



July 2011

Newsletter for Middle Tennessee

Courtesy of Charlie Weaver

Having a Happy Life

If those around you are unhappy are you destined for unhappiness too? Analyze the things in your life that keep you from having a long and happy life.



Determine the steps to rid yourself of those things (while not harming anyone else). As long as you have conflicts within yourself and with others you can't live happily.

Decide to change those things necessary to produce the results you want. You are the sum of your physical, mental, and spiritual health.

Take charge of your well being by eating healthy foods, exercising your body, stretching your mind by using it, and finding what develops the spiritual part of you. **These are lifelong pursuits, so there's no time to waste.**

- Learn to be at peace with yourself and with others
- Do what you can do to solve problems with others
- Consider carefully the personal advice you're given
- Allow people into your life who don't cause tensions
- Exercise; start with basic things like walking more
- Take care of your body and mind
- Allow for personal growth

Once you like yourself, you are on the way to liking and being liked by others.

Source: eHow



Your Long-Term Care Insurance

It will help you keep your independence and dignity and allow you to make choices. When the time comes to pay for your long-term care needs, you may end up spending your savings and then relying on Medicaid for assistance. Many people want to stay at home, but with Medicaid may not be able to. Insurance allows you to have a choice of where you want to live.

Many healthy caregiving spouses won't spend their money and choose to "tough it out" on their own without help. If care of a disabled spouse drags on too long, this can have a devastating effect on the physical and emotional health of the caregiver. Insurance will pay for professional care for the disabled spouse and allow the caregiver spouse needed rest.

If you are single and a need for long-term care arises, insurance can pay for and coordinate that care. With insurance you won't have to feel you would be a burden on family or friends.

If you have the desire to leave assets behind after you are gone ... insurance will help preserve those assets from the cost of long-term care.

Source: NCPC



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Improving Bathtub Safety

Many people find that bathtubs are relaxing and can be soothing for some ailments. However, the bathtub can be a dangerous place for seniors, and special care must be taken to make them safe.



Walk-in baths are very popular and offer a solution to those who wish to enjoy the benefits of a bath but find getting into and out of a conventional bathtub to be a safety concern. Some walk-in models even include jets to give the bather a hydrotherapy/spa experience.

Non-skid surface – Peel and stick decals offer good traction, adhere well, and can be scrubbed with your favorite cleaner. If you think they won't stick to your tub, just try to remove them! While providing good traction, they are not uncomfortable to the derriere while sitting and soaking.

Grab bars are a key assist to safety. A grab bar installed on the wall above the tub gives bathers leverage for hoisting themselves upward and onto the edge. It also gives the bather something to hold onto when entering the tub.

Safety devices – Every senior, particularly those who live alone should have a safety alert device. These are generally a necklace that contains a button which can be pushed, sending a wireless signal to a control center which responds and asks if help is needed.

Source: Helium



Using Changing Rates

When it comes to the subject of interest rates the questions is: "How soon will my savings start paying a decent return?"

It's essential to have a plan ready. If rates jump sharply, it could be tempting to plunge in for a higher payout of, say, a five-year CD. But since rates can be as unpredictable as the stock market, many advisers say ... a better plan is to come up with hedging strategies that add flexibility to savings. Three approaches to review with a Financial Specialist are:

Climb the ladder: One way to spread your savings – literally – without losing too much flexibility is to "ladder" investments in CDs. Instead of just opting for a one-year CD, divvy the money up among CDs with different maturities – say, a three-month, six-month, nine-month, and one year.

Look for liquidity: Instead of being locked-in, explore what are known as liquid, bump-up or no-penalty CDs. These provide an opportunity to wait for higher rates. The trade-off for the added flexibility ... initial rates are often lower than on traditional CDs.

Pay the penalty: No one likes early withdrawal penalties. At the same time, it could make sense to take the penalty in some cases. If rates go up, it's still possible to get out of the five-year by paying the penalty. But don't take any chances. Make sure you know the penalty before buying the CD.

Source: SmatMoney



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WATCHING WHAT YOU SAY



A wise person once said, "Parenting is the only love where the goal is separation." Well-meaning parents and grandparents may not realize that some of their actions may be undermining the new marriage of their children ... interests of grandchildren ... as well as their relationships.

What to do ...

Don't Give Unsolicited Advice: Even your best-intended suggestions may be perceived as a criticism.

Focus On The Positive: While you may no longer be number one ... be willing to ask love-based questions rather than fear-based questions.

Be Willing To Apologize: An apology is one of the greatest gifts to give children and grandchildren.

Keep A Healthy Distance: The line between inclusiveness and smothering can be hard to discern.

Don't Get Caught In The Middle: Never talk about your child's spouse behind his/her back.

Keep Expectations Realistic: While some sons- and daughters-in-laws become beloved friends and confidants, many do not. You lack a shared history, and your preferences and tastes may be very different.

Work On Yourself: Develop interests apart from your children and grandchildren. Take classes, join clubs, travel, and expand your circle of friends.

Source: BottomLine

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Spot Fake Payments

You receive an unexpected check — for a lottery you never entered — and it's probably not worth the paper it's printed on. You're instructed to deposit the check and forward a portion elsewhere by wire. By the time your bank discovers the check is fake, which can take two weeks, the scammers have gotten their loot, and you're on the hook for the funds drawn from that deposit. **Some tip-offs to the rip-offs:**

Edges: Most legit checks have at least one perforated or rough edge.

Bank Logo: Fake checks often have no logos.

Bank Address: No Street address, just a P.O. Box or wrong ZIP code.

Check Number: There's no check number.

Amount: Usually less than \$5,000 because federal rules require that deposits of that size be made available to you within five days.

Paper: Fake checks are often lighter than financial paper stock.

Signature: Stains or gaps around signatures or a digitized appearance.

Routing Number: The first nine digits of the MICR line make up the routing number which identifies which bank issued the check.

Source: AARP

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