



Making Safe Investments

by Dana Anspach

All investments have risk, even safe ones. You are exposed to **three** types of risk with safe investments:

1. Potential to lose principal.
2. Loss of purchasing power due to inflation.
3. Liquidity – paying a penalty to get to your money.

Potential to Lose Principal - Although unlikely, on occasion people do lose money in safe investments.

• **What happens to my deposits if my bank goes under?** Your deposits in the bank are covered by FDIC insurance. There is a limit to how much is covered. Typically the first \$100,000 per account, per institution is insured. Current FDIC coverage limits are \$250,000.

• **How safe is the money in my money market fund?** Money market funds own short term investments and are very short term loans between companies. They are considered safe because the chance that a company will go out of business in the 30-120 days before the loan comes due is very small.

• **What if the insurance company that issued my annuity policy goes under?** Insurance companies are required by law to keep substantial amounts of capital that remain available to pay claims. The higher the rating of the insurance company, the safer their financial position.

Safe Investments Preserve Principal - Choose safe investment means your main investment objective is preserving principal, even if that means the investments provide you with less income or growth. If there is little interest income, you can actually lose purchasing power over time.

Liquidity – Paying a Penalty to Get to Your Safe Money - Many safe investments contain surrender charges if you want to access your funds before the maturity date. The farther away the maturity date - the less liquid the investment.

Source: About Money

USEFUL ADULT PRODUCTS

Whether your adult parents are aging in place or reside in an adult community, helping them continue to feel independent and empowered is one of the greatest gifts you can provide. Nowadays more than ever, caregivers can take advantage of up-to-date products and services that make older adults' lives easier and increase their ability to live independently and happily.

1. Programmable medication management systems. These are electronic, programmable pill organizer for medication management. There are several different options available, ranging from simple versions to more comprehensive systems.

2. Discreet disposable incontinence products. We might not enjoy thinking about it, but as our loved ones age, they may have trouble with incontinence. The products have moved out of the realm of "adult diapers" and into the modern era.

3. Emergency alert devices with GPS. These devices are: easier to carry, are smaller, and as mobile technologies like GPS and Bluetooth get more ubiquitous. Their powers are being harnessed in the service of adult safety.

4. Meal delivery services tailored adult nutrition. Meal delivery services have been proven to help keep adults independent and help them age-in-place. Lovingly prepared food is a wonderful boon to seniors who may not want to cook regularly.

5. Adult-friendly computers, printers, portable devices. Recent products have helped adults and their loved ones keep in touch, while still being simple and adult-friendly. Touch-screen technology is making computer use a lot less intimidating for all ages.

Source: Boomers



Midlife Crisis?

You've reached middle age; what used to motivate you no longer does, and you haven't felt deep satisfaction in quite some time.

- 1. Persistent Dissatisfaction** - You've reached most of your goals thus far, but find yourself asking, *"Is this as good as it gets?"*
- 2. Inauthenticity** - You are wondering if you have not lost a part of yourself over the years and ask, *"Is this really who I am?"*
- 3. Insignificance** - You accomplish a lot of things, but wonder, *"Do I really make a difference?"*
- 4. Shallow Commitments** - Enduring the status quo is depressing, but you keep recommitting with less enthusiasm each time.
- 5. Relational Tension** - You blame others around you for the way you feel. You wonder if life would not be easier without people who keep *"holding you back."*
- 6. Leaking** - You're doing things that are out of character for you in order to feel a little excitement.
- 7. Recapturing Youth** - In order to feel alive, visible, or significant again, you revert to what worked for you in your youth. Perhaps a new car or physical improvements.

Identification with several items indicates that you are likely in a transition, an in-between time in your personal development. If you identified with several of the warning signs take care, they are often challenging and careful decisions must be made to navigate them well.

Source: Healthcare News

Vegetarians Have It All Wrong

by Terry Wahls, MD

HOW MEAT BENEFITS THE BRAIN

▣ **Meat provides vitamin B-12.** A diet without meat raises your risk for vitamin B-12 deficiency. If your body doesn't get enough B-12, you can develop neurological symptoms such as problems with balance and coordination, difficulties with decision-making and cognitive decline.

▣ **Meat is the best source of complete proteins.** Protein is essential to make, repair and maintain the structure of all the cells in our bodies, including cells in the brain. The amino acids found in protein help the brain produce crucial neurotransmitters that regulate mood and repair brain cells.

▣ **Certain meats provide omega-3 fatty acids.** Cell members throughout the body, including in the brain, rely on essential fatty acids to stay healthy. The brain is especially dependent on the Omega-3 fatty acids, DHA and EPA. These are found in fish such as: sardines, herring and anchovies.

BEST MEAT FOR YOUR BRAIN

Most grass-fed beef, organic chicken, wild game and fish are beneficial for brain health, but organ meats (particularly heart, liver and tongue) provide the most nutrition.

▣ **Start with the heart.** Beef and bison heart taste a lot like steak, especially if you serve them up with mushrooms.

▣ **Disguise liver.** If you don't like the taste of liver, puree small raw pieces in a blender and add to soups.

▣ **Try sausage or liver pate.** Make a sausage out of ground liver and some other ground beef, pork or chicken.

▣ **Make bone broth.** Put chicken, beef, or pork knuckle bones in a pot. Add one tablespoon vinegar per quart of water and toss in one whole onion, a carrot, and cloves of garlic. Let simmer for at least six hours.

Source: Bottom Line



Proof Your Estate Trust

by Ashlea Ebeling

There are things you can do while you're alive to avoid a protracted battle over your estate.

- 1. Treat siblings equally.** Avoid litigation by treating people with the same degree of relationship to you equally.
- 2. Decide who gets what.** Most wills and trusts say to "divide my tangible personal property among my children as they shall agree."
- 3. Keep track of loans.** If you loan money to one of several children, have it in writing whether the loan is to be repaid or forgiven.
- 4. Transfer a property with a contract.** To make sure your property goes to your kids, consider a "qualified personal residence trust." You should retain the right to stay in the house, and after a set number of years, ownership goes to the beneficiaries named in the trust.
- 5. Check ownership of what you leave.** Make sure you own what you're planning to leave to your heirs.
- 6. Get your own lawyer.** It is common for one lawyer to do the estate planning documents for a couple and perhaps family members.
- 7. Establish you're of sound mind.** To counter this claim - get evaluated by physician and a psychiatrist before signing the documents.
- 8. Include a "no contest" clause.** No contest clauses are generally valid and an effective tool to prevent estate fights.
- 9. Spell out any disinheritance.** Spell it out in your will, making it clear it's intentional.

Check the wording in the Estate Trust again. Whether you do or don't anticipate any disagreements, choose the wording carefully to avoid a protracted battle over your estate. Plan while you're healthy and able to resist the temptations of those who may have designs on your property.

Source: Forbes

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Scam Alert

Fraudsters

By S. Kirchheimer

There's reason to be frightened by unique opportunities for fraudsters to target people who are in retirement or approaching it.

Medical scams - Before and during open enrollment, identity thieves angle for your Social Security number by posing as Medicare employees. They claim that new cards are being issued, agency records need updating, or they can help with plan enrollment, or visit your home unannounced to collect data.

Cold-weather capers - As the temperature chills, telephone scammers pose as utility company employees and threaten to shut off your service because of supposedly unpaid bills. Usually they request payment via hard-to-trace prepaid debit cards, but some ask for credit card numbers or even cash and sending someone to pickup it up.

Investment fraud - Remember that free lunch seminars touted as "educational" are really sales pitches for unsuitable or bogus investments.

Charity cons - Fake charities claim to be raising money for victims of storms. Unless you dialed, don't provide payment over the phone. If you didn't provide your email address to that organization, assume that email pitches are scams.

Source: AARP

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Adult Day Care Centers

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