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APRIL 2022



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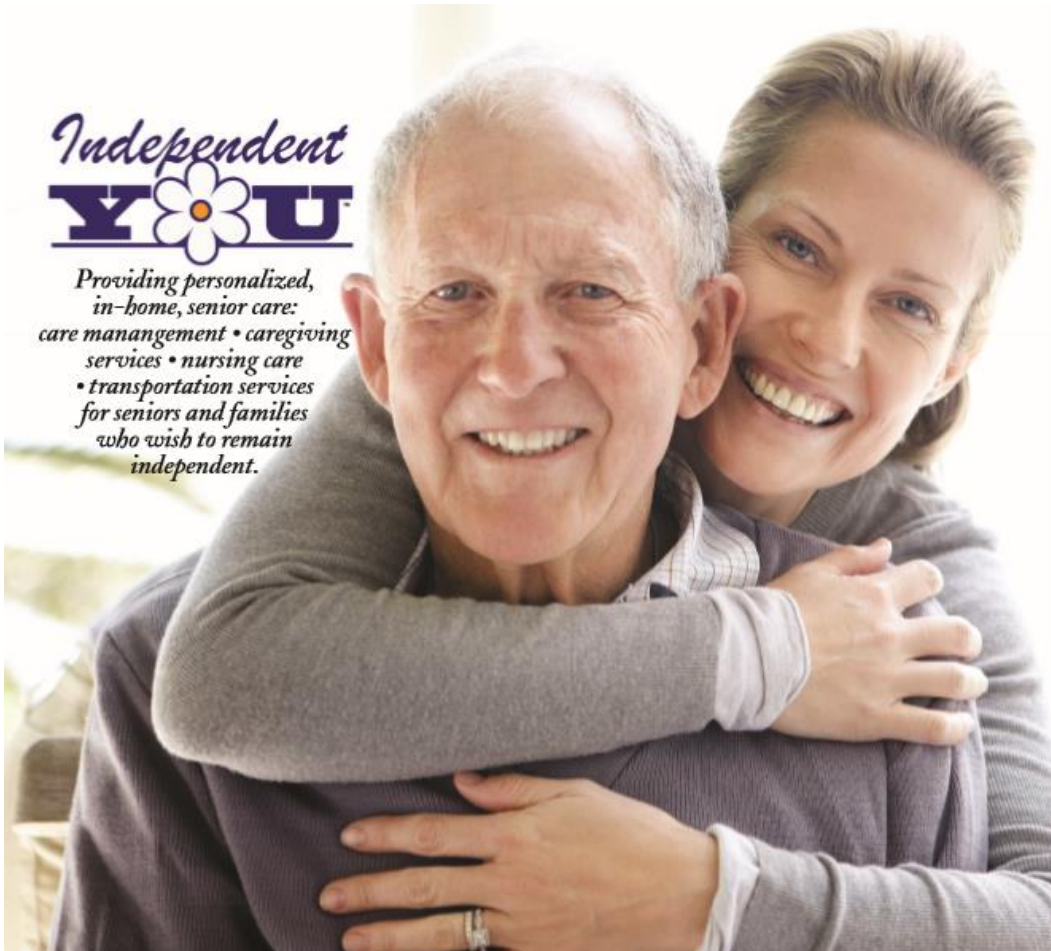
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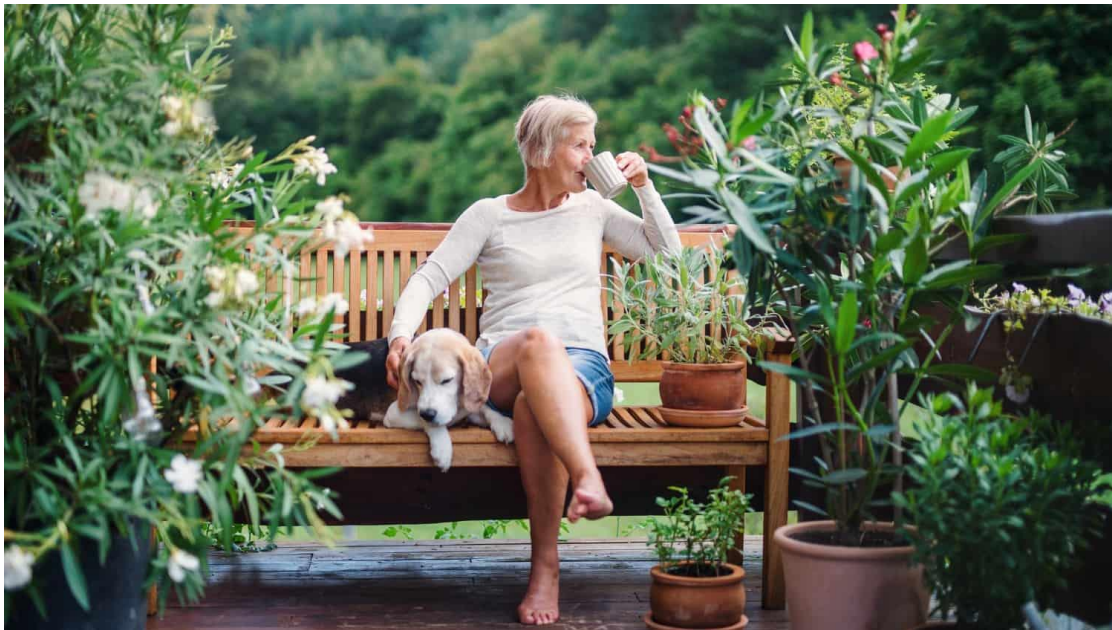
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Lassie: The Puppy I Should Have Gotten Years Ago!

BY TERRI EDMUND



Recovering after a surgery, the doctor said the best thing I could do was get up and walk. I started walking way back when I quit smoking, mostly to keep the weight off. I enjoyed walking with my buddies in my old neighborhood. Life was good.

Now, a divorce later and 30 pounds lighter, I live in the historic part of a Florida river town. There are great places to walk. But I needed a buddy. Years ago, when I lived alone, I had a sidekick poodle mix. She was my best friend. After I rescued her, I joyfully helped her raise three unplanned puppies. Maybe it was again time to consider a dog to share space with me and the cat.

Pandemic Creates Small Dog Shortage

I was already signed on as a kitten foster momma at the local Humane Society, so I checked there and with other local rescue operations. Lots of large dogs were available, but small dogs all over the world found homes during the pandemic. Just like the rest of the lonely people, I wanted a lap warmer for winter days and a small, warm body curled up at the foot of the bed.

A friend and I talked about her puppy and our pending divorces. We were both wearing our engagement rings on our right hands. I hadn't considered a puppy, but why not? You know what she said?
"Sell that rock and get the puppy you really want."

My sister echoed the sentiment: "Get off your cheap ass and get the puppy of your dreams." I did my research about the puppy of my dreams – a mini Australian Shepard. Sis has a mini Aussie. I knew the breed could be a challenge. Just what the doctor ordered, right?

Note of Warning

If you are on the fence about getting a puppy, DO NOT GET A PUPPY. I don't regret my decision, but here's what I know now for true. Puppies are loud and make a mess. They wake you up and chew your best shoes. They nip and dig. Puppies are smart and will run away. Also, they are expensive.

Puppies are puppies for three to four years. And then they grow up. A much-loved puppy will give you more wonderful moments that you ever hoped to have.

Joys of Puppy Love

Let me introduce Lassie, the two-pound cotton ball who changed my life. She is still very much puppy at seven months, and every day is a grand adventure for both of us and the cat – and all the critters in the barnyard. When I got her, I could barely walk from the house to the car. Now we walk for miles, making friends with every butterfly, dog, and person we pass. Everyone loves Lassie.

At first, Missy the Cat, was leery. She was twice the size of Lassie and wanted nothing to do with that tongue inside a furball, gobbling down all her Meow Mix.

When I shared my cat food dilemma with my pet store consultant, she turned me on to these wonderfully stinky bits of freeze-dried salmon and a puppy chow made with fish. Who knew? She also turned me on to some shampoo that costs way more than my own and a silly little dog hat Lassie won't wear but loves to chew. Puppies are a bad idea if you struggle with retail therapy, as I do. But I believe with grandchildren, retail therapy is much worse. We need someone to spoil. Just sayin'.

Separation Anxiety

I will be leaving Lassie for the first time when Sis and I fly to Arizona to pack up Mom's house and get it ready to sell. We are lucky daughters because Mom seems happier than ever since moving into her assisted living digs during pandemic. She often ends phone calls with, "Gotta run. I'm meeting the girls..." for breakfast or bridge or bingo. She has a full life, and we are grateful.

I'll miss Lassie and leave her only with the most trusted family members, just like Mom did us when we were pups. Never having children, I understand now that feeling of losing a child in a crowd or fearing the worst as an innocent pup chases a ball into the street.

Lassie broke free a couple times. For her, it was a fun game of chase. For me, it caused such an adrenaline flow, I shivered and cried uncontrollably when she was back in my arms. Loving a puppy is all encompassing. Since my plan is to live to 100, I'll probably outlive Lassie. That will be heartbreaking, a big reason people over 60 opt not to replace pets when they die.

Fact is, for me, I don't know how I lived without a dog for as long as I did. I've learned it's easier to ask forgiveness than permission. I should have just taken a puppy home 25 years ago. I might still be married.

Like Cats and Dogs

I've always had cats. Trust me, dogs are different. Together, they are unbeatable. My pets have become each other's best friend. Yesterday, Missy the Cat brought home a live mouse. Carried it right into the kitchen and let it loose before I knew what was going on.

That mouse (we named him Maui Mouse) jumped under the seat of a kitchen stool and let the cat gently bat at its tail hanging down. The dog herded them both stool to stool, wagging her whole body in glee. This was not a dream. In the end, Maui ran for the door with Missy and Lassie in a slow, tiny-stepped chase – just like a cartoon. That was worth every bit of puppy aggravation I've grumbled about since adding her to my family.

Life is long. Live it up. Consider a pet if you think it will make you happier. You'll always have a walking buddy and a best friend who loves to see you come back, even if you're only going to the bathroom.

Spend Your Life Living!

Our clients consistently tell us that what they find the most value in is what we bring to the table beyond the basics of asset allocation, tracking goals and diversification.

Our differentiated value is in our strategic thinking and brainstorming on each client's behalf. Our particular focus today, for example relates to helping clients become aware of the go-to strategies that work well to mitigate the significant impact of likely higher tax rates in their wealth building picture and with regard to their estate plan.

Our practice is built around provide holistic financial planning to ensure your risk management, wealth accumulation and strategic distribution of assets in retirement is taken care of completely.



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Top 5 Best True Wireless Earbuds for Music and Podcast Lovers

BY MONIQUE CRAWFORD, KOMANDO.COM

Wireless earbuds are convenient and offer outstanding sound quality. But with so many on the market, it can be difficult to distinguish one brand from the next. The top earbuds offer a better fit, sound, and improved noise-canceling capabilities for music lovers everywhere. If you're not sure what brand or features you want, check out our top picks for the best wireless earbuds.

1. Adaptive EQ

Apple AirPods Pro

Anyone who loves Apple products will love these AirPods Pro. They feature Active Noise Cancellation with a press on the earbud and Transparency Mode so you can hear everything going on around you. The Adaptive EQ provides rich sounds by taking music and shaping low and mid frequencies to your ear. They are sweat and water-resistant, include three soft tapered silicone tips for a better fit, and automatic in-ear detection. Get eight hours per AirPod or 24 hours total with both AirPods and the charger case.

Promising review: "The audio and mic quality is amazing. They turn on automatically when you put them in your ears, even if it's in the middle of the conversation they connect and the audio switches automatically. I could not be happier with these. Worth every penny!!!"

\$197.00 on Amazon.com



2. Improved voice calls

Soundcore by Anker Life P3

These earbuds are a great option if you're constantly on the phone for work, school or entertainment. They are available in black, coral red, oat white, navy blue and sky blue. They come with six microphones, ensuring your calls are crystal clear, and Multi-Mode Noise Canceling. You can sync the noise canceling option to your location for optimized audio for indoor or outdoor environments. Listen to eight hours of audio at a time, or 24 hours if you include a charge from the case.



Promising review: "... I love Anker products, so I trust the brand. These ear buds didn't take long to initially charge, and I tried them using my cell phone. ... So far they seem really good! Good quality sound and easy to adjust the equalizer. ... I'm completely satisfied!"

\$79.99 on Amazon.com

3. High-fidelity audio

Bose QuietComfort Noise Cancelling Earbuds

These Bose earbuds include simple touch controls to control noise canceling, play, pause, volume up and down. The microphone quality is impressive, as it filters out surrounding sounds while you're talking. These earbuds are sweat and weather resistant, come with three StayHear Max ear tips to get a secure fit, a rechargeable case and a USB-C cable. Listen for six hours at a time on a single charge, or 18 hours if you use the charging case.



Promising review: "I purchased about five different kinds of noise-canceling earphones before I bought these ones. Yes they are expensive but you get what you pay for and nothing matches these. My wife yells at me that I cannot hear her talking when I'm listening to these."

\$279.00 on Amazon.com

4. Enhanced bass

SAMSUNG Galaxy Buds

Bose is known for its enhanced bass sound quality, perfect for anyone who likes to rock out. The AKG-tuned speaker and enhanced bass tone offer studio-quality sounds, but this earbud's fantastic audio quality isn't the only feature. Choose between attractive colors, like Mystic Black, Mystic Bronze, Mystic Red and Mystic White. Use active noise canceling to block out the background sounds when you're on public transport, walking through crowds or want to ignore other household members. Enjoy up to eight hours of listening for a single charge.



Promising review: "I got these for my husband ... and I'm a little jealous that these are his! It did take us a minute to figure out placement, my advice is to keep going further, even if it seems like it'll be too far. They are very secure, and the sound is amazing!! My husband has large ears, and I have very small ears, and they fit us both perfectly! I could run with them, and he can work at a busy, labor intensive job with them all day."

5. One-touch pairing

Beats Studio Buds

Consider these Beats earbuds if you're a parent with kids who constantly play phone games, stream their favorite shows, and listen to music. They are compatible with both Apple and Android devices and can be paired with a single touch. This makes it easy for them to move between devices smoothly without bothering anyone with their clashing audio. Choose a black, red or white case, enjoy Active Noise Canceling and Transparency mode, three soft ear tip sizes and a USB-C to USB-C charging cable. Get up to eight hours of listening time or 24 hours with the charging case.

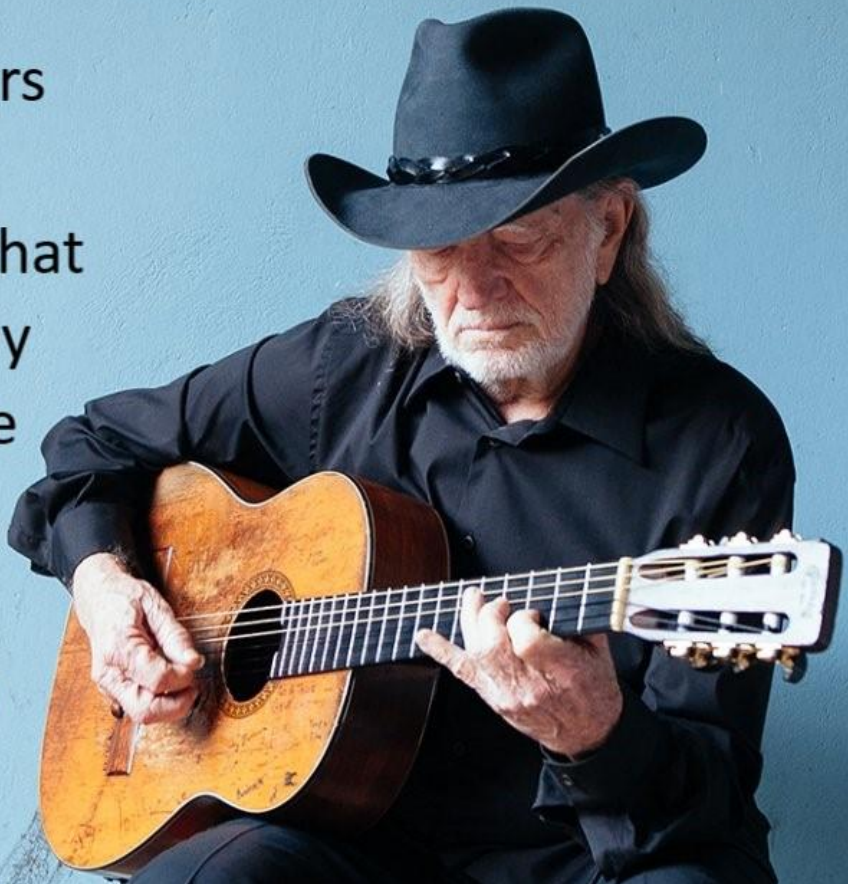


Promising review: "These earbuds are fantastic. The sound quality is clear, vibrant, and bass heavy. Both earbuds provide great surround sound effects. The case is very stylish and gives over 15 hours of battery power. Both earbuds work great separately or together. The noise cancellation is good. These are the best earbuds for this price point, period."

\$119.95 on Amazon.com

"I think youngsters
need to start
thinking about what
kind of world they
are going to leave
to me and Keith
Richards"

Willie Nelson



HOW CLEARING CLUTTER CAN HELP YOU FIND FREEDOM AND HAPPINESS AFTER 60

BY KAREN VENABLE



I came across this quote about clearing clutter on – of all places – a medical website, and it struck me as the perfect way to look at the “too much stuff” conundrum I’m still struggling with.

Peter Walsh, an organizational expert and former host of The Learning Channel’s *Clean Sweep* show, said about the deleterious effects of having too much clutter in your home: “If you have so much stuff it drags you into the past or pulls you into the future, you can’t live in the present.”

Past and Future: A Great Way to Think About Clearing Clutter

That’s a great way to analyze your clutter, as far as I’m concerned. It allows for having a variety of possessions, for one thing. It’s not advice about how to strip your belongings down to only the essentials. Instead, it concentrates on the draggy effect of being surrounded by too many things that remind you of times gone by or tasks that you haven’t done.

This way of looking at clutter is new for me, and I like it. The wildly popular piece of advice, often quoted to me from that mega-selling *Magic of Tidying Up* book, about holding each of my possessions in my hand and seeing if it brings me joy, just doesn’t do it for me.

First, I don’t have enough time on this earth to touch each individual item that I own, one by one, and commune with it to determine its joy value. Does this include each pen in my drawer? Each greeting card in my stash? Each pair of earrings? Each measuring cup? Ugh.

Second, there are many possessions I own that I already know do not bring me joy – or that in fact bring me sadness – but I wouldn’t part with them for anything in the world. Things that were my mother’s. The leaning-

to-the-side vase that my son made for me a zillion years ago. Pictures of my wedding the first time I was married. They're important to me. They're sentimental. I'm keeping them. And I'm not a hoarder, by the way, in case you're wondering. But I do have too much stuff that's dragging me down. And now I have a different way of setting my mind to tackling it.

On the Hunt For "To Do" Items That Pull Me into the Past or Future

Now I'm on a quest to survey my home for all the "to do" items – and often *stacks* of items – that are placed around my home. I admit there are a lot of them. They are indeed a source of bad feelings. I'm ready to concentrate on just those things about which I've said, maybe a thousand times, "I'm going to [sort, do, read, file] that."

It might be organizing piles of books, many of which I know I don't really need to keep. It might be needlepoint that I meant to do for my children that now I plan to do in preparation for grandchildren. It might be photographs I intend to sort meticulously, labeling each by date and event.

Clearing Clutter Doesn't Necessarily Mean Throwing Away

I can face these things that make me feel bad with a different intention now – to bring them into the present, or banish them from my daily living situation. For that collection of books, I'm going to tackle them with a couple of bags, with the goal of filling those bags with the books I can admit I don't need to keep. Off to the Friends of the Library they'll go. *Then* I'll organize the rest of them. A bit of banishment, plus a bit of moving items from "I've got to do something with those" into an organized part of my present-day life.

The handicraft projects I'll either give away or store with my gifts stash. (I always have a stash of things I buy for loved ones whenever I find things I know they'll like; I hold them until the next birthday or holiday.) That way I don't feel that I need to complete those projects now. I'll complete each of them when the time is right for giving them as gifts. They'll move from "I have to finish those projects" to "Gifts ready for giving." When an event arises for one of those needlepoint projects, I'll be motivated to complete one.

The photos I'm putting into boxes by era based on my life and my children's lives, and I'm not going to sort them down into exact sequence or dates as I had planned to do. I don't need to create the Library of Congress here; I just need to organize an easy-to-navigate collection of photos that I can enjoy when I want to look at them, and that my children can look through whenever the mood strikes them. They don't need to find "First Day of School 1991" or "Christmas 1987" or "Halloween 1993." I think "Kids' Baby Years" or "Kids' Middle School Years" will suffice. *That* I can get done.

It's Not Really About the Stuff, It's About the Demands You Place on Yourself

Conquering too much stuff is about letting go a little, being more reasonable about what can be accomplished in a reasonable amount of time and lowering the sometimes-ridiculous standards you've set for yourself. I like this new way of tackling clutter. It will bring me one step closer to the feeling of freedom and possibilities that I long for – the idea that, Hey, if I wanted to pack up and move one day, that would not be an insurmountable task. And freedom and possibilities are what life is about, right?

The Top 3 Reasons to Consider a Reverse Mortgage Loan

By Bill Hornbeck, Principal - Senior Lifestyle Mortgage

As life expectancies continue to increase, many retirees are realizing that access to home equity is the best way to fund senior lifestyle expenses.

And, that makes sense. In many retirement scenarios, home equity is the strongest remaining asset. It's a powerful asset that can be used as a sophisticated financial tool to offset shortfalls in a financial management plan. Those age 62+, and others at least age 55 in some cases, can turn their home equity into available cash to pay for a variety of aging lifestyle needs.



When the product first launched in 1988, a common advertising theme was to describe the program as a way for a borrower to receive payments from the home's equity rather than make a monthly mortgage payment to the bank. Hence the term "reverse mortgage".

Yet, the underlying design of the Reverse Mortgage loan is to provide a way for senior homeowners to create a non-cancelable home equity line of credit by initiating a unique interest-only, cash out refinance of their principal residence.

Although formally launched as the Home Equity Conversion Mortgage [HECM], it has been said that the reverse mortgage loan is the most misunderstood financial product in the industry. Nevertheless, industry research shows that senior homeowners are rapidly embracing this unique financial tool as the proper method for extracting much needed cash. Following a series of improvements and increased protections over the last five years, the reverse mortgage loan continues to gain increasing acceptance by borrowers and financial advisors alike.

To see how this works, let's look at three primary scenarios in which the program can prove beneficial.

#1 - Paying For In-Home Elder Health Care

In the mid-Atlantic region, the costs of 24-hour in-home health care can range from \$10,000 to \$14,000 per month. Not many families have the resources to cover those charges, yet many prefer to keep Mom or Dad in their personal home for as long as possible.

The solution is to use home equity to generate a line of credit on the property so that it can serve to cover the costs of care while keeping Mom in her home. Since no monthly payments are required, there is no increase in out-of-pocket mortgage costs. The bottom line? Peace of mind while other scenarios for health care and home sale are considered.

#2 – As a Way to Offset the Need for Portfolio Withdrawals

When a financial situation exists that requires a person to withdraw funds from an investment portfolio, the potential impact is two-fold. In the first case, money removed from the portfolio will obviously reduce future gains. Secondly, the risk exists that the portfolio funds will be consumed too quickly over time and that the money will “run out”.

The solution is to implement the reverse mortgage to create a line of credit that can be used to access necessary funds while allowing the investment portfolio to remain untouched and in position to sustain market fluctuations.

#3 – Improve Cash Flow

While the option always exists to sell the home rather than borrow the equity, the question that remains is “where will I go?” and “how long will the money last?” If the personal need is to reduce living expenses and increase cash flow, the Reverse Mortgage Loan could be the best option.

The solution is to convert the available home equity proceeds into an annuity-like distribution of monthly cash into the personal bank account. These deposits would continue for as long as the borrower remained in the home.

It is important to note that each loan scenario described above has no requirement to make a monthly mortgage payment. Therefore, ongoing loan interest on money withdrawn from the available funds is added to the outstanding loan balance over time. The existing balance is due and payable at the time the home is sold, or when the borrower moves away from the home, or when the last remaining borrower passes away. In the meantime, the borrowers are responsible for paying property taxes, homeowners insurance premiums, HOA fees, and the costs of continuing the general maintenance of the home.

The key to all of this is to get the facts you need from an expert in your area. It’s one thing to use the home equity loan to manage wealth, it’s another to manage the downside.

If a retirement pension is not available, if the Social Security income is insufficient, if the savings and investments did not succeed, then what are a retiree’s options? One option is the home equity, interest-only, cash out refinance. That’s what we call a Reverse Mortgage.

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The SECURE Act Has Dramatically Impacted Planning for IRAs and Other Retirement Plan Assets — Here's What You Need to Know

By Jay H. Krall, Attorney at Law

Many retirees rely heavily on distributions from qualified retirement plans, such as IRAs, to maintain their lifestyles and to pass assets on death to their loved ones. Planning for qualified plans used to be straightforward. Then in December, 2019, Congress passed the SECURE Act (Setting Every Community Up for Retirement Enhancement) which became law on January 1, 2020. The SECURE Act changed the rules regarding distributions from all types of qualified plans such as IRAs, 401(k)s and 403(b)s. For simplicity, I'll refer to these qualified plans as "IRAs."



Before the SECURE Act, a spouse named as beneficiary of an IRA could create a "spousal rollover" by transferring the IRA into his or her own IRA account and managing the account as if the surviving spouse was the original owner. No distributions (called Required Minimum Distributions, or RMDs) were required before the surviving spouse attained 70 ½ (now age 72), and the surviving spouse could utilize something called the "Uniform Table" to take distributions from the IRA over the surviving spouse's life expectancy (the "Life Expectancy Rule"). Fortunately, the "spousal rollover" was not affected by the SECURE Act, and, for most couples, a spousal rollover continues to be the most tax-wise choice when leaving IRA assets to a surviving spouse. The challenge under the SECURE Act is how to deal with distributions from IRAs for non-spouse beneficiaries.

The End of the "Stretch-Out IRA"

Congress' objective in passing the SECURE Act was to prevent IRA owners from using IRAs to transfer significant tax-deferred wealth to younger family members, such as children and grandchildren. Before the SECURE Act, a designated beneficiary of an IRA received on the death of the owner (an "Inherited IRA") could elect to take the RMDs over the beneficiary's life expectancy. Life expectancy is determined by referencing the "Single Life Table" published by the IRS. Estate planning attorneys routinely encouraged clients to name the *youngest-possible* beneficiaries to receive the balance of their IRAs, often creating trusts designed to "stretch" the tax deferral for many decades.

With the passage of the SECURE Act, Congress effectively achieved its goal of eliminating the stretch-out of retirement plan benefits for most non-spouse beneficiaries. Unless an exception applies (see below), the SECURE Act requires beneficiaries of traditional IRAs, Roth IRAs and all other qualified plans to withdraw the account assets—and pay the tax due—by the end of the 10th year following the year of death of the original plan owner ("the 10-Year Distribution Rule"). No RMDs are required during the 10-year period—distributions can be made in any amounts in any or all 10 years. However, since these distributions can be substantial and are taxed to the beneficiary as ordinary income, calculating when to distribute the assets can be challenging.

Exceptions to the SECURE Act's 10-Year Distribution Rule

When choosing beneficiaries of an IRA, it's important to understand the exceptions to the SECURE Act's 10-Year Distribution Rule. With careful planning, these exceptions can provide substantial opportunities for certain IRA owners to maximize benefits for loved ones. Here is a summary of the exceptions:

- a) Distribution to a Surviving Spouse. As was the case prior to the SECURE Act, a surviving spouse named as beneficiary of an IRA (or a trust established for the sole benefit of a surviving spouse) can use the Life Expectancy Rule to take distributions from the inherited IRA. And, as noted above, a spousal rollover provides the most effective tax deferral for a surviving spouse.
- b) The Minor Exception. A retirement plan distributed to a minor (under the age of 18 in NC) is not subject to the 10-Year Distribution rule *until the minor attains the age of 18*. For example, an IRA directed to a trust for the benefit of a one-year-old grandchild could provide tax deferral for 27 years. [Distributions during the first 17 years must be made using the grandchild's life expectancy table.] What's more, if the child is enrolled in a "specified course of education," the 10-Year Distribution period can be postponed until the beneficiary completes his/her education or attains the age of 26, whichever is later.
- c) The Disabled Person Exception. If the beneficiary of the IRA is "disabled" (defined as unable to engage in any gainful activity due to a physical or medical impairment), the beneficiary can use the Life Expectancy Rule to stretch distributions for their lifetime. Attorneys often use Supplemental Needs Trusts to receive the IRA assets.
- d) The Chronically Ill Person Exception. The Life Expectancy Rule also is allowed for "chronically ill" persons. Medical evidence must demonstrate that the beneficiary is unable to perform at least 2 activities of daily living for a period of 90 days due to loss of functionality or cognitive impairment. In such cases, the IRA would be made payable to a special trust for the individual's benefit.
- e) The Not More Than 10 Years Younger Exception. If the beneficiary is not more than 10 years younger than the original plan owner, the beneficiary may use the Life Expectancy Rule. This exception could be effective for an IRA owner who wishes to leave IRA assets to a younger sibling, friend or partner.

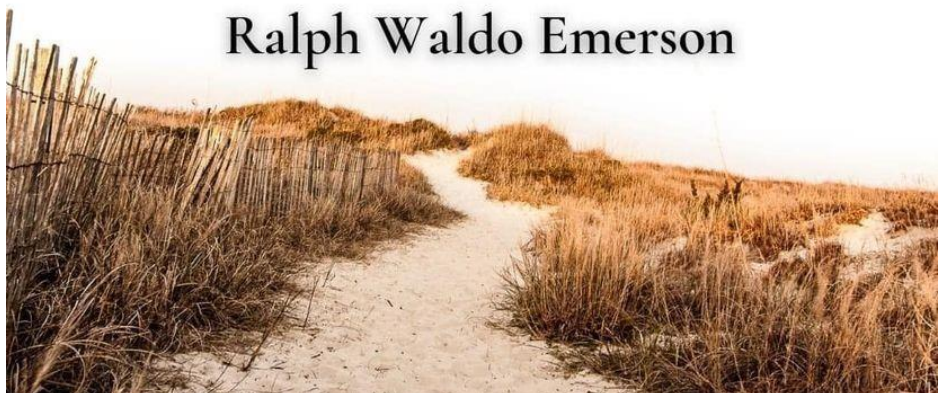
While the SECURE Act has eliminated the ability for most beneficiaries of inherited IRAs to stretch-out IRA distributions for their lifetimes, the exceptions under the Act create substantial opportunities to benefit loved ones who meet the specific requirements. IRA owners should seek the advice of competent attorneys and financial planners who are familiar with all of the provisions—including the exceptions—under the SECURE Act.

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, Attorney Krall is not licensed in any states other than North Carolina. He can be reached at 919-414-8229 and jhkrall@earthlink.net. Website: www.ElderLawEstatePlanning.org.

"Do not go where the path may lead,
go instead where there is no path
and leave a trail."

...

Ralph Waldo Emerson



QUICK HEALTHY BREAKFAST OPTIONS TO GET YOUR DAY OFF TO A GREAT START

BY CAROL STANLEY



There is always a lot of chatter about what to eat for breakfast and the importance of starting the day with a healthy choice. Many people feel if they skip breakfast they will lose weight.

Though I am no expert on this subject, I had skipped breakfast for many years and never lost a pound. I have found that eating protein in the morning staves off hunger pangs until lunch.

My Mother's Special Breakfast Bread

My mother never got up to make breakfast for us while growing up, but she always had a pan of this wonderful bread that she made. We coined the name 'breakfast bread,' because it was a very tasty morning treat.

I loved the fruit and nuts she put in the bread, and of course, as a youngster, had no idea of all the healthy ingredients in the recipe.

From memory, I reinvented this bread, and it came out really good. My husband often asks me to make it, and I told him not to push his luck. He has toast with almond butter every day, with a big bowl of fruit. On Sunday, I make huge omelets with everything I have – well almost.

Here is the recipe as I remember. You can add different fruits and nuts as you desire.

Special Breakfast Bread

Ingredients

Use a square Pyrex dish about 8 by 8 and about two inches deep

10 slices of whole grain bread

1 cup of milk

3 eggs

Approximately one cup each of:

chopped prunes
chopped dried apricots
apples
walnuts
2 tablespoons of cinnamon
2 tablespoons of grapeseed oil or butter
salt

Directions

Soak the bread in the milk until the mixture is thick
Add the eggs and beat well
Blend all the fruits and nuts together with the bread mixture,
If it seems too runny add a couple of pieces of bread.
Add two tablespoons of cinnamon
Add a dash of salt
Preheat the oven to 350 degrees
Generously grease the pan with either butter or grapeseed oil
Bake until the center comes up clean with a toothpick
Allow to cool. And dig in!

Empowered Peanut or Almond Butter

Ingredients

1 large jar of natural peanut or almond butter
Approximately 3 tablespoons each of cacao powder, cinnamon, chopped nuts, sesame seeds, pumpkin seeds and sunflower seeds. You can pick and choose from these ingredients to what you like or what you happen to have on hand.

Directions

Pour out the oil on the top of the jar and put in a small bowl.
Blend in the other ingredients. You may have to adjust the amounts to get a thick and workable mixture.

Blend this mixture with the rest of the butter in the jar. This may take a little effort and can be a little messy. There is a bit of trial and error here, but it is worth it.

This butter has so many vitamins and minerals that you feel healthy as you eat it.
Spread on whole grain toast or apple slices.

Quick but Healthy Breakfast Omelets

Ingredients

1 egg yolk
3 egg whites
1 heaping tablespoon of cottage cheese
1/2 cup of chopped spinach
1/2 teaspoon each of turmeric, curry powder, fennel
Salt and pepper to taste



Parmesan cheese (optional)

Butter or coconut oil

Directions

Beat the eggs and save the yolks for future use. Actually, I buy a container of egg whites which I often add to omelets and egg recipes.

Add the cottage cheese and mix well.

Add the seasonings to the egg mixture, including salt and pepper.

Heat the oil or butter and add the chopped spinach.

Cook the spinach for about five minutes.

Add the egg mixture and fold the omelets in half when almost fully cooked.

Cook until completely done.

You can sprinkle a little dry parmesan cheese on top of the omelets.

My Favorite Very Quick Breakfast Idea

I put about 1 cup of cottage cheese and a teaspoon of xylitol and cinnamon in the blender and blend until smooth. I add whatever fresh fruit I have around and chop it up.

After removing from the blender, I mix the fruit in the cottage cheese mixture. Thus I have a very tasty and nutritious breakfast. I usually add about 1/2 to 3/4 cup of fruit.



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Profile: Carol Burnett

Thefamouspeople.com

Quick Facts

Birthday: April 26, 1933

Nationality: American

Age: 87 Years,

Sun Sign: Taurus

Also Known As: Carol Creighton Burnett

Born In: San Antonio

Famous As: Actress

Height: 5'7" (170 cm),

Family

Spouse/Ex-: Brian Miller, Don Saroyan, Joe Hamilton

Father: Joseph Thomas Burnett

Mother: Ina Louise Creighton

Siblings: Chrissie Burnett

Children: Carrie Hamilton, Erin Hamilton, Jody Hamilton

City: San Antonio, Texas

U.S. State: Texas

More Facts

Carol Burnett is a famous American comedian and actress. Best known for starring in the long-running television variety show 'The Carol Burnett Show', she is truly a leader in the world of television entertainment. Hers' is a perfect rag to riches story—from a period of distress in the early years to the all-gloss and glitter, later in her life.



Undeterred by the sorrow, she in fact used the same for a life full of laughter, smile, comedy and entertainment. Burnett's entry into the world of entertainment was as a guest actor but soon, she affirmed her position and set sail for a glorious career. Over the years, she developed sloppy slapstick comedy style that has been highly lauded by the audience. While she did a number of shows, theatre and films, the best bit came with her eleven years and 286 episodes running show, 'The Carol Burnett Show'. The show not just allowed her to exhibit her multi-talented side but gave audiences a taste of an upgraded television variety show that included comedy sketches in the form of parodies, musical numbers, weekly guest stars and

question-answer segment. In her five decades of career as a comedian and stage actor, she has literally ruled the domain and has been presented with numerous awards and honors

Childhood & Early Life

Carol Creighton Burnett was born to Joseph Thomas Burnett and Ina Louise on April 26, 1933 in San Antonio, Texas. Her father was a movie theatre manager and her mother worked as a publicity writer.

Burnett had a traumatic childhood. Both her parents suffered from alcoholism. After their legal separation, she was raised by her maternal grandmother, who instilled in young Burnett the love for movies.



She graduated from Hollywood High School in 1951. Subsequently, she enrolled at the University of California, Los Angeles for a course in journalism. However, following the freshman year, she switched her majors to theatre arts and English.

Burnett longed to enter a playwright program but it required her to attend an acting workshop. Reluctantly she joined, but was so smitten that she decided to make acting her profession.

She performed for several university productions and theatre groups. With each performance, she discovered her natural comic timing and musical abilities. Though her mother did not approve of her acting career, she continued with her new-found passion.

It was her performance at a professor's private party during her senior year that sealed her fate of a glorious future. A patron was so much so impressed by her performance that he aided her with a \$1000 interest-free loan that allowed her to pursue her dream to going to New York and entering showbiz.



Career

In 1954, she left for New York City. After a couple of stints at local show, she eventually gained her big break in 1955 in the popular kids' television series, 'The Paul Winchell and Jerry Mahoney Show' as a girlfriend to ventriloquist's dummy.

In 1956, she bagged the role of Buddy Hackett's gawky girlfriend in the short-lived NBC sitcom, 'Stanley'. Its premature conclusion led Burnett to perform in the New York cabarets and night clubs. It was during this time that her outstanding performance in the novelty song, 'I Made A Fool of Myself' had spectators rolling with laughter.

In 1957, she made night-time variety show appearances on Jack Paar's 'The Tonight Show' and 'The Ed Sullivan Show'. Same year, she appeared in television's earliest game show, 'Pantomime Quiz'.

While Burnett earned a huge fan club with her performance in television, it was her Broadway debut that set the stage for stardom. She appeared as Princess Winnifred in the 1959 Broadway musical comedy 'Once Upon a Mattress' which earned her, her first Tony Award nomination.

In 1959, she became a regular player in the popular variety series, 'The Garry Moore Show' which lasted until 1962. For the show, she played a repertoire of characters, the most favourable being her act of a put-up cleaning woman that eventually became her alter-ego. Same year, she earned her first Emmy award in the category of Outstanding Performance in a Variety or Musical Program or Series.

The phenomenal success of the Moore Show made Burnett a household name. Taking her success story forward, she co-starred with Julie Andrews in 'Julie and Carol at Carnegie Hall', which won her, her second Emmy. During this time, she guest appeared in several shows.

In 1963, she made her official film debut with the movie, 'Who's Been Sleeping in My Bed?' A lightweight comedy, she starred opposite Elizabeth Montgomery and Dean Martin.

In 1964, she performed in the Broadway musical, 'Fade Out-Fade In' but her appearance was short-lived due to a neck injury. She returned temporarily but only to leave the show for the variety program, 'The Entertainers' which in turn lasted for one season only.

Her friendship with Jim Nabors earned her a recurring role in the latter's successful series, 'Gomer Pyle, U.S.M.C.', first as a tough corporal and later as a gunnery sergeant.

In 1966, she befriended Lucille Ball who soon became her mentor. She appeared in several episodes of the former's signature show, 'The Lucy Show'. In the show, her character journeyed from being a shy and inhibited person to a fashion bombshell.

The successful career of Burnett reached its peak in September, 1967 when her flagship show, 'The Carol Burnett Show', premiered on CBS. The show included a talented club of comedic actors and featured comedy sketches, musical numbers, weekly guest



stars and question-answer section. They parodied films, television and commercials.

In its very first season, 'The Carol Burnett Show' became a huge success and garnered loyal viewership that lasted through all the seasons. During the eleven years that the show lasted, it bagged 23 Emmy Awards and several Golden Globe nominations.

Sensing that the show had run its course, Burnett decided to end the same on a high note. The farewell episode was aired on March 17, 1978 and lasted for two hours during which it included a recap of classic footage of the show's run, guest appearances and favorite gimmicks that the long-standing characters played.

In the summer of 1979, four post-script episodes of the show were aired on ABC under the name, 'Carol Burnett and the Company'

Immediately following the end of her show, she ventured into the world of cinema. She stepped out of the comfort zone of comedy and tried her hand at drama with the television film, 'Friendly Fire'. Her other films released during this time include 'Life of the Party: The Story of Beatrice', 'The Four Seasons', 'Annie', 'Noises Off'



In the 1990s, she made a television comeback with the couple of variety shows including, 'Carol & Company', 'Magnum, PI', 'Touched by an Angel', 'Mad About You' (for which she won an Emmy) and 'Desperate Housewives'.

In 1995, she made her Broadway comeback with the show, 'Moon Over Buffalo'. For the same, she received a Tony Award nomination. In 1999, she made an appearance in the Broadway revue, 'Putting It Together'. In 2002, along with her daughter Carrie, she co-wrote a play based on her best-selling memoir, 'One More Time' (1986). The play had renowned actors take up prominent roles. In 2010, she penned another memoir, 'This Time Together'.

From 2008 to 2012, she guest starred in a variety of shows, an animated series 'Horton Hears a Who!', drama 'Law & Order: Special Victims Unit', 'Glee' and voice role for 'The Secret of Arrietty'.

Till date, Burnett appears on television, her most recent outing being for 'Hot in Cleveland' and 'Hawaii Five O'

Major Works

Burnett's talent and skill had earned her a lot of fan following for her television shows, but it was her Broadway debut that set the stage for her runaway success in films, television and theatre. Her performance in the 1959 Broadway musical, 'Once Upon a Mattress' earned her, her first award

The highpoint in her career came with her flagship show, 'The Carol Burnett Show'. Ever since its launch, the show became a huge success and garnered loyal viewership that lasted through all the seasons. During the eleven years that the show lasted, it bagged 23 Emmy Awards and several Golden Globe nominations.

Other than acting in films, television and theatre, she has penned two memoirs: 'One More Time' (1986) and 'This Time Together' (2010).

Awards & Achievements

For her outstanding performance in films, television and theatre, she won Emmy Award six times, in various categories, apart from garnering several nominations.

She won Golden Globe Award five times for her flagship show, 'The Carol Burnett Show'.

She was inducted in the Television Hall of Fame in 1985 and the California Hall of Fame in 2009

In 2003, she was the proud recipient of Kennedy Center Honors.

In 2005, she was presented with the prestigious Presidential Medal of Freedom

In 2013, she received the 2013 Mark Twain Prize for American Humor at the Kennedy Center. With this, she became the first woman to receive both Kennedy Center Honors and Mark Twain Prize

Personal Life & Legacy

In 1955, Burnett married her college sweetheart Don Saroyan but the couple divorced in 1962.

In 1965, she married TV producer, Joe Hamilton. The couple was blessed with three daughters, Carrie Hamilton, Jody Hamilton and Erin Hamilton. The two divorced in 1984.

In 2001, she married Brian Miller, who is 23 years her junior. He is the principal drummer in and contractor of the Hollywood Bowl Orchestra.

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3 REASONS BLACK, WHITE AND GREY ARE ESSENTIAL TO FASHION FOR OLDER WOMEN

The simple sophistication of black, white and grey is something we all aspire to master. Adding essential items in these tones can streamline your wardrobe, yet, inspire numerous ideas.

If you've ever wondered what it takes to create a wardrobe that will rise to meet any occasion, you've come to the right place!

In this interview, Margaret Manning and Mel Kobayashi from Bag and a Beret discuss how a few pieces of black, white and grey clothing can make a significant impact when it comes to fashion for mature women.

Why You Need A Capsule Wardrobe

After years of dressing to conform to others expectations, it might seem ridiculous to suggest black, white and grey clothing gives you any freedom of expression. What it does give you is the ability to keep it simple. It helps to know you have clothing in your wardrobe you can throw on without too much planning and still look fabulous.

When it comes to fashion for mature women, the magic of black, white and grey comes from its versatility and neutrality. There is an understated sophistication created by pairing these neutral tones, even when you add bright colors or patterns.

As Mel says, black is a compelling choice with infinite possibilities – it can be executive, androgynous, powerful, aloof, or playful. You can keep the intention as restrained or authoritative as you see fit!



When it comes to fashion for older women, the adaptability of black, white and grey can be priceless in many ways. They form the basis for creating a capsule wardrobe fit for a queen.

A suit jacket can come in plain black, or grey or a black and white pattern – there are really no particular rules to this. The main thing to remember is how quick and easy it is to be able to match any suit or tailored jacket when you are wearing a buttoned-down white shirt.

If there is one piece of clothing your wardrobe absolutely cannot do without, it's a white, buttoned-down shirt. The shirt can be any style – a fitted women's shirt, or a loose men's business shirt – so long as it is white. As Mel demonstrates, any choice of jacket, pants, sunglasses, scarves, necklaces or earrings will automatically work with this type of shirt.

It takes the thinking out of looking good, and if you have a day where you are rushed and feeling flustered, it can make all the difference. Whatever happens, you walk out of the house looking cool as a cucumber!

Why It's Important

Looking good is essential for most of us, but there's really no point if you sacrifice enjoying life in the process. Now that we (or at least some of us) are not stuck at a desk all day one of the best things many of us enjoy doing is traveling! However, the last thing you want is to have your trip ruined because you spend your time fussing over your clothing choices.

Having staple black, white and grey pieces can reduce the stress of travel immensely. Being able to pack these pieces helps you enjoy what you are doing without worrying too much about what you are wearing.

It also makes packing a breeze and helps you travel light – you see more and do more and don't spend your whole time packing, unpacking and lugging around heavy suitcases.



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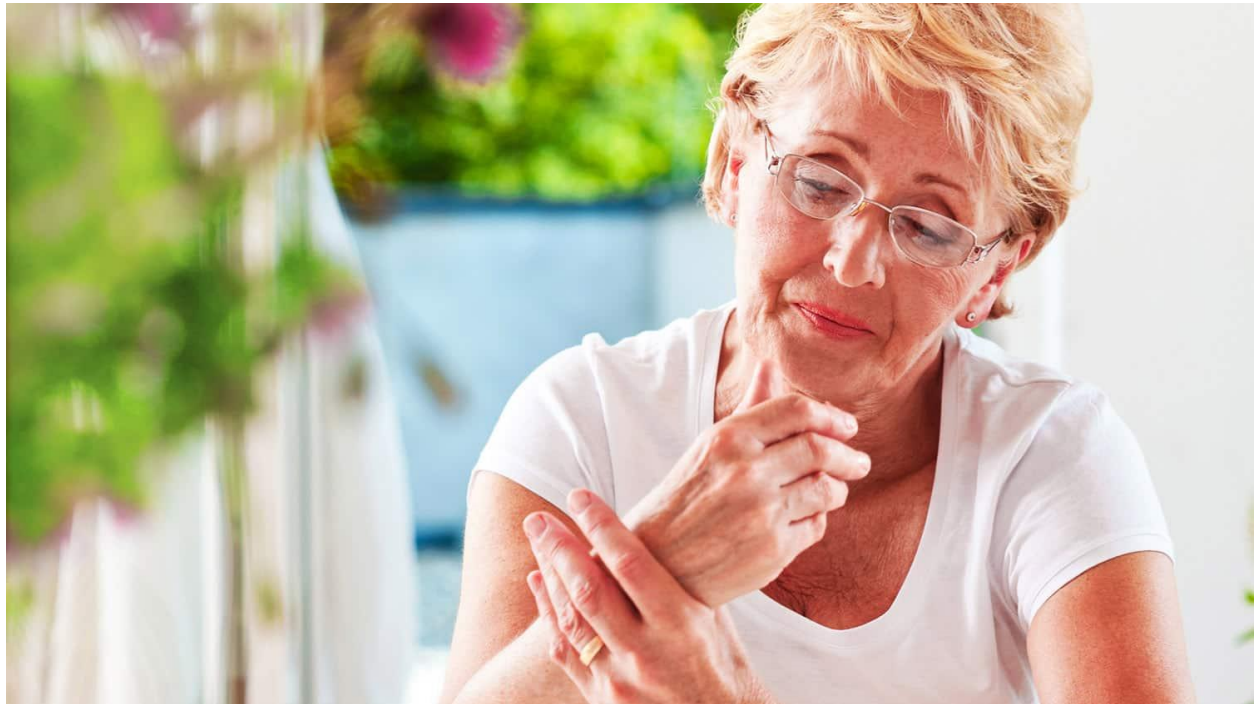
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Take Good Care of Your Joints Now – They Will Thank You Later!

BY JOY STEPHENSON-LAWS



I am a firm believer in the adage that an “ounce of prevention is worth a pound of cure” when it comes to my health. That’s why I usually don’t wait for symptoms to tell me whether I need to do something to take better care of myself.

Even when it isn’t always possible, such as in the case with the changes our bodies go through as we enter our 60s and beyond, we can still take proactive steps to minimize the impact on our ability to live a healthy life. This is especially true when it comes to the 360 joints in our bodies – yes, we really do have that many! We don’t need to wait for stiffness or pain – or the onset of arthritis – to minimize the effects of aging and to keep our joints as healthy as possible.

What Are Joints?

And while it is true that joint pain tends to increase as we get older, it doesn’t have to be inevitable. To know how to best protect our joints, it’s important to have a basic understanding of what they are and how they work.

Simply put, joints hold our bones together – mechanically speaking, of course. Most joints are vital intersections or links that allow us to bend, stand, sit, jump, and walk. Surrounding these brilliant evolutionary “links” is cartilage.

Cartilage acts as a cushiony lubricant allowing the joints to easily move without the bones rubbing directly on one another.

When you hear of people experiencing joint pain, it is sometimes a symptom of reduced or compromised cartilage in their joints. Overall joint health may rely heavily on the amount of healthy cartilage we have in between our joints.

Joint pain occurs inside or around a single joint connecting two bones, and it can have a multitude of causes. Some things that can impact our joint health, in addition to the normal wear-and-tear of aging, are:

Seemingly Minor Joint Injuries That Turn into Chronic Joint Pain

A good example of a minor injury turned chronic is the famous “tennis elbow” that people develop. But it also could be something as seemingly innocuous as a sprained ankle, a whiplash from a fender-bender, or a bruised shoulder from playing softball with the grandkids.

These are all injuries, and the thing that they all have in common is that they tend to heal initially, but the residual damage can add up over time with wear and tear on the cartilage, ligaments, and muscles.

Inflammation in the Body

Joints may not only be affected by injuries and excessive overuse, but also by inflammation caused by illnesses like rheumatoid arthritis, gout, and infectious and autoimmune diseases. This is frequently accompanied by accumulation of fluid leading to puffiness and limited range of motion.

Nutrient Deficiencies

Water is one of the six nutrients we need to remain healthy, and although bones and cartilage appear to be solid, they also contain water. If we do not drink enough water, our joint surfaces may get drier and porous, and this decreases tissue elasticity and cushioning.

Keeping Our Joints Healthy

I recently wrote an article pointing out the importance of stretching for keeping our joints limber, but there is a lot more that we can and should be doing to promote joint health. While joints may be impacted by various factors, two important ones that we can control are our diets and our lifestyle choices.

Even if we are genetically disposed to not having the best joint health, or if we already have some joint damage, making sure our joints get the nutrients they need and doing what we can to keep them strong can make a big difference.

Diet and Joint Health

First, let’s talk about diet. Our joints are very susceptible to whatever inflammation we may have in our bodies in general. So, it only makes sense that a diet packed with the nutrients necessary to reduce inflammation will do wonders for our joint health.

While this may sound complicated and laborious, it’s actually very easy. If you eat a well-balanced diet based more on fresh fruits and vegetables rather than on processed foods, you’re already doing a lot to help your joints. Try to limit the amount of fried foods and foods that contain trans fats.

Some foods that are well-known for their anti-inflammatory benefits are:

Cherries, blueberries, blackberries

Pomegranates, pineapple, tomatoes, papayas

Red peppers

Citrus fruits

Turmeric (a wonderful spice), ginger, and cinnamon

Oatmeal, quinoa, brown rice, and barley
Walnuts and canola oil
Broccoli, bok choy, kale, collard greens

Having healthy bones is also a key for having healthy joints and perhaps no vitamin is more essential for this than vitamin D.

The bottom line is that having a vitamin D deficiency, though often overlooked, increases our risk for joint pain. Great sources of vitamin D are salmon and green leafy vegetables.

You should also be aware of your calcium and magnesium levels, as these minerals are critical for healthy bones.

Certain conditions and medications can cause mineral loss and lead to weaker bones. A few, in particular, that require consultation with your doctor include steroid medications, diuretics, kidney diseases and even drinking cola soda drinks.

Lifestyle Choices

In addition to diet, there are other things we can do to help our joints do their job and stay healthy. Some of these include being aware of, and working on, our posture. Standing and sitting up straight, like we were told to do back in the day, helps keep our joints flexible and strong.

Other behaviors include maintaining an ideal weight to reduce pressure and workload on our joints (our knees, for example, bear the brunt of 1.5 times our body weight); making sure to lift with our legs and not with our back; and only stretching after we've done some warm-ups.

Also, be sure to see your doctor if you have any joint injury, such as spraining your ankle. Last, but not least, make sure to include some form of exercise in your daily routine. And, it goes without saying that if you still smoke, plan to quit as soon as possible. In addition to all its other health risks, this habit also can negatively impact your joint health.

Finally, if you would like to try supplements such as SAM-e, which have a lot of research behind them, talk with a competent healthcare practitioner to see if it may be right for you.



What Happened in 1968

Thepeoplehistory.com

Cost of Living 1968

How Much things cost in 1968

Yearly Inflation Rate **USA** 4.27%

Year End Dow Jones Industrial Average 943

Average Cost of new house \$14,950.00

Average Income per year \$7,850.00

Average Monthly Rent \$130.00

Gas per Gallon 34 cents

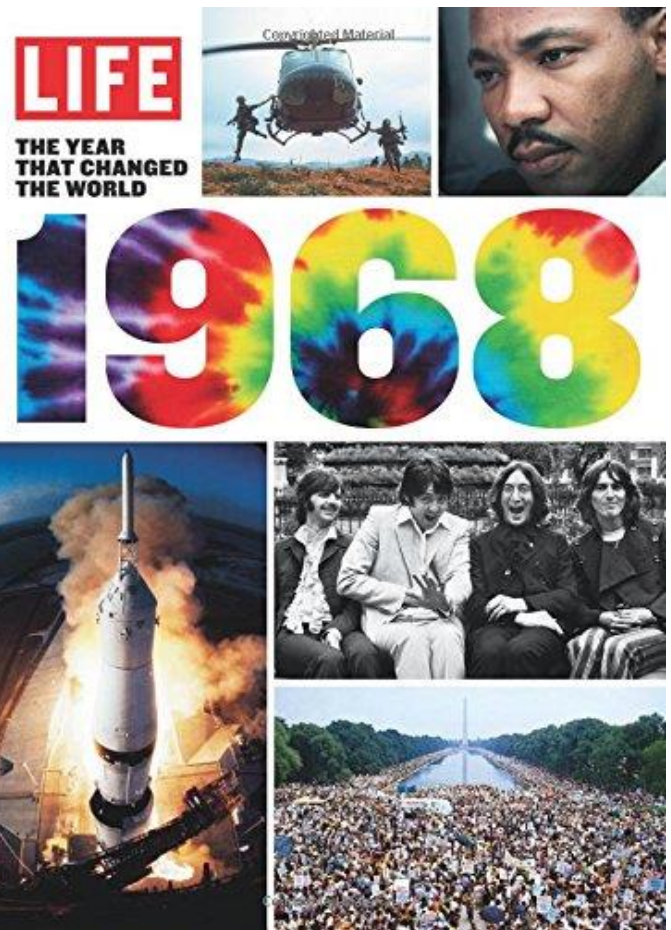
Average Cost of a new car \$2,822.00

Movie Ticket\$1.50

The Federal Hourly Minimum Wage is \$1.60 an hour

1968

In both Europe and America Japanese imported cars and other goods were continuing to rise and trouble the governments of UK and USA as they worried about industries in their own countries being effected and jobs lost. In the spring of 1968 on [4th April](#) The Rev Martin Luther King was assassinated and Robert Kennedy was mortally wounded when he is shot by Sirhan Sirhan. The peace movement had continued to grow and more and more Americans were against the war in Vietnam, and once again more riots occurred throughout cities in America. The music scene was once again set by the "Beatles" and the "Rolling Stones" , and fashion flirted with see through blouses and midis and maxis skirts joined the Mini Skirt as part of the fashion trends. There is a Flu Pandemic in Hong Kong and the first Black power salute is seen on Television worldwide during an Olympics medal ceremony



The Soviet Union invades Czechoslovakia and arrests President Dubcek

Assassination of Martin Luther King Jr. Leader of Negro Civil Rights Movement is killed by James Earl Ray which leads to Violence and Race Riots in US Cities

The Beatles release the "White Album" to mixed reviews.

The Winter Olympics are held in Grenoble, France.

The Democratic National Convention is marked by violence as rioting erupts live on television after police are given orders by Chicago Mayor Daley to forcefully disperse peaceful anti-Vietnam war protesters.

Vietnam US soldiers massacre men, women and children in My lai

President Lyndon Johnson orders an end to the bombing of North Vietnam

Senator Robert Kennedy is assassinated on [June 5th](#) by Sirhan Sirhan at the Ambassador Hotel in Los Angeles

The **Third Heart transplant** is performed in South Africa By Dr Christian N Barnard

London Bridge sold for 1 million. and later re-erected in Arizona .

President Johnson announces on nationwide television he would not run for another term of office
Aristotle Onassis and Jacqueline Kennedy marry

1968 Men's and Women's Fashion Clothes



Toys From The Year 1968



Popular Culture 1968

- The first **Big Mac** goes on sale in McDonalds costing 49 cents
- The Beatles create Apple Records and record "Hey Jude" as the first single on the label
- The CBS television news magazine program "60 Minutes" shown for the first time
Musical Hair opens at Shaftesbury Theatre in London featuring nudity and drug-taking

Popular Films

- The Graduate
- Guess Who's Coming to Dinner
- Bonnie and Clyde
- Valley of the Dolls
- The Odd Couple
- Planet of the Apes
- Rosemary's Baby

Popular Musicians

- The Rolling Stones
- The Supremes
- The Beatles with -- " Hey Jude "
- Fleetwood Mac
- Aretha Franklin
- Gary Puckett and The Union Gap
- The Grateful Dead
- The Monkees
- Simon and Garfunkel -- " Mrs Robinson "
- The Beach Boys
- The Bee Gees
- The Jimi Hendrix Experience
- Cream
- The Doors -- " Hello I Love You "
- Pink Floyd
- Moody Blues
- Bobby Goldsboro -- " Honey "
- Marvin Gaye -- " I heard it through the Grapevine "
- David Bowie



Born This Year

Will Smith September 25th

Naomi Watts September 28th

Jerry Yang November 6th

Celine Dion March 30th

Technology

- **Boeing 747** made its maiden flight.
 - NASA launches **Apollo 7**, the first manned Apollo mission
 - **Air Bags** , Allen K Breed invents an air bag that deploys and inflates automatically on violent impact
 - Apollo 8 orbits the Moon, becoming the first manned space mission to achieve the feat.
 - **Dr. Christian Barnard performs the first successful heart transplant.**
 - US Explodes experimental **hydrogen Bomb.**
 - The **Emergency 911 Telephone service** is started in the USA which provides a single number for reporting emergencies and is manned 24 hrs per day 365 days per year
 - **ATM** First Philadelphia Bank installs the first **automated teller machine** in the U.S.

The Little Traditions That Make the Masters Golf Tournament Special

by [Joe Hughes](#)

It could be argued the Masters is golf's most traditional tournament.

From the caddies outfits to the Champions Dinner, there are a number of institutions that make Augusta National and the Masters tournament what it is.

We take a look at some of the best Masters traditions

Caddies outfits: The famous white boiler suits

You'll notice when watching the Masters that all caddies are wearing a white boiler suit.

They are required to wear these and the practice has carried on for decades. Originally, only caddies employed by the club could carry bags during the Masters.

That changed in 1983 but the tradition of players' caddies wearing the distinctive white suits and green hats has continued.

Par 3 tournament

In a serene corner of Augusta National lies the famed par 3 course, which becomes the focus for spectators and a lot of the players on the eve of the tournament.

Many invite their families and friends out to walk the course and caddy for them in this curtain-raiser.

While a competition does take place, this is ultimately a light-hearted spectacle and, for many competitors, is their favorite part of the week.

No player has ever won the par 3 tournament and then gone on to claim the green jacket. In 2018, Tom Watson, at the age of 68, won in an unlikely, but popular, victory.

Skiping balls across the water at 16

You'll hear the refrain of 'skip it' from the patrons when the players reach the famous par 3 16th.

And once the initial tee-shots have been hit during the practice rounds, the real fun begins.

The players stand on the bank of the pond and attempt to skip a ball across the water and out the other side.

Every shot that makes the green is cheered and there has even been the odd hole out to savor. Vijay Singh did just that in 2009 and Martin Kaymer (2012) and Louis Oosthuizen (2016) have followed suit.



Champions Dinner

Each year, on Tuesday evening of Masters week, the past champions of Augusta sit down together for a celebratory meal.

The menu is designed by the defending champion and there are even traditions within this tradition, such as where people sit at the table.

It's a very personal experience for the host, and we've spoken to many of them who have experienced it down the years to get the [inside story](#).

Ceremonial opening tee shots

One of the nicest moments of Masters week is watching some legends of the game hit the first ceremonial shots to officially mark the start of the tournament.

Jack Nicklaus and Gary Player stood on the tee alongside the great Arnold Palmer for many years and they've followed the likes of Sam Snead, Gene Sarazen and Byron Nelson.

The tradition first began in 1963 with Jock Hutchison and Fred McLeod hitting away.

Nicklaus and Player carry it on today, after the passing of the King in 2016.



The use of electronic devices is prohibited

Mobile phones are prohibited throughout Masters week and anybody found using one could find themselves escorted from the grounds, never to return. They're even banned for the players.

During practice days, the use of cameras is permitted. But, once the tournament begins, you won't see a flash in sight.

Those attending the event must be referred to as 'patrons'

If you're watching the coverage on TV you will notice those attending the event are never referred to as 'fans' or 'spectators'.

Broadcasters are required to refer to the attendees as 'patrons'.

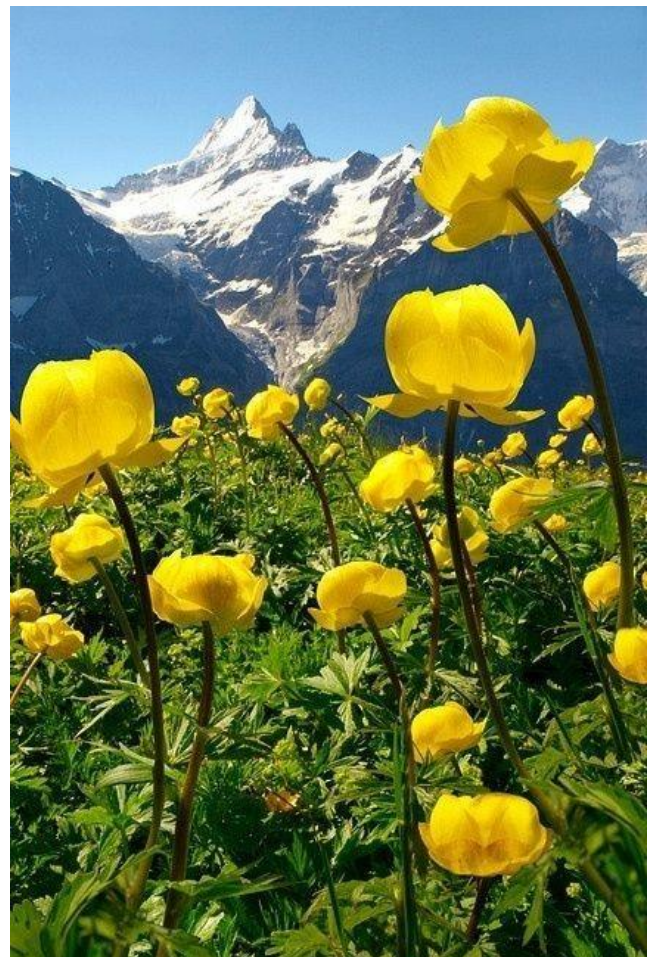
The menu

A brilliant aspect of the Masters is the food on offer to the patrons – and best of all it's really well priced.

One thing on every golf enthusiast's bucket list is to try one of the famous pimento cheese sandwiches and many tick that box each year.



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