

Senior Lifestyles

SEPTEMBER 2022



GET LOST IN THE MOMENT, NOT YOUR FINANCES.

That sunrise on the water. The inaugural meal in your new kitchen. Or that first time—for anything. With a personalized financial plan from Northwestern Mutual, you can focus on the things that matter most. Now, and years from now. We think of all the what-ifs, so you don't have to. That way, you get to spend your life living.

LET'S GET STARTED



Shane Wohlschlegel
RICP®
Financial Advisor
shanewohlschlegel.nm.com
shane.wohlschlegel@nm.com



Grant Edward Meyer
CFP®, MBA
Financial Advisor
grantemeyer.nm.com
grant.e.meyer@nm.com

FINANCIAL PLANNING SOLUTIONS TO PUT YOU IN COMMAND



Wealth & Income Protection



Private Client Services



Retirement Planning



Trust and Estate Planning



Investment Advisory



Business Planning



07-1001-2 © 2021 Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company (NML), life and disability insurance, annuities, and life insurance with long-term care benefits and its subsidiaries in Milwaukee, WI. Shane Allan Wohlschlegel, Grant Edward Meyer provides investment brokerage services as a Registered Representative of Northwestern Mutual Investment Services, LLC (NIMIS), a subsidiary of NML, broker-dealer, registered investment adviser and member FINRA and SIPC. Shane Allan Wohlschlegel, Grant Edward Meyer is an Insurance Agent(s) of NML. Shane Allan Wohlschlegel, Grant Edward Meyer provides investment advisory services as an Advisor of Northwestern Mutual Wealth Management Company®, (NWMWC) Milwaukee, WI, a subsidiary of NML and a Federal Savings Bank. There may be instances when this agent represents companies in addition to NML or its subsidiaries. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER® and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements. Shane Allan Wohlschlegel CA# 4018913, Grant Edward Meyer CA# 0156353 AR# 17847463.

CONTENTS IN THIS ISSUE

The Joy of Letter Writing: Reviving a Habit Long Lost
For Older Women With Overweight Or Obesity, Exercise is Medicine
7 Things to Never Search for on Google
A Profile of Carroll O'Connor
A Look at Arthritis: Understanding, Combating, and Coping
When Physical Ability Changes, Do We Hold Back or Forge Ahead?
10 Things from Your Childhood That You Should Start Doing Again in Your 60s
Go Inside 5 of New York City's Most Exciting Hotel Openings
Fall Wine and Food Pairing: A Guide to Pairing Fall Cuisine
10 Benefits of a Roth Ira
The Dakota Studios

- Elder Law
- Probate
- Estate Planning
- Medicaid Qualifications
- Asset Protection
- Wills and Trusts

Learn More At Our Free Online Workshop For Asset Protection And Estate Planning

www.brightwellelderandprobatelaw.com/online-workshop/

You Don't Have To Go Broke In A Nursing Home!SM



Bruce A. Brightwell

Attorney At Law

Admitted In Kentucky & Indiana

BRIGHTWELL ELDER & PROBATE LAW

STURM, PALETTI & PETER, PLLC

713 E. Market Street, Suite 100 Louisville, KY 40202

1212 State Street New Albany, IN 47150

(502) 589-9254

(866) 221-1150

www.brightwell-law.com

bbrightwell@sppllegal.com

This is an advertisement

The Joy of Letter Writing: Reviving a Habit Long Lost

BY DIANA RAAB



Do you remember how years before the advent of the Internet we used to write old-fashioned letters to one another that we stamped and mailed? Maybe we even got creative and sealed the letter with special sealing wax.

In a sense, with the emergence of email correspondence, letter writing has taken another form, but there's no doubt that there's still something magical about writing and receiving a handwritten letter.

Why Write Letters?

There are many advantages to writing a letter, as doing so can be a vital tool for clarifying your feelings to yourself or others. The real purpose of a letter is to inform, instruct, entertain, amuse, explore psychological problems, keep in touch, or even provide something as basic as loving sentiments.

Letters can also be a way to write down thoughts as a segue to face-to-face discussions. Some people use letter writing to release pent-up emotions, such as complaints to companies about malfunctioning products or letters to the editor commenting on current events.

Typically, when addressing a particular issue in a letter, it's easier (and healthier) to blow up on the page rather than doing so directly toward an individual. On the other end of the spectrum, it's also amusing to write love letters as a way to express one's innermost feelings.

Many writers are quite good at letter writing. Some use the form of a letter to warm up or get into the swing of their writing practice. It's also a good way to develop one's voice. And, many writers, such as myself, jot down thoughts in a journal in letter form as a way to get the words flowing.

For example, author John McPhee once said that every book he wrote began with the words “Dear Mother.” His letters didn’t typically end up in his published books, but they helped him open up to the thoughts and feelings that were currently on his mind.

Diarist Anaïs Nin began her first journal entry as a letter to her deranged father as a way to remain connected with him. She never actually sent the letter, but it ended up being the spark for her writing passion. The truth is, it’s not always necessary to mail the letters you write. Sometimes the simple exercise of writing the letter is all that’s needed to clear the mind and calm the psyche.

Some people choose to write letters to their pets, but in truth, you can really write to whomever or whatever inspires you. It *is* important to date your letters, though, so you can keep track of what you were thinking at a particular time.

You might even consider making a copy for your records. Sometimes it’s amusing and informative to reread letters you’ve written and sent, and if you’re a writer, maybe the contents can be used in a future literary work.

Perhaps the most satisfying aspect of letter writing is the opportunity to communicate exactly what’s on your mind. What more could a writer ask for than a specific, hand-picked, captivated reader?

Where to Begin?

The best way to start a letter is to jot down what prompted you to write in the first place and explain why you were thinking of the recipient at that particular time.

The letters we most enjoy receiving are those that reveal the writer’s personality. When reading well-written letters, we feel as if the sender is sitting with us, looking us in the eye, and speaking to us.

Tips for Writing a Letter

- * Use simple, easy-to-understand sentences.
- * Avoid using long, complicated words.
- * Be specific.
- * Break your letter into small sections or paragraphs.
- * Make sure your voice or tone is appropriate for the subject of the letter.
- * For clarity, read the letter aloud.
- * Write, rewrite, and polish your letter as needed.



For Older Women With Overweight or Obesity, Exercise Is Medicine



In older women with overweight or obesity, a minimal energy deficit induced by a joint aerobic and resistance exercise program was accompanied by metabolic adaptation at the level of resting metabolic rate in a 32-week study by Cátia Martins, PhD, and colleagues that was published in *Obesity*.

“Weight loss induced by diet alone, and diet plus exercise, is accompanied by metabolic adaptation,” explains Dr. Martins. “Very few studies have investigated metabolic adaptation following exercise alone, and there are none in older women. Resistance training is recommended, in addition to aerobic exercise, particularly in this patient group, to try to minimize the loss of lean tissue that accompanies aging. This was the rationale for our study.”

Assessing Metabolic Adaptation in Older Women

The study included 80 women aged approximately 65 (64 White participants) who had an average BMI of 30 kg/m² and an average maximum aerobic capacity of 23.6 (4.7) mL/kg/min. The women performed aerobic and resistance training during 32 weeks and had their body weight/composition and resting metabolic rate measured at baseline, week 16, and week 32. By week 16, following a 640-kcal/week energy loss (-0.7 [2.6] kg of weight loss), a significant metabolic adaptation of -59 (±136) kcal/day was observed ($P=0.002$) across study participants. When considering the 53 women for whom there was complete data, metabolic adaptation was seen at both week 16 and week 32. At week 16, there was a metabolic adaption of -64 (±129) kcal/day ($P=0.001$), which reached -94 (±127) kcal/day by week 32 ($P<0.001$; Table), demonstrating a significant increase in metabolic adaptation between weeks 16 and 32 (-30 [85]; $P=0.013$). No significant differences in

metabolic adaptation, however, were observed between women who lost weight and those who did not at week 16 (-55 [111] kcal/d vs -57 [153] kcal/d, respectively) and at week 32 (-72 [120] vs -99 [132] kcal/d, respectively).

Metabolic adaptation at week 16 and week 32 was predicted by race, age, baseline fat-free mass, resting metabolic rate, and change in net oxygen consumption of walking, with respiratory quotient also predictive at week 16 but not at week 32. Overall, Dr Martins and colleagues found that the lower the resting metabolic rate and fat oxidation at baseline, and the larger the increase in net maximum oxygen consumption after different exercise tasks, the greater the metabolic adaptation. This finding did not change when different activities were assessed (ie, walking with inclination, steps, or carrying a load).

“Despite aerobic and resistance exercise in older women with overweight or obesity being associated with metabolic adaptation at the level of resting metabolic rate, even when a minimal energy deficit is induced, this combined approach should continue to be recommended in this population,” Dr. Martins says.

Exercise Is Medicine

“Considering that exercise training can have an effect on metabolic adaptation, even after 6 months of training, but that energy expenditure is elevated for at least 22 hours following an exercise bout, these results could be interpreted to further support the concept that exercise is medicine that should be administered regularly,” wrote Dr. Martins and colleagues.

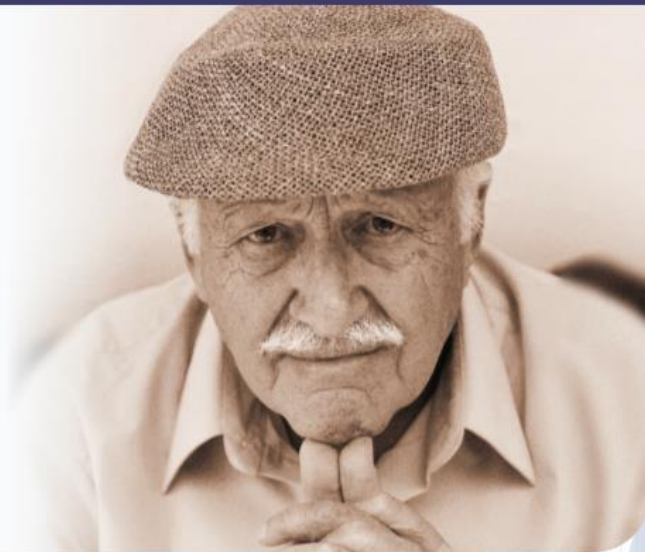
Dr. Martin notes that the study findings warrant further exploration in older women with overweight and obesity, adding that future research is also needed to confirm these findings in other populations, including men, different age groups, and people with different BMIs, “after controlling for energy balance status and for changes in the anatomical and molecular composition of fat-free mass.”



Home Care One Provides Dignity and Quality of Life for Loved Ones Who Wish to Live at Home.

Preserving Independence, Surrounded by
All That is Familiar.

Serving
the Community for
More Than 20 Years,
Locally Owned and
Independently
Operated



Our Trained and Friendly Caregivers Provide Personal Care Assistance -
Bathing, Dressing, Food Preparation, Shopping, Laundry, Light
Housekeeping, Companionship, and So Much More!



9045 La Fontana Blvd Ste. 216,
Boca Raton, FL 33434



561.272.1025 * 800.781.6004



www.HomeCareOne.com

We offer a
complimentary
in-home evaluation
and Our Satisfaction
Guarantee

License # NR30211064



7 Things to Never Search for on Google

BY KIM KOMANDO, KOMANDO.COM

You might consider yourself a tech-savvy individual who would never fall for an online scam. You regularly mark suspicious email messages as spam, and you never click anything that doesn't seem legitimate.



But you don't need to do any unusual browsing to stumble across a scam. You may know not to Google something like "free Amazon gift card," but what if you need help with your Prime account? Just search for customer service, right? Wrong. The best way to find help is to go to the source. Read on for ways to get what you need without the risks.

1. Customer service numbers

Getting some of the biggest tech companies on the phone is not always easy. Login to your Prime account, and you'll be hard-pressed to find a phone number to contact. At best, you can have them call you.

Amazon prefers to handle things through an online chat, which you can find by going to **Customer Service > Need More Help > Contact Us > Start Chatting Now**. From this page, you can also click the **We can call you** link to set up a phone call. [Tap or click here for more details on contacting Amazon](#).

Apple provides a phone number depending on your region. [Get Apple's customer service phone numbers for the U.S. and Canada here](#).

As a rule, you shouldn't Google customer service numbers. Even the top results can lead you to fake phone numbers, where someone will ask you for personal information, including credit card numbers.

You may also find a malicious link that will infect your computer with malware. If you want to contact a company, go to its official page and find the information there.

But we're here to help. [Tap or click here for 10 top Big Tech customer service numbers](#).

2. Tech support

When things go wrong with your electronics, it's understandable to lose your cool. You could be in the middle of a project and worry about losing important data. In a panic, you search online for tech support and click on the first official-looking result. Don't do it. This could make your problems much worse.

Scammers can easily create spoofed websites that look like the real thing. You'll be faced with a phony phone number where they try to get payment out of you to handle your tech problems. In reality, they aren't fixing anything. They're just ripping you off.

Always find tech support links and phone numbers through official websites. You will find what you need through their sites, whether it's Microsoft, Samsung or Sony. And we can't stress this enough, none of these companies will ever contact you to tell you there's a problem with your device.

Ignore it if you receive a call or email saying that your computer is infected or your phone has a bug. The same goes for online tech support pop-ups containing a contact number. Those are fake and should be ignored.

3. Financial services and apps

Thanks to the internet, we don't need to leave the house to do our banking or pay for services. But you are always at some risk when sharing personal information online, which can worsen when finances are involved.

Payment apps like Venmo, Zelle and PayPal make sending money to a business or friend easy. You need to be extra careful when using these apps, however. One Cash App user recently got an alert that something was wrong with her account.

She searched for Cash App's customer service number and called the result. The person she spoke to had her download an app, which gave him access to her account. He robbed her blind. [Tap or click here for more cases like this and information on how to avoid them.](#)

Just as you should for customer service or tech support, use the company's official website or app to get the contact information you need. Some companies, like Cash App, don't even have a customer service number.

Take the same precautions with your banking activity. Check the back of your credit and debit cards for official phone numbers.

4. Government programs

We have seen stimulus programs in action and know that the amount of time varies from person to person to receive a check. Unsurprisingly, scammers are waiting for you to search for something like "Where is my stimulus check?"

Though Google claims to be fighting against scammers, researchers at the [Tech Transparency Project easily found fraudulent ads](#). Stimulus check ads direct you to sites that request payment or install malware onto your device. If you need more information on your stimulus check or tax relief, visit [IRS.gov/coronavirus](#).

5. Trade professionals

Before the internet, you turned to the phone book when you needed to hire someone to paint your house, install your new washer/dryer or fix your sink. Now you can hop on Google, search for a plumber or electrician and set something up. Not so fast.

A result at the top of your Google search doesn't mean the person/company is reputable. Before you give any information or pick up the phone, check out a review site such as Angi. Not only can you see if a business is legitimate, but you can find help without doing a Google search.

6. Apps

There's an app for everything, but not all apps are safe. You open your device to potentially malicious software when you download a program from a third-party app store. Even if the app doesn't negatively affect your phone or tablet, you could feed it personal information when creating an account.

Stay away from third-party app stores and use the Apple App Store and Google Play Store to search for legitimate apps. While malicious apps sometimes make their way into official app stores, they have more robust vetting processes, so you have a fighting chance.

7. Coupon codes

We all want to save money, especially during this difficult time. Coupon codes are a convenient way to save a little bit here and there, but they carry some risk.

Let's say you Google search for a coupon code and find one that promises a significant deal, such as 50% off your purchase. You click the link and are taken to a page that asks for your personal information in exchange for the coupon. There's your red flag.

If you need coupon codes, check the company site itself for promos. You can also use a service like Honey, which does all the work for you to find and apply coupons. [Tap or click here to find out how to save money with Honey.](#)



ADA Medical Supply
HOME MEDICAL EQUIPMENT



**We Are Atlanta's Main Source For
Mobility Scooters, Wheelchairs, Lift Chairs, Hospital Beds,
Compression Stockings/Socks, Bathroom Safety Products
and More For 18 Years**

Visit Us On-Line at www.adamedicalsupply.com
to View All of Our Products and Services Available to You

SALES * RENTAL * SERVICE

Our Knowledge, Compassion and Excellent Customer Service
Make a Difference in the Experience You Will Have

Contact us for a complimentary consultation

☎ 678 398 0505 ✉ info@adamedicalsupply.com



A Profile of Carroll O'Connor

Carroll O'Connor was an American actor of Irish descent, with a rich career of over 40 years. He appeared in many movies and TV series, but he is best remembered for his brilliant performance as 'Archie Bunker' in the 'CBS' sitcom 'All in the Family.' Although 'Archie' was a nervous bigot, Carroll managed to let some of his charming personality slide into the character, and the public adored him. It was such a huge success that he played 'Archie' in the sitcom's spin-off, 'Archie Bunker's Place,' too. Later, he was cast in the TV drama 'In the Heat of the Night' and in many other films. He was also a series creator, producer, director, and composer. He won many awards and was nominated for many others. He was considered for roles in 'Gilligan's Island' and 'Lost in Space.' His last role was in 'Return to Me.'

Born: August 2, 1924 * The Bronx, New York

Died At Age: 76

Family:

Spouse/Ex-: Nancy Fields O'Connor

Father: Edward Joseph O'Connor

Mother: Elise Patricia O'Connor

Siblings: Hugh, Robert

Children: Hugh O'Connor (1962–1995)

Died On: June 21, 2001

Childhood & Early Life

The Irish–American actor was born on August 2, 1924, in Manhattan, New York City, to Edward Joseph O'Conner and his wife, Elise Patricia O'Conner. His father was a lawyer, and his mother was a schoolteacher. He had two brothers who later became doctors. One of them, Hugh, died in a motorcycle accident, and the other, Robert, became a psychiatrist in New York City.

Raised in an Irish Catholic household, he had a carefree childhood, living in what was considered a wealthy neighborhood. However, he skipped kindergarten and went to first grade at 5. As a result, he became difficult to handle, and school was not a rewarding experience for him.



He attended 'Wake Forest University' in North Carolina, but his studies were interrupted by World War II. After being rejected by the 'Naval Air Corps' because of his poor school results and bad teeth, he stepped into the 'United States Merchant Marine Academy,' becoming a merchant seaman.

When the war was over, he attended the 'University of Montana – Missoula,' where he met his future wife, Nancy. There, he worked as an editor for the student newspaper and also joined the 'Sigma Phi Epsilon' fraternity. However, he left that university to go to Ireland with his brother Hugh and completed his studies at the 'University College Dublin.'

Career

Carroll's first contact with the stage was in 1950, when he was cast in theatrical productions in Dublin and New York. Director Burgess Meredith got him a part in an 'Off-Broadway' production of 'Ulysses.' The two remained friends after that.

He made his way to TV as a character actor in 'Sunday Showcase.' That was the beginning of a long career. During the 1960s and the beginning of the 1970s, he appeared in a long list of studio films: 'Lonely Are the Brave,' 'Cleopatra,' 'In Harm's Way,' 'What Did You Do in the War, Daddy?,' 'Hawaii,' 'Not With My Wife, 'You Don't!,' 'Warning Shot,' 'Point Blank,' 'The Devil's Brigade,' 'For Love of Ivy,' 'Death of a Gunfighter,' 'Marlowe,' 'Kelly's Heroes,' and 'Doctors' Wives.'

However, his TV roles brought him the most fans. 'Archie Bunker' was his breakthrough role. 'Archie' was a TV character that became a favorite for many seasons of 'All in the Family.' The sitcom ran from 1971 to 1979 and was inspired by the British show 'Till Death Do Us Part.' While living in Rome, Carroll was asked to play 'Archie,' but nobody could gauge just how much he would add to the character.

'All in the Family' was not only a big break for Carroll but also a revelation in the TV world. It was the first time a sitcom talked about the taboo topics of that time, such as gender, race, religion, and sex. That is probably one of the reasons the critics did not appreciate it initially. However, it was a huge success with the public. While speaking about the character of 'Archie Bunker' in an article in the 'Chicago Tribune,' Allan Johnson stated that it was more than just "a simple-minded and intolerant" person. He claimed the character was "...the symbol of an aging man who felt overwhelmed by the fast changes that happened in society and was trying to keep up in his own way." The show became iconic, and Carroll received four 'Emmy Awards' for his performance.

'In the Heat of the Night' was another important series for Carroll. Back then, Carroll was trying to help his son get over his drug addiction. He even managed to get him a part in the series. Around the same time, he had to go through a heart surgery. Thus, he did not appear in four episodes at the end of the second season.



His acting career included roles in TV series such as 'The Americans,' 'The Eleventh Hour,' 'Gunsmoke,' 'Bonanza,' 'The Fugitive,' 'The Wild Wild West,' 'Armstrong Circle Theatre,' 'The Outer Limits,' 'The Great Adventure,' 'The Man from U.N.C.L.E.,' 'Dr. Kildare,' 'I Spy,' 'That Girl,' and 'Voyage to the Bottom of the Sea.' He produced 61 episodes and directed four episodes of 'In the Heat of the Night.' He also directed nine episodes of 'Archie Bunker's Place.'

He wrote several episodes of 'In the Heat of the Night,' 'Archie Bunker's Place,' and 'Bronk.' He also contributed to the soundtrack of 'All in the Family.'

Awards & Achievements

Carroll earned a great number of awards and distinctions, such as the 'Golden Globe Award' for the 'Best Actor,' the 'Primetime Emmy Award' for 'Outstanding Lead Actor in a Comedy Series,' the 'George Foster Peabody Broadcasting Award,' the 'Television Academy Hall of Fame,' and the 'NAACP Image Award.'

Family & Personal Life

Carroll married Nancy Fields in Dublin on July 28, 1951. In 1962, they adopted a newborn baby and named him Hugh (after Carroll's brother). Unfortunately, Hugh was diagnosed with Hodgkin's lymphoma when he was 16, and although he defeated cancer, he remained addicted to drugs. Eventually, he lost his battle with drugs and killed himself, leaving his father devastated and wanting revenge against the man who had sold drugs to his son. After the death of his son, he appeared in a public service announcement for 'Partnership for a Drug Free America' and spent the rest of his life working to raise awareness about drug addiction.

He suffered from diabetes. He underwent a heart surgery in 1989 and another in 1998, only to die of a heart attack in 2001.



Trivia

Carroll's father was once convicted for fraud and sent to the 'Sing-Sing' penitentiary in New York.

When he first read the script for 'All in the Family,' the actor was so sure it would not be well-received that he asked the producers for a round-trip ticket so he could go back to Italy.



A LOOK AT ARTHRITIS: UNDERSTANDING, COMBATING, AND COPING

BY ANN MARIE MERSHON



About 20 years ago, when I discovered the first signs of “Arthur-itis,” I wrote this:

“For years I’ve watched myself become my mother (occasionally a good thing), but last week I was playing around with my rings, minding my own business, when I realized that my knuckles are beginning to resemble Mom’s – knobby! The fingers on my right hand might soon qualify as gnarled.”

Well, nearly 22 years later, good old “Arthur” is a part of my life, and not a particular favorite.

What Is Arthritis?

Arthritis literally means joint inflammation, and it refers to a group of more than a hundred rheumatic diseases that cause pain, stiffness, and swelling in the joints.

There are two major types of arthritis: *osteoarthritis* (more common) is the result of mechanical wear and tear on joints, while *rheumatoid arthritis* is an autoimmune disease where the body’s immune system attacks the joints.

More than 40 million Americans suffer from arthritis (one in seven), over 250 million worldwide. Many have chronic pain that limits their daily activity.

How Do I Combat Arthritis?

Time to Exercise

Physicians used to discourage activity for arthritis sufferers, but exercise is helpful. It offers both physical and psychological benefits, including improved health, overall fitness, and better sleep. Now physicians recommend range-of motion and strengthening exercises for arthritis relief.

It is important, though, not to overtax stressed joints, especially during flare-ups. Low impact exercise and stretches are the easiest on arthritic joints: yoga, swimming, or water aerobics. And of course, there's the added bonus of a jacuzzi or hot bath afterward.

I'm particularly bothered with arthritis in my hands, which is disturbing to a woman who spends hours each day typing and knitting. A friend introduced me to a series of yoga exercises that help alleviate the aching I often experience.

The first one has me spreading my fingers wide, then clenching my fists, with 20 repetitions. The second exercise is lifting my hand, fingers close but straight, as far up as my wrists will allow, then bending my hand down in the opposite direction. Again, 20 repetitions.

The third is clenched-fist hand circles from the wrist, 20 in each direction. They help. I found a video of a similar set of exercises by Kim McNeil, Yoga for Arthritis.

Try Heat and Cold

Depending on the type of arthritis you deal with, either dry or moist heat or cold packs can offer relief from a flare-up, too. You might start your day with a hot shower and finish it with a warm bath to soothe away the aches, while an ice pack can ease inflammation after exercise.

I've noticed that as I get older, I become stiff after sitting or sleeping, and it hurts. Doctors at Johns Hopkins recommend using heat to combat painful stiffness.

Keep an electric blanket on your bed to heat up as you wake in the morning. You may see a significant difference with 10 to 15 minutes of heat. I also like to start my day with a series of stretches and exercises to "get out the kinks."

Another thing I do daily is take a tablespoon of apple cider vinegar in water. Though there's little medical evidence of its effectiveness, I swear by it. It certainly can't hurt, and I'm a firm believer in "whatever works."

Follow a Healthy Diet

According to Healthline, a diet rich in fresh fruits, vegetables, and whole foods can help boost your immune system. A plant-based diet provides antioxidants, which can help reduce inflammation, while diets rich in red meats, processed foods, saturated fat, and added sugar and salt may aggravate inflammation, a painful feature of arthritis.

Lose Weight

Weight is a big factor in arthritis of the knees, hips, and ankles. If you're obese, losing weight will reduce the stress on your weight-bearing joints, hopefully improving your mobility and limiting future joint injury.

How Do I Cope with Arthritis Pain?

If you've made these lifestyle changes to combat arthritis and still experience pain, you may need to consider medications or surgery.

Take Something for It

Many people in the beginning stages of arthritis manage their illness with an over-the-counter anti-inflammatory drug like aspirin or ibuprofen. Research has shown that turmeric has a mitigating effect on inflammation, easing arthritis pain.

Another effective treatment is an ointment including capsaicin, a compound from chili peppers, and it will provide warmth to soothe joint pain. A number of prescription drugs have been found successful for arthritis. If you are bothered by chronic joint pain, it's probably time to check with your physician.

Try Acupuncture

Many people find that acupuncture treatments ease the pain of arthritis by rerouting energies and restoring balance in the body. The American Arthritis foundation recommends it as a pain-relief measure.

Consider Surgery

If you're plagued with an arthritic joint, you might need surgery. I soldiered through knee pain until it was so excruciating I cried when skiing uphill. That was it – time for the knee replacement that changed my life. Six years later, my knee supports me without any pain. Sadly, my other knee is starting to complain. This time I won't postpone surgery quite so long.

I hope these measures help you cope with our less-than-wonderful companion, Arthur-itis.

Editor's Note: This article is not intended to provide medical advice. Please consult with your doctor to get specific medical advice for your situation.

We Offer TWO Unique Resources for You

CREATE YOUR OWN BIOGRAPHY

Our Senior Stories Media House offers a turn-key service for you to preserve your memories. There are two methods to choose from to tell your life story.

[1] Biography by Video

We can interview you individually or together if you are a couple and provide a professionally edited DVD documentary with supporting images you provide included in the final version [several copies plus a video link are included].



[2] Biography in Book Form

Our group can also create a professionally published biography as a hard cover book. We will interview you individually [or as a couple], collect pictures and other memorabilia that you would like included. Several copies of the book are provided for you to give your family and friends.

Senior Stories Media

Toll Free 1-800-670-2228 * mediabrands@creativdevelopmentworks.com
www.creativedevelopmentworks.com

When Physical Ability Changes, Do We Hold Back or Forge Ahead?

BY MARY LOU HARRIS



These things seem to happen in a series. As I write this, I realize not everyone in their late 60s or 70s has a fascination with sport or movement. But stay with me, because I think my musings could apply to any pastime, hobby or activity that gives us joy.

I have noticed that first one, then another of my bicycling friends have shared concerns about continuing to cycle as hard as they have in the past. It's not physical pain holding them back, nor is it advice of their doctors.

Let Me Talk in More Detail

One of my friends had a bike accident a few years ago. It was the bike itself that was the problem as the fork broke while she was riding, which ended with her thrown face-down on the side of the road. Since that time, she is still avoiding riding with the friends she rode with for years, doing long-distance rides raising funds for a number of causes. They miss her in their bike group, she misses them, but she continues to hold back.

Another friend who cycled with a group of women for years has begun to worry about her balance. She recently sought to alleviate this concern by buying a step-through bike, which looks really sporty, by the way. She is comfortable with the bike, but still feels she couldn't keep up with her former group. So, she no longer participates in their group rides. socialized with for years.

I am not a cyclist myself, but I do understand the power of regularly exercising with a group of friends you have bonded with through that exercise. I have done many Saturday morning runs with the same group of people for years. Even though most of them are roughly 10 years younger than me, for years I didn't have any difficulty keeping pace with them.

How to Forge Ahead

Recently that has changed. I have worked around it by beginning my run earlier, running a few miles with them, then agreeing to meet at the same time for our typical coffee stop. Even so, it is hard to realize that I am no longer fully experiencing being a part of that pack.

On the other hand, I have two friends who have not held back. One of them took a tough fall off her bike recently, leaving her with a black eye and numerous bruises. Undeterred, she has been doing mountain trail biking through the summer. Another friend who had a fall (while running) that led to a long break in her training, instead began deep water swimming and has developed another group of friends with that activity. I'm simply pondering how we as women approaching (or having past) the 70-year mark, deal with changes to our activity level, whether through injury or simply the slowing down with age. And how we deal with how those changes may impact our involvement with groups of friends who have been a part of our lives through those activities.

As I indicated at the beginning of this article, while my examples involve changes in our ability to maintain the same level of physical activity, it's my assumption the same is true for many of us in this age range who enjoy the passion of activity with friends.

If you have been a member of a sewing circle, knitting group or quilter, have you experienced changes where you consider stepping back from activity with that group of women? Has anyone experienced changes in eyesight or hand mobility through arthritis or other debilitating changes?

At this time in life, many of us have already experienced the loss of friends who for years were an important part of our "friends" circle. As we approach our 70s, how do we best maintain friendships with those friends who share our passions, our joys, our accomplishments, our secrets, sometimes for decades?

The perfect photobooth picture



10 Things from Your Childhood That You Should Start Doing Again in Your 60s

By Michele Meier Vosberg



Do you remember playing as a child? Without work or obligations, you were free to wander around, use your imagination and indulge in things just for the sake of doing them. Play was relaxing and fun and brought joy to your days.

As adults, we have work, family obligations and other commitments. We become more serious and responsible. If we are not careful, we can become the grumpy old people we disdained when we were younger.

In that light, here are some things you probably haven't done since childhood but might want to try again:

Eat a Popsicle

I loved banana popsicles as a child. I clearly remember my mother breaking apart the twin sticks and giving one each to my sister and me. When I saw banana popsicles in the grocery store recently, I had to buy a box.

I haven't had one in many, many years. I took one taste – it was like summer on a stick! I discovered I still like them. While I won't make these little treats a routine part of my ordinarily healthy diet, a little treat now and then is worthwhile.

Make a Handmade Card

Remember making homemade cards in school as a child? Every occasion, from May Day to Christmas was an occasion to break out the construction paper. The art of making a card was creative and satisfying and giving it to a loved one felt special.

A handmade card is still special. Get out your paints, or crayons, or scrapbooking materials and make a card. You will enjoy sending it and someone will enjoy receiving it. It is a win-win.

Spend a Whole Day Reading

There is nothing I like doing more than reading. I remember being a child who liked to sneak away and read a book all day in the back yard under a tree or under the covers with a flashlight. It felt indulgent then, and it feels even more so today.

After all, we have chores. We need to get things done. We have a lot of excuses for not allowing ourselves to indulge in a favorite pastime. Isn't it about time we allow ourselves uninterrupted time to indulge in our passion? If not now, when?

Have a Tea Party

What child hasn't lined up the stuffed animals or dolls and the occasional squirming younger sibling in order to have a tea party?

My grandmother had real tea parties, and as a child I loved to watch her with her friends enjoying tea, gossip and a homemade treat. Why not invite your friends over for a tea party? Get out the good china and make something special. You will be glad you did.

Collect Rocks

What is it about children and rocks? Most children like to pick up rocks, which, unlike sea shells, are available wherever you live. Children love to look at the colors and shapes and fill their pockets while taking a walk. Why not try picking up a few rocks yourself?

You can make it a game, looking for a pretty color or an interesting shape. It will cause you to live in the moment and pay attention to your surroundings. When you get them home, you can classify them if you're interested or take a marker and write inspirational words or quotes on them.

Sit Outside and Watch the Fireflies

Do you take time to sit quietly in nature and enjoy special attractions like fireflies or humming birds? Do you pay attention to the little toad that lives in your garden or the friendly chipmunk that climbs across your fence every morning?

If not, go outside and see what you can observe. The beauty in nature reminds us to slow down and be calm. It's good for the blood pressure – and the soul!

Make a Fairy Garden

When I was a child, I liked to make pretend fairy houses and fairy gardens. I don't think I ever stopped believing that maybe a fairy would come.

As an adult, I bought a house that came with a little wooden storage shed. I imagined it was a fairy house and so that is what I turned it into. Now it delights children and adults.

Garden centers and hobby shops carry an array of fairy garden accoutrements – not unlike doll house furnishings. You can indulge your imagination and creativity and create something magical. If you have a child to share it with, it is all the better!

Make a Collage

I remember first making collages in my elementary school art classes. I always loved the process of tearing pictures and words out of a magazine and artfully arranging them into a new design.

Today, vision boards have become popular. They are a type of collage except that you collect pictures or words symbolizing things you would like to do or become in the future.

No matter what type of media you use – magazine pictures like I do or your own art or fabric – collages are fun and a great way to express yourself.

Eat Junk Food at a Baseball Game

As a child, you could indulge in junk food on a whim. If you were lucky enough to attend a baseball game, you probably ate hot dogs, super-sized pretzels and cotton candy. It was part of the experience. As adults, most of us are much more careful about what we eat.

That is not to say that we can't try special food in special places. I discovered that a hot dog, which I had not tasted in many years, tasted wonderful. I found that the cotton candy, a favorite as a child, was far too sweet for me now. What will you discover?

Play in the Sand

I've never met a child who didn't like to play in the sand. They don't mind getting their hands or feet dirty. Children will make castles or make roads and tunnels to fill with buckets of water. If you are lucky enough to be able to go to a beach, why not indulge in the sand?

Make a castle or just walk barefoot along the beach. Write a message in the sand and send a picture of it to someone, or just leave it for someone else to find. Nothing will make you feel like a child more than a little time playing in the sand.

None of these activities is extremely time consuming and all of them can be done for free or very inexpensively. Give yourself permission to be a little playful and silly. Have fun, relax, and enjoy the moment. It is a great way to relive your favorite childhood activities and release a little stress at the same time.

When your dog gets it,...Priceless,...



Welcome to The Villages® Community!

We all know that being and staying active is critical for aging well. As we age, we can sometimes become injured, especially for those who are active in sports like tennis, running, biking, pickleball, golfing, etc. and working out. Physicians Rehabilitation has several options to treat and retrain your joints and improve your range of motion. The best part is it's non-surgical!

Physicians Rehabilitation specializes in the diagnosis and treatment of acute and chronic joint pain. Some of the most common conditions we treat here include osteoarthritis of the knee, strains and sprains, herniated discs, bulging discs, spinal stenosis, failed back surgery syndrome, facet arthrosis and soft tissue injuries.

- Acute neck/back pain from muscle strains or "throwing your back out"
- Shoulder pain (sprain, strain, rotator cuff injury)
- Elbow pain due to golfer's/tennis elbow
- Wrist sprain/strain
- Carpal tunnel
- Trigger finger/thumb
- Hip pain/bursitis/arthritis
- Quadriceps/hamstrings strains
- Knee pain
- Calf strains
- Ankle sprains, heel pain/plantar fasciitis

Our care combines the unique talents of medical doctors, physical therapists and wellness specialists all under one roof.

If you are looking for a non-invasive alternative treatment to drugs for pain relief and healing, please call one of our convenient locations to schedule a NO COST consultation and begin your road to recovery today. Life is too short to live in pain!



Knee Pain does not mean you need Knee Replacement Surgery

FDA APPROVED KNEE TREATMENT

At Physicians Rehabilitation, we are happy to offer another non-surgical option to those suffering with knee pain. The Viscosupplementation treatment is Easy, Safe, Highly Effective, FDA Approved, and 99% of our patients get significant relief.

Spinal Decompression Therapy is a PROVEN treatment for...

- Herniated discs • Degenerative disc disease
- Sciatica • Spinal joint arthritis
- Work-Related injuries • Sports-Related injuries
- Post-Surgical patients
- 'Failed Back Syndrome' patients • Stenosis

No drugs or need for chiropractic visits just gentle spinal decompression treatments, so comfortable, you may fall asleep!

Platelet Rich Plasma (PRP) Therapy

PRP therapy is a revolutionary treatment to eliminate pain caused by injuries of the muscles, tendons and ligaments, and osteoarthritis.

Physical Therapy

Your body is much like a machine. If it is in good shape, it works well. However, many things can arise to inhibit, interfere, or even disrupt the proper functioning of the body's muscles, bones, and joints. When that happens, we are here for you!

Bracing

At Physicians Rehabilitation we utilize braces for back, neck, knees, wrists, etc. for pain relief, to allow healing and provide support during treatment. Bracing provides support to the weakened body area by decreasing stress to lessen pain, allow healing and increase mobility.

Over 20,000 patients treated.



PHYSICIANS
REHABILITATION
SPECIALIZING IN BACK, NECK,
KNEE PAIN & SPORTS MEDICINE

We are Medicare and UHC providers and accept most insurance plans.

**Call us now for an Immediate
No Cost - No Obligation Consultation!**

352-775-3141

6 Convenient Office Locations:

Summit Medical Park, 733 CR 466 - Lady Lake, FL 32159

Brownwood® Area, 4076 E. SR 44 - Wildwood, FL 34785

Fort Myers | Naples | Port Charlotte | Cape Coral

www.PhysiciansRehabilitation.com

THE PATIENT AND ANY OTHER PERSON RESPONSIBLE FOR PAYMENT HAS A RIGHT TO REFUSE TO PAY, CANCEL PAYMENT, OR BE REIMBURSED FOR PAYMENT FOR ANY OTHER SERVICE, EXAMINATION, OR TREATMENT AS A RESULT OF AND WITHIN 72 HOURS OF RESPONDING TO THE ADVERTISEMENT FOR THE FREE, DISCOUNTED FEE, OR REDUCED FEE SERVICE, EXAMINATION, OR TREATMENT.

Go Inside 5 of New York City's Most Exciting Hotel Openings

From Aman Group's lavish new property on Fifth Avenue to a supremely stylish stay in the Financial District

BY SHELBY BLACK

While people flock to New York City for being the city that never sleeps, there's just something about finding refuge from the bustling crowds in a chic and comfortable hotel that's unmatched. Whether you're a visitor seeking a place to stay, or a local looking for a quick bite or drink, these new and upcoming hotels are some of the most anticipated openings hitting the city.



Bedroom at Hôtel Barrière Fouquet's New York. PHOTO: COURTESY OF THE BRANDMAN AGENCY

1. Hôtel Barrière Fouquet's New York

Blending chic sophistication with the cool atmosphere of Tribeca, Hôtel Barrière Fouquet's New York offers an intimate experience among one of the city's most coveted neighborhoods. The property features nearly 100 residential-style rooms and suites all conceptualized by world-renowned designer Martin Brudnizki. Yet another impressive amenity is the Spa Diane Barrière, which includes five treatment rooms, a sauna, steam room, indoor pool, gym, and water fitness circuit—all providing famous French dermo-cosmetics brand Biologique Recherche.

As for dining, an outpost of the historic French brasserie Fouquet, which is led by Michelin-starred chef Pierre Gagnaire, allows for a true Parisian experience. For a more casual feel, Par Ici Café provides a completely

vegetarian menu within a picturesque glassed-in courtyard. To toast the end of the night, Titsou Bar features candle-lit tables surrounded by shades of aubergine, amethyst, and dark green for a moody atmosphere.

2. The Algonquin Hotel

Known as one of the oldest operating hotels in the city and originally built in 1902 by famed architect Goldwin Starrett, the 181-room Algonquin Hotel has gone through a complete transformation courtesy of New York architecture and design firm Stonehill Taylor. Overseeing both the interior design and architecture, the team gave the hotel a new look inspired by New York City's energy during the roaring 1920's, when playwrights and musicians would flock to the Algonquin as a popular rendezvous spot. In addition to the expansive hotel lobby, which boasts textured furniture, velvet drapery, and theatrical lighting, the property's famous Blue Bar holds powdered blue backlit shelves against black panels as an ode to its name. In honor of the hotel's rich history, quotes by famous patrons can be found hidden amongst the shelves.



Lobby at The Algonquin Hotel. PHOTO: ERIC LAIGNEL

Past the lobby and bar, the decorated hallway leads to two separate meeting rooms that can be utilized by guests. You may even come across Hamlet, the 12th resident orange tabby feline at the Algonquin. For lodging, options range from standard rooms to the Barrymore Suite, which was named after actor John Barrymore, who was once a regular fixture at the hotel.



Suite at Aman New York. PHOTO: COURTESY OF AMAN



En suite at Aman New York. PHOTO: COURTESY OF AMAN

3. Aman New York

Holding over 33 properties across 20 countries ranging from Sri Lanka to Morocco, luxury hospitality group Aman has added New York to its already impressive resume. Opening August 2, Aman New York was designed by Denniston's Jean-Michel Gathy, who transformed the historic Crown Building into an urban sanctuary among the streets of Manhattan. Featuring over 80 suites, all of which include a functioning fireplace, the Japanese-inspired interiors invite relaxation to go along with its holistic amenities.

Inside the hotel, the brand has introduced its new wellness flagship concept which covers three stories of the property. The centerpiece is an indoor swimming pool surrounded by fire pits and daybeds while two impressive Spa houses are available. As for dining, Aman New York offers a variety of options including Italian eatery Avra and Japanese fine dining restaurant Nama. For light bites and libations, the Jazz Club or year-round Garden Terrace provides a moment of tranquility before hitting the bustling city streets.





The lounge at Wall Street Hotel. PHOTO: COURTESY OF WALL STREET HOTEL

4. The Wall Street Hotel

One of the most historic neighborhoods in New York City, the Financial District was commonly known as “the center of the free world” due to its numerous seaports and mercantile buildings. Now one of the most popular tourist destinations in the world, the Wall Street Hotel offers visitors an escape through this stylish and chic stay. Designed by Ukrainian-born Liubasha Rose, founder of Rose Ink Workshop, this 180-room property is brimming with whimsical patterns and an array of beautiful artwork. “It’s all about bringing a bit of glamour and richness into the downtown experience,” Rose tells *Galerie*. Blending luxury with a residential feel, furnishings and decor in the hotel’s lounge and bar area include newly-upholstered vintage furniture, custom pieces, as well as artwork in every corner. Additionally, Stonehill Taylor collaborated with Rose along with Charles & Co for an incredible architectural restoration of this historic building. While staying true to the property’s immense character, Taylor incorporated changes such as making the building’s façade more uniform through matching and refurbished stones.

The hotel’s restaurant La Marchande, spearheaded by Michelin-star Chef John Fraser, offers a modern take on the classic French brasserie fare. Plus, for a more intimate experience, an expansive event space as well as ballroom provides the perfect backdrop for any formal event.



Suite at Wall Street Hotel. PHOTO: COURTESY OF WALL STREET HOTEL.



Lobby at The Ritz-Carlton NoMad. PHOTO: COURTESY OF THE RITZ-CARLTON NOMAD.

5. The Ritz-Carlton NoMad

A staple in the hospitality field, the Ritz-Carlton is unveiling its latest addition within Manhattan. Now officially open, The Ritz-Carlton NoMad offers visitors a luxurious stay through its 250 rooms, including 31 suites and 16 penthouse residences, along with the exclusive Ritz-Carlton Club lounge. Conceptualized by an elite design team consisting of Rafael Viñoly Architects, Rockwell Group, Lazaro Rosa-Violan Studio, Martin Brudnizki, and SUSSURUS International, the design of the hotel pays homage to its picturesque location in New York City's Flower District. While the hotel's atmosphere still stays true to the classic elegant feel Ritz-Carlton properties exudes, this location inspires a comfortable and relaxed feel where visitors can feel at home.

For some much needed relaxation, guests can enjoy an expansive spa featuring eight separate treatment rooms equipped with a sauna and steam room. The hotel's all-day restaurant on the ground floor, Zaytinya, designed by Rockwell Group, is led by Michelin-starred chef José Andrés, who blends Turkish, Greek, and Lebanese cuisines into one elevated dining experience. Plus, coming late 2022, a new restaurant concept by chef Andrés will be arriving to The Ritz-Carlton NoMad. The Bazaar by José Andrés, designed by Lazaro Rosa-Violan Studio, will be a high-end avant-garde dining experience where his Spanish roots will be highlighted.

Fall Wine and Food Pairing: A Guide to Pairing Fall Cuisine

Wtso.com



America's favorite season is right around the corner—color-changing leaves, cooler weather, and loads of heavenly produce are just a few of the things we have to look forward to. When fall comes around, you're no longer limited to bright summer foods. This is an opportunity to delve into the unique differences of autumn produce.

With all this new seasonal produce, you'll need to update your wine pairings. Luckily for red wine lovers, you're no longer limited to the strong notes of pinot noir. Now that summer is on its way out, you can start opening your bottles of fuller red wines. The vast flavor spectrum encourages food lovers to play with the tantalizing shifts of spice and herbs found in these new fall wine options. However, if you love summer wines' lightness, you don't have to say goodbye quite yet. Autumn produce pairings combine bright summer wines with the heartiness of winter wines, making all wine lovers happy. Continue reading for more important tips and tricks to fall wine and food pairings—autumn has never tasted so good!

General Fall Wine Pairing Tips

Wine First

To make the most out of your fall wine and food pairing, you'll want to start with the wine. Choosing your wine first and matching your meal to the bottle is an easy way to begin your wine pairing journey. Especially when it comes to fall flavors, it is easier to grab your bottle and then match the flavor profile of your food to your chosen wine.

Match Food Color

Generally speaking, wine pairing can sometimes be as simple as pairing colors. This means matching lighter colored foods with light-colored wines and darker-hued foods with darker wines. For example, cauliflower and cabbage work best with white wines. You can delve even deeper and go for the lighter-*bodied* white wines as well. This is an interesting tip to play around with.

Think About Cooking Temperature

When fall comes around, new cooking methods make an appearance, which means more opportunity for a wide wine spectrum. When thinking about fall food and wine pairing, consider the cooking temperature and how that correlates with the weight of the wines. When you turn up the heat to roast or grill something, heavier wine will pair better with a light wine. The lower the temperature, the less likely the food can stand up to the creamy flavors of a chardonnay, for example.

Fall Rosé Pairings

1. Grenache Rosé

Rosé wine isn't just for the summer. In fact, there are so many different rosé varieties that it should be in your refrigerator all year long. Grenache rosé is one variation that transfers well from summer to fall. It's one of the fruitiest, but also contains the perfect levels of tannins and acidity to match fall cuisine.

Fall Food Pairing:

- *Perfect for fall barbeques*
- *Turkey sandwiches*
- *Hearty cassoulet dishes*

2. Cabernet Sauvignon Rosé

Cabernet sauvignon rosé boasts a deep ruby red color and has notes similar to red wine; however, this wine has a heightened acidity that pairs wonderfully with fall dishes. These big and bold wines are ideal for drinking with spicy food. So when you have this wine on hand, don't be afraid to turn up the heat.

Fall Food Pairing:

- *Ripe peaches and cream*
- *Spicy curries*
- *Mushroom quiche*

Fall White Wine Pairings

3. Viognier

Chances are, you're probably a bit surprised to not see chardonnay on this list. That's only because we love the unique nature of viognier a bit more. Although a different style of a full white wine, it's similar to chardonnay and has a beautiful honeysuckle quality. Viognier can be sweet and rich or lighter and more acidic.

Fall Food Pairing:

- *Pumpkin pie*
- *Carrot dishes*
- *Butternut squash risotto or soups*

4. Bordeaux Blanc

There are plenty of white wines that make a terrific transition from summer to fall, and Bordeaux blanc is one of them. This wine has two incredible grapes mixed in—Sémillon and Sauvignon Blanc (along with small amounts of Muscadelle and others). This produces a wine that's denser yet still acidic enough to make it fall food-friendly.

Fall Food Pairing:

- *Basil pesto pasta*
- *Garlicky seafood dishes*
- *Veal chop and potatoes with a cream-based sauce*

5. Gewürztraminer

This aromatic sweet white wine is a wonderful transitional wine for the fall and is often referred to as the grown-up version of Moscato. The moment you open the bottle, you'll get the sweet rose aroma of lychee; however, you'll find many other flavor notes in it as well. It pairs best with other strongly aromatic foods and as well as "sweeter" fall produce items.

Fall Food Pairing:

- *Candied caramel apples*
- *Rotisserie chicken and roasted veggies*
- *Various Thai-inspired dishes*

Fall Red Wine Pairings

6. Pinot Noir

Transitioning to fall means there are more pairing options for pinot noir to choose from. It's bright acidity, complexity, and rich fruity character pairs nicely with just about any fall food—it's one of the most food-friendly wines to exist.

Fall Food Pairing:

- *Sweet potato shepherd's pie (or anything with sweet potato)*
- *Fig and goat cheese pizza*
- *A vegetable-filled stew (include plenty of mushrooms)*

7. Zinfandel

Another wonderful choice for sweet potato lovers, deep zinfandel is a great fall wine. Some of these smooth wines have hints of smoke and dark fruits, while others are more earthy and less fruit-forward. Depending on which bottle you grab, you can either lean toward pinot noir-type or cabernet sauvignon-type pairing.

Fall Food Pairing:

- *Sweet potato mash*
- *Beef stew*
- *Rack of lamb*

8. Red Bordeaux

This is the deep, tannin-filled red you've been waiting for. We can't ring in the fall season without both Bordeaux blanc and Bordeaux rouge! For meals filled with hefty meats and heavier palates (think potatoes, carrots, and mushrooms), you'll want to go for a strong red with lots of tannins. This will pair perfectly with rich meats.

Fall Food Pairing:

- *Venison Stew*
- *Filet mignon and mushrooms*
- *Asian style pork chops*

As fall rolls around, head to [Wines Til Sold Out](#) for your fall wine needs. Our online wine store offers you the best of the best, and we deliver it right to your doorstep. Fall wine and food pairing have never been so easy!

ATTENTION SENIORS – Tell Us Your Story



We would like to hear from you about your life or a particular experience that you have had and wish to share with other readers of Senior Lifestyles magazine

Call us at 888-670-2228

Or email us at mediabrands@creativedevelopmentworks.com

Any Age is the Right Age to **Exercise!**

Stay Fit and Healthy Without Leaving Your Home

In Home Senior Fitness provides private pay personal training to seniors in their homes.

Our trainers have backgrounds in physical and occupational therapy with decades of experience with anyone from healthy and fit to wheelchair bound and dementia – We specialize in geriatric health.



**We Come
to You**

Services include:

**General
strengthening**

**Balance
training**

**Fall
prevention**

**Pre/post
rehab**

**Gait/device
training**

And much more!

We service the greater **Tampa Bay, West Central** and **Central Florida** areas, or **virtually** anywhere in the US.

**10%off
first month**



 (813) 802-8049 * (727) 434-3085

 info@inhomeseniorfitness.com

 www.inhomeseniorfitness.com

 www.facebook.com/inhomeseniorfitness

10 Benefits of a Roth IRA

Why do so many people choose them over traditional IRAs?

Justin Nabity, physiciansthrive.com

The IRA that changed the whole retirement savings perspective. Since the Roth IRA was introduced, it has become a fixture in many retirement planning strategies.

We can sum up the key argument for going Roth in a sentence: Paying taxes on your retirement contributions today is better than paying taxes on your retirement savings tomorrow.



Here is a closer look at ten potential benefits of the trade-off you make when you open and contribute to a Roth IRA – a trade-off many savers are happy to make.

1. You contribute after-tax dollars.

You have already paid federal income tax on the dollars going into the account. But in exchange for paying taxes on your retirement savings contributions today, you could potentially realize great benefits tomorrow.

2. You position the money for tax-deferred growth.

The IRS doesn't tax Roth IRA earnings as they grow and compound. If, say, your account grows 6% a year, that growth will be even greater when you factor in compounding. The earlier in life that you open a Roth IRA, the greater compounding potential you have.

3. You can arrange tax-free retirement income.

You may withdraw Roth IRA earnings tax-free as long as you are age 59½ or older and have owned the IRA for at least 5 years. (That 5-year clock starts on January 1 of the tax year in which you make your initial Roth IRA contribution.)

The IRS calls such tax-free withdrawals qualified distributions. You may make such withdrawals to you, to your estate after you are deceased, and/or to a beneficiary. (Should you die before the Roth IRA meets the 5-year rule, your IRA beneficiary will see the IRA earnings taxed until it is met.)

If you withdraw money from a Roth IRA before you reach age 59½, it is called a nonqualified distribution. When you do this, you can still withdraw an amount equivalent to your total IRA contributions to that point tax-free and penalty-free. If you withdraw more than that amount, though, the rest of the withdrawal may be fully taxable and subject to a 10% IRS penalty as well.

4. Withdrawals don't affect taxation of Social Security benefits.

If your total taxable income exceeds a certain threshold – \$25,000 for single filers, \$32,000 for joint filers – then the IRS may tax your Social Security benefits. An RMD from a traditional IRA represents taxable income,

and may push retirees over the threshold – but a qualified distribution from a Roth IRA isn't taxable income, and doesn't count toward it.

5. You can direct Roth IRA assets into many different kinds of investments.

Invest them as aggressively or as conservatively as you wish – but remember to practice diversification. The range of investment choices is often broader than that offered in a typical workplace retirement plan.

6. Inheriting a Roth IRA means you don't pay taxes on distributions.

While you will need to take distributions within 5 years of the original owner's passing, you won't pay taxes on the distributions you take from the Inherited Roth IRA.

7. You have 16 months to make a Roth IRA contribution for a given tax year.

For example, you can make IRA contributions up until April 15 of the succeeding year for the tax year that has passed. While April 15 is the annual deadline, many IRA owners who make lump sum contributions for a given tax year make them as soon as that year begins, not in the following year. Making your Roth IRA contributions earlier gives the funds in the account more time to grow and compound with tax deferral.

8. You can contribute up to the limit annually as long as your income qualifies.

How much can you contribute to a Roth IRA annually? The 2015 contribution limit is \$5,500, with an additional \$1,000 "catch-up" contribution allowed for those 50 and older. (The IRS adjusts the annual contribution limit periodically for inflation.)

9. You can keep making annual Roth IRA contributions all your life.

You can't make annual contributions to a traditional IRA once you reach age 70½.

10. Rollovers are permitted.

Since 2010, any individual, regardless of marital status and income level, can roll eligible IRA assets into a Roth IRA. Previously, rollovers were dependent upon the account holder's income. If you are required to take an RMD from your traditional IRA the year you make the rollover, you must take it before converting it to Roth.

Does a Roth IRA have any drawbacks?

Actually, yes. One, the IRS will generally hit you with a 10% penalty by the IRS if you withdraw Roth IRA funds before age 59½ or you haven't owned the IRA for at least five years. (This is in addition to the regular income tax you will pay on funds withdrawn prior to age 59½, of course.) Two, you can't deduct Roth IRA contributions on your 1040 form as you can do with contributions to a traditional IRA or the typical workplace retirement plan. Three, you might not be able to contribute to a Roth IRA as a consequence of your filing status and income; if you earn a great deal of money, you may be able to make only a partial contribution or none at all.

Medicare Made For You



Be confident in
making the right choice.

Together we can review your current
plan and enroll you in the best plan to fit your needs.

Learn about your options.

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

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

Call us today to learn more!



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

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

(770) 945-5261



An authorized licensed agent for Anthem Blue Cross and Blue Shield, an independent licensee
of the Blue Cross Blue Shield Association.



The Dakota Studios



ATTENTION SENIORS!!!



Are you seeking help finding a doctor, a professional who offers services you need or a company that supplies a product that you need?

LET US HELP AT NO COST TO YOU

We offer a referral service for seniors and their families in your community for any needs that you may have.

And we stay involved as your advocate to make sure that you receive the assistance that you need.

Just contact us and we will refer a vetted healthcare practice, a professional service or a business to assist you.

RJW | SENIOR RESOURCES NETWORK

888-670-2228

seniorresourcesnetwork@creativdevelopmentworks.com

www.creativedevelopmentworks.com