to pay off your debt.

Second, as an older adult, you actually have more leverage than at other points of your life when it comes to negotiating your debt. Why? Because the banks know that once you reach retirement age and have to start living on a fixed income, their chances of getting their money back decrease significantly. Getting less now may be better than risking getting nothing tomorrow.

So, if you are ready to deal with your debt in your 50s or 60s, stay positive! You are in a stronger position than you think!

## **Don't Panic – Assess the Situation Calmly**

Take a deep breath and assess your financial situation. Write down all the money you owe and be honest with yourself. Ask yourself “what's the worst that can happen” (Hint: It's usually not as bad as you fear.) and keep reminding yourself that learning how to deal with debt is important but not worth making yourself sick.

Here's the approach that I used to pay off my debt.

### **Step 1: Just the Facts Ma'am**

The most important (and hardest) step in paying off your debt simply involves gathering all of the necessary data. Why is this so hard? Because writing down how much you owe will force you to face your problems head-on.

Trust me when I say that I know how hard it is to be honest with yourself about your financial situation. I ignored my own debts for years... and ended up paying thousands more than I should have.

For as long as you are just blindly paying the monthly minimums on your credit cards and other sources of debt, you can pretend that everything is ok.

Don't allow the little pain-avoiding magician in your head to say, "Pay no attention to the man behind the curtain!" Take control today.

There are plenty of fancy tools (some free and some paid) that can help you to organize and track your debts – [Undebt.it](#), [Unbury.me](#) and Mint spring to mind. But the truth is that, unless your situation is especially complicated, you can usually create a plan in Excel... or even on a good old-fashioned piece of paper. Before you call your lenders, create a table like the following to keep track of the amounts that you owe, the APR (interest rate), and minimum monthly payment:

| Creditor | Amount owed | APR | Min monthly payment |
|----------|-------------|-----|---------------------|
|          |             |     |                     |
|          |             |     |                     |
|          |             |     |                     |

Then, when you are ready, it's time to get on the phone with your banks, credit card companies, and other lenders. Ask them how much you owe, the APR, and the monthly minimum. It's that simple.

## Step 2: Choose a Plan: Snowball or Avalanche

Once you have a good understanding of how much you owe and to whom, it's time to pick a strategy to start paying off your debt. And, at the end of the day, there are two main approaches to choose from – the "Snowball" and the "Avalanche."

With the "Snowball" strategy, you would choose to pay off the debt source with the lowest total amount due first. The goal here is to start creating psychological momentum... to get some "wins" so that you are motivated to keep going with your debt-reduction plan.

With the "Avalanche" strategy, you would choose to pay down the debt source with the highest APR first. The goal here is to focus on the highest-interest debt source in order to free up cash as quickly as possible to further reduce your debt.

For example, let's assume that you had the following debt profile:

| Creditor        | Amount owed | APR  | Min monthly payment |
|-----------------|-------------|------|---------------------|
| ABC Bank        | \$2,000     | 7%   | \$140               |
| Other Bank      | \$4,000     | 5.9% | \$210               |
| XYZ Credit Card | \$5,500     | 14%  | \$250               |

With the "Snowball" approach, you would start paying down the loan from ABC Bank first since the amount owed (\$2,000) is less than the other two debt sources. Note that the interest rate for ABC Bank (7%) is less than that of XYZ Credit Card (14%)

With the “Avalanche” approach, you would start paying down the loan from XYZ Credit Card first since the interest rate (14%) is higher than the next highest with ABC Bank (7%).

There are benefits and costs to both approaches and, since everyone’s situation is different, it makes sense to discuss which strategy is best for you with a [financial advisor](#). But, at the end of the day, both approaches can work, if followed closely.

### **Step 3: Negotiate Your Way to a Debt Free Life**

What follows is definitely not financial advice. These techniques worked for me, but this doesn’t mean that they are appropriate for your situation. That said, here are a few of the strategies that I used.

#### **Offering a Lump Sum Payment**

When I received a scary letter from a debt collection agency, my son stepped in to help. The amount that I owed was \$8,000, and my son offered to loan me \$5,000 towards the total. I decided that I would go a step further and simply offer the collection agency \$5,000.

I was honest with them. I told them that I simply couldn’t afford to pay back the full amount, but that a family member had offered to help. I asked them if they would accept \$5,000 to close the account completely... and, to my surprise, they said yes.

Will this work in all situations? Of course not. But, if you do end up with a little extra cash, what’s the harm in asking?

#### **Talk to Your Creditors to Find Mutually Beneficial Solutions**

Creditors want their money. You can be sure that they will make this clear at the beginning of every conversation. However, if you call them first and simply say, “I cannot afford to pay this bill, so what solution can we find together?” you often get a very different response.

Learn how to negotiate with creditors since they often offer hardship programs or special payment plans that can be arranged. Many times, you can even negotiate a reduced amount if the debt is excessive.

It never hurts to connect with the customer service representative as a human being – chances are they have faced similar situations before by working with other customers, so they will understand. Be calm and constructive. Say that you are not trying to avoid payment and that you are taking responsibility for the situation. You just need a little extra time to pay the debt.

#### **Simply Asking for a Reduction (Especially for Credit Card Interest Rates)**

Sometimes, all it takes is the threat to pay off your balance with a new credit card that has a lower interest rate to get your bank to change their tune.

#### **Be Friendly**

In the movies, negotiations are battles of will. Each participant stands on his side of the ring and throws punches until the other side gives in. Negotiations in real life are seldom like this – although it may feel this way if you are on the wrong side of a debt collection call.

The women over 60 that I talked to said that they had much more luck by being friendly and kind than by shouting. Don’t forget, everyone that you talk to has a grandmother. They may be incentivized to get the best deal for their company, but they are still people.

Be firm and honest about your situation. Be willing to push back if you think that you can't afford a particular "solution" that is being offered. But also be friendly and make them understand that you are a real person and that you are trying to solve a problem with them.

### **Be Honest**

Many people over 60 have trouble admitting that they have financial problems. Others feel that it is their "duty" to pay their debts, even if they can't afford to. This is all well and good, but, as I mentioned before, nobody wins when you are struggling to make ends meet.

To be clear, you should never lie to your creditors. At the same time, you shouldn't make your situation seem any rosier than it is. Be honest about how much money you have after paying for essentials each month. Explain that you are no longer working and that your financial situation has changed.

You would be surprised how many people are able to negotiate lower interest rates, or even reductions in their debt, just by being honest. Obviously, everyone's situation is different, and there are no guarantees in life, but, when it comes to negotiating your debts in retirement, honesty really is the best policy!

### **Be Persistent**

Renegotiating your debt in retirement is possible, but this doesn't mean that it is fast or easy. In fact, I know women in the community who have been working on negotiating with their creditors for years.

Part of the challenge is that it may take several attempts to find someone who can help you. Don't feel like the answer you get from the first person that you speak with is final. If you aren't making progress, ask to speak to a supervisor.

If all else fails, politely end the conversation and call back another day. It may feel like everyone is operating from the same script, but they usually have more discretion than they would like you to believe.

Don't put too much pressure on yourself to solve your debt problems overnight. Try to see this as a long-term process that will need to be solved collaboratively.

### **Be Collaborative**

One of the reasons that people think that negotiating is stressful is that they go into it with an adversarial mindset. They imagine that there is a fixed pie on the table and that it is up to them to take as much of it as they can.

If you are in a super-strong negotiating position, pushing the other party around can work. Negotiating your debts is seldom so simple.

Several women told me they felt that the single biggest reason they were able to reduce their debts was that they approached the problem collaboratively. They explained the situation and then asked for the person on the other end of the line to help to figure out a solution together.

Keep in mind that just because a "solution" is collaborative, it doesn't mean that it is "fair" or even "workable." There is absolutely no rule that you need to accept the first offer. Feel free to use time to your advantage. That said, you have more to gain than lose when you bring someone to your side of the table.

### **Step 4: How to Stay Out of Debt (for Good!)**

Once you have a plan in place to pay off your loans, how do you stop your debt pile from growing?

Well, if the main source of your debt is credit cards, then the answer is simple... cut them up (or freeze them if you need them for emergencies). But you already knew that!

In my experience, however, it's not consumerism that gets older adults into (new) debt. It's the desire to help other people.

Once again, I'm not judging. I have helped both of my sons when they fell on tough times. I paid for my kids' education. And I still put money aside for my grandkids.

All I am saying is that each and every one of us has the right to be financially free. Just like the emergency video on an airplane will tell you to "put your own mask on before helping others," we need to apply this same approach to our financial lives.

The key here is to be honest with yourself and your family... honest about your debt triggers, financial resources, and goals for the future. Otherwise, you risk playing the role of "grandma piggy bank" until you have nothing more to give.

### **Track Your Expenses**

Before you make a plan to get out of debt, it helps to find out exactly where all of your money is going. Use a free online tool like Mint.com to track your monthly spending, and then make adjustments accordingly. Chances are you can find an extra \$100-\$200 per month to redirect toward paying off your debt.

### **Look for Ways to Make Extra Money**

Of course, cutting costs is only part of the solution to getting out of debt. The process will go a lot more quickly if you are able to increase your income, while you reduce your costs. Finding a job after 60 can be challenging, but there are several things that you can do to take control of the situation.

Some years ago, I sat down to talk with Nancy Collamer to discuss what women over 60 can do to [make money from their passions](#) in retirement. Her advice still rings true today. There are also numerous [part-time opportunities](#) available, including becoming a [freelance writer](#).

### **Save Money While Paying Down Debt**

While you're paying off debt, it's often encouraging and empowering to save a special pot of money at the same time. For example, you could set a goal, saying, "As soon as this \$5,000 credit card debt is paid off, I'm going to spend \$1,000 on a nice vacation."

But instead of putting that \$1,000-trip on your credit card, save up the money in a separate account – and then you can have the satisfaction of spending cash instead of racking up more debt.

### **Don't Give Up!**

No matter where you are on your financial journey, don't give up! I am living proof that it is possible to pay off almost any amount of debt... at any age!

The most important thing is to take action. Don't wait another day. You are strong! You can do this!

# What Happened in 1975

## How Much Things Cost

Yearly Inflation Rate 9.2%

Year End Close Dow Jones Industrial Average 858

Interest Rates Year End Federal Reserve 7.25%

Cost of a gallon of Gas 44 cents

Average cost new car \$4,250.00

Average Cost of new house \$39,300.00

Average Income per year \$14,100.00

Average Monthly Rent \$200.00

Foster Grant Sun Glasses \$5.00



Oil goes over \$13.00 per barrel

The Vietnam War ends as Communist forces take Saigon and South Vietnam surrenders unconditionally.

Sony introduces Betamax videotapes and Matsushita / JVC introduce VHS.

First blockbuster movie, Jaws, is released

An IRA hit squad takes refuge and hostages at Balcombe Street in central London

The IRA bombs London Hilton Hotel in Park Lane

Patty Hearst becomes Most Wanted and is arrested for armed robbery.

The Unemployment Rate in the US reaches 9.2% and recession is recognized by President Ford

King Faisal of Saudi Arabia Assassinated

The First ever strike by Doctors in the US causes hospitals to reduce services

New York City avoids bankruptcy when President Gerald R. Ford signed a \$2.3 billion loan

US Pulls out of Cambodia

Jimmy Hoffa ex teamsters boss disappears never to be seen again



## 1975 Men's and Women's Fashion Clothes

### 1975 Women's Clothing



Long Dress  
\$24.00

Summer Dress  
\$13.00

Rain Coat  
\$32.99

Print Dress  
\$15.97

Knit Separates  
\$15.99

Velvet Coat  
\$39.99

### 1975 Women's Accessories



Swagger Handbag  
\$13.00

Visored Cap  
\$9.50

Belts  
\$7.50

Leather Bag  
\$13.99

### 1975 Women's Shoes



Moc-Toe Oxford  
\$16.99

Slingback Shoe  
\$14.00

Casual Wedge  
\$14.99

Denim Boots  
\$27.97

### 1975 Men's Clothing



Leisure Suit  
\$39.90

Hooded Sweatshirt  
\$9.99

Patent Leather Shoes  
\$24.99

Sport Jacket  
\$32.88

Slacks  
\$10.99

## Toys From the Year 1975



### Toys From 1975

[www.thepeoplehistory.com](http://www.thepeoplehistory.com)

## Popular Culture 1975

Bruce Springsteen releases his third album, Born To Run, widely regarded as one of the greatest of all time

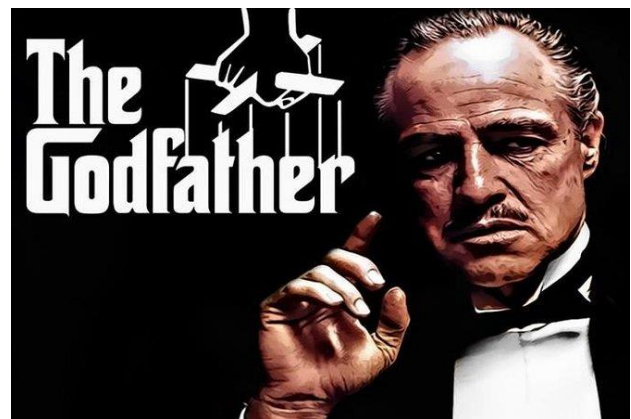
The film version of The Who's Tommy premiers in London

Saturday Night Live debuts on NBC

Muhammad Ali beat Joe Fraser in the "Thriller In Manilla" match

## Popular Films

Jaws  
The Towering Inferno  
Benji  
Young Frankenstein  
The Godfather Part II  
Funny Lady  
Murder on the Orient Express  
The Return of the Pink Panther  
Tommy  
One Flew Over the Cuckoo's Nest



## Popular Musicians and songs

Minnie Riperton  
Aerosmith  
Black Sabbath  
Chicago  
Bob Dylan  
David Bowie with "Fame"  
Alice Cooper  
The Eagles with "Best of My Love"  
Jefferson Starship  
Elton John with Island Girl and "Lucy in the sky with Diamonds"



Kiss  
Led Zeppelin  
John Lennon  
Bob Marley and the Wailers  
Paul McCartney and Wings  
Pink Floyd  
Paul Simon  
Queen  
Bruce Springsteen  
The Who  
ZZ Top

### Popular TV Programs

The Six Million Dollar Man  
Kojak  
The Jeffersons  
All in the Family  
Maude  
Good Times  
M\*A\*S\*H  
The Carol Burnett Show

### Born This Year in 1975

Jimmie Johnson September 17th  
Tiger Woods December 30th  
Angelina Jolie June 4th  
Kate Winslet October 5th



# THE FINANCIAL SIDE OF CAREGIVING

BY MARIE BURNS



Rosalynn Carter said it first, and I think said it best: “There are only four kinds of people in the world: those who have been caregivers, those who are currently caregivers, those who will be caregivers, and those who will need caregivers.” Which category do you or perhaps will you be likely to fall into? Do you know anyone who is currently a caregiver?

## Caregiver Stress

Whether you have already had direct experience or know a friend or family member who has, you likely understand how stressful that role can be. In addition to [physical and emotional stress](#), a caregiver also often has to deal with financial stress as well. All of those stressors contribute to this shocking statistic – up to 60% of caregivers will pass away *before* the one they are providing care for!

## Caregiver Health

Whether we are talking about caregiving for a spouse, parent, or other family member/friend, the stress level can be very significant and often continue over a prolonged period of time. Stress produces what I call “negative, slowly killing you” chemicals in your body, like cortisol.

[Cortisol](#) is important for our bodies to function normally but too much can be bad for our health. It can increase heart rate, elevate blood pressure, trigger weight gain or lead to diabetes or other health problems.

## Caregiver Tendency

The bottom line is that caregivers need to intentionally seek ways to reduce their physical, emotional, and financial stress in order to maintain their own health. My mother was a caregiver for my father, and I’ve known many women who were caregivers at some point in their lives.

It's often difficult for them to see or commit to taking the time to accept help in various areas that can help to reduce their stress. They put caregiving for themselves on the back burner.

### **Caregiver Zoom**

Recently, I was invited by a nonprofit agency to speak to a caregiver support group virtually about the financial side of caregiving. These days, when free workshops are offered online, it's very common to get lots of sign-ups but very few actually attend.

This workshop, however, had 85% attendance of those that had registered. It's often difficult for caregivers to get out of the house, so a virtual option has been a blessing. All of the attendees were women, and one woman had her husband, who she provides care for, sit in on the meeting with her (off-camera) so they could learn together.

### **Caregiver Finance**

Because of my experience with family and clients, I continue to offer [workshops](#) for women who are single, who may be caregivers, or who are helping aging parents. There is a lot of detail in the financial arena that we often have not been taught about along the way.

### **Financial Stress**

I share three steps that I have found to be extremely helpful in minimizing financial stress for women, especially in a caregiving situation. My mother and several clients are living proof that these tasks can significantly reduce the stress of an already difficult situation.

#### **Step 1: Take Financial Inventory**

First, you cannot utilize your financial resources or make wise money decisions until you have a good handle on what you have. I call that a financial inventory. The tool you use to compile that information is a net worth statement (I designed a very detailed [net worth pdf](#) that does the math for you!).

You can avoid one of the most common estate planning mistakes, not having a list of assets, by compiling an "I Own, I Owe" list (aka net worth statement) to use right now.

#### **Step 2: Complete Estate Planning Documents**

Second, make sure you have estate planning documents in place and that they reflect your current wishes and same for the one you are caring for. One of caregivers' biggest worries is "what happens if I am gone first?" At a minimum, all parties involved should include a will and/or trust, Durable (Financial) Power of Attorney, Health Care Power of Attorney, (and Mental Health Care Power of Attorney in some states) and Living Will. If your documents are more than 3-5 years old, and you do not see any changes that need to be made, it is still prudent to call your estate planning attorney to see if there have been any law changes that may require updated wording in the documents.

#### **Step 3: Confirm Desired Asset Allocation**

Last, go back to your net worth statement and look closely at the details. You may have some homework to do. Check out one of my past blogs to confirm if you have [told your assets where to go](#).

What I mean by that is first, does the title of each non-retirement account/property say where that account goes after you or a loved one passes? To accomplish that, the account/property could be titled in the name of your trust, be titled as joint with rights of survivorship, or include a POD (Payable on Death, at the bank) or TOD (Transfer on Death, at the investment institution/property deed) designation.

And secondly, do you have primary as well as contingent beneficiaries listed on your retirement, annuity, or life insurance accounts? Use your net worth statement as the checklist to confirm account/property titles and beneficiary designations are currently reflecting your wishes.

### Avoiding Probate

Remember, account titling and beneficiary designations act as a mini-will on each account to tell the custodian (i.e., the bank or investment firm) where the account goes after you are no longer alive.

If there is no beneficiary/survivor listed on the account/property, then the will/trust *will* dictate where it goes, BUT it must go through probate first in order to get distributed by the will/trust. And probate is a court process that will have a cost and a delay associated with it.

The financial side of life can be stressful for many, with or without caregiving as part of the picture. Why not get your financial house in order now with these three steps as another way to help maintain your health no matter which of Rosalynn Carter's categories you fall into?

### ABOUT THE AUTHOR



Marie Burns, a Certified Financial Planner (CFP®), advocates for women's financial health. She is an author of a [financial checklist book series](#), speaker, podcast host and partners with clients to offer friendly financial advice in her independent practice [www.FocusPointPlanning.com](http://www.FocusPointPlanning.com). Visit her at [Marie@MindMoneyMotion.com](mailto:Marie@MindMoneyMotion.com) or <https://www.facebook.com/MindMoneyMotion/>

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# 6 Best Places to See Fall Foliage in the Blue Ridge Mountains

by **Jenn Baxter**, [tripstodiscover.com](http://tripstodiscover.com)

Fall is officially here (even if the weather doesn't feel like it quite yet), which means it's time for pumpkins, apples, crisper air and the changing of the leaves. There's no better place to take in the beauty of the changing leaves than in the gorgeous Blue Ridge Mountains of North Carolina. Although the mountain range extends all the way from Georgia to Pennsylvania, many of its most majestic peaks and breathtaking views lie within the borders of the Tarheel State. So, if you're looking for some of the most beautiful places to see fall colors in the Blue Ridge, check out these top spots beginning around early October.

## Grandfather Mountain



Grandfather Mountain, located near Linville, NC, is the highest peak in the eastern portion of the Blue Ridge Mountains and is therefore, a popular destination for hikers and climbers. But, it's also one of the best places to see fall colors in NC, thanks to its wide diversity of plants and trees. This variety of trees grow at different elevations in the area, with some parts reaching 2,000 feet and others reaching over 5,000 feet, so you'll see all kinds of colors including bright yellows and oranges, blood reds and rusty reddish-browns, and even deep hues of wine and purple.

## Linville Falls



There are two beautiful waterfalls to explore at Linville Falls - the Lower Falls and the Upper Falls. Just about a 20-minute drive from Grandfather Mountain is another beautiful spot for fall colors – Linville Falls. This breathtaking waterfall drops a dramatic 90 feet from the top to Linville Gorge below and is considered one of the most photographed waterfalls in North Carolina. Although you will have to get out of the car to capture the best views, there are two trails to choose from – one that is strenuous and one that is easily accessible by most everyone. There are plenty of overlooks where you can stop along the way including Chimney View and Erwin’s View, all of which are great places to take in the fall colors.

## Mount Mitchell

After you finish at the Orchard, it’s off to Mount Mitchell – the highest peak in the Eastern United States, where you can take in 360-degree views of the surrounding scenery. Although you can hike to the summit of Mount Mitchell via one of several hiking trails, you can also take a scenic drive all the way to the top and walk a short (0.25 mile) paved road to the observation deck where you can see for about 100 miles in every direction.



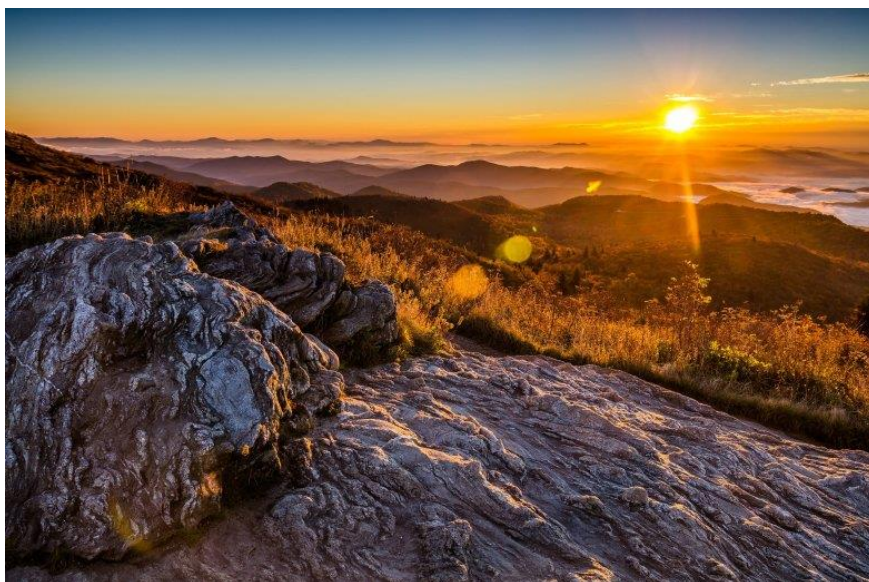
## Looking Glass Rock Overlook



Looking Glass Rock sits at an impressive 3,970 feet in elevation. Whether you're looking toward the famous view of Looking Glass Rock from the Blue Ridge Parkway or you decide to venture the trail that takes you to the top, you're bound to have good views of the fall foliage either way. Although only professional climbers should ever attempt to climb the actual rock face, you can take the Looking Glass Rock Trail, a moderately difficult trail, for just over three miles, where you can enjoy amazing views from the top.

## Black Balsam Knob

Just because the Black Balsam area is known for having some of the most amazing bald mountains in the Blue Ridge and Southern Appalachians, it doesn't mean you can't still find some gorgeous views of the fall colors here. Although the summits are almost entirely treeless above 6,000 feet, you'll still see beautiful views of the changing leaves in every direction that you look. Plus, since you can hike for nearly three miles without the obstruction of trees, you can easily snap some Instagram-worthy pics while you're there!



## The Orchard at Altapass



If you want to take your leaf-peeping tour of the Blue Ridge to the next level, make sure you stop in at the Orchard at Altapass, located just off of the Blue Ridge Parkway between Linville Falls and Mount Mitchell. The Orchard at Altapass is not only a 105-year-old fully operational apple orchard but also serves as an Appalachian Cultural Center that celebrates the people and arts of the Blue Ridge Mountain area. In addition to taking in beautiful views of the surrounding colors, you can also take a hayride, pick your own apples, enjoy live music and sample lots of homemade goodies including sandwiches, snacks, ice cream and fudge.



# The Dakota Studios



# Amazon's New Astro "Monitoring" Robot Follows You All Around the Home

Josh Hendrickson, [reviewgeek.com](https://www.reviewgeek.com)

When shows like *The Jetsons* imagined the far-off future, they depicted outlandish concepts like robots that followed you around, talked with you, even cleaned your home. Outlandish? Maybe not. Amazon just announced a new home monitoring robot appropriately named the same as the Jetsons' dog—Astro.

Astro is still a far cry from Rosey, the cleaning maid robot. Squint at it, and you might even confuse it for a robot vacuum cleaner from iRobot, but that's likely no accident. Robot vacuums are the most common robot you'll find in homes today, so there's a certain familiarity advantage to his shape and size.

That's generally what Amazon wanted in the design. The company said that of the 100 most popular robots, all but five of them had eyes. That led to an easy decision of giving Astro eyes. So what does this robot do exactly? Well, not clean. Think of Astro as more of a monitoring robot. A little more than Alexa on wheels, but not a complete personal care assistant.

Astro can navigate from room to room in your home and follow basic commands like playing music, podcasts, or other Alexa-powered tasks. But again, Astro isn't supposed to be an Alexa on wheels, so it's about doing more than that. It's a monitoring robot.

To that end, Astro has a periscope camera that can rise up high enough to see the tops of most counters. When you're away from home, you can check to see if the stove is on or interact with your pets. If you have an aging parent, you can have Astro drive to the room they're in and check in with them. You can even hold video calls through Astro.

Astro can also serve as an extension to the Ring home security system and perform automated patrols of your home. It can even save clips to your local Ring storage automatically. Amazon says it spent a lot of time-solving the problem of home navigation, which varies greatly thanks to differing layouts, furniture, and even daily activities like dropping the groceries in the kitchen.

Amazon put work into giving Astro a personality, and that's why it has a screen with eyes. The expressions should help him feel more like a part of the family than an invasive or creepy robot in the home. During its live event, Amazon even demonstrated Astro dancing and beatboxing. It's hardly the first voice assistant that told



jokes, but it is the first one that could follow you into the kitchen while playing a song. The closest analog is Anki's ill-fated Vector, and it's so tiny it can't move from room to room.

Amazon

According to the company, Astro will go for two hours (depending on how much it moves) before needing a recharge. Much like a robot vacuum, it comes with a base station it'll drive to for just that purpose. Thanks to a customizable cubby in its back and a cup holder accessory, Astro can even bring you a drink. Take out the cup holder, and it's a plain cubby with a USB-C port. In theory, you could recharge your phone, though Amazon envisions third-party-powered accessories for the spot instead.

And while Astro can haul a drink to you, what it can't do is open a refrigerator or get the glass out. You'll still need a human for that. Adding arms and "hands" would have significantly increased the price, though. And it's already kind of pricey. Amazon plans to start Astro off as an invite-only purchase. During the invite states Astro will cost \$999.99. And after that, the price will jump to \$1,449.99.

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## HARWOOD FINANCIAL GROUP

### Tampa Office

4601 W. North A St.  
Tampa, FL 33609

### Largo Office

1940 East Bay Drive  
Largo, FL 33771

### Dunedin Office

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

### Lakeland Office

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

### Sarasota Office

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.