

# Senior Lifestyles

NOVEMBER 2021





# LAW CHANGES THAT MAY AFFECT YOU AND YOUR FAMILY!

## ESTATE TAXES RISING



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

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

### **Analysis of the Current Bill in the Senate:**

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

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# 7 Ideas for Preserving Your Family History

BY BECKI COHN-VARGAS



A couple years ago, a historian from a museum in Lueneburg, Germany, contacted me. “Are you the great-granddaughter of Robert Heinemann?” she asked.

They were looking for descendants of Robert’s father, my great, great grandfather, Marcus Heinemann, who had been a leading Jewish citizen in Lueneburg many years before Hitler. The museum had items stolen from Marcus’s estate by the Nazis. Marcus had 17 children and the museum wanted to return the estate items to the descendants. That opened an amazing door to the past.

I had always heard about those 17 children from my grandmother, but there was so much I did not know. So, I began searching for family members around the world and organized a family reunion with 40 family members from six countries, nearly all newly discovered.

Through hundreds of email exchanges, we agreed to keep the items in the museum through a long-term loan. But the true value was worth more than money - it woke me up to the deep and powerful story of my family and our history.



As women in our 60s, we have much to reflect back upon in our lives, while still most likely enjoying the company of a few elderly relatives. Suddenly, unique to this time in my life, I realized the accessibility and the incredible power of linking the past, the present, and the future.

By now, we have gained perspective on life and ripened our own little chunk of wisdom. We have experienced ups and downs, adventures, loves, losses, and realized some dreams. We also have a bit more time to examine that collection of saved paraphernalia, from dried flowers to the cherished photos. And even without the benefit of a historian, there are amazing resources from which to draw. In this blog, I offer seven ways to wake up and explore your family history.

### Write Your Memoir

Dig through your own journals and start [writing your memoir](#). The memoir is actually a sub-genre of an autobiography; however it is less a sequenced historical account with exact dates and chronology, and more of a draw upon your feelings and perceptions.

There are many memoir classes, often available at local community centers and colleges, as well as [online memoir courses](#), to get you launched. These classes can help you select an approach to your work.

I like the idea of making my memoir a collection of essays about different times in my life without feeling bound to present them in a sequence. The website Goodreads.com has a [list of popular memoirs](#) to inspire you.

### Look Into Storycorps

This organization calls itself America's "oral history project" with over 600,000 interviews with more than 100,000 participants of all backgrounds.

Anyone can download the [Storycorps App](#) that helps you prepare and record a high-quality interview on your cell and upload it to the archive. Storycorps also has recording booths in Atlanta, Chicago, and San Francisco, where you can schedule an appointment for a free recording session.

Their model is a two-person interview. Your story will be archived, and you will receive a free CD. Or, their Mobile Story Book may be coming to your town. It is a traveling recording studio that makes its way across the country. You may also use your own equipment to conduct an interview.





### **Make a Film of Your Family Stories**

Set up the video camera in your living room (or maybe backyard) and bring your kids, your siblings, or your friends together for a story-telling night. Plan the questions ahead of time.

Put the camera on a tripod for steadiness and be sure you have clear audio. Encourage them to keep answers short so you don't have to edit. Also, don't make it too long. You do want people to actually watch it! Then, make copies for everyone.

I am planning to do this during the holiday season, but first, I will help everyone feel nice and cozy and serve hot apple cider. You can also go online to hire hundreds of family story video production companies to do a professional job.

### **Create a Family History Kit**

Gather taped interviews, music recorded by family members, and digitize some of the old tapes. Put together a kit, which could be a box with videos, audiotapes, copies of articles or stories about the family, or include special photos. Make a copy of the family history kit for each of your family members - parents, siblings, children, nieces, and nephews.

For my kit, I had a family tree, and I digitized the VHS video interview we made when my mother was alive, together with a short autobiography handwritten by my mother in 1939 when she was 19. Everyone told me they loved the kit.



### **Make a Printed Photobook through Shutterfly, iPhoto or Blurb**

They have a range of templates with stories and captioned pictures for the family. All you need to do is plug in your photos and stories. You can order multiple copies for family members.

I even was able to do this as a project with my young niece and nephew, who made a book for their grandmother. She supplied the pictures and I showed them what to do. An alternative, low-budget method would be to make a spiral-bound book and mass produce it at a copy shop.

### **Dig into Your DNA**

Did you know that you can explore your ancestry by having your DNA tested? You can find out about



your ethnic background and migrations into and from a particular region, or even discover whether you have notable ancestors.

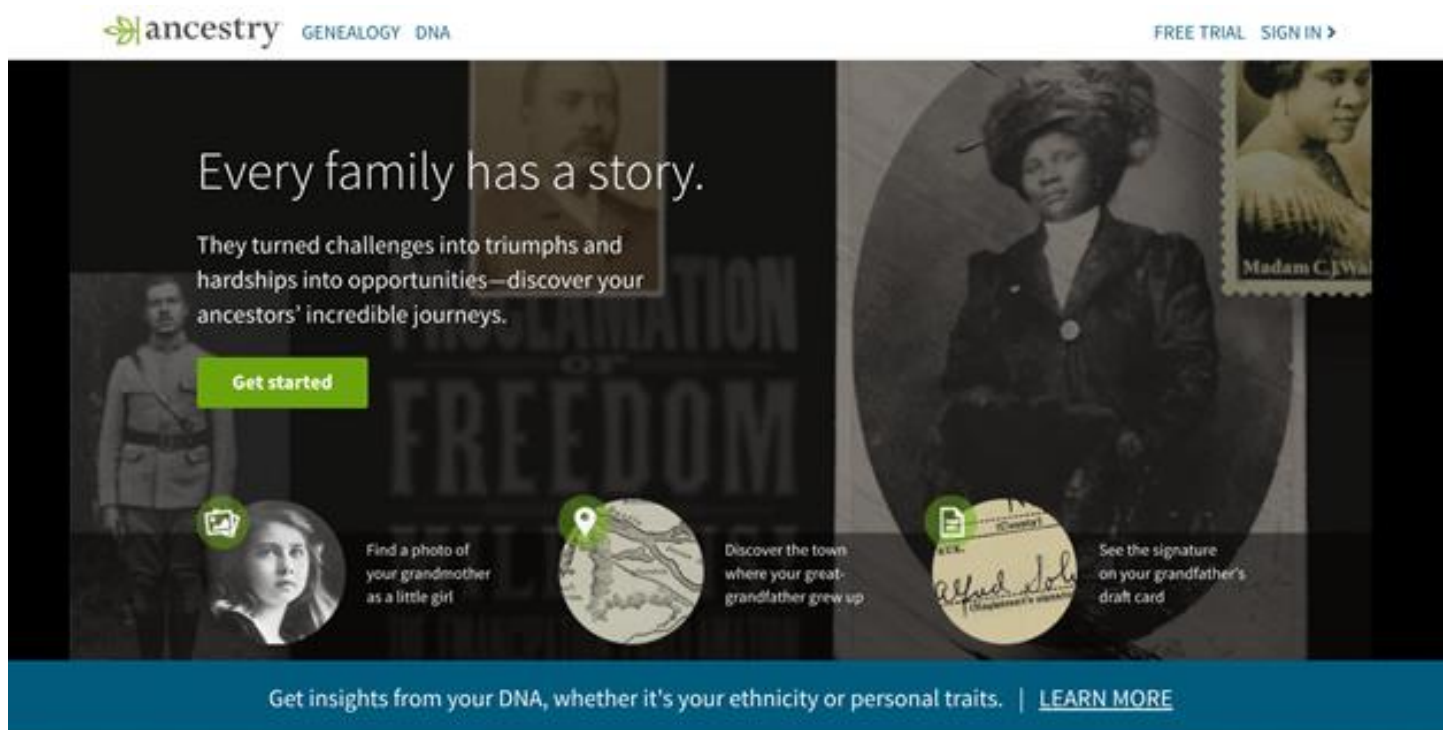
On the popular PBS show *Finding Your Roots*, Henry Louis Gates explores the personal histories of celebrities. Their website invites you to share your story. It also offers many family history tools and ideas.

My friend Robin used a service called “[23andMe](#).” She says it’s fantastic! She learned about her ancestry, found medical information, and even discovered distant cousins around the world.

### Online Search for Family Records

The well-known [Ancestry.com](#) is one of many websites that can help you make a family tree and explore your family history. [Ancestry.com](#) is probably the largest and most respected website for discovering your family history.

It is also the most expensive option, even with its 14-day free trial. It has a super large database of information, including immigration records and census data in addition to the basic information you would expect, like birth records, death certificates, and so on.



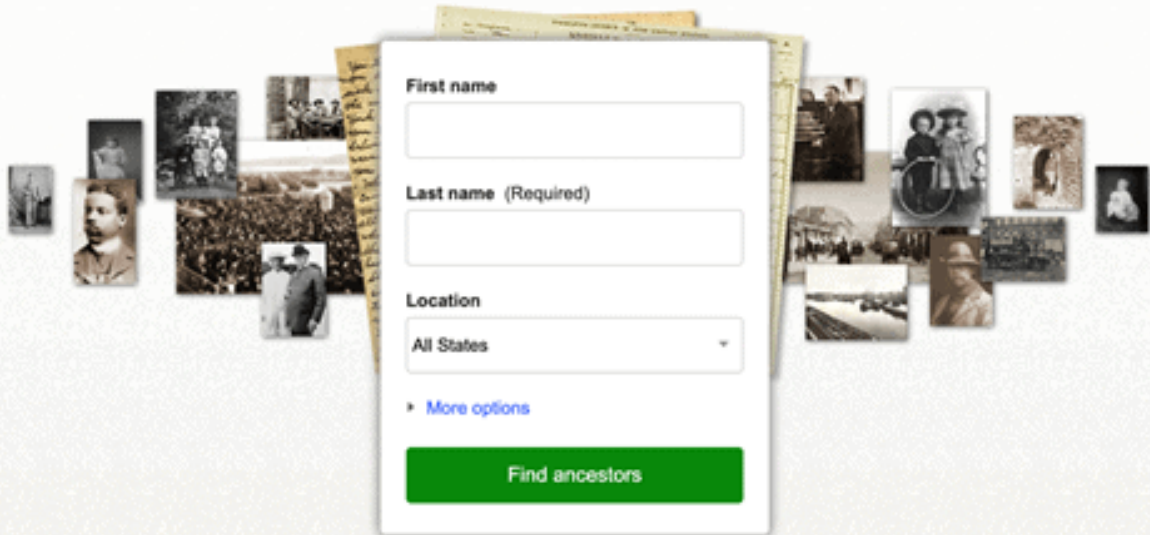
[Roots Web](#) is the free community site of [Ancestry.com](#). It is a great way to get started on the journey of finding your ancestors. The big plus is, of course, that it is totally free of charge, and it has many advantages other than just cost. Because it is free, the number of people who sign up is significant, and the free learning communities and forums that are offered lead to lots of great collaboration and connection.

[Archives.com](#) is cheaper than Ancestry and offers a week-long free trial. It has all the basic information you would expect, and it claims to offer more than 2 billion records. This includes newspaper clippings of obituaries, which is a good feature.



# Discover your family history.

Quickly and simply search more than 11.6 billion photos, newspapers, and vital records to get information about your ancestors.



My friend Kathe also used the free [WikiTree A Family Name Index](#) for the family tree and [Find a Grave](#) to authenticate times and dates.

You might even find a photo of the headstone of one of your ancestors. The [One Great Family](#) website is another collection of family trees that is becoming an online database of birth and death dates, as well as photos and biographical information.

Kathe searched the internet and used these tools to find out many details about her mother's family. Then, she e-published a 97-page book with photos and stories, which she is giving to her three brothers and sister to commemorate her mother's recent death.

I am now working on a short film about the life-affirming reunion, transformation and healing that occurred two summers ago between my family, the descendants of Marcus Heinemann, and the German community currently residing in Lueneburg. We are still uncovering the stories from both communities.

Just one small caveat - just because you become a born-again family historian, your siblings, children, or even your parents may not be interested. Not to worry. They may come around when they reach their 60s. Besides, sometimes it's the future generations who benefit from your splurge into your family history.



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# Profile – Ava Gardner

Hollywoodgoldenage.com

Ava Gardner was an actress exceptionally attractive even by Hollywood standards with her brown hair and green eyes giving her a dark incandescent beauty. She was 5'6" with a figure that would rival any of today's young beauties. She stood out amongst the many other beautiful actresses in Hollywood, not only for her classical features, but also for her radiant onscreen charisma, and her vivid and complicated lifestyle offscreen with numerous wild affairs, and marriages to three extremely famous men.

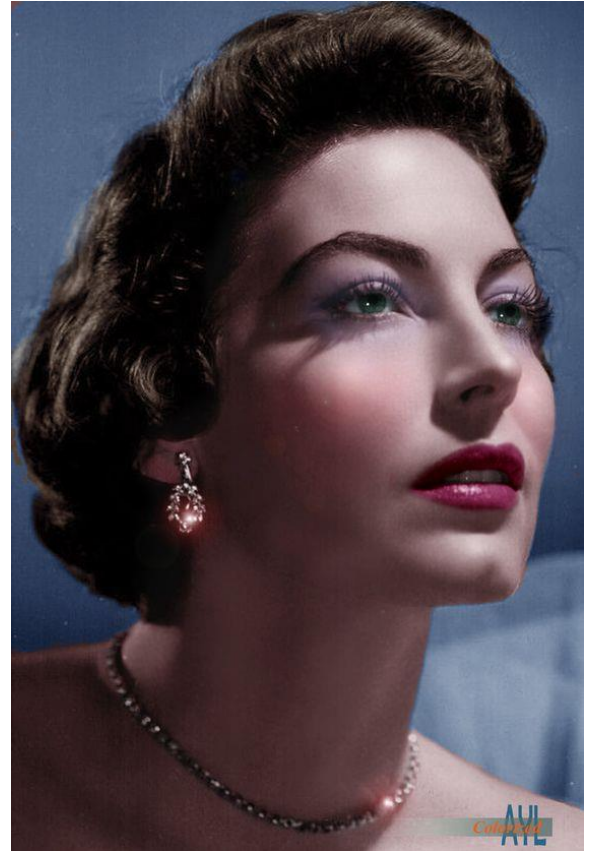
Her first husband was future Hollywood legend Micky Rooney, then bandleader Artie Shaw and finally Frank Sinatra, helping to restart his faltering career and eventually leaving him heartbroken, with her memory continuing to haunt him until his dying day. She also had a tempestuous long term relationship with billionaire Howard Hughes, owner of the RKO studio and an affair with bullfighter, Luis Miguel Dominguín. But Ava Gardner's life was more than just famous lovers and husbands. She was a very talented actress and gave many accomplished performances during her 45-year career. She is remembered as one of the the most charismatic and beautiful actresses in Hollywood history.

In 1954 she received an Academy Award nomination for Best Actress for her performance in 'Mogambo' and she is listed at number 25 on the American Film Institute's list of greatest female screen legends.

## Biography

She was born Ava Lavinia Gardner in Brogden, North Carolina on December 24, 1922, the youngest of seven children. Her parents were poor tobacco farmers and Ava grew up in an impoverished but happy family environment. When the children were all still young the family lost its property and had to move, first to Newport News, Virginia, and then, after the death of Ava's father in 1937, to Rock Ridge, a suburb of Wilson, North Carolina. Her mother took over the running of a teacher's boarding house in Rock Ridge.

Ava attended Rock Ridge High School and after graduation in 1939 she began a course at Atlantic Christian College in nearby Wilson, intending to train for a career as a secretary. Fate had different ideas, however, and when Ava was 18 a photograph of her taken by her brother-in-law and displayed





in his New York photo studio, was seen by an MGM talent scout. This led to an invitation to a screen test for MGM head Louis B. Mayer and a seven year contract with the studio. In 1941, aged 19, Ava moved to Hollywood with her sister, Beatrice, and began her acting career.

### **Hollywood 1941**

During her early years in Hollywood Ava found difficulty in standing out from the crowd of beautiful young starlets, particularly in view of her complete lack of experience. She was helped by receiving an MGM starlet makeover to smooth her rough edges, including a voice coach to make her Carolina drawl comprehensible. Her first three years were then spent learning her new craft, playing one line walk-on parts in 'B' movies such as 'Shadow of the Thin Man' in 1941, and 'Young Ideas' and 'Swing Fever' in 1943.

She got her first credited role opposite Lionel Barrymore in '3 Men in White' in 1944. Her first substantial role was the lead in 'Whistle Stop' in 1946 and in the same year she was loaned out to Universal for her first outstanding movie, the film noir, 'The Killers', with Burt Lancaster, in which her on screen charisma shone out and marked her as a star in the making. Over the next few years she fulfilled her promise and became a full-fledged star in such films as 'The Hucksters' in 1947, 'One Touch of Venus' the following year, the musical 'Show Boat' in 1951. and 'The Snows of Kilimanjaro' in 1952 with Gregory Peck.

### **Hollywood Superstar 1953**

Ava was now being taken very seriously indeed as an international star and she was photographed by many top names. After her performance opposite Clark Gable in 'Mogambo' in 1953 earned her an Academy Award nomination for Best Actress, followed by an important role in 'The Barefoot Contessa', opposite Humphrey Bogart, she became recognized as one of the biggest stars in Hollywood.

She was also praised for her performances in 'Bhowani Junction' in 1956 and 'On the Beach' in 1959, with Gregory Peck, and in 1964 she received nominations for a BAFTA Award and a Golden Globe as well as excellent critical reviews for her performance as Maxine Faulk in 'The Night of the Iguana'.

Ava continued to appear in movies through the remainder of the 1960's, though usually in less-important roles than before, as in 'The Bible' in 1968 with George C Scott. She appeared as Miss Logan in 'The Sentinel in 1977', and as Beth Richards in 'The Kidnapping of the President ' in 1980 but in general, during the 1970's and 1980's her roles became smaller and less important as her health declined and she began to look much older than her actual age. She took on TV work, appearing in five episodes of 'Knots Landing' and her final film was a made-for-TV movie 'Harem' in 1986.



## Personal Life

There was as much public interest in Ava's tumultuous love life as in her screen performances. Even before she became a household name she had attracted the interest of one of the biggest stars of the day, Micky Rooney, whom she had met in 1941, shortly after she arrived in Hollywood. Rooney was at the time a superstar, hero of MGM's Andy Hardy series. He fell madly in love with the young beauty and Ava was flattered by his attention. They married in January 1942 but divorced just 17 months later, due mainly to Rooney's determination to continue his roistering bachelor lifestyle.

Ava's second marriage was to jazz musician and band leader Artie Shaw, in 1945. Ava was his sixth wife (he was to be married eight times in all). Shaw tried to mould his young wife and was severely critical of her lack of formal education, to the point of being abusive. Perhaps not surprisingly the marriage foundered after just one year and it was during this period that Ava began to drink heavily.

Ava's third and final marriage, to singer and actor, Frank Sinatra, was her longest, lasting for 6 years from 1951. It was also the most stormy of her relationships. Sinatra was married to his first wife, Nancy, when he and Ava met, and Ava was heavily criticized for being a marriage wrecker. They married 72 hours after Sinatra's first marriage was legally ended. Sinatra's career was in the doldrums when they met and Ava's was very much in the ascendant. It was her influence that helped Sinatra land the role of Maggio in 'From Here to Eternity' in 1953, for which he would win an Oscar for Best Supporting Actor and which set his career back on course. Sinatra's Latin jealousy combined with Ava's heavy drinking habit created a tempestuous relationship and the couple separated in 1954 and divorced 3 years later. They each regarded the other as their one true love and they remained lifelong friends.

After the failure of her third marriage, Ave became disillusioned with Hollywood life and she moved to Spain in 1958. She was a close friend of the author Ernest Hemingway who introduced her to bullfighting. The matador Luis Miguel Dominguín, became her lover during this time.

After 10 years in Spain Ava moved to England and lived the remainder of her life quietly in London.

She suffered two strokes which slowed her down somewhat but she did not lose her zest for life. She concluded her autobiography entitled 'Ava, My Story', but she never got to see the book in final print. Ava Gardner died in London of pneumonia on January 25, 1990. She was 67.

She was buried in the family plot in Smithfield, North Carolina. An Ava Gardner Museum is located there.





# ALL ABOARD! THE 5 THINGS I ABSOLUTELY LOVE ABOUT TRAIN TRAVEL

BY CYNTHIA HOGG



I love train travel. I think it's in my blood. My grandfather was a depot agent in the small town of Douglass, Kansas, so my father grew up around trains. While I did not, the sound of a train whistle in the distance still stirs a sense of excitement in me.

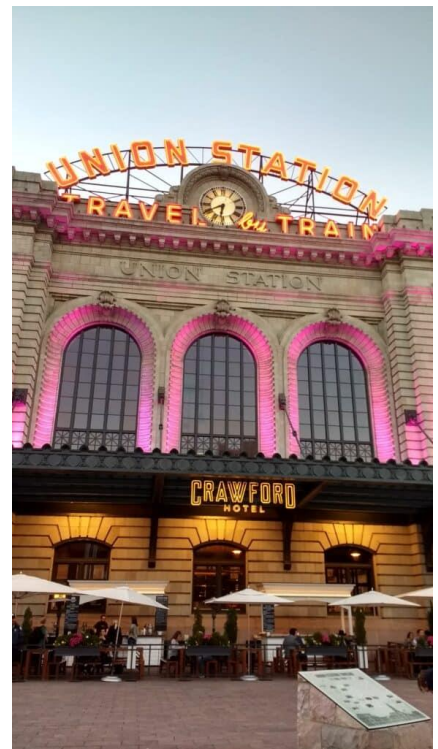
Years ago, I played a game at a family reunion where we took turns splitting into two groups according to various preferences. One of the questions was, *Are you a plane person or a train person?* The plane group was definitely larger - but the train enthusiasts were definitely more passionate!

Those who favored travel by airplane highlighted convenience in getting places faster. Can't argue with that; if you have to go far or get there fast, you can't beat stepping on an airplane.

But beyond getting somewhere far or fast, the "plane people" were hard pressed to come up with things to like about airline travel. The "train people"? They waxed eloquent about all the things they loved about train travel.

With all the time it takes to get to and from an airport (typically located outside city limits) and then all the security mazes, domestic airline travel can take longer than you think, and is often fraught with various kinds of headaches. Then there's the comfort or lack of it - once you enter the plane, as seating is notoriously cramped. (At least sardines get some oil to ease things a bit!)

So here, in no particular order, are the top five things I like about train travel, especially when [traveling with grandchildren on a "skip-gen" trip](#). These are all true whether you travel with a grandchild or not, but traveling with a grandchild is more fun. Kids love trains!



## Ease of Departure

No long lines, no pat downs, no X-ray machines. No removing shoes, belts, electronic devices. Want to bring your own drinks on the train? Or little bottles of liquids in various sizes? Go ahead!

This lack of security may worry some, but think about it: when was the last time you heard of a US train being taken over or blown up by terrorists? Or any other serious violent incident? Exactly. Even without all the security checks, train travel is extremely safe.

## Space

As in, lots of it. Seated on a train, I can fully extend my legs, with toes pointing forward, before touching the seat in front of me. And this is in coach! Now, I admit that I am on the short side, but even my six-foot husband finds plenty of room to stretch his legs.

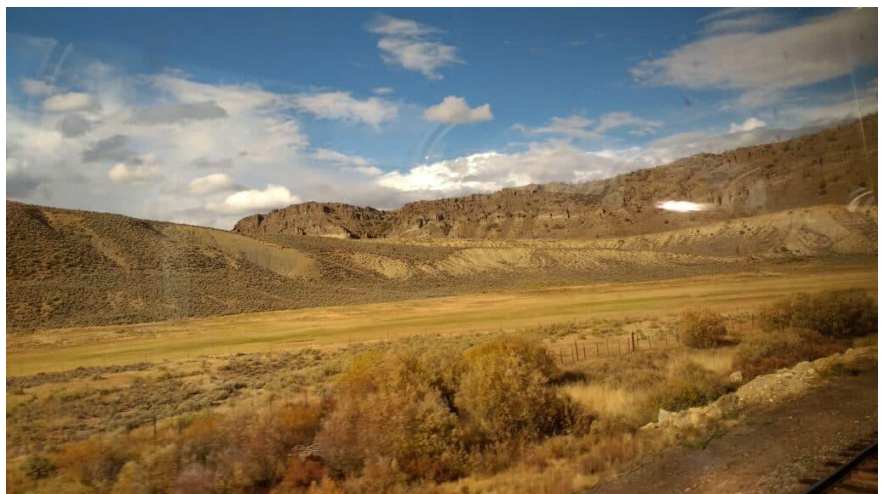
I can have my rather large carry-on bag right beside me on the floor, not wedged under a seat or in an overhead compartment. My entire suitcase is also readily accessible, if need be. This is so helpful with kids. Games, snacks, whatever you need - it's easily accessible.

## The Scenery

One spring break, I took my three daughters, including two newly adopted teens from Russia, on a cross-country trip to visit my retired father in New Mexico. Now, we could have flown there from Michigan, but I wanted the girls to really see our country - the endless corn and wheat fields, the wide-open prairies, the canyons, mountains, interesting rock formations, and deserts.

I have also taken the California Zephyr from Michigan to northern California by way of the Rockies, considered one of the loveliest train trips in the US. These trains have observation cars with large floor-to-ceiling windows to take in the sights.

Better than flying, where all you see are clouds. Better than driving, where you have to worry about traffic, road construction, and driver fatigue. *Or potty breaks.* Need to use the bathroom? It's right onboard! No need to look for a rest stop.





## Freedom of Movement

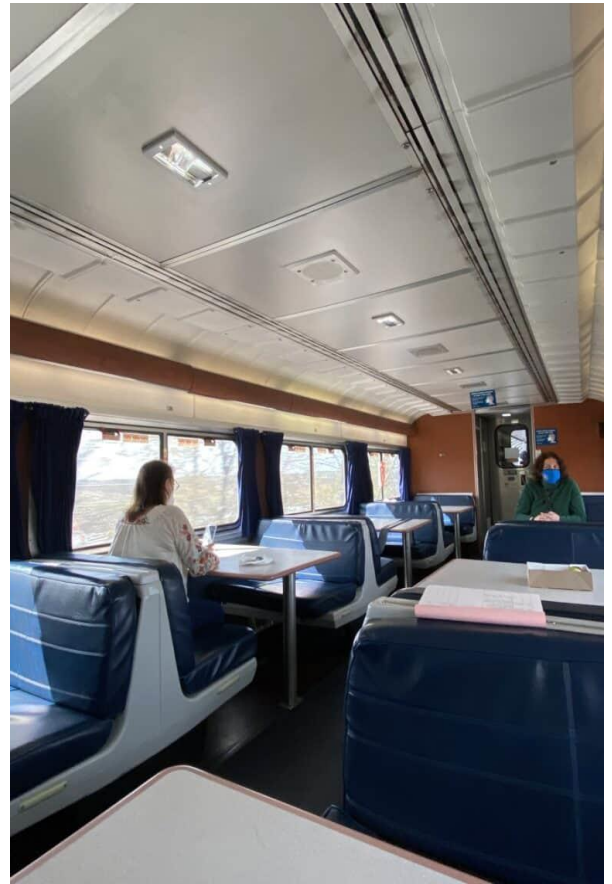
Children are far less restrained than with either plane or car travel, which makes for a happier kid. More space, and they can get up and walk around (with supervision). It's good for your physical and mental health.

It's important to get up and stretch while traveling and train travel makes that so easy. I love to get up and stroll down to the snack car, on to the observation car, and then back to my seat. Or maybe linger in the observation car. Adults are freer to point out interesting sights along the way, as they are not distracted by driving or keeping kids as quiet as possible on a plane. A train ride is a more out-of-the-ordinary experience and keeps their interest longer. Definitely a case where the journey can be just as interesting as the destination!

## The Camaraderie

Train travel is just friendlier than travel by plane. And more relaxed. Even with Covid, people chat and converse with each other more.

On my most recent trip, I interviewed my attendant, curious about how long she had worked for Amtrak (38 years!), and asked for interesting stories she could share with me. I can't imagine doing that with a flight attendant as she rolls the drink cart up and down the narrow aisle.



# What Happened in 1956

Thepeopleshistory.com

## Cost of Living 1956

Yearly Inflation Rate **USA** 1.52%  
Average Cost of new house \$11,700.00  
Average Monthly Rent \$88.00  
Average Yearly Wages \$4,450.00  
Cost of a gallon of Gas 22 cents  
Average Cost of a new car \$2,050.00  
Ground Coffee per LB 85 Cents  
Average House Price 2,280



*1956 - the increase in living standards and the focus on education helped to fuel the increase in college education with 1 in 3 high school graduates now going off to college. TV shows included "As The World Turns" and "The Price is Right". Mothers could now buy disposable diapers and tefla non-stick Frying Pans. Elvis Presley appears on the Ed Sullivan show and enters the music charts for the first time, with "Heartbreak Hotel".*

**Egypt Suez Crisis** - Suez Crisis caused by the Egyptian Nationalization of the Suez Canal.

**The Ten Commandments** -The epic film "The Ten Commandments" premieres.

**Elvis Presley First Hit "Heartbreak Hotel"**- Elvis Presley releases his first hit.

**"As the World Turns"**- The first half-hour serial "As the World Turns" begins on CBS.

**"My Fair Lady"**- "My Fair Lady" opens on Broadway starring Julie Andrews as Eliza Doolittle and Rex Harrison as Professor Higgins.





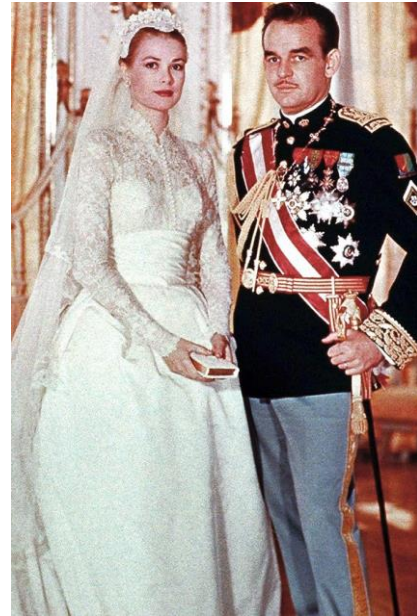
**Grace Kelly marries Prince Rainier** - The Movie star Grace Kelly marries Prince Rainier of Monaco and becomes Princess Grace of Monaco

### Popular Films

- Guys and Dolls
- The King and I
- Trapeze
- High Society
- Around the World in Eighty Days

### Popular Musicians

- Elvis Presley
- Bill Haley and the Comets
- Chuck Berry
- Jerry Lee Lewis
- Johnny Cash
- Ella Fitzgerald
- Dean Martin



### 1956 Men's and Women's Fashion Clothes



# HOW TO EXPLORE DIVERSE HOLIDAY TRADITIONS WITH YOUR GRANDCHILDREN

BY EVE PANZER



The holiday season is upon us. Of course, thoughts go to food, gatherings with family and friends, giving, and gratitude. But it is also a time when we share stories - holiday stories, family stories, and just plain good stories.

However, we often share stories that are familiar to us. But the holidays provide us with an excellent opportunity to share diverse stories.

## Why Diverse Stories?

The Anti-Defamation League says this about the importance of children's multicultural books: "Children's books, at their best, invite children to use their imaginations, expand their vocabularies and gain a better understanding of themselves and others. And, if the titles reflect the diverse groups of people in the world around them, children can learn to respect not only their own cultural groups, but also the cultural groups of others."

"Children's literature serves as both a mirror to children and as a window to the world around them by showing people from diverse groups playing and working together, solving problems and overcoming obstacles. At its best, multicultural children's literature helps children understand that despite our many differences, all people share common feelings and aspirations. Those feelings can include love, sadness, fear and the desire for fairness and justice."



In addition, the article “5 Benefits of Teaching Classroom Diversity” from Kickboard for Schools (a company that creates professional development for educators) listed these benefits:

Knowing these myriad benefits for my students, I built a library collection focused on multiculturalism as a school librarian. Unfortunately, in the early 2000s, diverse books were hard to find. Now, the number of diverse books has increased (not nearly enough), but these books’ quality and authenticity is often lacking.

Part of this is because many publishers do not have diversity in their editorial teams. A book that is not authentic can often lead to stereotyping, so it is imperative to vet the books we give to children.

**So How Do You Know If You Are Getting Books That Contain Accurate Portrayals?**

Luckily, there are resources to help us find appropriate books, including book lists from reliable sources such as Cooperative Children’s Book Center, Children’s Book Council, We Need Diverse Books, and the Diverse Book Finder. In addition, Pragmatic Mom, a diverse children’s book blogger, has kids book lists for these groups: African Americans, Arab Americans, Asian Americans (Asian American, Korean American, Japanese American, Chinese American, and South Asia American), Hispanic Americans, Jewish, LGBTQIA, and Native Americans.

Also, certain publishers are known for their quality diverse books, such as Lee & Low, August House, Groundwood/House of Anansi, Mango and Marigold Press, Oyate, Lantana Publishing, and Barefoot Books.

When you share diverse stories with your grandchildren, you help them understand that even if people have different beliefs, traditions, and histories, we all share the human experience. So, read a diverse book with your grandchildren this holiday season and model how to be good global citizens.

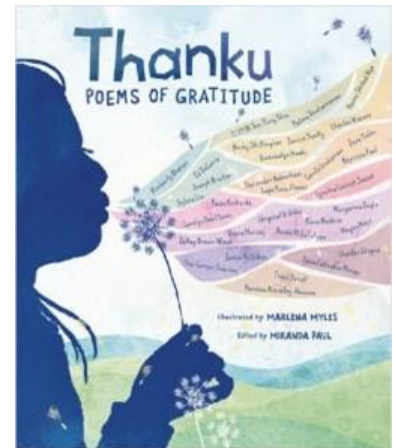
Below are some recommendations for diverse books that relate to holidays celebrated by cultures and religions from around the globe.

### Thanksgiving/Gratitude

#### **Thanku: Poems of Gratitude**

Gratitude should be practiced all year round. A diverse group of writers has shared what they are grateful for in their lives. Each entry is in a unique poetic form. This book provides an excellent springboard for discussions of gratitude with your grandchildren. Suited for kids 6-9.

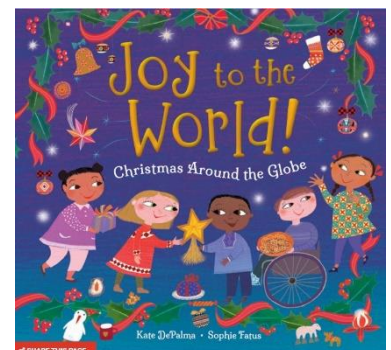
\*A portion of the sales goes to the non-profit “We Need Diverse Books” mentioned above.



### Christmas Traditions

#### **Joy To the World**

This joyfully and cheerfully illustrated book features Christmas traditions from Ethiopia, Colombia, Australia, Italy, Serbia, Mexico, India, Iceland, Egypt, Argentina, Philippines, Lebanon, and Canada. The rhyming text and shimmering gold ink will engage younger kids, while the endnotes detailing the traditions will keep older kids interested.



Embrace diversity by helping your grandchildren choose Christmas traditions from other countries to include in your celebrations this year. Perfect holiday gift book for ages 4-10 years!

## New Year's Traditions

### Every Month Is a New Year

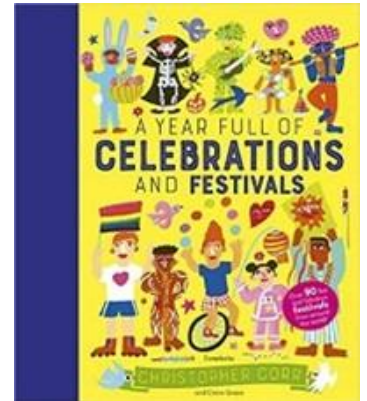
In the U.S., New Year's occurs on January 1. However, this is not the beginning of the new year for many others around the world. This multi-layered book features poetry and colorful collage illustrations describing these other new year celebrations. In addition, endnotes contain historical and cultural details about the global New Year's traditions that appear in the book. A fun way to begin diversity discussion, including exploring calendars used in other cultures. Best for ages 6-12.



## Global Celebrations Throughout the Year

### Year Full of Celebrations and Festivals: Over 90 fun and fabulous festivals from around the world

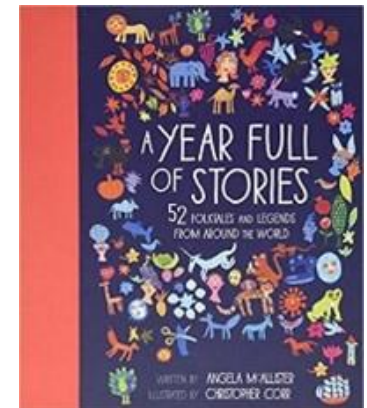
This extensive compendium includes religious and cultural holidays, national holidays, commemorating historical events, and festivals for fun. Details and entertaining facts are provided for each celebration. The cheerful and colorful illustrations by Chris Corr provide an engaging backdrop for this journey around the world. The book features people with a wide range of skin tones. And the traditional dress and architectural details from various cultures are included in the illustrations.



You can spend hours delving into this book with your grandchildren. It provides numerous opportunities to discuss diversity, including various customs, clothes, food, and beliefs. In addition, the book, organized by season, allows you to add a science lesson to the mix. It's great for ages 6-9.

### A Year Full of Stories: 52 Folktales and Legends from Around the World

This book provides a folktale, legend, or myth for each week of the year. Each story is associated with a religious holiday, festival, cultural event, or changing seasons. Organized into 12 chapters, one for each month of the year, this book gives you a year's worth of stories to share with your grandchildren.

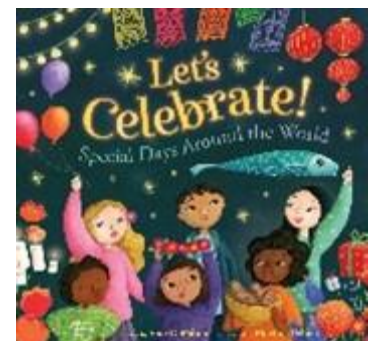


Make a weekly story time date with your grandchildren, in person or virtually, to share a story from this enriching global collection. Illustrations by Chris Corr are colorful, detailed, and engaging. You will want to keep this book handy whenever you need a good story to share with your grandchildren. Perfect for ages 6-9.

### Let's Celebrate! Special Days Around the World

This joyful book weds colorful, warm, and engaging illustrations with rhythmic, rhyming words to produce an outstanding contribution to diverse children's literature. The reader travels worldwide to celebrate holidays from Japan, China, New Zealand, Peru, Brazil, Sweden, Iran, Nigeria, Russia, Egypt, Mexico, India, and the United States.

The text is sparse, but the illustrations and the endnotes provide details to satisfy curious minds. Includes pronunciations of the holidays and a calendar showing how these holidays are dispersed throughout the year. This book is perfect when you are reading to grandchildren of different ages. The book is suitable for ages 4-10.





# 93-YEAR-OLD FASHION ICON WINS THE HEARTS OF BOOMERS AND MILLENNIALS ALIKE

BY SIXTYANDME.COM



Too often, women over 60 fall victim to the mindset that, as we age, we become invisible. Stereotypes about aging and unfair fashion “rules” can make us feel like what we wear or our personal fashion choices simply don’t matter.

At age 93, Baddie Winkle is fashionably reminding all of us that this is not true! By refusing to accept invisibility, Winkle has become an inspiration for women of all ages.

Winkle’s story will remind you that you’re anything but invisible and that the only real fashion “rule” is that there are no rules! Check out this video and you’ll see what we mean!

## **Slaying the Fashion World as Missguided’s Brand Ambassador**

After spending most of her life as a factory worker, Winkle became a social media sensation at age 87. By sharing her vibrant and sometimes controversial style with the world via [Instagram](#), she’s attracted fans from around the globe. Not only has she won the hearts of her 3.5 million followers, but she’s garnered attention from big names in the fashion industry like [Missguided](#).

Missguided, a trendy clothing line, named Baddie Winkle brand ambassador for their party wear collection. Sharing the title of brand ambassador with names like Pamela Anderson and Amber Rose, Baddie Winkle helped Missguided break the often too traditional mold of the fashion industry.

Modeling bold and exciting fashion trends, Winkle is the perfect addition to Missguided’s efforts to celebrate women from a variety of different backgrounds and stages in life.

Check out Baddie’s spread for Missguided clothing line:



*Photo Credit: Missguided*



*Photo Credit: Missguided*





*Photo Credit: Missguided*

Baddie participated in a national commercial for Smirnoff ICE Electric Flavors as part of their “Keep It Moving” campaign. She appeared on the Red Carpet at the Netflix promotion for *Orange Is the New Black* and she attended the 2015 MTV Video Music Awards as a guest of Miley Cyrus. Baddie also helped kick off season two of Nicole Richie’s VH1 show *Candidly Nicole*.

### **You Can Live Fashionably Loud, Too!**

Fighting against feelings of invisibility or age-related stereotypes can be tough. We need people like Baddie Winkle to inspire and encourage us to have fun and live confidently at any age! Maybe you aren’t crazy about her personal fashion choices, but don’t let that impact how you feel about her zest for life - or how it motivates you to live your life to the fullest.

As a living fashion icon at age 93, Baddie Winkle can help us all remember that life after 60 can truly be anything that you want it to be!

# 5 THINGS YOU NEED TO KNOW ABOUT LIFE SETTLEMENTS

BY ASHLEY FABIA



With a **life settlement** you sell your life insurance for cash that can be used and enjoyed while you're alive. Most people misunderstand and misrepresent life settlements. By relying on incorrect information, you could hinder your ability to pursue appropriate financial strategies or even realize the full value of your life insurance policy.

Here's how you can look at it. Your life insurance policy is a valuable asset. Life settlements should be understood and handled correctly so that you can maximize that asset's value.

## What Is a Life Settlement?

Life settlements involve **the sale of an insurance policy for cash**. When the transaction closes, the buyer assumes responsibility for the policy and its premiums. Typically, life settlements are available to seniors aged 65 or older who have policies worth \$100,000 or more. Getting a policy review from a reputable life settlement company will allow you to check your own eligibility.

An important advantage of life settlements is their large cash payouts. For example, your policy's market value should be several times greater than its surrender value. Also, the proceeds of a life settlement are not restricted in any way. Part of your take will probably be taxed, but the remainder can be spent however you wish.

If you are looking to sell your life insurance policy - and get the highest payout possible - here are five vital life settlement facts you need to know.

## The Life Settlement Industry Is Legal and Regulated

Contrary to common misconception, life settlements are legal, regulated transactions. In the same way that a home is sold, there is a legally defined process to transfer ownership of life insurance. The



process assures transparency, protects the rights of the parties, and ensures that the transaction is valid.

### **It Is Not a Requirement to Be Ill to Sell Your Life Insurance**

Those in good health take advantage of life settlements for one major reason: They have the time to enjoy those unrestricted cash proceeds. A life settlement can be used for many things including traveling the world, funding bucket-list experiences, retiring early, setting up college funds for grandchildren, and/or increasing your charitable donations.

There is also the option to sell life insurance for chronically or terminally ill individuals through a different process called a viatical settlement.

### **It Is More Profitable to Sell Your Policy Than to Surrender It**

Your life expectancy, death benefit value, and policy's premiums all play a role in the market value of your life insurance policy. Nevertheless, you'll receive a lot more from a settlement than from surrendering your life insurance. You could get up to four times your cash value or as much as 60% of your death benefit.

### **You Can Choose Between Working with a Provider or a Broker**

To sell your policy, you have the option of working with a life settlement broker or a life settlement provider. It is helpful to know the differences. Brokers are responsible for marketing your life insurance policies to multiple buyers in order to get you the best price possible.

It is your broker's fiduciary responsibility to serve your best interests and represent your best interests. A broker does charge a commission - they deduct it from sale proceeds - but you should still come away with more cash.

Providers, also known as direct buyers, allow you to sell to a buyer directly which means the proceeds of the life settlement transaction is completely yours.

### **You Are in Charge of Your Life Insurance Policy**

It's up to you how you use your life insurance policy at the end of the day. For example, you could work with a broker or provider. Alternatively, you could get a value estimate for your policy and decide not to sell just yet.

Consider all of your options before you commit to any decision. You may or may not find it in your best financial interest right now to sell your life insurance. This can only be determined by examining your policy's market value and premiums, along with your financial and lifestyle goals.

### **Take Control of Your Future**

A life settlement is one of the best and most flexible ways to liquidate life insurance. You may want to consider a life settlement if you don't need insurance anymore. Why not maximize the return on the premiums you have already paid?

It would be beneficial to calculate the value of your life insurance anyway, even if you are not interested in selling it today. Obtain an instant estimate with a life settlement calculator or by contacting a [reputable life settlement company](#).

**Have you maintained a life insurance policy? Have you wondered what to do with it when you no longer need it? Did you know you have the option of a life settlement?**

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# 8 WAYS TO MAKE SURE YOUR WEIGHT LOSS JOURNEY AFTER 60 SUCCESSFUL

BY JULIE DARGAN

Have you ever wondered why some women are successful in their weight loss journeys, and why some are not? Or perhaps your friends rave over a program that they love, but you find yourself failing after the first 48 hours.

There is more to losing weight than simply following a program. Preparation, thyroid issues and your hormones are just some of the factors that need to be taken into account. Here are my top suggestions that you should read before you embark on any weight loss journey.

## **Make Changes Before You Start the Program**

Do not wait until you sign up to a program to start making changes. You can make a start the minute you finish reading this article.

You can decide to get up off your seat and go for a walk. You could make yourself a cup of tea and instead of adding a teaspoon of sugar, add ½ teaspoon. Just do something that gets you started, and tell yourself that this time you mean business.

## **Have a Support System in Place**

You may think you can do this alone, but research shows that people who have a support system in place are more successful in reaching their goals. You do not have to announce it to all the world.

Simply having a group you can go to, even an online group like the group of women that I give encouragement to, can make all the difference.

You will feel empowered and motivated and will know that you are not alone in your journey. Be sure to reach out and ask questions to get the most out of any group that you join.

## **Create Meal Plans**

The saying, “Failure to plan is planning to fail,” is ever so true in this situation. This means taking the time out of your busy schedule to organize your meals for at least three days ahead.

It also means grocery shopping at least one day prior, to make sure you have all the ingredients you need. This leaves no room for error or hindering in your success.

## **Be Open to New Recipes**

I know it can be quicker and easier to eat the same meals time after time, but you need to keep variety in your diet to stay motivated. Be adventurous and have fun with your food. There are so many wonderful recipes online, in magazines and in programs such as my 7-Day Program.



### **Do Not Focus on What You Cannot Eat**

Do not dwell on what you cannot eat. You can still enjoy the occasional piece of chocolate or a piece of cake, but keep the portions smaller.

If you were used to eating a sandwich laden with fries and tomato sauce, this is not healthy by any stretch of the imagination. Once you start eating healthier foods, you will be amazed at the great buzz you get. Focus on what you can eat, and not on what you cannot.

### **Monitor Your Sleep Patterns**

Are you going to bed late, or is stress keeping you awake at night? Stress can increase the levels of cortisol in your body. Cortisol is also known as the stress hormone.

It interferes with your weight loss success, increases appetite, often making you crave the wrong foods, and can make your body hold onto its fat stores. Try and keep to a routine, and get in bed before 11pm. Also, it would be helpful if you can find ways to decrease the stress in your life.

### **Focus on the Journey**

This might sound strange, but there was a lot going on in your life when you were gaining weight. There will also be a lot going on now that you are starting your weight loss journey. You will feel more alive, have more energy in your day and you will sleep better.

Enjoy the journey of discovering what you are able to do each day that you could not do when you were overweight. For me, the biggest achievement was being able to go for a walk without having to collapse on the couch and rest for an hour afterward.

### **Is Your Thyroid Sluggish?**

I have had a few clients who were not able to find success in their weight loss journey until they addressed an underlying low functioning thyroid. If your thyroid is sluggish, then following certain weight loss programs can do the opposite.

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# MEDITERRANEAN SHRIMP PASTA

Thefoodiephysician.com

As a busy working mom, I know the struggle of getting nutritious meals on the table for my family, especially on busy weeknights. When people ask me how to eat healthy, one of my most common tips is to cook at home. After all, when you cook at home, you can control the ingredients and you know exactly what's going into your food. But I know how hard it is to find the time. We're all so busy these days between work, school, after-school activities, etc. that it can be really tempting to pick up food on the way home or order take out. But the good news is that it is possible to cook nutritious and delicious meals for your family that won't have you slaving over a hot stove for hours. One of the ways you can do this is by taking some help from the grocery store.

I made this delicious *Mediterranean Shrimp Pasta* in just 30 minutes using [Gorton's Simply Bake Shrimp Scampi](#).

You simply pop the bag in the oven and then while the shrimp are baking, you can prepare the rest of the dish. We eat a lot of seafood in my house. Seafood like fish and shrimp provide high-quality, lean protein, omega-3 fatty acids, and plenty of vitamins and minerals. When I buy seafood, I like to turn to companies like Gorton's that have stood the test of time. I remember the iconic Gorton's fisherman from when I was growing up. This 167-year-old company has been a trusted name for quality seafood for decades.

I'm happy to be part of the Gorton's *Going Global Campaign* highlighting how their products can be used in dishes from all around the world. When I tasted the Simply Bake Shrimp Scampi, I knew it would taste great in a pasta dish with Mediterranean ingredients. I love Mediterranean flavors as they span a wide variety of cultures and cuisines including Italian, Greek, Turkish, French and Spanish.

While the shrimp is cooking in the oven, I boil some whole grain pasta and sauté earthy mushrooms, delicate baby spinach, and sweet sun-dried tomatoes in a skillet with some garlic. For an extra hit of flavor, I add a splash of white wine because it just makes everything taste



better! Then, once the shrimp is done, I toss it into the pan along with all of that delicious, flavor-packed scampi sauce- yum

To finish the sauce, I add a little bit of the pasta water and some grated Parmesan cheese. It's a little trick used in Italian cooking and helps to coat the strands of pasta with a silky sauce. A final sprinkling of chopped parsley and voilà, dinner is served!

I just love the beautiful colors in this Mediterranean Shrimp Pasta! It looks like a restaurant-quality dish but it's so easy to make and it comes together in just 30 minutes! Nutrient-packed seafood, veggies, and whole grains- how can you go wrong? Your family will devour this!

## INGREDIENTS [serves 4]

- **2 boxes [Gorton's Simply Bake Shrimp Scampi](#)**
- **8 ounces linguini preferably whole wheat**
- **1 tablespoon olive oil**
- **8 ounces cremini (baby bella) mushrooms, sliced**
- **2 cloves garlic finely chopped**
- **1.5 ounces (1/3 cup) sun-dried tomatoes, chopped**
- **3 ounces (3 packed cups) baby spinach**
- **¼ cup white wine (can substitute chicken stock)**
- **1/8 teaspoon kosher salt**
- **1/8 teaspoon black pepper**
- **2 tablespoons grated Parmesan cheese]**
- **Optional garnish: chopped Italian parsley**



## INSTRUCTIONS

- 1] Preheat oven to 350°F.
- 2] Bake the Simply Bake Shrimp Scampi according to package directions.
- 3] Meanwhile, bring a large pot of water to boil. Add the linguini and cook according to package directions. Drain the pasta reserving about 1 cup of the pasta liquid.
- 4] Heat the oil in a large sauté pan over medium high heat. Add the mushrooms and cook, stirring occasionally until the start to soften. Add the garlic cook another minute until fragrant. Add the sundried tomatoes, spinach, wine, salt and pepper. Cook 2-3 minutes until spinach wilts. Add the shrimp scampi along with the sauce and toss to combine.
- 5] Add the cooked linguini and Parmesan cheese to the skillet. Add about ¼ cup of the reserved pasta water and toss to combine. Add more pasta water as needed until the sauce thickens and coats the pasta.
- 6] Garnish the dish with chopped parsley and serve. Enjoy!



# Apple Watch Series 7 Review: Bigger Than You Think

By [Stephen Robles](#), [appleinsider.com](#)

Despite lacking new health features or performance improvements, the larger display on Apple Watch Series 7 makes it a compelling upgrade and the best smartwatch you can buy.

At first glance, trying to spot the differences between [Apple Watch Series 7](#) and previous models is difficult. The body style remains unchanged, contrary to [rumors](#) earlier this year, and there are no additional sensors for health tracking. But all of that changes once you turn on the display.

During its lifetime, Apple Watch has received two significant display size upgrades. Going from the rectangular, postage-stamp size display on [Series 3](#) to the rounded corner display on [Series 4](#), and now increasing the size from [Series 6](#) to Series 7.

## New Display and Design

Apple Series Series 7 comes in 41mm and 45mm case sizes, just one millimeter larger than the previous Apple Watch Series 6. Unless they are held side-by-side, it will be difficult to notice any difference. The only obvious change is the speaker grill on the left side which is now one slit instead of two.

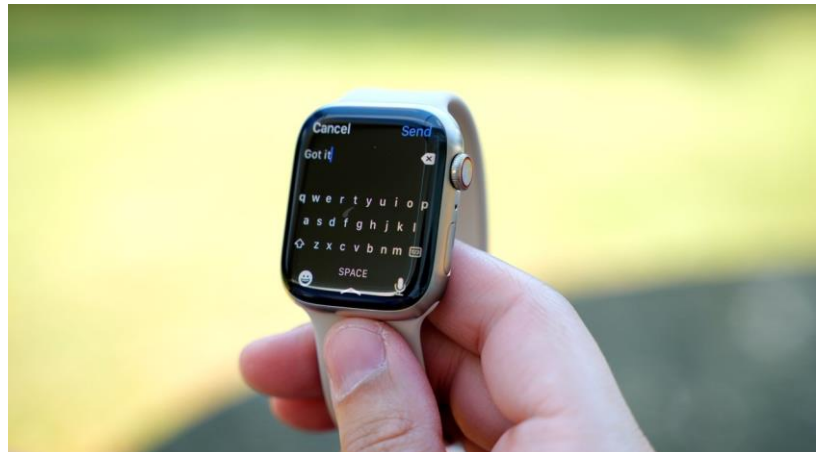
The real story is the increase in display size. Apple Watch Series 7 has a 20% larger display than previous models. It may not sound like much, but the increase in screen size, plus the physically larger casing creates a striking difference when compared to older models. Elements of the user interface seem to flow over the curved glass. Apple Watch Series 7 also has a 70% brighter stand-by mode when your wrist is down. While Apple only mentioned the brighter display when in stand-by, it seemed to be brighter outdoors as well when compared to Apple Watch Series 6.

Overall, the larger and brighter display is noticeable even coming from last year's model. By default, Apple Watch Series 7 doesn't display more text in a list or email, but users can lower the text size one notch to increase the amount of content on screen. Those who typically increase font sizes through Accessibility would certainly benefit from the larger display.

## Keyboard and Watch Faces

Unique to Apple Watch Series 7 is a full QWERTY keyboard available when responding to text messages or email. It's curious that previous models didn't receive the full keyboard with [watchOS 8](#), but the tap targets on the smaller displays may be unusable.

Tapping an individual letter on Apple Watch keyboard is passably accurate, but a better option is using it as a swipe keyboard. A majority of the time, swiping to type a response worked well. I



would still default to dictating messages via [Siri](#) on Apple Watch, but I'm glad the keyboard option is available.

Also available on Apple Watch Series 7 are two new watch faces, Contour and Modular Duo. Contour is a colorful option with numbers pushing all the way up to the edge of the display. It allows for two small complications in the top-

Modular Duo is a compelling new choice that provides a small complication in the top-left corner, and two large landscape complications on the watch face. Infograph Modular watch face, which is available on previous Apple Watch models, only allowed for one large complication.

Users can display a multi-hour weather forecast, heart rate graphs, and other large complications while still retaining legibility. Apps like [Watchsmith](#) provide even greater customization options such as placing a large photo in one of the complication areas.



### Performance and Charging

Apple neglected to mention the processor powering Apple Watch Series 7 during its "California Streaming" event. While the new chip is labeled S7, it is functionally the same as the S6 found in last year's Apple Watch. In other devices, a lack of performance improvement could be a concern, but having used the Apple Watch Series 6 for the past year I can attest that speed is never an issue with this processor. Swiping between watch faces, playing a podcast, or opening third-party apps is fast and fluid. There is no waiting around for an app to open or load in day-to-day use.



One of my favorite apps to use on Apple Watch is [AnyList](#). Made for grocery shopping, AnyList can sync lists between users, arrange items by category and store, plus it's available on [iPhone](#), [iPad](#), and even Android devices. Scrolling through AnyList and checking off items on the larger display was a great experience.

Apple Watch Series 7 also touts fast charging, up to 33% faster than its predecessor. Charging for just 8 minutes can provide up to 8 hours of sleep tracking. But users do need to provide their own 5W USB-C power adapter to take advantage of those charging speeds.



### Fitness Tracking

One of the most popular use cases for Apple Watch is health and fitness tracking. Unfortunately, no new sensors or features were added to the Apple Watch Series 7. As with last year's model, there is a blood-oxygen sensor, built-in ECG app, heart rate notifications, and fall detection. Tracking activity and workouts remain the same as previous Apple Watch models, but the larger display is helpful when trying to view workout stats mid-exercise.

### Durability

Apple Watch Series 7 is swimproof with WR50 water resistance, also shared by [Apple Watch SE](#) and Apple Watch Series 3. Apple also claims the front crystal is the strongest ever on an Apple Watch being 50% thicker at its highest point.

New to this year's model is IP6X dust resistance. To test its durability, we took Apple Watch Series 7 to sand dunes and dropped it multiple times. After taking multiple hits and being close to buried in sand, we were able to wash it off with



no scratches or damage found. The Digital Crown was stuck immediately after testing, but after a few turns felt just like new.

### Should You Upgrade?

For those who have never owned an Apple Watch, this year is a great time to try one. During its six-generation life span, Apple Watch Series 7 is one of only two major upgrades in display size. Even compared to last year's Apple Watch Series 6, the increase in screen size is obvious and attractive.

Apple continues to sell the Apple Watch SE at \$279 and Apple Watch Series 3 at \$199. While the lower price may be tempting, we advise against buying Series 3. With a much slower processor and significantly smaller display, users would be better off looking for used Apple Watch Series 4 or newer models. Apple Watch SE is a compelling option and great for kids or friends and family who are less technologically inclined. While it lacks an always-on display and ECG functionality, it outperforms Series 3 in every other category.

Those looking to upgrade from older Apple Watch models, like the Series 4 or 5, will gain blood-oxygen monitoring, larger display, and increased performance. If those features are beneficial, it's a great time to upgrade.

The hardest decision comes for those with Apple Watch Series 6. Apple Watch Series 7 maintains the same performance as its predecessor, there are no new sensors, and battery life remains the same. But for heavy Apple Watch users, and those who would like larger text without sacrificing visible content, Apple Watch Series 7 is a compelling upgrade.

Apple Watch Series 7 starts at \$399 for the 41mm size in aluminum, and \$429 for 45mm. Color options in aluminum include Midnight, Starlight, Green, Blue, and Product Red. Users that want cellular connectivity in the aluminum finish adds \$100 to the price tag. Stainless steel models come in Silver, Graphite, and Gold finishes starting at \$699, and Titanium models in natural and Space Black start at \$799.

### Pros

- Larger display
- Two new watch faces
- Full QWERTY keyboard
- Faster charging
- Very durable

### Cons

- No new health features
- Processor is unchanged
- No third-party watch faces

Score: 4.5 out of 5





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