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# 7 Steps to Get Out of Your Own Way... So You Can Get More From Life After 60

By Shari Broder



Have you vowed a million times to stop doing certain things, but you keep doing them anyway? Like, you swore you were going to lose some weight and stop snacking in front of the TV after dinner, but you still do it?

Or you keep promising yourself to stop spending too much money, only to keep making impulsive purchases?

Then, do you get upset and beat yourself up over it? If so, you're not alone. These are self-sabotaging behaviors. We all have them.

But you don't have to resign yourself to making the same mistakes over and over again. The problem is that you're using the wrong approach to change your behavior.

Vowing to stop doing something doesn't work. You need to have a plan to change your behavior and **establish a different habit**. You need specific, doable strategies to overcome your obstacles. What if you reversed your approach? What if, instead of vowing never to snack after dinner, you assume that you will continue to snack after dinner unless you design and implement strategies to remember not to do that and to prevent you from doing it? Strategies to replace that habit with a different one.

## Here's what I mean

Let's say you love sweets and even though you've eaten a healthy dinner, you sit down every evening in front of the television and eat a few helpings of cookies and chocolate.

You feel terrible afterwards, both psychologically and physically, and you have trouble sleeping because your body is working to digest all of that junk. Instead of vowing to never eat dessert after

dinner, or to stop snacking in front of the television, you decide to approach it as a problem that needs solving.

So, what do you do? Here are seven steps that I'll explain in the context of the example above.

### **Ditch Any Harsh Self-Criticism**

Getting upset at yourself and shaming yourself never produces positive, lasting results. Shame and the lack of compassion for yourself can actually prevent you from making the changes you want to implement.

The next time your inner voice berates you, look at your negative self-talk, and think of how you'd feel if your boss or partner spoke with you that way. If you would be upset or think they were being harsh or unfair, that means it's time to stop talking to yourself that way!

Treat yourself the way you would treat a friend who told you she did what you did. You wouldn't berate her and tell her she was weak-willed or stupid. Be kind and compassionate towards yourself. You'll get better results.

### **Figure Out What the Problem Is That Needs Solving**

Back to our hypothetical situation. After giving it some thought, you decide that the problem really isn't that you're eating sweets, but that you're eating too many sweets and you aren't even enjoying them. You're so busy watching TV and not paying attention to what you're chomping down that you're not feeling satisfied, so you keep eating more and more.

You decide that you could solve this problem by arranging to eat these foods in a way that is more satisfying so that you won't be tempted to eat as much. Your plan is to have a maximum of one serving as long as you don't eat past the point of being comfortably full.

This means you might have to choose between eating a cookie or eating chocolate. Your plan requires you to eat the sweets mindfully at the kitchen or dining room table so that you won't be distracted by the television, and can really enjoy what you're eating, thereby eating less and feeling satisfied.

This plan has several other advantages. First, it causes you to pay attention while you're eating dinner so that you leave room for dessert. This may prevent you from overeating. Secondly, you will have to make a choice between eating dessert and watching television.

There might be days when you'd rather watch TV, and that's fine. Or there might be days when your dinner is so yummy that you'd prefer to eat a few bites more than have sweets afterwards. Lastly, you won't feel terrible after you eat too much, and you'll sleep better.

So, rather than vowing to stop eating snacks at night, you've actually got a plan for what to do instead and a list of benefits to go with it.

### **Set Up Reminders**

Something else that will help is to set up reminders. Perhaps you can stick a note to the table to remind you to stop eating before you're full if you want dessert. How about making the room with the television a no-eating zone or put a sticky note on the TV.

Not eating in rooms other than the kitchen and dining room is a great practice if you want to lose weight or not gain any because it prevents mindless eating, not to mention avoiding spills and messes.

### **Write Down Your Commitment to Yourself**

Writing down your commitment to do this and the benefits of it will also help you reach your goal. I write mine in Evernote so I can access it from my computer and my iPhone. Then, before eating dinner every night, read your commitment as a reminder of why it is important to do this.

**Celebrate Your Wins**

Another thing that has been proven by research to be helpful in establishing a new habit is to celebrate your wins. Every time you follow your new protocol, congratulate yourself. Give yourself a fist pump or something like that. Even better, keep a record of your wins.

You can create a chart where you mark down your successes each time, or keep a journal and record how much better it felt to not overeat and how much more you enjoyed the food. This reinforces the good feeling you get from making the healthy choice and makes it easier to do in the future.

### **Don't Give Up When You Mess Up**

Changing any habit takes a lot of time and repetition before it becomes second-nature, so don't expect perfection. Sometimes, it takes a while to change these repetitive patterns.

If you forget one day and find yourself munching on a bag of chocolate-covered almonds in the living room, please do not beat yourself up! Guilt, shame, and self-criticism are not good sources of inspiration and might set off a bout of emotional eating.

Also, don't give up. Take a few minutes to notice *why* this happened and consider what you can do to prevent it from recurring. We're problem-solving, right? As I said, you probably won't do it perfectly, but the only sure way to failure is giving up. So, don't do that.

Be patient and compassionate with yourself. Your tenacity will pay off in the long run. Your new pattern will become a habit. One day, you'll notice that you do it automatically, just like you currently do the old pattern. It *will* become easy.

### **Don't Try to Change Too Much at Once**

If you feel overwhelmed, that will make it harder to focus. Decide what you want to change, depending upon how much time and energy you have to be mindful. Be reasonable. It's better to focus on one or two areas and be successful than spread yourself too thin.

Although the example I used here involves food and eating, you can use these strategies to get unstuck from any self-sabotaging habit.

I help people develop strategies to address their weight loss challenges so they can change their habits, lose weight, and keep it off without dieting.



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# A Simple Way to Fix One of Alexa's Most Annoying Behaviors

by komando staff, komando.com



Virtual assistants like Alexa are helpful gadgets to have around the house. They can help you with the weather, the traffic on the road, or daily reminders. [Tap or click here for three great Alexa tricks](#). But while they do have volume controls, their responses can be rather loud.

And if you have multiple devices that answer in unison across your home, you run the risk of waking up family members when they are sleeping. That is never a good thing, but luckily there is a way to prevent grumpy outbursts of tiredness.

Amazon's Alexa is packed with technology to make your life easier. And some settings and tweaks will benefit the entire house.

## Here's the backstory

TikTok user Alana Tsui recently explained that she figured out how to make Alexa whisper. So, instead of the assistant blaring a response to any request, the device will use her inside voice.

Here's how you can set answers to be whispered:

- Open the **Amazon Alexa app**.
- Tap the **More** icon in the bottom right.
- Select **Settings**.
- Under the **Alexa Preferences** section, tap **Voice Responses**.
- Slide the toggle next to **Whisper Mode** to the right to enable it.

Now when you whisper to Alexa, responses will be whispered back. That's it. You're ready to have Alexa answer you without causing a disturbance.



“Don’t want to wake up a sleeping partner or family member when you ask her for the weather in the morning or turn off the alarm? Whisper Mode allows you to whisper to Alexa, and she’ll whisper her response back to you,” [Amazon notes in the Skill description](#).

## More Alexa tricks

Whisper Mode is for quieter responses, but you can also change Alexa’s voice and wake word. Other than the default name, you can also call her “Ziggy,” “Amazon,” “Echo,” or “Computer.”

It is a relatively simple process when you are ready to change the wake word. All you need to do is say, “**Alexa, change the wake word.**” From there, Alexa will guide you through the rest of the process.

Here’s how to change Alexa’s voice in the app:

- Open the **Amazon Alexa** app.
- Tap the **Devices** tab at the bottom.
- Select the **Echo & Alexa** button in the top left.
- **Choose the device** you want to change Alexa’s voice on.
- Tap the **Settings** cog wheel button in the upper right.
- Scroll down to the option for **Alexa’s Voice** and select it.
- Choose **Original** (the feminine voice) or **New** (the masculine voice).

If you fancy a celebrity in your home, you can do that too. By saying, “Alexa, introduce me to Melissa,” you’ll be introduced to Melissa McCarthy. Or if you say, “Alexa, introduce me to Shaquille,” you’ll get to know about the former professional basketball player.

You can purchase the celebrity voices for \$4.99 each if you like what you hear.

## Keeping things brief

Even if you have set Alexa to whisper, sometimes answers can be a bit long-winded. Getting straight to the point will make the message clearer and shave a few minutes off your interactions.

That is where Alexa’s Brief Mode comes in handy. You can select the option for more concise answers or just a short tone of acknowledgment through a couple of taps. Here’s how to set it up:

- Open the Alexa app.
- Tap **More** and select **Settings**.
- Under Alexa Preferences, tap **Voice Responses**.
- Slide the toggle next to **Brief Mode** to the right to enable it.



# Pulling Back the Curtain on the Estate Planning Process

*What You Need to Know (and Ask) When Working with an Estate Planning Attorney*

*By Jay H. Krall, Attorney at Law*

“Pay no attention to that man behind the curtain” is probably the most frequently quoted phrase from the 1939 classic film, *The Wizard of Oz*. Following Toto’s lead, we’re going to pull back the curtain on the process used by most attorneys in preparing estate plans and pose some questions you should ask when engaging the services of an estate planning attorney.



## **Foremost, Is the Attorney a Good “Fit” for You and Your Family?**

Estate planning is a very personal process. The first thing you should look for in an estate planning attorney is someone you are comfortable with. If you are *not* comfortable discussing your family situation (including issues which may be difficult to discuss), financial matters, goals for your future, how your property and money will be passed on, and medical wishes with the attorney, this will impede the attorney’s ability to create a proper estate plan.

Will the attorney be a good fit for your family—that is, the persons who will likely have to interact with the attorney to settle your estate?

If your initial meeting is with a paralegal or legal assistant, ask to meet with the attorney during, or immediately after, that meeting. Ask questions that will result in a comfort level with the attorney during that meeting. Be wary of generic, multi-page questionnaires. Some firms use multi-page questionnaires to reduce the amount of time the attorney or staff must spend in face-to-face discussions with you. If you are asked to fill out a multi-page questionnaire, be sure that the attorney discusses with you—and understands—your answers to the questionnaire, since, in many cases, your answers will become a blueprint for your estate plan.

Next, you need to look for an attorney who is a good listener. The attorney must understand what you are saying (or not saying) to make sure that the right solution is provided to meet your goals and needs.

Lastly, you should look for a problem solver—not a document producer. The attorney’s role should be to provide you with counsel and solutions to the issues that have motivated you to begin the planning process. Some of those issues may impact your estate planning (“I don’t think my daughter’s marriage is going to last,” or “my grandson has a serious drug problem”), but an experienced estate planning attorney will be able to assess whether or not your estate plan should be designed to take those issues into account. Estate planning is not a one-size-fits-all solution. You are unique and deserve a plan that captures *your* goals and needs and *your family’s* needs, as well.

## With Whom Will I Meet, How Long Will This Take, and What Will It Cost?

Creating a comprehensive estate plan can require a considerable investment of your time and can cost more than you anticipated. To get the most effective estate plan for your money, you should ask as many questions as needed to fully understand the process by which your plan will be created.

Gone are the days when secretaries used to cut-and-paste client names into documents prepared for the firm's previous clients. With few exceptions, today's estate planning attorneys rely on sophisticated software programs to produce documents. The good news is that with the proper input of information, programs utilized by most estate planning attorneys will spit out relatively high-quality planning documents. However, whether or not the documents will accomplish *your* specific goals depends on 1) the experience of the attorney; 2) how much effort the attorney has put into understanding your goals and needs; and 3) your understanding of what your estate plan is designed to do.

In your initial interview with the attorney, confirm that you will be provided drafts of your estate planning documents (paper or digital?) and that there will be an opportunity to review the provisions of the documents that you do not fully understand. Ask whether such a review will be conducted in a face-to-face, follow-up meeting, by phone or real-time video? Ask how long the process will take—that is, when will you be able to sign the documents. And, finally, ask for a *fixed fee quote*—not an estimate—of the cost of your estate plan. In my experience, cost estimates provided by firms nearly always fall considerably short of the final cost of the plans.

## Can (and Should) Family Members Be Included in the Estate Planning Process?

While I routinely advise clients *not* to include their heirs in the estate planning process, many clients wish to educate their family members regarding the plan they have created. In many cases, these family members will have been appointed to serve in critical roles under the terms of the plan, such as Successor Trustees and Agents under a Power of Attorney. At our clients' request, we frequently invite family members to attend the final document signing meeting during which they have the opportunity to ask questions about their role in the plan. Their participation gives them a "heads up" regarding their future responsibilities and, importantly, can be accomplished *without* revealing the amount or nature of the assets they might receive in the future.

Obviously, there will be other questions *specific to your planning needs* that you should ask when selecting and working with an estate planning attorney. Hopefully my suggestions in this article will help you achieve a plan that is most effective for you and your family.

This is the first of six articles by Attorney Krall addressing important estate planning issues from how to choose and work effectively with an estate planning attorney to how to address challenging planning issues such as planning for blended families, heirs with special needs and protecting an inheritance from claims of creditors and ex-spouses.

Jay H. Krall has been a licensed attorney for more than 3 decades, concentrating exclusively in the area of Estate Planning and Elder Law. Based in Raleigh NC, he has helped thousands of families and individuals throughout central and eastern NC plan their affairs and prepare for life's inevitable transitions. He can be reached at 919-414-8229 and [jhkrall@earthlink.net](mailto:jhkrall@earthlink.net). Website: [www.ElderLawEstatePlanning.org](http://www.ElderLawEstatePlanning.org).



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# GRILLED SPICED CHICKEN WITH MANGO AVOCADO SALSA

thefoodiephysician.com

*Smoky grilled chicken topped with a colorful fresh salsa, my Grilled Spiced Chicken with Mango Avocado Salsa is the perfect light dish!*

When I come home at the end of the day, the last thing I want is a meal that's going to make me feel heavy and stuffed. I prefer easy recipes with clean, simple ingredients that I can just throw on the grill. I love incorporating lots of fresh vegetables, fruit and lean protein in my meals to keep me full and satisfied without weighing me down.

For my *Grilled Spiced Chicken with Mango Avocado Salsa* I make a simple spice rub for the chicken. I love homemade spice rubs—they're a great way to add flavor to a protein without adding extra calories or fat. Plus, a lot of spice mixes and seasoning blends at the grocery store may contain hidden sodium. Spice rubs are also super fast unlike marinades, which usually require some time for soaking. The combination of chili powder, cumin and smoked paprika gives the chicken great flavor as well as color.

To top my chicken, I made a simple *Mango Avocado Salsa*. I tossed sweet mango with buttery avocado, crunchy red onion, fresh cilantro, lime juice and jalapeños for some heat. It's the perfect combination of colors, flavors and texture. It's hard to resist eating it out of the bowl so you may want to double the recipe! It's also great with tortilla chips.



This recipe can be put together in just about 20 minutes. While the chicken is on the grill, throw the salsa together and you're good to go! It's a delicious and nutritious summer meal that you can feel good about serving to your family.

## INGREDIENTS

### Mango Avocado Salsa:

1 ripe Haas avocado, peeled and diced  
1 ripe mango, peeled and diced  
¼ cup finely chopped red onion



1 tablespoon finely chopped jalapeno pepper  
2 tablespoons cilantro, chopped  
1 tablespoon lime juice  
Kosher salt and black pepper

Grilled Spiced Chicken:

1 ½ teaspoons chili powder  
½ teaspoon cumin  
½ teaspoon smoked paprika  
¼ teaspoon kosher salt  
4 chicken breast fillets for brushing the grill



## INSTRUCTIONS

1. To make the salsa, mix the avocado, mango, onion, jalapeno, cilantro, and lime juice together in a medium bowl. Season to taste with a pinch of salt and pepper.
2. Heat a grill or [grill pan](#) over medium high heat. Brush with oil.
3. Mix the chili powder, cumin, smoked paprika, and salt together in a small bowl. Sprinkle the spice rub evenly over the chicken breasts, patting it in so that it adheres. Grill the chicken, about 4-5 minutes on each side, until cooked through. Remove from grill and serve with salsa.



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# 3 Tips for Keeping Mature Women Safe From Real-Life Scammers

By Lisa Copeland

Scammers are one of the biggest fears women face when dating in their 50s and 60s. You used to only see online scams of men from third world countries using pictures of models to lure women in.

Now local men are showing up online as faithful, moral, and successful eligible bachelors. They prey on intelligent, wonderful women who become vulnerable as they search to find love and share their life with the right man.



## The *Dirty John* Character

A couple years ago Bravo TV brought this new predator to the forefront of dating with the series called *Dirty John*. The real-life Dirty John was John Meehan, a dangerous psychopath who lured successful women into his world using an amazing profile he knew would get their attention on a dating site.

I've always said, if a man appears too good to be true, he's probably a scammer. And for sure, John was a real-life, handsome scammer who also claimed to be a doctor. John touched women's hearts with the words he shared in his profile about his kids and how much he loved them.

In real life, he was constantly threatening his ex-wife and using those kids as pawns. He said going to church was something he did every Sunday, giving women the impression he lived his life based on morals and strong values. Women read his profile and felt he was just the man they'd been looking for. On dates, John was charming and fun to be with. He had some of the bad boy syndrome in that he knew exactly what to say to make a woman feel valued in a man's eyes. He'd quickly profess love for his latest victim, telling her she was his true soul mate, someone he wanted to spend the rest of his life with.

## Our Weakness

This is the romance we grew up with, so it's not surprising these women fell hard for John. But John in real life was not the romantic he appeared to be. He was a cold and calculating drug addict who chose his victims based on their wealth and what he could take from them.

Once he lured a woman in, he turned from charming to controlling and threatening. Most of his victims later shared how they feared for their lives and the lives of their children as a result of getting involved with him.

Yet interestingly enough, almost all of these women knew something wasn't quite right about John but that didn't stop them from falling in love with him. Intelligent and successful women were scammed by

John Meehan. This can happen to any woman, so you need to know how to protect yourself. It's why I want to share 3 tips that can keep you safe dating at this time in your life.

### **Tip #1: Beware of Putting a Lot of Value on a Man's Looks and His Profession**

I remember meeting a man who I thought was drop dead gorgeous. He kind of looked like Yanni when Yanni had long hair, and back in the day, that was a huge turn on for me.

We met at a restaurant and when I got out of my car, I literally felt like my knees were going to buckle. Now that I look back, I think I swooned as they used to do in the movies. It was the strangest feeling and his effect on me made me think he was a good guy. Over time, I got to know him and although he wasn't a scammer, he wasn't a great man either. His looks were like eye candy with nothing underneath.

Online scammers post gorgeous pictures of themselves knowing they can hook you with their high-quality looks. You see the picture. You feel an instant attraction and bam, he's got you. You are now a perfect target for his scam. I want you to remember that just because a man looks good or has a good job it doesn't mean he's a good man. Make him prove he's worthy of you not the other way around.

### **Tip #2: Slow Down and Pay Attention to Red Flags**

In the Bravo TV series, Dirty John meets a woman named Debra Newell. They have an amazing first date that goes south when he wants to stay overnight, and she says no. His anger flares, and he storms out of her home. That's a **big red flag**!

He calls the next day to apologize. She overlooks his first date drama and continues dating him. Within three months, this very successful, wealthy woman is married to the man without a prenup in place.

Her kids don't like him. And that's another **red flag**. If your kids are supportive of you dating and don't like a man, listen to them. Their instincts are usually pretty good. Debra ignored this red flag too and for a period of time chose John over her kids. Debra and John had sex early in the dating process. When this happens, you bond with a man, and it keeps you from seeing who he really is. Slow down the process of getting to know someone. Don't be afraid he might leave. If he does, he wasn't the right man for you.

### **Tip #3: If No One Knows Him, Check Him Out**

If you find yourself getting involved with a man no one in your circle of friends knows, it's worth checking him out. Debra was already married before her daughter hired a private investigator to look into John. Had she done this earlier, she'd have saved herself and her kids a lot of heartaches. Now I want to give you the scoop on someone who can help you check a man out.

Julie Natashaway, a beautiful, intelligent young woman in her 30s nearly got scammed by a man she met online who was dating between jail stints. Fortunately, the relationship went nowhere. But after this experience, she decided to create [Aste.io](https://aste.io) to help women feel safe dating online. If you're not sure about a man, I know she can help you the way she's helped so many of my clients who weren't sure about a man they'd gotten involved with.

To sum this up... Always follow your gut instincts in the dating world. Don't ignore red flags and if a guy doesn't feel right, he's probably not.

# Paying for Long-Term Care: What Are the Options?

By Peter Keers



There are three sources of money to pay for long-term care:

- Your own money
- Government sources
- Insurance

[A U.S. government study](#) found that about half of the money used to pay for long-term care costs comes from:

- Regular savings
- IRAs and 401(k)s
- Pensions including Social Security
- Health savings accounts
- Proceeds from a home sale
- Reverse mortgages

Here are some ideas for using each of these.

## Regular savings Versus IRAs and 401(k)s

When it comes to retirement savings, it's all about when you pay taxes on the money. You've already paid taxes on the money you deposit in a regular savings or investment account. Each year you also pay taxes on interest earned or any capital gains if an investment was sold.



IRAs and 401(k)s are different. Money put in these types of accounts does not get counted as taxable when deposited. Also, any interest or investment gain is not taxed until the money is taken out in the future. IRAs and 401(k)s were created this way to motivate people to save for retirement.

Congress also added a second kind of account called a Roth IRA. With this type, taxes are paid on the money before it is deposited. Still, any interest or investment gains are **not** taxable when the money comes out. Many people like Roth IRAs for this reason.

When considering how to pay for long-term care, the “pot” you take the money out of makes a difference. For example, taking money out of a regular savings, investment or Roth IRA account first may result in a better tax situation.

## **Pensions**

Prior to IRAs and 401(k)s, pensions were the main source of retirement income for many people. However, the number of pension plans decreased over the years because employers found them to be very expensive. Social Security is also a pension but with the federal government as the payer. There are still some employer-sponsored pensions around. Those lucky enough to have one need to calculate how such a private pension and social security factor into the equation of paying for long-term care.

## **Health Savings Accounts**

You may have heard of a Health Savings Account (HSA), but did you know it can be used to help pay for long-term care costs?

HSAs were created as a way to save money for out-of-pocket healthcare costs of a [high deductible health plan](#) (HDHP). In fact, an individual or family must have an HDHP to open an HSA. Health savings accounts are very attractive because money can be saved entirely tax-free if used to pay for qualified healthcare expenses. Certain long-term care costs and long-term care insurance premiums are among such qualified expenses. However, there are some rules to keep in mind, [so educating yourself about HSAs makes sense](#).

## **Proceeds From a Home Sale**

For many people, a home often is the biggest asset they own. Therefore, it is not unusual for an individual needing long-term care to sell their home to pay for those care costs.

When selling in this situation, here are some tips to keep in mind:

Homes often need updating and repair to get a good price. This can take time, so be ready for a longer sales process.

You could just sell your home “as-is,” but you need to judge if the costs saved by not updating and repairing outweigh the increased selling price.

## **Reverse Mortgages**

In a [reverse mortgage](#), a homeowner borrows money based on the home’s value. In this case, the person needing long-term care does not need to sell the house to get funds to pay for care. However, when the person moves out permanently or the home is sold, the money needs to be paid back to the lender.

Reverse mortgages can be complicated, so it makes sense to carefully compare options, fees, and interest rates from multiple lenders to find the best loan for you.

When using your money to pay for long-term care, there are [many details to keep in mind](#). Therefore, finding an experienced financial professional makes sense to help you sort through all the options.

# What Happened in the Year 1957

Thepeoplehistory.com

*1957 saw the continued growth of bigger taller tail fins on new cars and more lights, bigger with more powerful engines and an average car sold for \$2,749. The Soviet Union launched the first space satellite Sputnik 1. Movies included "Twelve Angry Men" and "The Bridge Over the River Kwai", and TV showed "Perry Mason" and "Maverick" for the first time. The music continued to be Rock and Roll with artists like "Little Richard". The popular toys were Slinkys and Hula Hoops. The continued growth of the use of credit was shown by the fact that 2/3 of all new cars were bought on credit. Some of the areas that would cause problems later were starting to show South Vietnam is attacked by Viet Cong Guerrillas and Troops are sent to Arkansas to enforce anti segregation laws*



## **Cost of Living 1957**

Yearly Inflation Rate **USA** 3.34%  
Average Cost of new house \$12,220.00  
Average wages per year - \$4,550.00  
Minimum Hourly Rate \$1.00  
Average Monthly Rent \$90.00 per month  
Bacon per pound 60 cents  
gallon of Gas 24 cents  
Eggs per dozen 28 cents  
HI FI Portable Record Player \$79.95



## **First Frisbee Toy**

1. Wham-O releases the first Frisbee toys for sale during January .
2. The most common origin story for the name of the flying disc is that college students would throw empty pie tins from the Frisbie Pie Company in Connecticut in the late 1800s.
3. Inventor Walter Frederick Morrison got the idea for a flying disc in the late 1940s and developed a plastic version, specifically designed to fly easily.
4. He originally named it the Pluto Platter, hoping to cash-in on the alleged flying saucer U.F.O sightings at the time.
5. The toy company Wham-O bought the Pluto Platter, changed its name to the Frisbee, and it soon became a wildly popular toy.



## **Asian Flu Pandemic**

Asian Flu pandemic claims over 150,000 lives world wide

1. Caused by mutation in wild ducks combining with a pre-existing human strain of Flu
2. 1956 Spring Avian influenza Pandemic originates in China Category 2 ( 0.1% to 0.5% population affected )



3a. 1957 The Final Death toll in the US thought to be close to 70,000

3b. World wide the death toll thought to be in excess of 1 million

## Fashion



## TOYS



## 1957 Popular Culture

Elvis Presley purchases a mansion in Memphis, Tennessee and calls it Graceland

The Cavern Club opens in Liverpool ( Where the Beatle's started )

The Film Jailhouse Rock premieres with Elvis Presley

"American Bandstand" the teenagers chart music show makes its network debut on ABC

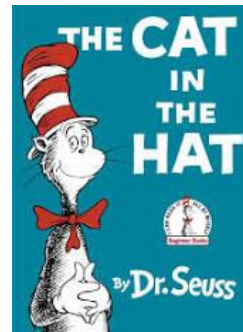


### **Popular Films**

The Ten Commandments  
Around the World in Eighty Days  
12 Angry Men  
Jailhouse Rock by Elvis Presley  
The Bridge on the River Kwai  
The Three Faces of Eve

### **Popular Books**

The Cat in the Hat - Dr. Seuss  
From Russia with Love - Ian Fleming  
The Guns of Navarone - Alistair MacLean



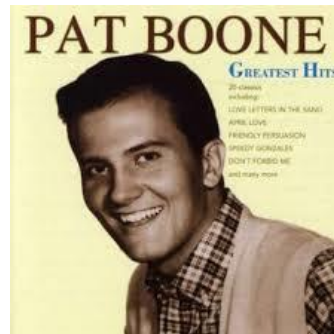
### **Popular TV**

Gunsmoke  
The Danny Thomas Show  
Alfred Hitchcock Presents  
The \$64,000 Question  
Lassie  
The Ed Sullivan Show  
Tales of Wells Fargo



### **Popular Singers**

Elvis Presley  
Pat Boone  
Perry Como  
The Everly Brothers  
Chuck Berry  
Jerry Lee Lewis  
Johnny Mathis



### **Final I Love Lucy**

*The final new episode of the classic television comedy "I Love Lucy" aired on CBS on [May 6th](#). The episode was titled "The Ricardos dedicate a Statue." Throughout the series' 181 episode run, viewers watched Lucy's crazy antics unfold with the help of her landlords Fred and Ethel, often to the dismay of her husband Ricky. The show had been nominated for several Prime Time Emmy Awards and won four. It starred real-life couple Lucille Ball and Desi Arnaz who went on to continue the show in a different format from the end of the year to [1960](#) as "The Lucy-Desi Comedy Hour."*

### **American Bandstand**

*The popular Philadelphia television show "American Bandstand" makes its national television debut in [August](#). The show aired on ABC and featured groups of teenagers dancing to the most popular songs of the week. Often, one of the featured musical acts would appear on the show to perform a lip-synced version of their hit song. The show was hosted by Dick Clark and ran for over 20 years and the final episode aired during [October](#) of [1989](#).*

### **Born This Year in 1957**

Nancy Cartwright - October 25th, Dayton, OH

Donny Osmond - December 9th, Ogden, UT  
 Gloria Estefan - [September 1st](#) , Havana, Cuba  
 Steve Harvey - January 17th, Welch, WV  
 Vanna White - February 18th, Conway, SC  
 Bernie Mac - October 5th, Chicago, IL  
 Bret Hart - July 2nd, Calgary, Canada  
 Katie Couric - January 7th, Arlington County, VA

### Technology

Ultrasound scanning pioneered in Scotland  
 First Nuclear Reactor plant opens for production of electricity in Pennsylvania US  
 The Soviet Union launches Sputnik I, on [October 4th](#) the first artificial satellite to orbit the earth.  
 Soviets test H Bomb  
 Great Britain tests first hydrogen bomb on the Christmas Island  
 The Soviet Union launches Sputnik 2. On board is the first animal to enter space - a dog named Laika.  
 Inventions Invented by Inventors and Country ( or attributed to First Use )  
 Satellite Russia Sputnik I



# What Does True Wealth Mean to You?



## Customized Financial Strategies with a Personal Touch

### Income Planning

- Retirement Income Strategies
- Annuities
- Ira & 401(K) Rollovers

### Investment Planning

- Investments
- Wealth Management

### Health Care Planning

- Long-Term Care Strategies
- Life Insurance

### Legacy Planning

- Trusts
- Probate
- Charitable Giving
- Estate Planning

### Tax Planning

- Tax-Efficient Strategies



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# Unique Hobbies That Are Unexpectedly Perfect for Seniors

By Elizabeth Bemis



Many adults who are navigating the nuances of their golden years can experience a sense of loss in terms of engagement with activities that fill their days with purpose. What they may not be considering is that [this stage in a person's life](#) is often the ideal time to take up a new hobby. From physical benefits to mental and emotional health advantages, engaging in an enjoyable hobby can offer seniors immense meaning and value.

As you acknowledge this reality and begin to think about what hobbies pique your interest as well as meet your individual needs, you might defer to senior staples like gardening, knitting and painting. And while these are certainly excellent choices if they suit your particular fancy, there are also some lesser-known options you may never have considered before.

To help you expand your horizons and get creative in the process of taking up a hobby at [this extraordinary juncture in your life](#), here is a list of unique ideas. Have fun exploring!

## 1. Genealogy

Curious about your family tree? Interested in creating a record of your ancestry that can be passed down through the generations? Genealogy is becoming an increasingly popular hobby for seniors. With online knowledge-seeking services popping up in spades, there are ample opportunities for digging into your family history even if you might be limited by mobility barriers or long distances.

## 2. Photography

According to [The National Institute on Aging](#), studies have found that older adults who learned a new hobby like digital photography had more memory improvement than those who only socialized or did less cognitively demanding activities. Does picking up a camera and learning how to see the world through the artistic lens of photography sound like an exciting and worthwhile hobby for you?



### 3. Winemaking

Are you a fan of fermented grape varieties? Well, you can drink to good health because research indicates that [moderate red wine consumption may lead to decreased HDL levels](#), or the “good cholesterol.” Turn your love for this age-old beverage into a hobby by practicing the fine art of winemaking. With a few inexpensive pieces of equipment (and a lot of patience!), you can learn to become an [at-home vintner](#).

### 4. Birdwatching

If you’re someone who finds great joy in appreciating nature’s special gifts, spending time with the birds could be just the thing for you. Check out some bird identification books, grab a pair of binoculars and head to the great outdoors for a close-up with this beautiful winged species. Consider starting a journal or scrapbook to track and log your avian adventures.

### 5. Second Language

Although many believe that seniors cannot learn foreign languages as successfully as younger adults or children, [studies show that older adults do indeed have the capacity to learn a second language](#). In fact, bilingualism has been shown to positively affect the brain’s anatomy and play an important role in cognitive reserve, which may even help to delay the onset of Alzheimer’s. If you’re interested in a particular culture or part of the world, think about taking up the native language as an engaging hobby.

### 6. Musical Instrument

Research shows that music can boost mood, reduce stress and agitation, foster positive social interactions, coordinate motor function and facilitate cognition. Even in [older adults who live with dementia or Alzheimer’s](#), the human brain naturally responds to music. Consider leveraging the healing power of music by learning to play a new instrument. It’s a hobby that can be enjoyed both alone and in the company of others.

### 7. Table Tennis

Think ping pong is just for the youth to enjoy? Think again. Table tennis, aside from being both competitive and fun, offers incredible benefits to seniors, including improvements in hand-eye coordination, manual dexterity, muscle strength and cardiovascular health. See if there’s a table tennis club in your area, or check out your community center for access to their equipment.

### 8. Scale Model Making

An [insightful AARP article explains the benefits for seniors who make scale models](#) as a fun hobby. “Not only does the activity provide much-needed leisure, which is beneficial in alleviating anxiety and depression, but it also enhances certain cognitive skills such as concentration, visual-motor skills, and executive functions,” says Dr. Andrea M. Macari, assistant professor of psychology at Suffolk County Community College. She explains that the skills used in scale modeling are the same ones that often decline with age. “So by practicing scale modeling, your actions are mitigating any decline of those skills.”

### 9. Astronomy

Are you a stargazer at heart? Awed by the magnitude and magnificence of outer space? With a decent telescope and some helpful astronomy literature, you can immerse yourself in the world of stars, planets, nebulae, galaxies and lunar or celestial bodies. There’s a rich history to be discovered in this hobby, with myths and legends attached to the various constellations.

### 10. Ballroom Dancing

According to Dr. Natacha Falcon, a physical medicine and rehabilitation physician with Rothman Institute Orthopaedics, [ballroom dancing offers real health benefits to older adults](#). “One of the recommendations to decrease osteoporosis and strengthen your bones is weight-bearing exercise,”

she says. "So ballroom dancing definitely comes into play there." There's also the emphasis on posture and positive cardiovascular effects. For many seniors, ballroom dance is an invigorating hobby.

### 11. Theater or Choir

While exploring any form of art is a great activity for aging seniors, the performing arts are particularly beneficial for boosting self-esteem, confidence and independence. Many choral groups are open to the public and welcome people of all ages and abilities. Another potential outlet is community theater, where seniors can play a variety of important roles both on and off the stage. Opportunities include everything from lead characters and ensemble parts to backstage and front-of-house duties, such as selling tickets or helping out with costumes.

### 12. Calligraphy

The elegant art of calligraphy and hand-lettering can be a creative and relaxing hobby for seniors. If you think you'd like to try your hand at it, check out some online tutorials. There are even beginner worksheets you can download. Remember, practice makes perfect!

Ultimately, finding an enjoyable hobby is an important way to stay engaged in life and connected with others. To identify the activity that best meets your interests and abilities, consider making a comprehensive list of past and "bucket list" hobbies. Home improvement stores, craft shops, community centers and libraries are great places to find resources and classes. Some senior living communities also offer these types of programs on a regular basis.



# 10 FINANCIAL TIPS FOR SENIORS

Getting older isn't something that should be viewed negatively and looking at a few of these financial tips for seniors can help you alleviate any stress you might have about funding a fruitful retirement. If you've spent your whole life working hard to provide for those golden years, it's time to kick back and make the very most of it.

Since everyone has entirely different needs and varying degrees of capital, we're not going to try telling you *how* to invest your money. We'll focus instead on core areas where a little effort can make your life a whole lot easier. This, after all, is one of the primary goals of retirement!

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

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

## 1] Budget Closely and Track Expenses

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

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

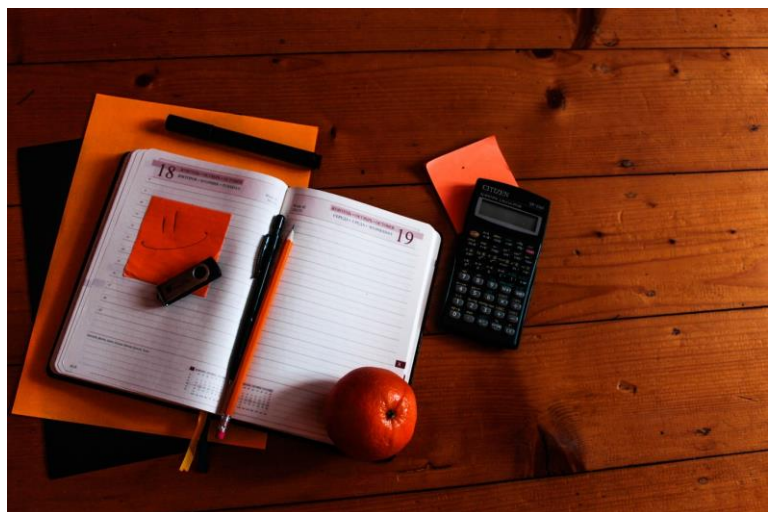
Monitoring your budget to make sure you stay on track is just as important as formulating the financial plan in the first place. Fail to do this and budgeting is essentially a hollow promise to yourself rather than a meaningful way to stretch funds efficiently.

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

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

## 2] Never Stop Learning About Finances

Financial literacy almost inevitably leads to more sound investments, superior money management and greater wealth preservation.





You don't need to be an economics major and you don't need to spend your days poring over the Wall Street Journal either. Keeping an interest in the way you invest your money along with developing an understanding of the risks involved will likely lead to a better return on investment.

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

### 3] Automate Your Finances

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

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

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



### 4] Rein In The Generosity

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

Prioritize protecting your own financial well-being first and *then* look at how you can help family members.

If you end up giving away more than you can reasonably afford, you'll not only burden your own fragile retirement finances but also likely strain relationships. We're not saying don't help out, just make sure it's on your own terms and in your own best interests.

### 5] Set Up a Power of Attorney

Establishing a [power of attorney](#) is straightforward and a must as you push through into your retirement years.

A power of attorney allows a family member to manage all your financial affairs on your behalf if you're unable to do so yourself. This could just be a temporary blip if you're incapacitated after taking a



tumble or having a minor accident. If cognitive decline sets in, a power of attorney can be useful on an ongoing basis.

Where a will serves to ensure your wishes are respected when you're no longer here, a power of attorney makes certain that happens while you're still alive.

To mitigate any risk of fraud or mismanagement - and this does occur, unfortunately - you could consider appointing more than one agent to carry out your wishes.

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

## **6] Consider a Medical Plan**

Healthcare costs and general medical expenses can punch a dramatic and ugly hole in your budget. When you're planning retirement finances, take into account all existing medical expenses but also look forward and consider the almost inevitable costs that will crop up as you advance in years. Medicare improvement plans tailored for seniors can bring out of pocket costs down and dilute some of the pressing medical expenses that can soon leave you running out of money however diligently you've planned.

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

## **7] Keep a Close Eye on Credit**

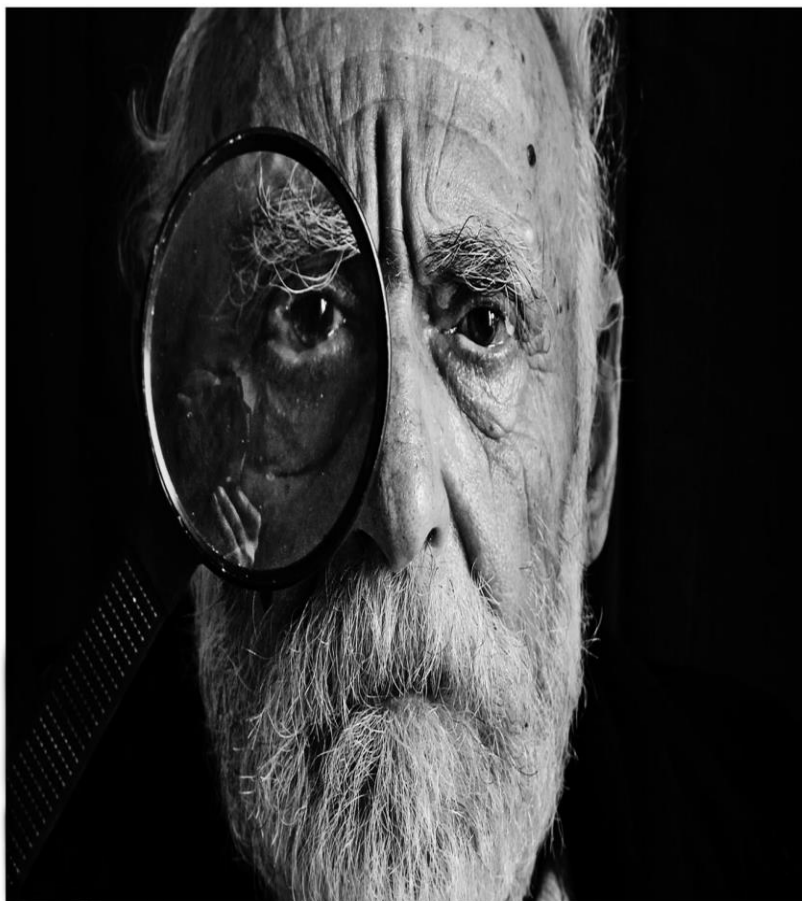
Federal law entitles you to a free annual copy of your credit report from the major bureaus (Experian, Equifax, and TransUnion). You can request these reports online [right here](#).

Monitoring this data will allow you to make absolutely sure you're not a victim of fraud, manipulation or outright theft.

## **8] Avoid Keeping Large Amounts of Cash At Home**

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

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



## 9] Ensure Fraud Safeguards Are in Place

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

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

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

## 10] Make a Will

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

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

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





# A Profile of Paul Newman

Thefamouspeople.com

## Quick Facts

**Birthday:** [January 26, 1925](#)

**Died At Age:** [83](#)

**Sun Sign:** [Aquarius](#)

**Also Known As:** Paul Leonard Newman

**Born Country:** [United States](#)

**Born In:** Shaker Heights, Ohio, United States

**Height:** [5'10"](#) (178 cm), [5'10" Males](#)

**Family:**

**Spouse/Ex-:** [Joanne Woodward](#) (M. 1958), Jackie Witte (M. 1949–1958)

**Father:** Arthur Sigmund Newman

**Mother:** Theresa Newman

**Siblings:** Arthur Newman

**Children:** Claire Olivia Newman, [Melissa Newman](#), Nell Newman, Scott Newman, Stephanie Newman, Susan Kendall Newman

**Died On:** [September 26, 2008](#)

**Place Of Death:** Westport

**U.S. State:** [Ohio](#)

**Cause Of Death:** [Cancer](#)

**Founder/Co-Founder:** Newman's Own, Victory Junction Gang Camp, Hole In The Wall Gang Camp



## Who was Paul Newman?

Paul Newman was an Academy Award-winning American actor, accomplished entrepreneur, professional race driver, activist, and philanthropist. Famous for his dashing looks and striking blue eyes, he is regarded as one of the most handsome men to have graced Hollywood. A highly talented actor with multiple awards for his performances, he was also a successful race driver with several national championships to his name. The son of a sports store owner, he acquired his penchant for acting from his theater-loving mother. Though he was more interested in athletics, he went on to participate in many school plays. As a young man, he enlisted in the U.S. 'Navy Air Corps,' and served as a radio operator during 'World War II.'

After the war, he studied drama and ventured into Broadway. He got noticed for his good looks and well-built physique which landed him film roles in Hollywood. It did not take him long to establish himself as a successful actor, and he went on to appear in films like 'The Hustler' and 'The Color of Money.' In addition to being an actor, he was also an entrepreneur who co-founded a food company called 'Newman's Own.' The legendary actor was also well-known for his involvement in philanthropic activities.

## Childhood & Early Life

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

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

## **Career**

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

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

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

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

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

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

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

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

## **Major Works**

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

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

## **Philanthropic Works**

Along with writer A. E. Hotchner, Newman co-founded a line of food products called 'Newman's Own' in 1982. He donated all post-tax profits and royalties from the business to charity. As of December 2018, donations from his business had exceeded \$535 million.

In 1988, he co-founded the 'SeriousFun Children's Network,' a program which funds camps for children suffering from HIV/AIDS, Sickle-cell disease, cancer, and other serious illnesses. The network has served more than 732,306 children since its inception.

## Awards & Achievements

Paul Newman won the 'BAFTA Award' for 'Best Actor in a Leading Role,' 'Laurel Award' for 'Top Male Dramatic Performance,' and 'Mar del Plata Film Festival Award' for 'Best Actor' for his performance as 'Eddie Felson' in 'The Hustler' (1961).

He received an honorary 'Academy Award' in 1986 for his "many and memorable and compelling screen performances."

In 1986, he also won the 'Academy Award' for 'Best Actor' for his performance as 'Fast Eddie Felson' in 'The Color of Money.'

For the film 'Nobody's Fool' (1994), he won several awards, including 'National Society of Film Critics Award' for 'Best Actor,' 'New York Film Critics Circle Award' for 'Best Actor,' and 'Silver Bear' for 'Best Actor' at the 'Berlin International Film Festival.'

In 1994, Paul Newman and his wife received the 'Award for Greatest Public Service Benefiting the Disadvantaged,' an award given out annually by 'Jefferson Awards.'

In 2015, 'The US Postal Service' honored him by issuing a stamp called 'forever stamp,' featuring his photograph.

## Personal Life & Legacy

His first marriage was with Jackie Witte from 1949 to 1958. This union produced three children.

He married actor Joanne Woodward in 1958. They had three daughters. His second marriage proved to be a happy one, and the couple remained together for 50 years until Newman's death in 2008.

He was an ordained minister of the 'Universal Life Church.' Paul Newman suffered from lung cancer during his later years, and died on September 26, 2008, aged 83.

## Paul Newman Movies

1. Butch Cassidy and the Sundance Kid (1969) (Crime, Western, Biography, Drama)
2. Cool Hand Luke (1967) (Crime, Drama)
3. The Sting (1973) (Comedy, Crime, Drama)
4. Cat on a Hot Tin Roof (1958) (Drama, Romance)
5. The Hustler (1961) (Sport, Drama)
6. The Verdict (1982) (Drama)
7. Hud (1963) (Drama)
8. Hombre (1967) (Western)
9. The Long, Hot Summer (1958) (Drama)
10. The Young Philadelphians (1959) (Drama)

## Academy Awards(Oscars)

**1987** Best Actor in a Leading Role

**The Color of Money** (1986)

## Golden Globe Awards

**2006** Best Performance by an Actor in a Supporting Role in a Series, Miniseries or Motion Picture Made for Television

**Empire Falls** (2005)

**1969** Best Director

**Rachel, Rachel** (1968)

**1966** World Film Favorite – Male

**Winner**

**1964** World Film Favorite – Male

**Winner**

**1957** Most Promising Newcomer – Male

**The Silver Chalice** (1954)



## The Dakota Studios



# ATTENTION SENIORS!!!



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