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JANUARY 2021

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What Next?**

**A Profile of
Dean Martin**

**5 Ways to Boost
Your Memory**

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Five Ways to Boost Your Memory

www.medicalnewstoday.com

Anyone can improve their memory, unless they are experiencing memory loss as part of a medical condition. Whether you want to ace your science test, enter the World Memory Championships, or preserve and enhance your memory as you age, we have some memory-boosting tips that may help.



Do you struggle to remember things? Our top tips can help you to improve your memory.

Memories are the building blocks of our internal biographies. They tell us what we have done during our lifetime and who we have connected with along the way. Memories play a vital role in making us who we are as human beings, which is why age-related memory loss can signify losing our sense of self.

Many people worry about declining memory and thinking skills. But what makes some individuals experience memory loss over time while others remain sharp? Genes contribute to how intact our memories stay, but so too do lifestyle choices.

Eating a healthful diet, getting regular exercise, keeping an eye on our cholesterol, blood pressure, and blood sugar levels, and not smoking have all been shown to protect memory. In the same way that muscles become stronger with use, memory and cognitive skills do too.

The age-old proverb “you can’t teach an old dog new tricks” does not apply to the brain; it can adapt and constantly change, even into old age. Your brain has the potential to create new cells and neural connections if it is provided with the right stimuli. The brain’s ability to change, grow, and improve throughout life is known as neuroplasticity.

Your daily habits influence how well your brain works. There are many steps that you can take to harness the power of your brain’s ability to change and improve your memory. Here are *Medical News Today’s* tricks to help you fire up your brain’s recall and retention.

1. Eat a brain-boosting diet

The body needs fuel to function properly, and this holds true for the brain, as well. Eating the right foods and avoiding the wrong ones can be an effective strategy for powering your brain and keeping it fit and healthy for life.

Mediterranean diet



The Mediterranean diet may protect against cognitive decline and improve memory.

The Mediterranean diet is ranked as one of the most healthful diets on the planet. It is based on an intake of fruits, vegetables, whole grains, beans, legumes, healthy fats — such as olive oil, nuts, and fish — and lean protein.

Research indicates that the Mediterranean diet prevents major chronic diseases and helps you to live longer. It has also been shown to have a long-term positive impact on cognitive function and is linked to less cognitive decline and improved memory and attention.

The consumption of extra-virgin olive oil, which is a major part of the Mediterranean diet, has been found to protect memory and learning ability as well as safeguard against cognitive decline.

Ketogenic diet

Ketogenic diets have gained public attention for an assortment of health benefit and weight loss claims. Ketogenic diets are low in carbohydrates and high in fat. Drastically reducing your intake of carbohydrates and replacing them with fat puts your body into a metabolic state known as ketosis.

Ketosis increases your body's efficiency in burning fat for energy and creates ketones from fat in the liver, which supplies energy to the brain.

Recent research has revealed that in older animals, the ketogenic diet improves memory, preserves brain function, and increases the chances that the animal will live into old age.

Memory-improving foods

Although a diet that emphasizes eating “real” rather than processed foods, avoiding trans fats and sugar, and eating healthful fats will help to fuel your brain and memory, certain foods outweigh others for their benefits.

Here are some foods that recent research has hailed as memory boosters.

Walnut consumption is associated with improved performance on cognitive function tests for memory, concentration, and speed of information processing.

Blueberry concentrate improves brain function, working memory, blood flow to the brain, and activation of the brain while conducting cognitive tests.

Lutein found in kale and spinach, as well as avocados and eggs, may counter cognitive aging and improve learning and memory.

Avocado improves cognitive function in tests evaluating memory, processing speed, and attention levels.

Cocoa and chocolate enhance working memory performance and visual information processing, and they counteract sleep deprivation-related cognitive impairment. Dietary cocoa flavanols have also been found to reverse age-related memory decline.

Caffeine — equivalent to five cups of coffee per day — reverses memory impairment in mice bred to develop symptoms of Alzheimer's disease.

Cinnamon promotes memory improvement and may target cognitive impairment and Alzheimer's disease.

Peppermint tea significantly improves long-term and working memory, as well as alertness, compared with chamomile and hot water.

2. Get physically active

If you want your memory to stay sharp, it is important to keep active. Exercise increases oxygen levels in your brain, reduces your risk of cardiovascular disease and diabetes — which leads to memory loss — decreases levels of stress hormones, and increases the effect of helpful brain chemicals.



Aerobic activity and resistance training may help to boost brain power in people over the age of 50. Working out also facilitates neuroplasticity of certain structures in the brain, which enhances cognitive function.

In an analysis investigating brain health of the over 50s, researchers found that aerobic activity and resistance training combined boosts brain power. Aerobic activity improved cognitive abilities, while resistance training enhanced memory, working memory, and executive function.

Aerobic exercise in young adults has also been shown to be a predictor of recognition memory. Particular hormones that increase during exercise, called growth factors, help to improve memory. Growth factors mediate the connection between exercise and brain health via the hippocampus — which is a region of the brain responsible for learning and memory.

Incorporating elements of moderate-intensity aerobic and resistance training for at least 45 minutes per session, and on as many days of the week as you can manage, will likely benefit your cognitive abilities and memory.

Research also hints that if you want to remember something you have just learned, you should aim to exercise 4 hours later. Individuals who exercised 4 hours

after a learning session were better at retaining information 2 days later than individuals who exercised immediately after learning or not at all.

Exercise does not have to be all running and weights; horse riding has been shown to improve children's cognitive ability and dancing may reverse signs of brain aging.

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3. Take a nap

Do you think that enhancing your memory will be challenging? Think again; you can nap your way to a superior memory

An hour-long nap in the afternoon could be enough to improve your cognitive abilities.

Adults need 7–9 hours of sleep per night to maintain physical and mental health. Sleep helps us to solidify and consolidate short-term memory to long-term memory. After sleep, people tend to improve information retention and perform better in memory tests. Skipping the recommended amount of sleep, however, interferes with the brain's ability to form new memories.

Sleep may be a trouble-free way to improve long-term retention of information. Participants of a study who slept between learning sessions could recall 10 to 16 words on a memory test, while those who had not slept only recalled 7.5 words, on average.

Other research found that in adults aged 65 and older, taking an hour-long nap in the afternoon improved performance on cognitive tests compared with individuals who did not nap.

Those who took shorter or longer naps, or who did not nap at all, exhibited declines in their mental abilities equal to what would be expected of a 5-year age increase.

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4. Give your brain a workout

The popularity of brain-training apps has turned the industry into a billion-dollar business. However, do brain-training programs really work? Evidence increasingly suggests that they do not.

Using mnemonic devices may help you to remember what you need at the grocery store.

Brain-training programs lead to improvement in the task that you have been practicing, but they do not appear to strengthen memory, intelligence, or cognitive abilities.

However, there are techniques you can use to help you learn to encode and recall important information, and these are called mnemonic devices. These methods can be your superpower when needing to remember people's names — at a big event, for example.

Mnemonic devices are a shortcut that helps us to link the information we want to remember with a word, image, or sentence. It is a method of memorizing information that makes it stick in our brains longer and be recalled more easily.

Types of mnemonic devices include:

The method of loci, which requires you to imagine items that you would like to remember along a familiar route. Associate words or concepts with one of your locations along the way to make them easier to recall later.

Acronyms can be used as a tool to remember anything from the colors of the rainbow to the items on your shopping list. For example, you could use the acronym "CAKE" to help you remember that you need to collect cheese, apples, kale, and eggs from the store.

Rhymes can help you to recall information such as how many days there are in the month of June: "Thirty days has September, April, June, and November."

Chunking is a way to break down large pieces of information into smaller, more manageable chunks of information, such as breaking down telephone numbers in the United States into three chunks, rather than trying to remember all 10 digits separately.

Imagery can help you to remember pairs of words, such as blue water, yellow sun, and green grass. By recalling a specific image, it can help us to recall information that we associated with that image.

The more you exercise your brain, the easier you will find it to process and remember information. The best workouts to develop new brain pathways are ones that are new and challenging.

5. Kick back and relax

Chronic stress has an adverse effect on the brain. Over time, stress destroys brain cells, damages the hippocampus, and is linked with memory loss. Managing stress can therefore be one of the best ways to protect your memory.

Meditation and yoga help to increase brain function.

Meditation and listening to music may be effective strategies for relieving stress and reversing early memory loss in older adults with cognitive decline.

In a study, meditation and listening to music over a 3-month period significantly improved subjective memory function and objective cognitive performance. The memory and cognition gains were still present or further increased for 3 months after the intervention.

Just 25 minutes of mindfulness meditation and Hatha yoga per day has also been found to have a positive effect on mood and boost brain function and cognitive abilities.

Do you enjoy doodling or taking photographs? These hobbies could be used as tools to help with memory recall. Doodling while conducting a dull task improved recall by 29 percent over non-doodlers in one study, while taking photos improved performance in visual memory tasks in another study.

Lastly, if you find that you relax with certain aromas, you might want to try rosemary essential oil. Children who took part in a memory game after being in a rosemary-diffused room scored significantly higher than children who had been in a room with no scent.

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DISTRESS OR DELIGHT: ARE YOU LEAVING A LOVE LETTER OR A RECIPE FOR DISASTER?

By Stacey Riley Walters, Esq.

Roses are red; Violets are blue; Which estate plan, is right for You? This is the number one question I am always asked. When people finally decide they are ready to plan, you need to know that “one size” does not fit all. So, how do you know the right plan...the perfect plan for you and your family? Really, the answer depends on very thoughtful questions that you must contemplate: What are your goals? What do you want to happen? What *don't* you want to happen? Yes, estate planning is a thoughtful process, planning for the expected and the unexpected.

Estate planning serves many purposes, and it is all driven by your answers to these questions. Here are a few of the goals that many individuals desire to achieve with their perfect plan :

- * Avoid court probate
- * Keep your last wishes private
- * Make things easy when you die
- * Keep assets in your bloodline
- * Provide for a pet
- * Restrict full access to assets
- * Provide for grandchildren
- * Avoid government involvement
- * Support a disabled loved one while protecting disability benefits
- * Protect losing life savings to a nursing home
- * Ensure kids in a blended family are NOT accidentally disinherited
- * Support surviving spouse, then ensure the remainder goes to who you wish
- * Control how much of your assets someone can access/spend at one time
- * Protect your heirs/children's inheritance from loss in a divorce
- * Ease of access to assets if you're incapacitated

Estate planning is as equally important for people with small estates, as those with larger ones. But, you cannot make a good decision until “you know, what you don't know.” There are really only two ways for you to express how you want your assets handled after you are gone: 1) Last Will and Testament or 2) Living Trust. Now, for those people who procrastinate too long, or whose life is cut short before they have had an opportunity to create a plan, or who just do not care what happens...

NEVER FEAR,
THE
GOVERNMENT
HAS A PLAN
FOR YOU!!



It's called dying Intestate. The word “Intestate” means you died without a valid Will (or no Will at all) or no Living Trust such that the state laws where you reside dictate who gets your assets and who controls your assets throughout the court probate process. Obviously, there are very few people who would intentionally choose to die Intestate. However, there are some who are fooled by a fallacy of sorts that may influence their decision about estate planning.

THE FALLACY. My best friend once asked me why most people think that they do not need a Will or that all they need is a Last Will and Testament. I explained that it is all about our knowledge base. “When your mom knows your grandma had a Will in order to pass her assets down, your Mom believes that a Will is the way, never looking for any other way.” So, let's remove a few myths. 1) TRUE or FALSE: If I have a Last Will and Testament, your assets just automatically go to the people you have named in your Will? FALSE! Assets that remain in your name are frozen and have to go through the probate process. Even if you have beneficiaries named, the assets are still frozen until the death certificate arrives several weeks later, and then the beneficiary must present all of the necessary identification and documents in order for the asset to be paid out or transferred to them. 2) TRUE or FALSE: If I am married and everything is jointly owned, it just automatically goes to my spouse? FALSE! Except for real estate that is tenants by the entireties, assets that are joint are treated as 50/50. So, when one spouse dies, the entire asset can be frozen until it goes through the probate process. 3) TRUE OR FALSE: If I have an asset that is joint with another person, but legally the asset has been executed with a right of survivorship, then the other person gets the entire asset and can do whatever they want to do with the asset, even if it is contrary to my wishes in my Will or Trust? TRUE! Once a beneficiary is named and they take control over the asset, they have no obligation to do anything with it other than what they want to do. 4) TRUE OR FLASE:

If I have a beneficiary named as payable on death or transfer on death, are my assets still accessible when I die? FALSE! The assets are frozen when you die, and the person you named will have to wait until they can present a death certificate, identification and other required documentation before the asset becomes available to that person.

So, the question is, “do you need a Will or a Living Trust, or BOTH, in order to ensure you have the perfect plan to meet your goals and that your wishes are met?”

- **Tradition: Last Will and Testament.** Your Will is a document you sign in front of witnesses and typically a notary public. It sets forth how you would like to have your assets and property distributed after your death and who you want to be in charge of making sure that happens after you are gone. You can change it throughout your life and you can use it to appoint a guardian for any minor children or dependents. However, a Will does not take effect until after you die, so it does nothing to help you or your family throughout your lifetime. A Will has to go through the Court Probate process. Why? Because the Court has to determine if the Will is valid under the state laws, including if it is a Will created out-of-state. If the Will is not legally valid, then the court deems you died without a Will, the laws of Intestate take over to direct how your assets will be distributed. A full court probate of assets typically takes 10 months to 2 years in North Carolina, depending on a lot of different factors. Part of the process includes advertising in a newspaper that you died, so all potential creditors know. Any creditor then has 90 days to make a claim with the Court for part of your estate, and of course, your debts from the creditor claims have to be paid in accordance with the laws.
- **The Carefree Way: A Living Trust.** There are many different types of Trust, but a Living Trust provides for management of your assets both during your life and after your death. During your life, you (and your spouse) can serve as the trustee of your own Living Trust, managing the assets for the benefit of yourself and the beneficiaries of the Trust. You also name a back-up person to manage your Trust in the event of your incapacity during your lifetime

and certainly, after your death. A Living Trust does not require court oversight, and therefore, keeps your financial information out of the public record, avoids the maximum \$6,000 court fees (a sliding scale that is calculated based on the amount of your assets), and avoids probate court all together! Using a Living Trust means ease of access to your assets while you are alive, without someone having to run around with a power of attorney trying to jump the necessary hoops before they can help you. Your assets are never frozen or inaccessible. This allows you to be proactive and plan to use the Living Trust to plan for your incapacity and to protect your assets from complete loss due to healthcare costs. A Living Trust also means that assets retitled into the Trust are not frozen when you die. The person that is in charge when you are gone (Successor Trustee), will have full access to pay final bills, burial expenses and then, can immediately distribute your assets in accordance with your wishes spelled out in your Living Trust. Because Trusts are never recorded and never have governmental oversight, your affairs and wishes stay private!

- **The catch-all:** While your assets transfer through your Living Trust, you still need a Will. This is a different type of Will called a Pour-over Will. This Will does not express your wishes in detail, but simply directs any assets that are in your name after your death, which causes probate, to just be given back to your Trust where they are distributed to your heirs as specified in your Trust.

Deciding to create a Trust in addition to a Will can be a good move for certain situations, but there are additional costs in the setup of the Trust. Assets must be transferred to the ownership of the Trust and the Trust must be actively managed. For smaller estates, especially those that would qualify for the federal estate tax exemption (currently \$11.2 million for an individual, although it frequently changes), setting up a Trust is practical if it helps streamline the assets distribution process thus saving all the headaches and costs of Probate, or if it provides for control over assets for minor children or grandchildren.

Trusts are also necessary if you have dependents or loved ones with special needs. Disabled loved ones may need assets throughout their life but will need those assets managed in a way that still allows access to governmental

To determine which option, or combination of options, is best for you, it is wise to talk to an experienced estate planning attorney. There are many different types of Trusts and financial instruments you can use that when coupled with a Will, can help you manage your assets for retirement, give ease of access to ensure you are cared for if you are incapacitated and will streamline your estate to make things simple and easy should the unexpected happen. The estate attorney will brainstorm scenarios with you that you have never thought of, ask pointed questions about your family in order to keep the peace during difficult times, help you realize your goals, and then, craft your perfect plan to meet those needs. This is a mission that the best estate planning attorneys are truly passionate about in order to ensure you have the peace of mind that comes with the perfect estate plan.

FOR YOUR FREE LEGAL GUIDE on “N.C. Estate Planning: Knowing What You Don’t Know”, just email us at legalteam@twestateplanning.law or call our office at (888) 787-1913. For estate planning assistance in North Carolina, reach out to the team at Thomas-Walters Probate and Estate Planning. Setting-up and managing

estates is all we do, and with over 80 years of combined legal experience, we can tailor your perfect plan to meet your specific goals and needs for any situation.

** 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

**THOMAS-
WALTERS** PLLC
PROBATE, TRUSTS AND WILLS

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.



A Profile of Dean Martin

Thefamouspeople.com

Birthday: June 7, 1917

Nationality: American

Died At Age: 78

Sun Sign: Gemini

Also Known As: Dino Paul Crocetti

Born In: Steubenville, Ohio

Famous As: Actor, Comedian, Singer

Height: 5'10"

Family:

Spouse/Ex-: Jeanne Martin

Father: Gaetano Crocetti

Mother: Angela Crocetti

Siblings: Bill Crocetti

Children: Dean Paul Martin

Died On: December 25, 1995

Place Of Death: Beverly Hills

U.S. State: Ohio

Cause Of Death: Cancer

Founder/Co-Founder: Reprise Records

Dean Martin, born as Dino Paul Crocetti, was an American singer, actor, as well as a comedian counted amongst the most popular entertainers of the 20th century in the United States. He is best remembered for his shows, 'The Dean Martin Show' and 'The Dean Martin Celebrity Roast'. He also teamed up with Jerry Lewis to form a duo called 'Martin and Lewis' that became immensely popular among the audiences. He was a member of the famous 'Rat Pack' (which also had members like Frank Sinatra and Sammy Davis, Jr.) as well. Charming and talented, Martin had also acted in several films in his long career. His filmography includes 'The Young Lions', 'Some Came Running', 'Ocean's 11', 'Sergeants 3', and 'Who's Got the Action?' Apart from acting and performing comedy, Martin was a singer as well and had earned a lot of popularity for his hit singles, such as 'Everybody Loves Somebody', 'You're Nobody Till Somebody Loves You', 'Sway', 'Volare', 'That's Amore', 'Ain't That a Kick in the Head?', and 'Memories Are Made of This'. He was known for his pleasant cool personality and many described him as the "King of cool" in the industry.



Childhood & Early Life

Dean Martin was born in Steubenville, Ohio, on June 7, 1917, to Gaetano Alfonso Crocetti, a barber by profession, and Angela Crocetti. Both his parents were of Italian descent. He had an older brother named William Alfonso Crocetti who died in 1968.

He grew up speaking Italian and could not speak English until he was five years old. He was bullied at his first school, Grant Elementary School in Steubenville, for his broken English. Later, he dropped out of Steubenville High School when he was in the 10th grade because he felt he was smarter than his teachers, a reason that sounded odd to several people around him.

After dropping out of the school, he took up many jobs including those of a blackjack dealer and liquor vendor. He also served as a speakeasy croupier and worked in a steel mill. At the age of 15, he picked up boxing to earn some money; this occupation, however, ended up getting him a broken nose, a scarred lip, and several broken knuckles.

He then moved to New York City. In order to make ends meet, he and his roommate Sonny King, who was also

trying to build a career in the show business, used to hold bare-knuckle boxing matches in their apartment. The fights wouldn't end until someone passed out. People paid them for such matches.

Career

During his early days in New York City when Dean Martin was looking to build his career in the show business and was waiting for an offer from the top production houses from Hollywood, he met Jerry Lewis, another comedian, at the Glass Hat Club. Both were working in shows as comedians and forged a friendship as well as an agreement to work in each other's shows.



They formed their own act and made their debut at Atlantic City's 500 Club on July 24, 1946. It did not go well and they were warned by the owner of the show to improve their act. They decided to be more ruthless and added songs, slapstick, and old vaudeville jokes to their performances. The crowd loved the "crazy" act and the duo got a lot of praise for their spontaneous actions and eventually, the act earned them a series of well-paying

engagements on the Eastern seaboard and also ran at the New York's Copacabana.

Dean Martin also appeared on several short-films as well as feature films. However, his first major role in a film 'Ten Thousand Bedrooms' in 1957 did not succeed at the box office.

In 1958, he appeared in the movie 'The Young Lions' which became a turning point in Martin's acting career. Within the next decade, he established himself as a film star working in films like 'Some Came Running' alongside the great Frank Sinatra. He also won a Golden Globe nomination for his work in the film 'Who Was That Lady?' and later appeared in popular films like 'Ocean's 11', 'Sergeants 3', and 'Who's Got the Action?'

After working with the great Frank Sinatra, the two became good friends and formed a team that consisted of Joey Bishop, Peter Lawford, and Sammy Davis Jr. besides the two. The men worked for a long time, making films together, and were so popular that they even influenced the political ideologies held by the masses.

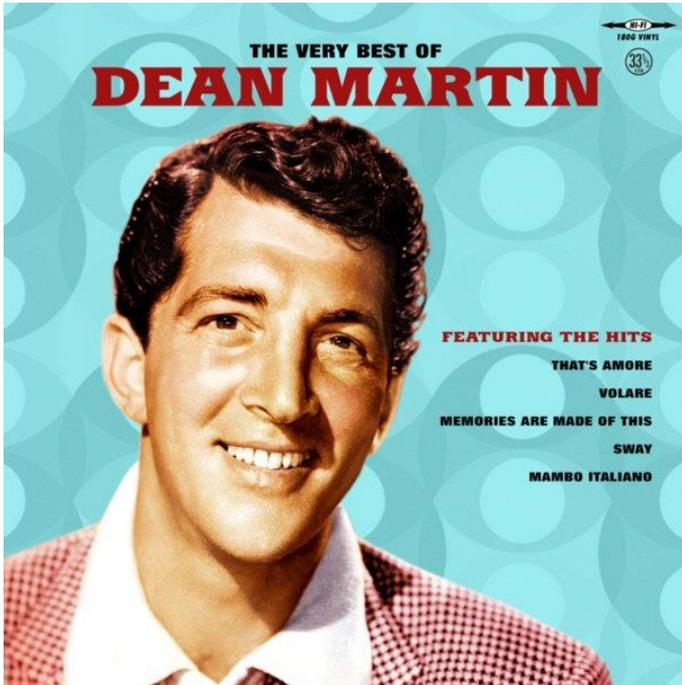


Martin launched his own comedy-variety series 'The Dean Martin Show' in 1965 on NBC. The show was a huge hit and Martin was nominated for the Golden Globe Award for 'Best Actor - Television Series Musical or Comedy' in 1966, which he eventually won.

Major Works

At the beginning of his career, Dean Martin's partnership with fellow comedian Jerry Lewis was one of the highlights in his career. Together they performed on numerous occasions and even went on to appear in New York's Copacabana. They eventually appeared on television as well in the 'The Ed Sullivan Show'. Their act was praised and loved by the audience and earned them the spotlight they were looking for.

He reached the pinnacle of his career with 'The Dean Martin Show' which he launched on NBC in 1965. The show ran for nine years and consisted of 264 episodes. He portrayed himself as a carefree drinker who would flirt with women with cheeky pick up lines. Martin won a Golden Globe Award for 'Best Actor - Television Series Musical or Comedy' in 1966 and also won three more nominations back to back in the next three years.



Martin delivered a lot of hit singles between 1951 and 1968. He witnessed almost 40 of his popular singles featuring on the Billboard Hot 100 chart during that time period. Among those forty tracks, the three which topped the chart were 'That's Amore' in 1953, 'Memories Are Made of This' in 1956 and 'Everybody Loves Somebody' in 1964.

Awards & Achievements

In 1966, Dean Martin won a Golden Globe Award for Best Actor - Television Series Musical or Comedy for 'The Dean Martin Show.'

He was posthumously honored with a Grammy Lifetime Achievement Award in February 2009.

Personal Life

Dean Martin was married three times. He wed Elizabeth Anne McDonald on October 2, 1941. The couple had four children together, Craig Martin, Claudia Martin, Gail Martin and Deana Martin. Martin and Elizabeth got divorced in 1949.

In September 1949, he married Jeanne Martin. Martin

had three children with her, Dean Paul Martin, Ricci Martin, and Gina Martin. Their marriage lasted for 24 years and came to an end on March 29, 1973 through a divorce. Lastly, Martin married Catherine Hawn on April 25, 1973 and got divorced in February 1976.

A heavy smoker, Martin was diagnosed with lung cancer at the Cedars Sinai Medical Center in September 1993. On December 25, 1995, he died of acute respiratory failure resulting from emphysema at his Beverly Hills home.

Trivia

Martin has a street named after him in Texas. He was inducted into the Lou Holtz/Upper Ohio Valley Hall of Fame in 2001.

His signature hit single 'Everybody Loves Somebody' is written on his tombstone.

He used to drink apple juice and not real alcohol during stage performances.

He had worked in a total of 17 feature films with his friend Jerry Lewis between 1949 and 1956.

Dean Martin Movies

1. The Judy Garland Show (1962)
2. Rio Bravo (1959)
3. Movin' with Nancy (1967)
4. Some Came Running (1958)
5. The Sons of Katie Elder (1965)
6. The Young Lions (1958)
7. Bells Are Ringing (1960)
8. Career (1959)
9. Toys in the Attic (1963)
10. What a Way to Go! (1964)





4 WAYS POOR ESTATE PLANNING ROBS YOUR FAMILY

1 LAST WILL AND TESTAMENT

Did you know that leaving your last wishes in a Will, means your assets may be frozen, going through Probate Court before they can be distributed? Worse yet is all the cost and money your family loses in the process!

2 LOSS OF CAPACITY

What if you're unable to even cash a check? If you're not prepared for that unexpected with up-to-date documents like a power of attorney, your family has to sue you in Court for guardianship before they can help you.

3 SECOND MARRIAGE

Leaving everything to your current spouse, never thinking about how your spouse's Will leaves it all to his kids, and none for yours? It's easy to meet your wishes to avoid such disasters, if you have the right plan in place.

4 IRA IS LIQUIDATED

Hate the thought that your kids could lose your IRA if they divorced? Well, under the new SECURE Act, all of the money has to come out within 10 years of your date of death, which means it is wide open to such things when it is then secured in a joint investment account, bank account, or even a new co-owned property.

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I Need a Neurologist: What Next?

By Sherri Johnson, American Telephysicians, Inc.

Doctors visits are overwhelming, but seeing a specialist may bring another level of anxiety. Your brain health is important and it often requires help from a Neurologist or a Psychiatrist. So, how can this visit be less stressful?

A group of physicians from around the country has developed a revolutionary solution, NeuroX. Led by Dr. Umar Farooq, a renowned stroke specialist, NeuroX is an online neurology and psychiatry ecosystem, bringing critical specialties to your doorstep. Reduce the stress and maintain your privacy by meeting with a Neurologist or Psychiatrist online. Online consultations provided by NeuroX are being used by patients in their homes, but are also popular with residents of senior living facilities, independent living facilities, nursing homes, and memory care units. NeuroX specialists are board certified and work at renowned neurology institutions across the US. Imagine how easy it would be to see a specialist on your phone or laptop? Telemedicine is easy to use and convenient, meaning you don't have to leave your home.

Brain health is important, especially as we age. According to the American Heart Association, "When your brain is healthy, it has the blood flow required for peak performance. A healthy brain is essential for living a long and full life. When your brain is healthy, you're better able to pay attention, solve problems, communicate, and much more."¹ The goal of NeuroX's ecosystem is to provide affordable and accessible world-class care for patients with neurological or psychiatric problems.

Brain health can take many forms, including headaches and migraines, epilepsy and seizure disorders, strokes, memory disorders and dementia, multiple sclerosis, and neuro-immunology. The NeuroX team is made-up of neurology sub-specialists that can address any of these issues. NeuroX Psychiatrists and Neuropsychologists are already helping patients with memory disorders and neuro-cognitive issues, including Alzheimer's disease and dementia. NeuroX also offers subspecialty clinics, including stroke prevention and help with adopting a Ketogenic diet.

You may wonder, "What is an ecosystem?" For NeuroX, the ecosystem includes those specialties and sub-



Dr. Umar Farooq

specialties, but also brings ancillary services to conduct at-home EEG tests, monitor patients remotely, and deliver medication to patients' homes. And, NeuroX is affordable; patients with or without insurance can now afford specialty services, including patients with high deductible plans. And because NeuroX is a telemedicine solution, you can see a specialist in days and not weeks or months.

NeuroX's vision is to support brain health in a compassionate manner, giving patients a safe, affordable consultation option. Mission accomplished.

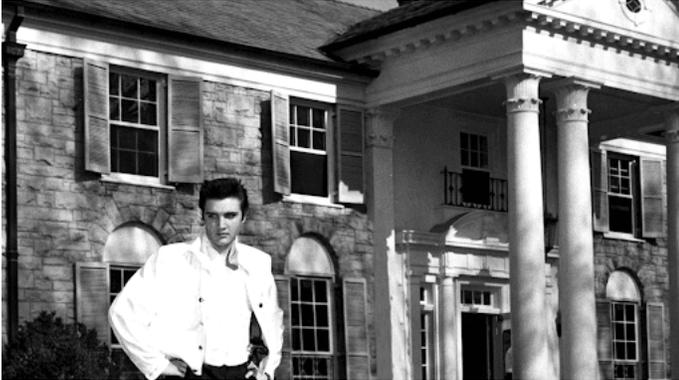
NeuroX is a project of American TelePhysicians, a national telemedicine technology and physician services company based in Jacksonville, Florida. You can learn more about AmericanTelephysicians at www.americantelephysicians.com and get familiar with everything NeuroX has to offer at www.neurox.us.

¹ 'What is brain health?', American Heart Association, 2020, <https://www.heart.org/en/health-topics/brain-health>

What Happened in 1957

Important News and Events, Key Technology and Popular Culture

By thepeoplehistory.com



Cost of Living 1957

How Much things cost in 1957

Yearly Inflation Rate **USA** 3.34%

Average Cost of new house \$12,220.00

Average Monthly Rent \$90.00

Average Yearly Wages \$4,550.00

Cost of a gallon of Gas 24 cents

Bacon per pound 60 cents

Eggs per dozen 28 cents

Hi Fi Portable Record Player \$79.95

Children's Shoes \$5.95

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

First Frisbee Toy

1. Wham-O releases the first Frisbee toys for sale during January .
2. The most common origin story for the name of the flying disc is that college students would throw empty

pie tins from the Frisbie Pie Company in Connecticut in the late 1800s.

3. Inventor Walter Frederick Morrison got the idea for a flying disc in the late 1940s and developed a plastic version, specifically designed to fly easily.

4. He originally named it the Pluto Platter, hoping to cash-in on the alleged flying saucer U.F.O sightings at the time.

5. The toy company Wham-O bought the Pluto Platter, changed its name to the Frisbee, and it soon became a wildly popular toy.

World --- Asian Flu Pandemic

Asian Flu pandemic claims over 150,000 lives world wide

Final I Love Lucy



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

American Bandstand

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

Soviet Union launches Sputnik 2

The Soviet Union launches Sputnik 2. On board is the first animal to enter space - a dog named Laika.

Viet Cong Guerrillas attack South Vietnam

South Vietnam attacked by Viet Cong Guerrillas

Transcontinental Speed Record

Future astronaut John Glenn sets the transcontinental speed record.

Hurricane Audrey hits the United States Gulf Coast

Hurricane Audrey hits the United States Gulf Coast. Hurricane Audrey hits the shores of Louisiana and Texas on June 27th. Hurricane Audrey came early in the hurricane season and formed on the 25th of June. It was one of the most devastating hurricanes on record and caused large amounts of damage in the Gulf coastal region, especially in Southern Louisiana and South Eastern Texas. It is estimated that around 500 people died as a result of the storm and it caused over \$100 million in damage to the towns that were hit by it.

Little Rock Nine

The National Guard on the order of Governor Orval Faubus is used to prevent nine African American students from entering Central High School in Little Rock on September 4th and shortly after Federal troops charge defiant protesters with fixed bayonets to ensure nine African American Students can attend Little Rock Central High School in Arkansas.

1957 Men's and Women's Fashion Clothes



Toys Selection



More News and Key Events

UK

Foot and Mouth in England Reaches epidemic proportions with 30,000 animals slaughtered

U.S.

The House for Un-American Activities Committee (HUAC) convicts a number of writers and playwright's for Un-American Activities / Communist party membership

Haiti

Physician Francois Duvalier **PAPA DOC** becomes president of Haiti

Ghana

Ghana Gains Independence from Great Britain

U.S.

The Mackinac suspension bridge opens connecting the Upper and Lower peninsulas of the U.S. state of Michigan.

The United States attempts to launch its first satellite, with the Vanguard TV3 rocket, but it fails.

Martin Luther King Jr heads nationwide resistance to racial segregation and discrimination in the US

Federal Troops sent to Arkansas to enforce anti segregation laws

Portable Radar Devices Used To Enforce Speed Limits

Toyota starts selling cars in the US, the first is the Toyopet Crown

Popular Culture 1957

- Elvis Presley purchases a mansion in Memphis, Tennessee and calls it Graceland
- The Cavern Club opens in Liverpool (Where the Beatle's started)
- The Film Jailhouse Rock premiers with Elvis Presley
- "American Bandstand" the teenagers chart music show makes its network debut on ABC

Popular Films

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

Popular Books

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

Born This Year

Jayne Torvill October 7th

Nancy Cartwright October 25th

Donny Osmond December 9th

Gloria Estefan September 1st

Technology

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

**ONE GREAT
THING ABOUT
GETTING OLD IS
THAT YOU CAN
GET OUT OF ALL
SORTS OF
SOCIAL
OBLIGATIONS
JUST BY
SAYING YOU'RE
TOO TIRED.**

~george carlin

WHAT WILL MEDICARE LOOK LIKE IN A POST-COVID WORLD?

BY LINDSAY ENGLE



The coronavirus has changed many things in the world, healthcare and Medicare included. But what will Medicare look like in a post-Covid world?

Well, there are some changes we've noticed, including increased access to telemedicine and mental health services. But that's not all. Let's take a closer look at how Medicare is adapting to a post-Covid world.

Medicare Expands Coverage in Response to Covid-19

The telehealth coverage expansion makes sense during the pandemic due to social distancing measures. Also, Medicare covers the management and evaluation of mental illnesses done virtually. Seniors need remote access to mental health doctors during this time of crisis.

In addition to the virtual care expansion, Skilled Nursing facility care restrictions are being lifted. Medicare lifted the three-day qualifying hospital stay requirement for beneficiaries affected by the public health emergency.

How Will Medicare Cover Covid-19 Testing and Vaccines?

Medicare will cover coronavirus testing and vaccines. The test will be at no cost to you, same with the vaccine. For the test, beneficiaries won't pay anything for the doctor's visit or the testing. With the vaccine,

Medicare Part B will cover the cost. Medicare Advantage plans will also cover testing and treatment the same as Medicare.

Will Medicare Cover Me if I Have Covid-19?

Medicare will cover treatment for Covid-19 the same way it would cover treatments for other health issues. So, you can expect Medicare Part A to cover you when you obtain inpatient care and Part B to cover your treatment in an outpatient setting. Many older adults will use a Medigap plan to cover the costs Medicare would otherwise leave you to pay.

How Did Covid Change Part C?

During the coronavirus, Medicare Advantage plans, also known as Part C, must cover out-of-network services. Those that obtain care out-of-network shouldn't be charged more than if they went to an in-network doctor.

Also, an increasing amount of Advantage plans are covering telehealth, transportation, meal delivery services, and long-term care. Beyond coverage, Medicare Advantage plans are the lowest premiums overall since 2007.

How Did Covid Change Part D?

Beneficiaries that request a 90-day supply of medication will be provided with their drugs with

coverage through their Part D plan. Further, Part D plans must cover out-of-network pharmacies when beneficiaries can't use a network pharmacy.

Did Covid Expand Respite Care Coverage?

At this time, Respite care expansion through Medicare hasn't taken place. Medicare will continue to cover short-term medically necessary respite care for up to 5 consecutive days when obtained in a Medicare-approved facility.

Is Medicare Going to Consider Covid a Pre-Existing Condition?

Insurance companies may consider Covid a Pre-Existing Condition. Yet, Medicare is a public health program available to anyone with or without a pre-existing condition. Really, the bigger question is, "will Medigap consider coronavirus a pre-existing condition"? Well, it's likely, but we can't predict that at this time.

Will These Medicare Changes Remain in a Post-Covid World?

Telehealth is one service that has grown in participation since the pandemic began. Since the telehealth market expects to grow from a \$25.4 billion industry to a \$55.6

billion industry by 2025, we can expect more care to be done virtually.

For Skilled Nursing, it's likely the requirements for a stay will be enforced once Covid is over. Eventually, there may be changes, but this benefit is one of those everchanging services.

Medicare covers many vaccines and tests. It only makes sense that they would continue to cover these services, whether it's the current coronavirus or a future pandemic.

As for Medicare Advantage plans and Part D plans, some of the coverage expansions will remain. I imagine Part C will continue to add benefits Medicare doesn't include. But, with out-of-network coverage, it's unlikely that plans would continue to provide coverage for years to come.

While Medicare doesn't really currently cover respite care, benefits may change in the future. I'm sure when Medicare began back in 1965, they didn't even consider the idea of telehealth. Well, now we're here with Medicare coverage for a virtual doctor visit. Covid changed things for everyone. But the reality is that Medicare is always changing, Covid, or no Covid.



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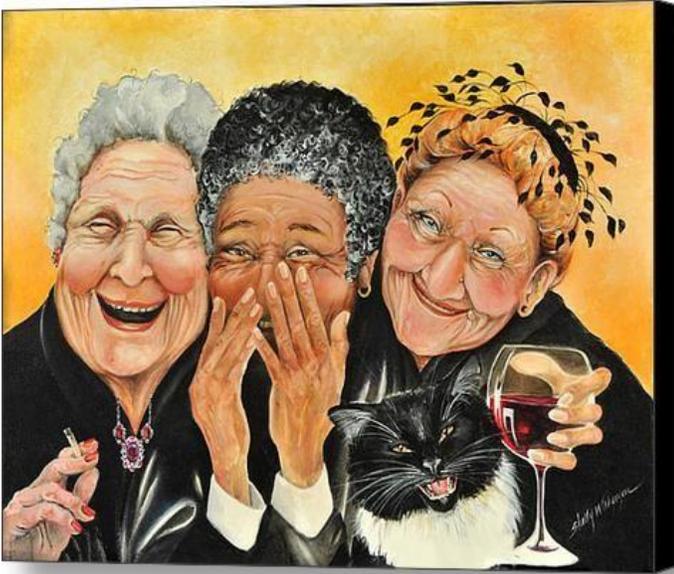
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Senior Humor



THE JOY OF SHARING

The little old couple walked slowly into McDonald's that cold winter evening.

They looked out of place amid the young families and young couples eating there that night. Some of the customers looked admiringly at them. You could tell what the admirers were thinking. "Look, there is a couple who has been through a lot together, probably for 60 years or more!"

The little old man walked right up to the cash register, placed his order with no hesitation and then paid for their meal. The couple took a table near the back wall and started taking food off of the tray. There was one hamburger, one order of French fries and one drink.

The little old man unwrapped the plain hamburger and carefully cut it in half. He placed one half in front of his wife. Then he carefully counted out the French fries, divided them into two piles and neatly placed one pile in front of his wife. He took a sip of the drink, his wife took a sip and then set the cup down between them.

As the man began to eat his few bites of hamburger the crowd began to get restless. Again you could tell what they were thinking. "That poor old couple. All they can afford is one meal for the two of them."

As the man began to eat his French fries one young man stood and came over to the old couple's table. He

politely offered to buy another meal for the old couple to eat. The old man replied that they were just fine.

They were used to sharing everything.

Then the crowd noticed that the little old lady hadn't eaten a bite. She just sat there watching her husband eat and occasionally taking turns sipping the drink.

Again the young man came over and begged them to let him buy them something to eat. This time the lady explained that no, they were used to sharing everything.

As the little old man finished eating and was wiping his face neatly with a napkin the young man could stand it no longer. Again he came over to their table and offered to buy some food. After being politely refused again he finally asked a question of the little old lady.

"Ma'am, why aren't you eating? You said that you share everything. What is it that you are waiting for? She answered, "The teeth."

WHAT HEAVEN'S LIKE

Three guys died together in a terrible accident. Fortunately, they went to heaven.

St. Peter says, "We only have one rule here: Don't step on the ducks, as they are God's favorite creation."

They enter heaven and see ducks everywhere, and it's almost impossible not to step on a duck. The first guy accidentally steps on one, and soon here comes St. Peter with the ugliest woman you've ever seen. St. Peter chains them together and says, "Your punishment is to be chained to this ugly woman forever."

The next day the second guy steps on a duck, and sure enough, St. Peter comes with another real ugly woman and chains them together.

Seeing this, the third guy is very, very careful. He goes for months and doesn't step on any ducks. Then one day, St. Peter comes along with this beautiful woman, a blue-eyed blonde, very young and very sexy. He chains them together and leaves without saying a word.

The man remarks, "Wow! This is great! I wonder what I did to deserve this?"

The Blonde says, "I don't know about you, but I just stepped on a duck."

LIKE FINE WINE

Bill, a 70-year-old extremely wealthy widower, shows up at the Country Club with a breathtakingly beautiful and very sexy 25-year-old blonde who knocks everyone's socks off with her youthful appeal and outright charm while hanging over Bills arm and listening intently to his every word.

His buddies at the club are all aghast. They corner him and ask, "Bill how did you get the trophy girlfriend?" Bill replies, "Girlfriend? She's my wife!"

They're knocked over, but continue to ask. "So, how did you persuade her to marry you?"

Bill says, "I lied about my age."

His friends respond, "What do you mean? Did you tell her you were only 50?"

Bill smiles and says, "No, I told her I was 90."

DOOR TO DOOR SALESMAN

A vacuum cleaner salesman knocked on a door in a Senior community. It was opened by an old lady in a bathrobe.

"Go away," said the old lady. "I haven't got any money! I'm flat broke!" and she proceeded to close the door. Quick as a flash, the young man wedged his foot in the door and pushed it wide open. "Don't be too hasty, my dear lady!" he said. "Not until you have at least seen my amazing demonstration."

And with that, he emptied a bucket of horse manure onto her hallway carpet. "If this wonderful Kirby vacuum cleaner doesn't remove all traces of this horse manure from your carpet, madam, I will personally eat the remainder of it."

The old Lady stepped back and said, "Well, I sure hope you've got a good appetite sonny because they cut off my electricity this morning."

The Foursome

Four men were out golfing.

"These hills are getting steeper as the years go by," one complained.

"These fairways seem to be getting longer too," said one of the others.

"The sand traps seem to be bigger than I remember them too," said the third senior.

After hearing enough from his senior buddies, the oldest and the wisest of the four of them at 87 years old, piped up and said, "Just be thankful we're still on the right side of the grass!"

Sun City Senior Citizens

A group of Sun City Senior citizens were sitting around talking about their ailments:

"My arms are so weak I can barely hold a cup of coffee", said one.

"Yes, I know. My cataracts are so bad I can't even see my coffee", replied another.

"I can't turn my head because of the arthritis in my neck", said a third, to which several nodded in agreement.

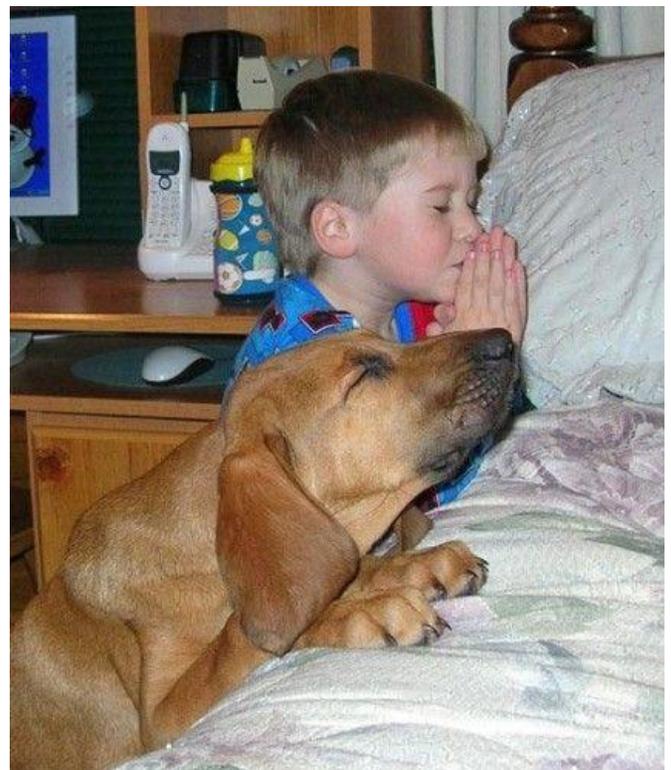
"My blood pressure pills make me dizzy," another went on...

"I guess that's the price we pay for getting old," winced an old man as he shook his head.

Then there was a short moment of silence.

"Well, it's not that bad," said one woman cheerfully.

"Thank God, we can all still drive"!



Smart Tech That Can Make an Older Person's Life a Little Easier

BY JUDI JACOBS, SIXTYANDME.COM



Smart devices in your home can help with every aspect of daily life, provide security, comfort, and convenience. Generally, all you need to set up most devices is a power source and Wi-Fi connection. A little guidance helps, which is what this article is meant to do!

You can start with one or two devices and then add on once you feel more comfortable. Here are some of the more popular smart tech options that are the easiest.

Speakers

Smart speakers like Amazon's Echo and Dot or Google's Nest Products allow you to get news, weather, and play music using voice commands. Also, it becomes the hub to control all home automation. Typically, these speakers are the first thing to purchase.

As an aside, a smart speaker is a great tool to contact a family member that doesn't answer a cell phone or landline phone. It can be set up to "drop-in" to verify they are well. It can also be used to dial emergency services.

Thermostats

A smart thermostat is another simple tool that can connect to many existing HVAC systems quickly and easily. You can control temperature settings as needed from your phone while at home or on the go. Usually, installation takes no more than 15-30 minutes following the device's instructions.

Lights

There are a few different ways to turn your existing "dumb" lights into smart lights: bulbs, plugs, and switches.

Smart light bulbs simply replace regular light bulbs while smart plugs connect to an existing outlet to control any connected device. If you are handier, you can install a smart switch, but only if you have electrical knowledge.

All of these options allow you to control lights using your voice or an app. You can also set schedules for when you are home, waking up, or going to sleep. They provide an added security level both by activating lights when you are not present or upon your arrival, so it isn't dark and you don't trip over furniture.

Smart plugs can be used beyond just lights. You can schedule appliances plugged into the outlet to be turned on or off.

Locks

Smart locks replace your house keys. A smartphone or a multiple-digit code is used to unlock doors. Newer locks allow for key use for the non-techie people in your household, as well as codes and the app. These devices also allow for creating permanent and temporary users and access schedules for specific days and times.

Vacuums

Robot vacuums are almost too good to be true. They can automate vacuuming the floors, whether hardwood, tile, or carpet. These robot vacuums can be activated with an app as needed, or you can set an ongoing schedule, so you don't have to think about it. They have a limited capacity for dirt storage but still are very useful.

The list of smart home technology keeps growing. Some that we haven't covered but are frequently used include: security systems, window shades, and faucets. There is no end to what you can automate and control with a touch in an app or a simple voice command. In our household, we have smart speakers in several rooms. Lights, thermostats, and the security system are all controlled through an app or with voice commands. My non-techie husband is using most of these options.

I have lighting schedules set up, as well as automated arming of the alarm. I love using the speaker for news, cooking, music, as well as controlling smart devices. Using your voice to activate functionality is a game-changer.

What Seniors Can Expect With the COVID-19 Vaccine



Dr. Jennifer Dillaha with the Arkansas Department of Health tells us studies show the elderly had really good responses to the vaccine. It is safe and will offer them some layers of protection from the virus.

She advises everyone taking the vaccine to read the [fact sheet about the Moderna vaccine](#). It's a few pages long and breaks down the benefits and risks of taking it.

There are few things you should let your provider know like if you have any allergies, a fever, bleeding disorder, or are immunocompromised.

“They should be aware that people who have weakened immune systems may not develop as a robust protective immunity from the vaccine, but some vaccine is going to be better than no vaccine for those folks.”

The ADH said before receiving the vaccine, you should answer all of these questions through a health screening with your provider.

According to the fact sheet about Moderna vaccine, it's injected into the muscle. You get two doses about a month apart and there are some side effects related to this vaccine.

For those who receive the shot, Dr. Dillaha said the area where you get the injection can become tender. There can also be some swelling and redness on your arm.

Fever, headaches, muscle pain, vomiting and fatigue have also been reported but Dr. Dillaha says those symptoms are more likely to happen after people get the second dose.

“Those are things that people should be aware of so, when they happen, they should not be overly alarmed. They should be aware of them and treat the symptoms. They should know that it means the vaccine is working and that is important.”

Your provider should monitor you after receiving the vaccine.

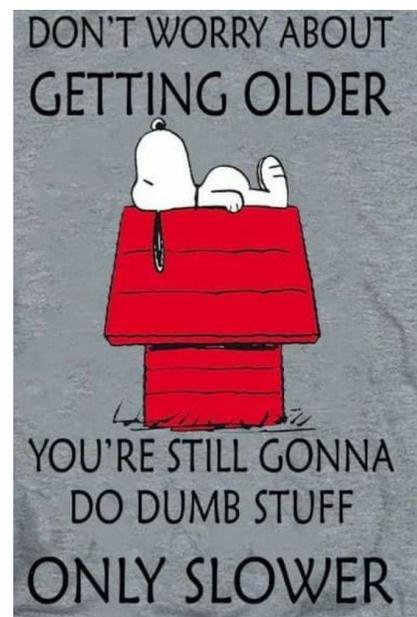
If within an hour of getting the Moderna vaccine, you are having trouble breathing, swelling in your face and throat, have a bad rash all over your body, or feeling dizzy then you could be experiencing a severe allergic reaction to the vaccine.

While these cases are rare, Dr. Dillaha said if you do have a severe allergic reaction then you will need to get immediate emergency care.

On the fact sheet it does states you should not take the Moderna vaccine if you had a severe allergic reaction after the first dose. You should also not take the vaccine if you are allergic to any ingredients of the vaccine.

After you get the first dose you'll get a vaccination card for you to return to your second appointment.

Dr. Dillaha said it's important that people make informed decision about getting the shot.



The Best Fitness Apps for Older Adults



Ready to start a new exercise regimen or add something new and exciting to your existing routine? The following 7 apps will help you track your progress and reach your fitness goals.

Before we dive in, let's go over some workouts that are well-suited for people in their 60s and beyond. You may already be doing some of these and if so, keep up the good work! If not, these may give you some ideas to help boost your fitness level.

According to SilverSneakers, some of the best exercises for older adults include:

- Swimming
- Yoga
- Pilates
- Bodyweight training
- Resistance band workouts
- Walking
- Cycling
- Strength and aerobic classes

What apps can help you on your way and track your progress as you try these exercises? We've gathered a list of workout apps that are designed to help you reach your fitness goals.

Fitness Apps for iOS and Android

SwimIO

Whether you're an expert swimmer or content with a few gentle laps in the pool, the SwimIO app can help you stay motivated and track your progress. Swimming is a great exercise for older adults because it's easy on

the joints, improves heart health, and increases muscle strength.

The SwimIO app lets you:

- Log your swims, including details such as distance, duration, and even your mood.
- See your progress and how many swims you've logged at a glance to show how far you've come.
- Search for pools near you and save your favorite places to swim.

Pocket Yoga

The Pocket Yoga app gives you the freedom to practice yoga wherever you go—no need to go to a studio if you're too busy that day or would prefer a little privacy.

This app includes:

Instructional, animated videos to guide you through full classes.

Customization options to choose your ideal difficulty level and duration.

A comprehensive pose dictionary to help you if you're struggling with a certain pose.

Pilates - Lumowell

Pilates is perfect for older adults looking for a new exercise to try because it doesn't require any special equipment — all you need is a soft, flat surface like a carpeted floor or a mat.

This app offers:

Exercises perfect for daily workouts, with different phases that let you exercise for as long as you like.

Instructional videos to guide you through each workout.

The ability to track your progress and calories burned.

MapMyWalk

[Walking helps improve the health of older adults](#) by lowering the risk of future disability and keeping us mobile and independent.

On your next walk, you can use the MapMyWalk app to:

Map your walking routes. As you walk, a line will appear on the map to show you how far you've gone and help you find your way back if you're exploring a new area.

Show you the time elapsed, calories burned, and other health information.

Give you audio feedback at set intervals throughout your walk.

Strava

For cyclists, Strava is an app you can use to track your rides. Cycling is a low-impact sport, making it easy on our joints. It also helps our heart health.

This app can:

Track your rides to map your cycling route and measure your performance.

Keep track of your personal records.

Find new routes to bike.

Johnson & Johnson Official 7-Minute Workout

Retirement can be a busy time. Now that you have more time to focus on the things you love, there are people to see, things to do, and places to be. That's where the Johnson & Johnson Official 7-Minute Workout app comes in handy.

With this app, you can:

Try 7-minute workouts for beginners.

Challenge yourself with more advanced 7-minute workouts.

View high-def video tutorials to help you perform the workouts safely and effectively.

SilverSneakers GO

This app is designed to help with your strength, flexibility, and mobility. You can tailor it to your fitness level, making it easy to start a new exercise regimen without getting overwhelmed.

Use this app to:

Receive easy-to-follow exercise demonstrations and tips throughout 4-12 week workout programs.

Receive easy-to-follow exercise demonstrations and tips throughout 4-12 week workout programs.

Set workout schedules and find nearby classes.

Log completed workouts to track your progress.

The Importance of Physical Wellness for Older Adults

Need a little motivation before you get started? Here are some statistics from the Surgeon General on the [benefits of physical activity for older adults](#):

Older adults can obtain significant health benefits with a moderate amount of physical activity, preferably daily.

Physical activity does not need to be strenuous to achieve health benefits.

Exercise helps maintain the ability to live independently and reduces the risk of falling and fracturing bones.

Exercise helps people with chronic, disabling conditions improve their stamina and muscle strength.

Exercise reduces symptoms of anxiety and depression and fosters improvements in mood and feelings of well-being.

Consult with your doctor before starting a new physical activity program.

How Will the Market Do This Next Year?

Mike Sorrentino, CFA Chief Investment Officer,
harwoodfinancialgroup.com

It's that time of year when investors anxiously await predictions from the brightest minds on Wall Street. What can we learn from this prestigious group, and will they bring good fortune?

Crystal Ball

It's that time of year when investors start asking how the stock market will perform this next year. Before we turn to some of the brightest minds on Wall Street, let's analyze their track record. The chart below compares the average annual forecast for the S&P 500 (red bars) to the actual result at year end (blue bars). These estimates were compiled by averaging the individual forecasts from Market Strategists employed by some of the most prestigious institutions on Wall Street. The only discernable trend is that this cohort's forecasting track record has been consistently abysmal. There were only three years when this very well-informed estimate came within 25% of the actual return (2005, 2010, and 2016).

These are not dumb people. They earned PhDs from top universities, work so many hours that they no longer remember their kids' names, and are paid millions. They also have unlimited budgets, access to more data than they can consume, and an army of geniuses working for them to crunch the numbers. Yet they appear to be terrible at forecasting annual returns. How is this possible? Furthermore, if the professionals can't get it right, where can investors go to get more reliable forecasts?

Getting Emotional

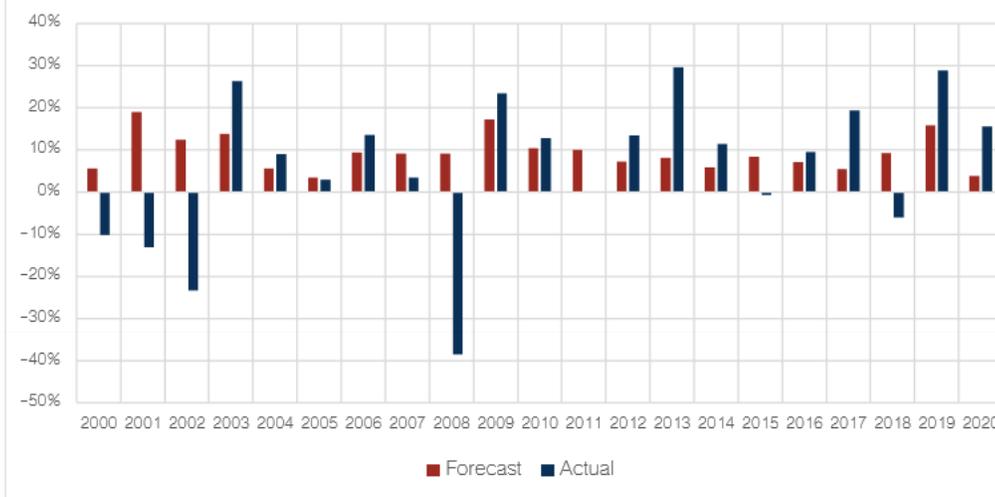
I obtained undergraduate degrees in electrical engineering and mathematics. The curricula were very structured and precise for a reason. As long as I accurately calculated all inputs, stuck to proven mathematical formulas, and obeyed the laws of science, prediction was possible.

However, financial markets do not operate on Newtonian physics. Think back to the events that impacted equity markets in 2020. There is zero chance that anyone could have predicted a global pandemic, subsequent shutdown of the U.S. economy, and the most aggressive policy response in the history of the Federal Reserve in just the first six months of the year.

Fear and greed are unpredictable forces that create dislocations in equity prices. These often take months to stabilize, which can wreak havoc on short-term estimates. Strategists may as well publish quarterly, monthly, or even daily forecasts because they are just as arbitrary as a single year.

The reality of their job is that they are being paid to do the impossible armed with an ineffective toolkit. Using process and logic to predict the mood of investors a year from now is like using antibiotics to cure a viral infection. What they really need is a crystal ball, and those are hard to come by.

Wall Street Strategists S&P 500 Forecast vs. Actual



Source: Bloomberg. 2020 Actual return is through 12/9/2020

But that's not to say forecasting is a waste of time. Most business owners would agree that projecting sales and expenses at the beginning of each fiscal year is a valuable exercise. These estimates are almost always

wrong, but doing so forces them to think about what could impact their business.

The same applies to the research these strategists publish. They might uncover investment themes and risks that a reader may not have considered. Incorporating the viewpoints of those who think differently or that have specialized expertise might help them avoid costly mistakes. That's why I try to read as many of them as I can.

Simply put, it's ok to follow market forecasts from smart people, but take them with a grain of salt. Forecasters are either lucky or wrong, and luck usually runs out.

The Bottom Line

John C. Bogle, the founder of Vanguard, published the instant classic, "The Little Book of Common Sense Investing" back in 2007. In it, he wrote:

"The stock market is a giant distraction to the business of investing."

These words should be gospel to long-term investors because the way to achieve investment goals is to manage risk rather than take too much of it.

Within this context, if emotions dominate the short-term movements in stock prices, and emotions are unpredictable and fleeting, then their impact is also temporary. If so, relying too heavily on annual forecasts could add unnecessary risk by shifting focus away from what can get you to your financial goals.

Revenue, earnings, cash flow, and other fundamentals drive long-term returns in financial markets. Therefore, rather than offer an estimate for the S&P 500 in 2021 (which would probably be wrong anyway), here are five themes that I believe will drive stock prices higher in 2021 and beyond:

1. The U.S. economy will continue to recover but at a slower pace.
2. The Federal Reserve will not raise interest rates for several years.
3. Inflation is coming.
4. Entrepreneurship and innovation should continue to change the world.

5. There is nowhere else to go to get equity-like returns.

This list hasn't changed much over the last six months, and it probably won't when the ball drops in Times Square in a few weeks. Markets do not operate on calendars, where a New Year acts as a reset button. Instead, they are event-driven, and the events that fuel fundamentals develop over time and are rarely derailed from the emotional effect in the short term.

Hence, despite risks to the vaccine rollout, a new presidential administration, the runoff in Georgia, murder hornets, toilet paper shortages, and whatever else causes investors to temporarily panic in 2021, these themes should mostly remain intact.

The bottom line is that if the most experienced strategists with access to unlimited resources can't get it right, then neither can you, me, nor anyone else. But since a year tells us little about the future of investment returns, remain focused on what will drive stocks over the next several years rather than the next few months.

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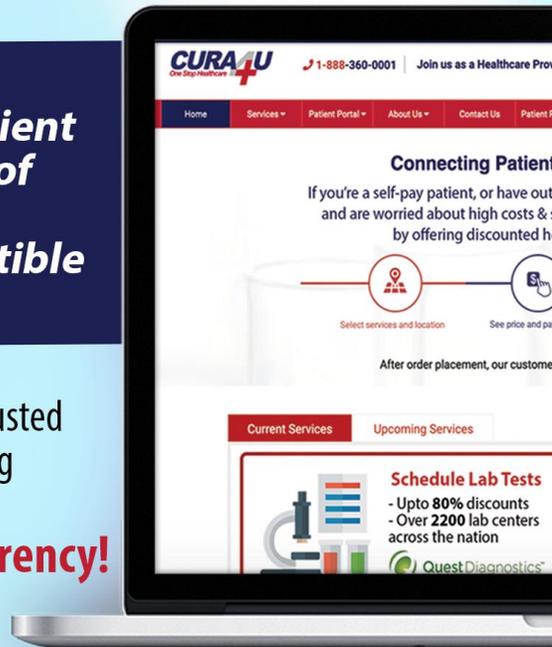
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Explore your options and learn about potential financial solutions that could position you for a better future, please contact us for a complimentary complete portfolio review. We are also available for telephone consultations or webinar calls.

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