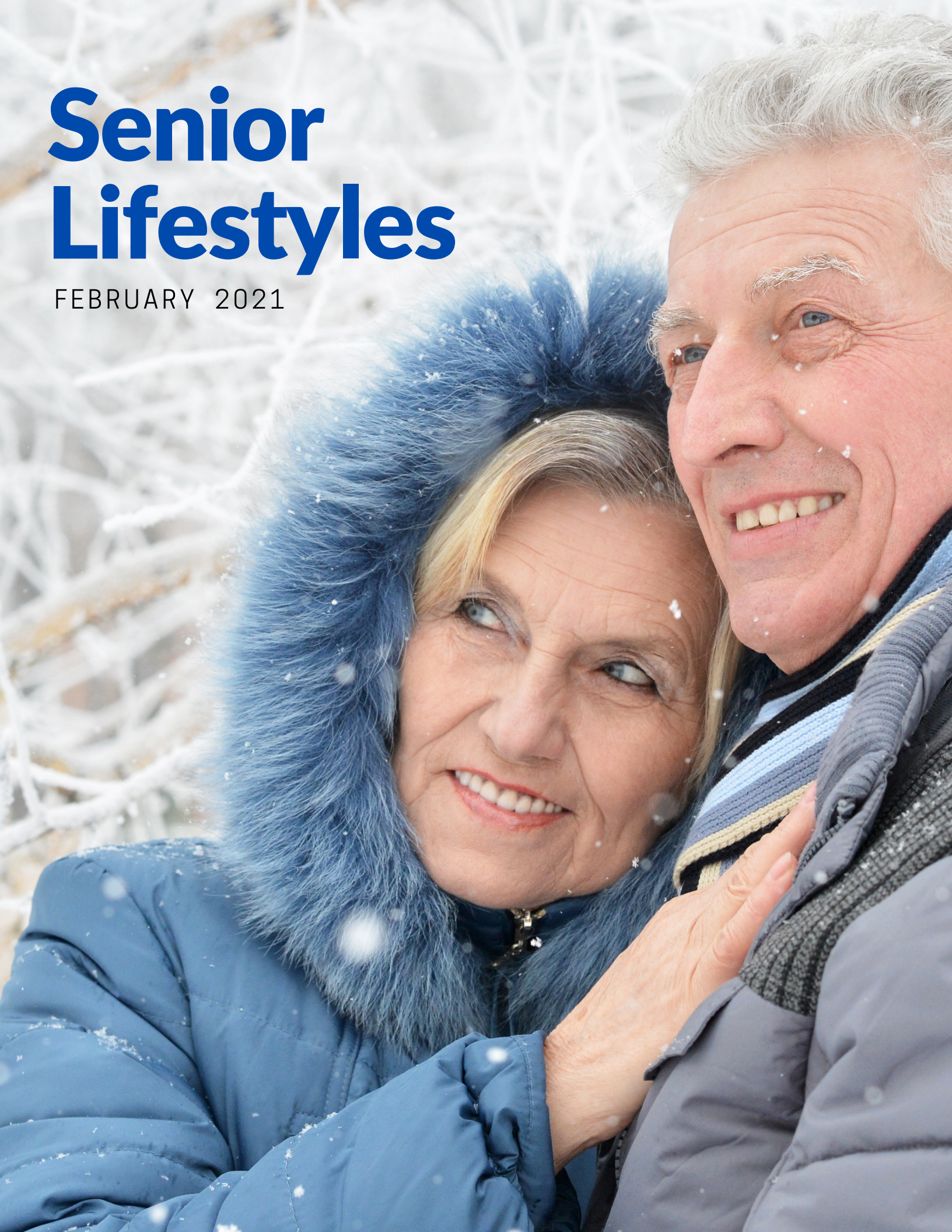


Senior Lifestyles

FEBRUARY 2021



THE KEYS TO PASSING YOUR ASSETS TO YOUR FAMILY QUICKLY AND EASILY

BEST PART: YOUR COMPLETE ESTATE PLAN IN 6 WEEKS OR LESS

DOES THIS STORY SOUND FAMILIAR?

Elizabeth had a good husband, good family, and nice nest egg. She and her husband always had estate planning on their "to-do" list, but life and procrastination got in their way. Well, Elizabeth's husband, Frank, had a stroke one day. Elizabeth had to sue her husband Frank, have him declared legally incompetent by a judge, just so Elizabeth could gain access to Frank's IRA to pay their bills. She had to report to a judge every year and account for how she managed Frank's money. When Frank's condition got worse, she had no choice but to put him in a nursing home where she depleted their entire nest egg of hundreds of thousands of dollars. After Frank passed away, Elizabeth and their children got strung along for years in probate court. Then, when Elizabeth tried to sell her home, one of her children (with influence from a spouse) would not sign the paperwork that was necessary for Elizabeth to sell her home – she was stuck, unless Elizabeth sued her own child to have court force the sale of the home.



Stacey R. Walters
Estate Planning Attorney

THE REALITY OF TIME AND MONEY LOST IN A NORTH CAROLINA PROBATE

So you think you have peace of mind because you've written a Will to safeguard your family's inheritance. But instead, you leave your family with months, even years, of Probate Court Coupled with a frozen inheritance. Surprisingly, there's a simple solution that North Carolina families are taking advantage of, once they learn how to make things simple.

COULD ONE HOUR WITH THIS ESTATE ATTORNEY KEEP MORE FOR YOUR FAMILY?

If you have put off getting all of your estate legal affairs in order, I've got some good news for you. I have put together a very effective program that will help you protect and preserve what you have for yourself and your family, without giving up control or causing government intrusions and public airing of your estate, by avoiding Probate court.

At Thomas-Walters Estate Planning, our sole focus is on estate planning, which means we know all the circumstances to anticipate for you and your family. Call for a FREE consultation or let us send you our legal guide "You Don't Know, What You Don't Know: Perfect Estate Planning in North Carolina." Our dedicated team of professionals are available to meet your needs at (919) 424-8277.



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-BOBBY GLISSON

"Stacey was outstanding...The process was efficient, seamless, and hassle free. We would (and already have) highly recommended Stacey to friends and family."

-MR. & MRS. BARNETT

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*Borrower must continue to pay property taxes, homeowners insurance, and home maintenance costs

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7 Nutrition Tips for Seniors

By Jeffrey Grossman



Eating right and having balanced nutrition can be hard for anyone, no matter their age. Over time, nutrition tends to fall to the wayside. Eating at least one healthy meal a day can be a struggle, let alone three. The importance of a healthy diet is even more of a priority for seniors.

Reports from the [World Health Organization](#) (WHO) suggest a majority of diseases, primarily affecting the older population, stem from the lack of a proper diet. Let's review some of the challenges associated with nutrition for older adults and seven tips to improve their diets.

Aging Related to Poor Nutrition

As we age, our bodies go through many changes. For seniors, a variety of factors come into play resulting in poor nutritional intake, such as:

- Suddenly living alone

- Having trouble getting around and not being able to properly cook
- Losing senses (e.g. taste and smell)
- Having trouble swallowing or chewing
- Certain medications cause food to taste different or reduce appetite
- Loss of income to buy food
- Depression and anxiety
- Dental health
- Memory loss/Dementia/Alzheimer's Disease

Caregivers play a huge role in creating a well-balanced diet for seniors on a day-to-day basis to offset these negative factors. Along with the countless other tasks provided by caregivers, ensuring seniors have a healthy, balanced diet is a critical element.

A senior diet plan ensures older adults are maintaining a healthy lifestyle, as well as limiting disease and sickness. Creating a healthy senior diet plan does not need to be a difficult task. Incorporating these simple tips can help keep seniors healthy all year long.

1. Pick Foods High in Nutritional Value

As we grow older, our bodies do not need as many calories. Look for foods that provide more nutritional value without the extra calories. Examples include:

- Fruits and vegetables
- Whole grains and whole wheat (brown rice, oatmeal, etc.)
- Non-fat or low fat milk, almond or soy milk
- Nuts, beans, and seeds
- Lean meat, chicken, seafood, and eggs

2. Limit Empty Calories

Avoid foods that are high in calories and/or carbs without providing any nutritional value. Examples include:

- Chips
- Baked goods
- Soda
- Candy

Everything in moderation. A snack splurge every once in a while is completely normal and acceptable. Having said that, healthier foods should be eaten in replacement more often than not.

3. Drink 8 Glasses of Water per Day

In a previous blog post, we wrote about [7 Tips to Help the Elderly Stay Hydrated](#). To review, older adults do not tend to feel thirsty as often as they should. Keeping seniors hydrated throughout the day should be a priority. Avoid serving older adults sugary drinks, caffeine, and alcohol to keep them from becoming dehydrated. In general, drinking eight 8oz glasses of water per day is recommended.

4. Avoid Saturated and Trans Fats

Fried foods, vegetable oils, and margarine are all high in saturated and trans fats. Healthier alternatives include baked or grilled food, olive oil and ghee. Herbs and seasonings are also good substitutes to high-fat dressings.

5. Encourage Physical Activity

Simple arm and leg exercises can help increase appetite. If they can, have seniors walk outside to get the mail, or participate in activities at a local senior center. Anything to get the body moving is better than being idle. Increasing physical activity will also increase thirst, providing an opportunity for seniors to drink more water.

6. Add Nutritional Variety

Everyone gets tired of eating the same things over and over again. Offer variety to a senior's diet plan. When serving meals, prepare foods with different colors and textures. Additionally, offering two options at each meal is a helpful tactic. Not only do meal options encourage independence, but it also prevents seniors from eating repetitive meals.

7. Nutritional Assistance for Low Income Seniors

Community resources should be available in your area to help seniors with high-quality nutrition. Numerous programs exist offering nutritional assistance to seniors who have limited to no income:

- [Meals on Wheels](#)
- [Supplemental Nutrition Assistance Program \(SNAP\)](#)
- [Food Assistance Programs](#)
- [Nutrition Programs for Seniors](#)

Disclaimer: Please check with your physician before making any changes to your diet, exercise or medication routine.

What Happened in 1950

Thepeoplehistory.com



How Much things cost in 1950 -

Yearly Inflation Rate 1.09%

Average Cost of new house - \$8,450.00 -

Average wages per year - \$3,210.00 -

Cost of a gallon of Gas - 18 cents -

Average Cost of a new car - \$1,510.00 -

Stromburg Black and White Television - \$249.95 -

Ball Point Pen - 25 cents -

Samsonite Case - \$25.00 -

Clock Radio - \$59.95 -

1950

1950 was the start of the fast changes that would be seen in the next 2 decades , the great depression was becoming a faint memory and families were moving out to the suburbs, kids watched howdy doody on 12 inch black and white TV sets and spent Saturday afternoons watching cartoons at Cinema matinees , times were gentler with little violence and the consumer revolution was about to start in a big way, and the man of the household became the sole breadwinner. The median family income was \$3,300 a year and milk was still delivered to the doorstep.

Korean War begins when North Korea invaded South Korea in June

The Korean War begins when North Korea invaded South Korea in June . The country had previously been divided after the end of World War II with the North becoming Communist and the South remaining Capitalist. After the initial division each

side had indicated that they wanted to unify the country under their preferred ideology but only small attacks had been made. Full on civil war began after the North launched a full invasion and eventually captured the South's capital of Seoul. Not long after the war began, it became an international conflict when the United States and United Nations sent troops to help the South and China began helping the North. The war ended in 1953 when the two countries settled on maintaining the original division.

First Peanuts Comic Strip

The first Peanuts comic strip was published on [October 2nd](#) and it was initially shown in seven different newspapers. The comic was created by Charles Schulz and featured the classic character Charlie Brown. The Peanuts comics soon became a huge hit, spawning TV shows, cartoon films, books, and merchandise, all featuring the beloved characters. The comics became a pop culture fixture and ran in the U.S. newspapers until [February](#) of [2000](#) when the last Peanuts comic strip hit the presses a day after Charles Schulz's death.

1950 Men's and Women's Fashion Clothes



Part of our Collection of Toys From 1950

U.S.A. -- Blizzard Conditions

📅 The Eastern United States suffers 7 days of Blizzard Conditions and strong winds leaving more than 1 million homes without power.

Toy Phonograph
Price: \$6.85



1950 Adding Machine
Price: \$1.62



Happi-Time Camera
Manufacturer: Happi-Time
Price: \$1.59



Double Holster Set
Price: \$2.82



1950
Classic/USA 4.05 year-1950

Born this year

Loyd Grossman September 16th

Tom Petty October 20th

Stevie Wonder [May 13th](#)

Jay Leno April 28th

Popular Films

- Cinderella
- Samson and Delilah
- Sunset Blvd
- Father of The Bride
- King Solomon's Mines
- Annie Get Your Gun

Technology

- First TV remote control, Zenith Radio's Lazy Bones is marketed
 - **Diners Club** Issues First Credit Cards
 - President Truman authorizes production of **hydrogen bomb**
 - 8 million homes in the US now own **Televisions**
- Inventions Invented by Inventors and Country (or attributed to First Use)
- Credit Card** USA by Ralph Schneider
- Transistor** USA by William Shockley (Bell Telephone)

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FROZEN: THE HOOPS MARY HAD TO JUMP THROUGH WHEN JOHN DIED

By Stacey Riley Walters, Esq

John unexpectedly died of heart failure after contracting a respiratory virus. He left behind his wife of 36 years, Mary, his son and his two grandchildren. The day after the funeral, Mary received a call from the funeral director. He informed her that the check she wrote to them was returned for insufficient funds. When Mary called the bank, she found out that the joint checking account she shared with John was frozen because of his death. Mary was very upset because this was her account too, not to mention the fact that John's will left everything to Mary! When Mary spoke to the bank concerning this matter, they told her that joint accounts are equally owned 50/50. In the event of one account owner's passing, the account does not automatically pass to the surviving owner, and unfortunately, John did not set-up the account with a right of survivorship. The banker went on to explain that until Mary started the Court Probate process, and jumped through the necessary hoops, there was nothing the bank could do about the frozen account. The saddest part...that was NOT the only asset FROZEN when John died.

This is an all too familiar scene for a lot of families in North Carolina.

Most people do not realize that whether you die with a Last Will and Testament or without a will, the only way your non-beneficiary assets can be divided and



transferred to others is through a legal process called Probate. The Estate division of the County Court in North Carolina where the deceased resided is the governing body. Probate is usually necessary for assets you own individually, jointly owned assets with no right of survivorship, and assets that do not have named living beneficiaries.

Probate starts with gathering a large amount of information that is needed to complete a myriad of court forms which must be completed in the Probate

process. This process can have 8-12 steps, and can take up to a year or longer to complete.

So where does Mary start?

MARY'S WALK THROUGH THE MANY STEPS OF PROBATING JOHN'S ESTATE:

- Mary hired an attorney since the clerk of court cannot advise people on how to complete the legal forms or on how to proceed with handling probate.
- After that, Mary went to the bank where she asked for a certified bank check to pay the court filing fee of \$120.
- Next, Mary had to meet with the clerk of court, in person, in order to file the application to open the estate and to be legally qualified to serve as Executor of John's Estate.
- Once Mary qualified to serve as the Executor of the estate, she then had to navigate through all of the following steps at the direction of her lawyer:
 - Obtain a tax ID. for John's estate for tax reporting purposes.
 - Open a bank account in the name of John's Estate.
 - Draft and mail letters to all of John's known creditors, to notify them of his death.
 - Draft the court mandated notice to creditors, and then pay for the notice to run in the local newspaper for 4 weeks so other potential creditors can make a claim against the estate for any outstanding debt owed by John. This step is required by law.
 - Inventory the estate assets and determined the value of each at John's date of death.
 - Travel back to the courthouse 90 days after opening the estate to file the proper court form that lists all of John's assets and their values on his date of death.
 - Pay Inventory costs to the Court based on the total value of the assets.
 - Pay all the estate debts owed to John's creditors, including commissions the court awards to an Executor which can be up to 5% of the total estate assets plus debts.
 - Keep a detailed accounting of all transactions, receipts and money paid

into the estate and debts paid out, as the court will not close an estate unless it balances out to the penny.

- Prepare the annual accounting as required and travel back to the courthouse *again* so the Probate clerk of court can review and approve the accounting as balanced, as well as pay any additional costs the court calculates as being owed at that time.
- Pay the lawyer who guided and assisted her to successfully complete her fiduciary duty as executor once the Court approves the petition for legal fees. (NOTE: a lot of lawyers will forgo this technical step and require a large retainer up front, which they bill against throughout the probate process for their services.

- PLUS, Mary had even more to do to meet the probate requirements before everything could be finally distributed to her (or named the heirs) and before the Court would allow the estate to be closed as completed.

TRUTH: 67% of Americans* do not even have a Will, but never fear- the State has a plan for you!

When a person dies without a will determining who is entitled to inherit the assets comes down to each state's "intestacy" laws. Sometimes, it is the state where the decedent lived, which determines the heirs. Sometimes, it is the state where the physical property of the deceased is located at the time of his death. In more complex cases, sometimes both states will be required to make that determination. The order in which heirs inherit from a decedent's estate when there is no valid will is called "intestate succession." State laws prescribe a list of next of kin who have the "first right" to inherit the assets of the estate. A surviving family member who is further down the kin list, typically, will not inherit anything if the "first right" heirs are still alive.

Here is an example of how an intestate probate — one without a will — is typically distributed under the North Carolina intestacy laws:

MARRIED PERSON DIES WITHOUT A WILL- The surviving spouse may only receive approximately half of their deceased spouse's assets, after collecting the year's allowance and the first \$100,000 in assets of the estate. He or She usually receives the entire estate if the decedent leaves no living children, grandchildren, or parents (the surviving spouse's in-laws), but only after all the debts of the deceased spouse are paid off. Yep, not at all like most married couples would expect!

Let us help you in your time of need or to help you put the perfect plan in place! Our caring and compassionate Lawyers will customize your wishes to make things simple and easy for your family, ensuring they do not have to suffer through a time consuming probate process, saving them both time, money and the stress of it all, while ensuring your wishes are met.

To learn more, look us up on the web at www.twestateplanning.law or call (888) 787-1913 for a free virtual consultation or request a free legal guide.

*Forbes "American's Ostrich Approach to Estate Planning" April 4, 2014

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



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

CURRIED CHICKEN SALAD RECIPE

Dr. Sonali Ruder, TheFoodiePhysician.com



My *Curried Chicken Salad* is the perfect light dish. It has a mixture of savory and sweet flavors and plenty of ingredients to add color and crunch. It's delicious on a sandwich or as a salad topper piled on a bed of crisp, spring greens.

The main ingredient that forms the base of the sauce for my *Curried Chicken Salad* is Greek yogurt. I like to use [2% plain Greek yogurt](#). Greek yogurt is one of my favorite ingredients to use in the kitchen, whether it's breakfast, lunch, dinner or dessert. Its distinctive rich taste and creamy texture make it amenable to a wide range of culinary applications. Made with only milk and live active cultures, this all-natural Greek yogurt is rich in protein and is also an excellent source of calcium.

My *Curried Chicken Salad* is a great way to use up leftover chicken that you have in your fridge or you can use rotisserie chicken from the grocery store. The tangy yogurt works really

well with the savory curry powder in this dish. And to balance out the spices and add a touch of sweetness, I also stir a little mango chutney into the sauce. To add texture and color to the salad, I mix in a bunch of nutritious ingredients including red grapes, celery, scallions, and almonds. Feel free to mix it up and add your own favorite ingredients. Chopped apple, dried cranberries or raisins would work well. And instead of almonds, you could try cashews, pecans or walnuts.

Servings: 4

Calories: 332

Ingredients

- ½ cup 2% Plain Greek Yogurt
- 2 Tablespoons mayonnaise
- 1 teaspoon curry powder
- 1 ½ tablespoons mango chutney
- 2 teaspoons fresh lemon juice
- Kosher salt and black pepper
- 3 cups cooked, shredded or diced chicken breast (can use rotisserie chicken)
- ¾ cup halved red grapes
- 1/3 cup chopped scallions
- ¼ cup sliced almonds
- ¼ cup chopped celery
- 1 head butter lettuce

Instructions

Mix the yogurt, mayonnaise, curry powder, chutney, and lemon juice together in a large bowl. Season the mixture with a pinch of salt and black pepper. Stir in the chicken, grapes, scallions, almonds and celery. Serve on a bed of lettuce or use to make sandwiches.

About Dr. Sonali Ruder

My name is Sonali- I'm a board-certified Emergency Medicine physician, trained chef, mom, recipe developer, and cookbook author. I want to help give you the tools to take control of your health, starting in the kitchen. Healthy food can and should be delicious!



Managing Your Investments During Difficult Times in 2021

In recent times, the combination of a pandemic, economic difficulties, political unrest, and natural disasters have all presented their respective challenges. Besides grappling with the near-term effects of these situations, investors may be wondering what effect these events could have on their investments. Which is why it's helpful for investors to focus on three fundamental actions that could help them work toward meeting their investment goals—know yourself, build a plan, and keep an eye on the long term.

Know Yourself

When stocks drop by 20% or more, some investors might ignore the drop, others might feel the urge to sell, while still others might see it as a good time to buy. This range of reactions illustrates different levels of risk tolerance, or how sensitive investors are to market volatility. Risk tolerance varies from one investor to another, and no level of tolerance is considered the “right” level—there's only the right risk tolerance for each investor. Talking with financial advisors or completing online questionnaires can help investors determine their risk tolerance.

While understanding your risk tolerance is essential, it should not be considered in isolation. Risk tolerance, goals, and time horizon all play a role in setting an investment plan.

Investing more aggressively may yield more rewards but the length of time available for investing also plays a part. A longer time horizon could give investors the potential for compound growth. And setting specific goals can help to determine how much an investor should accumulate to support their goals.

Build a plan

Dwight D. Eisenhower may have said it best—“Plans are worthless, but planning is everything.” Even though a plan may need to be modified to adapt to changes, the very process of setting a plan will help investors to discover and focus on their most important investment goals.

For a plan to be useful, it's important for investors to clearly detail which goals they are trying to achieve. Some of an investor's goals will be shorter term, such as building a rainy day fund. Intermediate-term goals might include buying a house or paying for a child's

education. Longer-term goals might include planning for retirement and potentially leaving a legacy for charities or family. Investor assets can then be matched to those various goals. For example, investors might own short-term bonds to meet a near-term expense, and a mixture of stocks and longer-term bonds to meet needs that are further in the future. The investor's risk tolerance will help determine the mix of more volatile assets—such as stocks—to less volatile assets such as bonds.

Keep an eye on the long term

Once a plan is in place, it's important to maintain it over the long term. This process includes regularly rebalancing the portfolio if allocations move too far away from targets, a task that in many cases can be automated. Maintenance also includes revisiting plans as investor goals or situations change. A plan is meant to be a living document.

While market drops can be troublesome, unpredictable economic events have presented challenges in the past. With resilience and creativity, America's businesses and households have managed to overcome them. While there are no guarantees that past performance will repeat itself, history has shown us that investors who reach their goals are often those who stick to their investment plans and take a long-term view of the markets.

This article was written by/for Wells Fargo Advisors and provided courtesy of Chris Thompson, CFP®, CRPC®, First Vice President – Investment Officer, in Ponte Vedra, FL at 904-273-7956 or

Christopher.thompson@wellsfargoadvisors.com or www.christophermthompson.com.



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There's a Reason that Naples Seniors Have Been Turning to Dial-a-Nurse for Their In-Home Care Needs for Over Forty Years!

A family owned company that has been serving the Naples area for two generations, Dial a Nurse was founded with one goal in mind: to provide the ultimate in individualized home health care in Naples.

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Whether you need an LPN, RN or one of our highly trained home health aides or companions, we will match you with a well-crafted care plan and the right caregiver. Unlike large corporate agencies who use a cookie cutter approach to home care, all of the services and care plans we offer are expressly tailored to your specific needs.



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Free Nurse Assessment Available

4 Ways to Combat the Winter Gloom According to Brain Science

BY MAX CYNADER



For many of us, winter can feel like a season that just drags on and on and on. Shorter days, colder temperatures, and more precipitation are perfect for putting us in a constant state of misery. Mix that in with the post-holiday blues, and it's no wonder this time of year can be tough.

Perhaps the power of science can give us the extra motivation we need to elevate our spirits and keep ourselves focused on our new year's resolutions for our wellbeing.

The Effects of Seasonal Change on Our Minds (and Brains)

You might feel lazier and gloomier this time of year. Well, there's a reason for that. The consensus among health scientists is that a lack of sunlight affects our brains.

Photosensitive receptors in our eyes detect changes in the light levels in our environment. These receptors contain a photopigment called melanopsin, which responds to blue light and signals to our brain that it is daytime.

The specialized melanopsin neurons in our eye are poorly stimulated in the winter due to a lack of sunlight, and this impacts our internal clock, or circadian rhythm. As we age, our circadian rhythm also becomes less consistent, making it harder for us to adjust to the winter.

The low melanopsin responses and altered circadian rhythm that we experience in the winter can make us prone, among other unhealthy things, to sleep disorders, carb cravings, depression, and anxiety. The

good news is that there are ways to actively combat the winter doldrums.

Have a Consistent Sleep Schedule

Light is the most important driver in our circadian system because our natural sleep schedule relies on our exposure to daylight. Once it's dark outside, specialized cells in our brain prepare us for sleep, making us tired. The decrease in the number of daylight hours tells our body that we should be sleeping. While we could simply indulge in more rest, too much shuteye, just like too little, can negatively impact our health.

Moreover, as we age, sleep becomes more necessary, because it helps reduce our risk for age-related diseases like Alzheimer's and dementia. So, how can we cope with the seasonal change and prevent common sleep problems?

Create a regular sleep schedule and a light-exposure schedule. Train your body to sleep well by going to bed and getting up around the same time each day, even on weekends. Expose yourself to sunlight or bright light when you wake up and throughout the morning. Bright light can help to regulate your circadian rhythm, decrease the time you need to fall asleep at night, and help you to stay asleep longer. Avoid spending time in front of a screen at least two hours before bed: the blue light from screens will keep you up at night, throwing off your sleep schedule.

A solid sleep schedule yields benefits beyond a good night's rest. It will also make it easier to regulate your exercise and diet and manage your stressors during the winter.

Set a Goal to Exercise

It might be hard to get exercise in the winter. The external chill isn't exactly motivating, and it can be tempting to just stay cozier up at home. Yet, just like sleep, exercise is important when it comes to regulating our circadian rhythm. So, it's also important to set times for moving around and being active throughout the day. If possible, exercise outdoors. Not only will the sunlight and physical activity boost your mood, they will also help to regulate your sleep. If you're stuck indoors, [try yoga](#) or Tai chi. Both have been shown to reduce stress and promote a greater sense of ease by reducing physical stress responses to triggers in the environment.

Drink Green Tea

Winter is a season that dehydrates us, because the systems we use to heat our homes and workplaces dry the air around us. Dehydration can significantly impact our ability to concentrate. Adjusting your total fluid intake to your lifestyle and environment is an obvious solution to this problem.

If, in addition to drinking plenty of water, you make drinking herbal tea part of your daily routine, you'll be treating your body to various mood-boosting substances. Green tea, in particular, can reduce anxiety, relieve tension and help you feel more relaxed, all thanks to a compound called L-theanine. So why not cozy up this season with a hot cup of green tea?

Avoid Loneliness

The chill and darkness of winter make it especially tempting to hunker down and avoid social interaction. However, don't allow yourself to become lonely through isolation. Loneliness is one of the biggest risk factors for dementia.

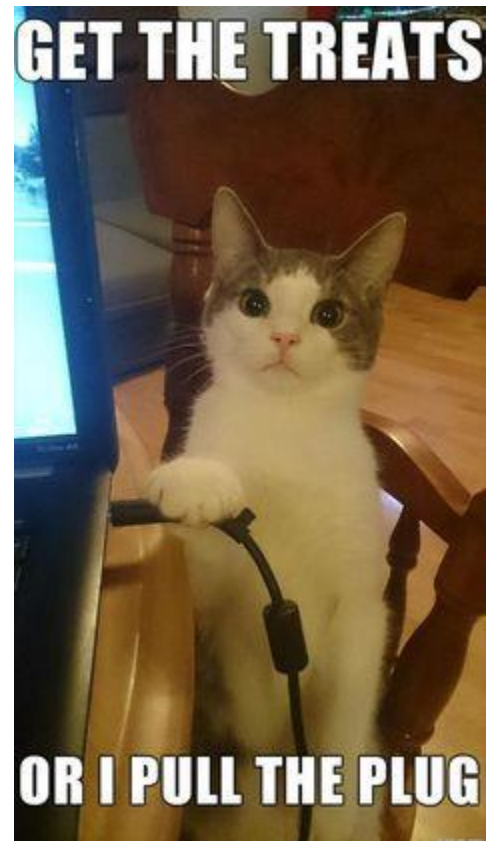
Make an effort to contact friends and family, invest in a hobby or play some of your favorite tunes during the daytime!

Stay on Track This Winter

The winter season can be hard on all of us. Making an effort to get light exposure and shifting our routine to fit the season can improve our overall brain health. Scheduling our light exposure, getting some exercise, drinking green tea, and engaging in fun activities are easy ways to avoid seasonal affective disorder, decrease our risk of cognitive decline, and feel relaxed. They'll also keep us on track to achieve our new year's resolutions.

It can be hard to stay motivated during this season. Sometimes, having someone holding you accountable can help you get through the winter doldrums.

The [*Synaptitude Brain Fitness Program*](#) can help you develop personalized strategies for optimizing your sleep, diet, exercise, stress, and memory and for tracking your progress. To learn more about the program, check out our [*Brain Health Assessment*](#).

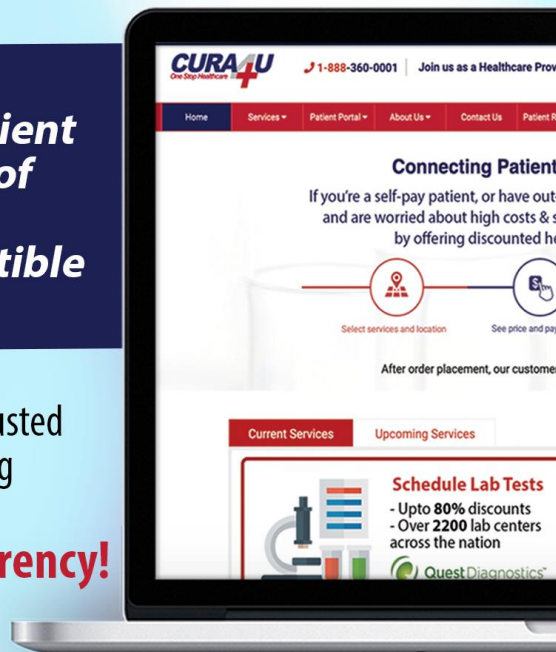




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Meet Bruce Hancock

My name is Bruce Hancock. I am a Viet Nam veteran, and I have been in the mortgage business since 1984. I am married and moved from New Jersey to The Villages Florida in 2009. I am a reverse mortgage specialist working for Mutual of Omaha, and although I only do Reverse Mortgages today, I am experienced in Conventional, VA, FHA, and Jumbo loans as well as Reverse Mortgages. I genuinely enjoy helping seniors, and it is my passion and my goal to do just that. I have always been a hard worker and am dedicated to being the best. I have been a top producer most of my career. In my free time I enjoy golfing and spending time with my bride.

Isaiah 41:10 says, I do not work for gold, I work to please the Lord, to bring Him honor and praise. I truly feel that way, which is why I love helping seniors to live a better, more secure retirement.

I settled my first HECM (Reverse) in 2001. I love the program because once I dispel the myths and overcome the objections, seniors embrace it. When

I explain how wonderful this program really is today, unlike in years past, they realize how it will enable them to better enjoy their retirement years. Just think, equity sits in a home doing nothing while many seniors worry about long term care, or losing income when a spouse passes, or maybe just not having enough money to enjoy their lives. All the while, they have all this untapped equity sitting in their home.

With today's program, we make living easier, less stressful. Imagine no mortgage payment or having a large sum of money always available to you with the snap of your fingers for anything; a new car, fixing up the home, a new kitchen, extra \$\$\$ each month, and the list goes on. This is what I can help with.



I am always available to talk on the phone, meet at your kitchen table, or whatever is most convenient for you. Please call me anytime, and I will give you the best solution to your problems. Thank you and all God's blessings to you.

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Katharine Hepburn Biography: Classic Hollywood's Independent Star

By Christopher McKittrick, liveabout.com

Hepburn is the only four-time Academy Award winner for Best Actress



1935: American actress Katharine Hepburn (1907 - 2003). Ernest Bachrach / Getty Images

Katharine Hepburn (May 12, 1907–June 29, 2003) was a celebrated American actress who won a record four Academy Awards for Best Actress in a career that spanned seven decades.

On screen, Hepburn often portrayed headstrong, strong-willed characters who stood up for themselves, which also defined her off-screen persona. Throughout the 1930s and 1940s, Hepburn was by turn labeled one of Hollywood's box office superstars and "box office poison." However, Hepburn asserted her independence by defying the studio system that dominated the era and pushed herself to improve her skills as an actress on both stage and screen.

Fast Facts: Katharine Hepburn

- **Occupation:** Actress
- **Born:** May 12, 1907 in Hartford, Connecticut
- **Died:** June 29, 2003 in Fenwick, Connecticut
- **Education:** Bryn Mawr College

- **Notable Roles:** *Morning Glory* (1933), *Bringing Up Baby* (1938), *The Philadelphia Story* (1940), *The African Queen* (1951), *Long Day's Journey Into Night* (1962), *Guess Who's Coming to Dinner* (1967), *The Lion in Winter* (1968), *On Golden Pond* (1981)
- **Spouse(s):** Ludlow Ogden Smith (m. 1928-1934). Also had a long-term relationship with Spencer Tracy

Early Life and Early Success

Katharine Hepburn was born in 1907 in Hartford, Connecticut, to Thomas Hepburn, a doctor, and Katharine Houghton, a women's rights activist. Hepburn's mother's work had a significant impact on the young Katharine Hepburn.

Hepburn was interested in movies and acting from a young age. In 1928, Hepburn graduated from Bryn Mawr College, where she performed in school plays. After college, she immediately pursued an acting career, and shortly after moved to New York City. She made her Broadway debut in November 1928 in the short-lived play *These Days*, and then worked as an understudy for another Broadway play, *Holiday*. During that period, she married Ludlow Ogden Smith in December 1928, though the marriage ended in divorce in 1934.



1938: A poster for the film 'Holiday', starring Katharine Hepburn and Cary Grant. Michael Ochs Archives / Getty Images

After several other roles on Broadway and in Connecticut, Hepburn was invited to Hollywood to screen-test for the RKO Studios melodrama *A Bill of Divorcement* (1932), directed by George Cukor. Cukor hired Hepburn and would go on to cast her in eight films and two television movies from 1932 through 1979.

Hepburn won her first Academy Award for Best Actress for her third film, the drama *Morning Glory*, which was also a box office hit. However, Hepburn had a disastrous return to Broadway in December 1933 with *The Lake* at the Martin Beck Theatre (now known as the Al Hirschfeld Theatre). Her subsequent films failed to grab audiences, including the critically-acclaimed *Bringing Up Baby* (1938), which is now considered one of the highlights of the screwball comedy genre.

Career Downturn

The poor performance of Hepburn's films at the box office during the mid to late 1930s has been blamed on Hepburn refusing to act as other Hollywood stars did toward the public. Hepburn rarely granted interviews, refused to sign autographs, and tended to wear blouses and pants in public appearances rather than the glamorous dresses that most other female stars wore. As a result, Hepburn rarely received the promotion that other Hollywood stars obtained, and what coverage she did receive often depicted her in an unflattering light.

Several weeks after the unsuccessful box office performance of *Bringing Up Baby*, an infamous May 1938 article in *Independent Film Journal* named Hepburn as one of eleven actors whose "box office draw is nil." In response to the dim career prospects that were reflected by the article, Hepburn made the extremely rare move of buying out her RKO contract, which allowed her to make her own career moves. This led to Hepburn leaving Hollywood (including ending a four-year relationship to millionaire Howard Hughes) to star in *The Philadelphia Story* on Broadway at the Shubert Theatre.



Cary Grant as David Huxley and Katharine Hepburn as Susan Vance in the 1938 film *Bringing Up Baby*. Corbis via Getty Images / Getty Images

In the comedy, Hepburn portrayed a socialite faced with two suitors—one of whom is her character's former husband—just days before her second wedding. Hepburn starred in the highly successful production from March 1939 to March 1940, and then reprised her role in the MGM film adaptation opposite Cary Grant and James Stewart, which was released in December 1940. Hepburn had received the film rights from Howard Hughes as part of her deal to perform the play on Broadway and was able to negotiate her own terms for the film version.

In 1942, Hepburn starred in *Woman of the Year*, the first of nine films she would make opposite Spencer Tracy. During filming, Hepburn and Tracy began a romantic relationship that lasted until Tracy died in June 1967, though Tracy remained married to his wife, Louise Tracy, for the rest of his life. Their films together include *State of the Union* (1948), *Adam's Rib* (1949), *Desk Set* (1957), and *Guess Who's Coming to Dinner* (1967).



Spencer Tracy and Katharine Hepburn. Corbis via Getty Images / Getty Images

However, Hepburn's Hollywood career again took a noticeable downturn in the late 1940s after she became an outspoken opponent of the Hollywood Blacklist, which involved the studios preventing communists and suspected communists from working in Hollywood. She faced opposition for her support of blacklisted artists both within Hollywood and by the public boycotting her films.

By 1950, Hepburn had spent most of the last dozen years of her screen career playing strong-willed women in romantic comedies and dramas alike, and she began the next phase of her career by starring in William Shakespeare's *As You Like It* on Broadway at the Cort Theatre from January through July 1950.

On screen, she returned to her familiar character type by playing a strict missionary opposite a coarse boat steam captain played by Humphrey Bogart in *The African Queen* (1951), considered by critics to be one of her finest roles. This began what critics have dubbed her "spinster" phase, in which Hepburn played a series of unmarried, middle-aged women who find love with unexpected partners, such as in *Summertime* (1955) and *The Rainmaker* (1956). In between film roles, she continued to appear in Shakespeare performances on stages in both Australia and with the American Shakespeare Theatre in Stratford, Connecticut.

Later Work and Final Years

Hepburn's on-screen appearances were limited in the 1960s as she cared for Spencer Tracy, who died in June 1967 shortly after finishing work on *Guess Who's Coming to Dinner*, which was released later that year. She earned praise and an Oscar nomination for starring in *Long Day's Journey into Night* (1962), an adaptation of Eugene O'Neill's drama. She won back-to-back Oscars for her roles in *Guess Who's Coming to Dinner* (1967) and *The Lion in Winter* (1968). Curiously, the latter Oscar was shared with Barbra Streisand for her role in *Funny Girl* (1968) because of an extremely rare tie in the voting.



Actress Katharine Hepburn wearing jeans shirt & sun-hat, holding flowers next to homemade sign saying Go Away in her driveway. The LIFE Images Collection/Getty Images / Getty Images

Following her second and third Oscar wins, Hepburn divided her time over the next 25 years in film, television movies, and on stage. Highlights include her Tony Award-nominated performance in Broadway's *Coco* in 1969 through 1970, the 1973 television version of Tennessee Williams' drama *The Glass Menagerie*, her Emmy Award-winning performance in the 1975 television movie *Love Among the Ruins*, and the 1981 film *On Golden Pond*, for which she was awarded her fourth Oscar for Best Actress. In 1994, she appeared in both her final film (*Love Affair*) and also in her final television movie (*One Christmas*). Hepburn died on June 23, 2003, in her family home in Fenwick, Connecticut, at the age of 96.

Legacy

With four Oscar wins, Hepburn has won more Oscars for acting than any other individual (but because she shunned publicity she did not accept any of them in person), and in 1999 was voted as the top female star of all time in the American Film Institute's "100 Years...100 Stars" poll. She received a star on the Hollywood Walk of Fame in 1960.

Hepburn received a Lifetime Achievement Award from the Screen Actors Guild in 1980 and was honored by the Kennedy Center in 1990. A museum devoted to Hepburn's life and works is located at the The Katharine Hepburn Cultural Arts Center in Old Saybrook, Connecticut.

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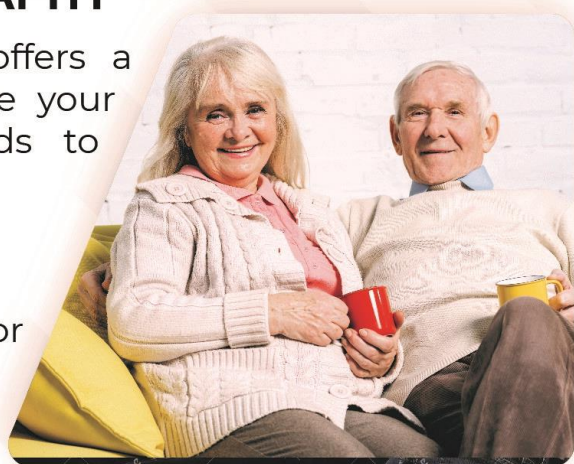
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What Seniors Should and Shouldn't Do on Facebook



Like many social media platforms, Facebook is a valuable resource for its millions of users. However, the online landscape is also a minefield of potential risks that must be conscientiously navigated.

Users of all ages are susceptible to the advantages and disadvantages of Facebook, but seniors who are less familiar with social media may find themselves disproportionately on the receiving end of mishaps and mistakes. The trick is not to be intimidated by Facebook but to learn the best ways to use it – and just as importantly, how not to use it.

Facebook Instructions for Seniors

As you increase your use of Facebook or any social media platform, it's important to familiarize yourself with best practices that can optimize your experience while simultaneously making it safer

and more secure. If you keep yourself educated and aware, you can use the technology to your advantage without falling prey to its various pitfalls.

Facebook for Seniors: Things to Avoid

1. Putting Your Privacy at Risk

Facebook is, first and foremost, a social networking service and its very purpose is giving you an online presence. While that is helpful for staying in touch with your loved ones or making new friends, it also means much of the information you post or generate when using Facebook is available to both the public and to the Facebook Corporation. While there is nothing you can do ensure total privacy of your data, you can take measures so it only reaches your intended audience.

From your account on Facebook, select the privacy icon on the homepage and click on the Privacy Checkup drop-down option to be guided through your current privacy settings and make any updates you would like. As social media privacy settings change frequently, it's good to check your privacy settings every month or so to see how your information could be affected.

2. Avoid Spam and Scams

Malicious actors use every form of technology to scam others or steal their information, and that includes Facebook. Spam is often spread by clicking on bad links or accidentally installing malicious software or downloading a bad file, which means it is important to be careful about what you click on. If you run across spam on Facebook, you can report it. Facebook also provides the following tips for reviewing your account and removing spam:

- Check your login history for suspicious logins
- Check your Activity Log and delete any unwanted actions
- Check your installed apps and games and delete anything you don't trust
- Delete any photos, posts, pages, groups or events you didn't create

Facebook scams, on the other hand, generally entail people creating fake accounts or hacking into existing accounts to trick other users into giving them personal information or money. You can usually detect scams if the person is asking you to send money to receive something in return. Poor spelling and grammatical errors are often indicators of scam messages or posts, as well.

If you receive a message from a friend's account but it seems uncharacteristic or odd, don't respond, as it's likely their account was hacked. Instead, contact them through a different medium to find out if they actually sent the message.

Although you may occasionally struggle with loneliness in a retirement community, it's important to reject "friend requests" from people you don't know.

3. Don't Share Your Current Location

It's fun to post about your current activities on Facebook. However, using geolocation tags in your posts also provides information regarding your whereabouts that can be used by online contacts and strangers in a negative way. For example, posting photos while on vacation demonstrates that you're not home, information that can be used by criminals to target your residence. Wait until you are back home to post photos or statuses about an out-of-town trip and don't share your location manually.

4. Limit Interacting With Ads

Advertisements are an inevitable component of social media, because they are how companies like Facebook make a significant profit. By clicking on ads, however, you provide information that Facebook can collect and potentially sell to outside entities. You can manage your ad preferences to influence which ads you are exposed to, although you cannot change the overall quantity of ads you see. If you don't want Facebook to use information based on your activity on websites or apps off Facebook, you can opt out from your settings.

5. Beware of Fake News

Fake news has become an increasingly troublesome problem over the past few years. Facebook users will share articles or other content from unverified and disreputable sources without first checking to see if the information is true. This behavior spreads misinformation that is detrimental to communities and society as a whole. Before clicking on or opening a piece of content shared by someone – even a friend or

family member – check the source, and don't believe everything you see or read.

Facebook for Seniors: Things to Do

Despite the risks fostered in online communities, they also possess distinctly valuable possibilities. Here are a few ways you can use Facebook in a safe way that enhances your social life:

1. Connect with Friends and Family

The best part of Facebook is staying in touch with friends and family, especially if they live in different town than your retirement community. Through Facebook, you can see what they're up to, look at their photos, and leave them comments and messages. While nothing can replace in-person interaction, online communication helps abate loneliness by giving you contact to the people who matter to you. It also keeps you abreast of birthdays, anniversaries, engagements, and other life events.

2. Find Local Events

Although your retirement community may offer a plethora of activities and events, it can also be enjoyable to attend ones off campus. Companies, organizations and individuals can create and share pages about their local events. You can browse the ones in your area through the Events page on

Facebook and see which ones are open to the public. Some event pages even have options for signing up or reserving a spot. If you know the event you want to go to but need details, you can look it up by typing the name into the Search box at the top of your Profile Page.

3. Research Businesses

Facebook has become an integral part of doing business for organizations in every industry, which works to your advantage. Via Facebook, you can find ample business information, including a company's contact information and operating hours. If you're unfamiliar with a business, you can use Facebook to research its history, services and products, past accomplishments, and more. Current and former customers also leave reviews on Facebook with information you can use when choosing the businesses you want to work with.

4. Find Local and National News

While you want to avoid the fake news epidemic, Facebook is a good resource for connecting to the news sources you trust and follow. Even local media companies, including newspapers and radio stations, have Facebook pages where they post breaking news, feature stories and other content. You can stay up to date with local, state, national, and international news by "Liking" and "Following" reputable news sources.



Brain Activities for Seniors for Keeping the Mind Sharp



As we age, we are inundated with messages about staying physically fit in order to extend our longevity and wellbeing—from worrying about our hearts and blood pressure to keeping our bones and joints in good condition to maintaining our vision and skin health. But it is just as important, if not more important, to stay mentally fit.

Brain health can be measured in many ways, but the most important metric is how sharp, how agile, or how nimble the mind is. How quickly can you recall information like which day it is today or which year you graduated high school? Can you remember the name of the song you just heard on the radio or the shopping list someone just recited to you? How long does it take you to produce the names of old friends or important historical dates?

Regularly engaging in some memory exercises for seniors (or anyone) can help maintain and improve mental agility so that your mind stays fit and focused as you age. Here are a few ideas to get you started on your brain-exercise regimen.

6 Great Brain Activities for Seniors:

Brain Activity 1: Jigsaw Puzzles

Who knew all those humble jigsaw puzzles you did as a kid were actually excellent for your brain development and spatial reasoning? Puzzles are a great way to exercise your brain's ability to identify, remember, and match shapes as well as color, texture, and size. For an extra challenge, consider assembling a puzzle upside-down, with blank pieces, where you'll only have the pieces' shapes to guide you. Other great cognitive puzzles for seniors include Sudoku, Scrabble, word searches, Rubik's Cubes, or crossword puzzles.

Brain Activity 2: Trivial Pursuit or Other Trivia Games

Simple fact recall is one of the key ways doctors measure a person's brain agility. Whether it be facts about decades-old history, random minutiae about a famous artwork or artist, or the latest updates in a contemporary news stories, engaging in a trivia game of any kind can help keep you and your brain sharp and swift. Try a website like Sporcle or Lumosity for some novelty and variety.

Brain Activity 3: Study a New Language

You don't have to become fluent to reap the cognitive rewards of studying a new language! Simply taking the time to learn the basics of a new language and memorizing a few words and phrases can go a long way toward keeping your brain sharp and providing it with new challenges. Set a goal of being able to, say, order dinner in a restaurant, ask where the train station is, and describe your life to someone in a basic way are excellent starts. Try downloading the free Duolingo smartphone app or another web-based program to get started.

Brain Activity 4: Reciting Geography Facts

The rivers of western Europe, the capitals of all 200+ countries, all the mountain ranges in Colorado, all 61 of America's national parks—it doesn't matter which topographical features call to you the loudest, brushing up on your high school geography knowledge is another great way to exercise your memory and recall skills.

Brain Activity 5: Word-Based Games like Scattergories, Scrabble, or Words With Friends

Games that force you to come up with words or phrases on the fly or those that require you to generate a word from a jumble of letters can be terrific for brain stimulation. These kinds of word games help activate the parts of your brain responsible for language and word recall, and they also often require a second person for full play, so they're also good for staying socially active.

Brain Activity 6: Embrace a New Hobby

In the end, the most important gift you can give your mind is novelty, so pretty much anything new or different will likely help improve your cognitive functioning. This could range from starting a garden to honing your baking skills to becoming a painter to making a scrapbook (which is also great for revisiting and recollecting old memories!). This could also include physical activities like nature walks, canoeing, or low-impact sports, which help support brain health and stave off mind-deteriorating conditions.

Senior Humor

courtesy of elderoptionsoftexas.com



Married Four Times

The local news station was interviewing an 80-year-old lady because she had just gotten married for the fourth time.

The interviewer asked her questions about her life, about what it felt like to be marrying again at 80, and then about her new husband's occupation..

"He's a funeral director," she answered.

"Interesting," the newsman thought... He then asked her if she wouldn't mind telling him a little about her first three husbands and what they did for a living.

She paused for a few moments, needing time to reflect on all those years. After a short time, a smile came to her face and she answered proudly, explaining that she had first married a banker when she was in her 20's, then a circus ringmaster when in her 40's, and a preacher when in her 60's, and now - in her 80's - a funeral director.

The interviewer looked at her, quite astonished, and asked why she had married four men with such diverse careers.

(Wait for it...)

- She smiled and explained, "I married one for the money, two for the show, three to get ready, and four to go."



A Perfect Marriage?

A man and woman had been married for more than 60 years. They had shared everything. They had talked about everything. They had kept no secrets from each other, except that the little old woman had a shoe box in the top of her closet that she had cautioned her husband never to open or ask her about.

For all of these years, he had never thought about the box, but one day, the little old woman got very sick and the doctor said she would not recover.

In trying to sort out their affairs, the little old man took down the shoe box and took it to his wife's bedside.

She agreed that it was time that he should know what was in the box. When he opened it, he found two crocheted dolls and a stack of money totaling \$95,000.

He asked her about the contents. "When we were to be married," she said, "my grandmother told me the secret of a happy marriage was to never argue. She told me that if I ever got angry with you, I should just keep quiet and crochet a doll."

The little old man was so moved; he had to fight back tears. Only two precious dolls were in the box. She had only been angry with him two times in all those years of living and loving. He almost burst with happiness.

"Honey," he said, "that explains the dolls, but what about all of this money? Where did it come from?"

"Oh," she said. "That's the money I made from selling the dolls."

A wife was making a breakfast of fried eggs for her husband. Suddenly, her husband burst into the kitchen. 'Careful,' he said, 'CAREFUL! Put in some more butter! Oh my gosh! You're cooking too many at once. TOO MANY! Turn them! TURN THEM NOW! We need more butter. Oh my gosh! WHERE are we going to get MORE BUTTER? They're going to STICK! Careful. CAREFUL! I said be CAREFUL! You NEVER listen to me when you're cooking! Never! Turn them! Hurry up! Are you CRAZY? Have you LOST your mind? Don't forget to salt them. You know you always forget to salt them. Use the salt. USE THE SALT! THE SALT!'

The wife stared at him. 'What in the world is wrong with you? You think I don't know how to fry a couple of eggs?' The husband calmly replied, 'I just wanted to show you what it feels like when I'm driving.'

A guy is reading his paper when his wife walks up behind him and smacks him on the back of the head with a frying pan. He asks, "What was that for?" She says, "I found a piece of paper in your pocket with 'Betty Sue' written on it." He says, "Jeez, honey, remember last week when I went to the track? 'Betty Sue' was the name of the horse I went there to bet on." She shrugs and walks away.

Three days later he's reading his paper when she walks up behind him and smacks him on the back of the head again with the frying pan. He asks, "What was that for?" She answers, "Your horse called."

You'll love this one!! An out-of-towner drove his car into a ditch in a desolated area. Luckily, a local farmer came to help with his big strong horse named Buddy. He hitched Buddy up to the car and yelled, "Pull, Nellie, pull!" Buddy didn't move. Then the farmer hollered, "Pull, Buster, pull!" Buddy didn't respond.

Once more the farmer commanded, "Pull, Coco, pull!" Nothing. Then the farmer nonchalantly said, "Pull, Buddy, pull!" And the horse easily dragged the car out of the ditch. The motorist was most appreciative and very curious. He asked the farmer why he called his horse by the wrong name three times. The farmer said, "Oh, Buddy is blind and if he thought he was the only one pulling, he wouldn't even try!"

A woman on the phone to her friend; I feel like my body has gotten totally out of shape, so I got my doctor's permission to join a fitness club and start exercising.... I decided to take an aerobics class for seniors. I bent, twisted, gyrated, jumped up and down, and perspired for an hour. But, by the time I got my leotards on, the class was over.

A young man was walking through a supermarket to pick up a few things when he noticed an old lady following him around. Thinking nothing of it, he ignored her and continued on.

Finally he went to the checkout line, but she got in front of him. "Pardon me," she said, "I'm sorry if my staring at you has made you feel uncomfortable. It's just that you look just like my son, who just died recently." "I'm very sorry," replied the young man, "is there anything I can do for you?" "Yes," she said, "As I'm leaving, can you say 'Good bye, Mother'? It would make me feel so much better." "Sure," answered the young man.

As the old woman was leaving, he called out, "Goodbye, Mother!" As he stepped up to the checkout counter, he saw that his total was \$127.50. "How can that be?" He asked, "I only purchased a few things!" "Your mother said that you would pay for her," said the clerk.

A man buys a parrot and brings him home. But the parrot starts insulting him and gets really nasty, so the man picks up the parrot and tosses him into the freezer to teach him a lesson. He hears the bird squawking for a few minutes, but all of a sudden the parrot is quiet. The man opens the freezer door, the parrot walks out, looks up at him and

says, "I apologize for offending you, and I humbly ask your forgiveness."

The man says, "Well, thank you. I forgive you."

The parrot then says, "If you don't mind my asking, what did the chicken do?"

An elderly woman had just returned to her home from an evening at church service when she was startled by an intruder. As she caught the man in the act of robbing her home of its valuables, she yelled, "STOP! ACTS 2:38!" (Repent and be baptized, in the name of the Lord, so that your sins may be forgiven.)

The burglar stopped in his tracks. The woman calmly called the police and explained what she had done. As the officer cuffed the man to take him in, he asked the burglar, "Why did you just stand there? All the old lady did was yell scripture at you."

"SCRIPTURE?!" replied the burglar, "She said she had an AXE and TWO 38's!"

BEST EVER SENIOR CITIZEN JOKE - A woman brought a very limp duck into a veterinary surgeon. As she laid her pet on the table, the vet pulled out his stethoscope and listened to the bird's chest.

After a moment or two, the vet shook his head and sadly said, "I'm sorry, your duck, Cuddles, has passed away." The distressed woman wailed, "Are you sure?" "Yes, I am sure. Your duck is dead," replied the vet.

"How can you be so sure?" she protested. "I mean you haven't done any testing on him or anything. He might just be in a coma or something."

The vet rolled his eyes, turned around and left the room. He returned a few minutes later with a black

Labrador Retriever. As the duck's owner looked on in amazement, the dog stood on his hind legs, put his front paws on the examination table and sniffed

the duck from top to bottom. He then looked up at the vet with sad eyes and shook his head.

The vet patted the dog on the head and took it out of the room. A few minutes later he returned with a cat. The cat jumped on the table and also delicately sniffed the bird from head to foot. The cat sat back on its haunches, shook its head, meowed softly and strolled out of the room.

The vet looked at the woman and said, "I'm sorry, but as I said, this is most definitely, 100% certifiably, a dead duck."

The vet turned to his computer terminal, hit a few keys and produced a bill, which he handed to the woman.. The duck's owner, still in shock, took the bill. "\$150!" she cried, "\$150 just to tell me my duck is dead!"

The vet shrugged, "I'm sorry. If you had just taken my word for it, the bill would have been \$20, but with the Lab Report and the Cat Scan, it's now \$150."

The church held a "Marriage Seminar" and the Priest asked Luigi, as his 50th wedding anniversary approached, to share some insight into how he managed to stay married to the same woman all these years. Luigi replied to his audience, "Well, I tried to treat her well and spend money on her. But the best thing I did was take her to Italy for our 20th anniversary."

The Priest said "Luigi, you are an inspiration to all husbands here today. Please tell the audience what you plan for your wife for your 50th anniversary." Luigi proudly replied "I'm gonna go and get her."



THE FACES OF WEALTH MANAGEMENT

Shortcuts don't lead to the best financial planning, and that's why Chornyak & Associates doesn't use them. Developed over 40 years, Chornyak uses proprietary processes and systems to research, analyze, select and monitor recommended investments. With a thorough understanding of each client's financial picture, Chornyak builds comprehensive planning strategies to help achieve their dreams.

It takes more time to ask lots of questions, gather detailed information and act as a true partner, but Chornyak believes that's the best way to be sure every financial decision supports their clients' goals and desires with broad diversification and proper investment allocation. This disciplined approach is based on one simple belief: investors rarely reap above-average returns by taking unnecessary risks.

Chornyak manages over \$1.1 Billion in assets for over 1,000 individuals and businesses nationwide. The Columbus firm grew its business through referrals from satisfied clients who recommended its customized, comprehensive financial planning to friends and colleagues.

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