



For the Love of Life....

SHOW YOUR HEART SOME LOVE

February is Healthy Heart Month



Want your group to bond? Sing together

In these days of political and social controversies, just talking with friends and family can be problematic. But if you sing with them, you might be on to something.

Recent research shows that singing with a group brings people together, improves health, and triggers bonding.

In fact, in a 2015 study at the University of Oxford, researchers found that strangers who sang with each other for an hour emerged with close bond. It's especially enjoyable for groups of males and females, since their voices are an octave apart.

Researchers have found health benefits too. Singing together reduces heart rate, blood pressure and stress hormones. Some early studies have found that singing may also improve lung health.

Don't assume, insure: Why you need renter's insurance

You might think that if a water pipe burst in your rental, the landlord would be responsible for fixing the pipe. You would be right. But many people also assume the property owner would be responsible for their damaged belongings -- but they aren't

When it comes to damage caused by unforeseen events such as a burst water pipe or a fire, the property owner is generally responsible for repairing the structure of the building itself. This includes fixing any structural damage, replacing broken windows, and repairing the plumbing or electrical systems. However, the property owner is not liable for any damage to the tenant's personal belongings.



This is where renter's insurance comes into play. Renter's insurance provides coverage for the tenant's personal property in the event of theft, fire, water damage, or other covered perils. It offers financial protection by reimbursing the tenant for the cost of replacing or repairing their belongings. This can include furniture, electronics, clothing, and even valuable jewelry.

Additionally, renter's insurance provides liability coverage. If a visitor is injured in the rented space, the tenant may be held responsible for medical expenses or legal fees. Renter's insurance can help cover these costs, providing peace of mind and financial security.

Renter's insurance does not cover everything. Certain events, such as floods or earthquakes, may not be covered.

People can get some level of coverage for as little as \$200 a year.



Investment fraud targets people over 50

Why are people over age 50 often the targets of fraud? Christopher Cox, chairman of the Securities and Exchange Commission, gives this answer, "That's where the money is!" America's 79 million baby boomers have about \$8.5 trillion in assets.

The scams and pitches are constantly evolving. Today, they have a frightening level of sophistication. Some of the come-ons include:

* Free lunch seminars.

The invitation says a financial expert will show you how to protect your nest egg. What he wants is a way to steal it.

* Community group fraud. Scammers join your church or club and say you both have the same interests, so why not invest money together.

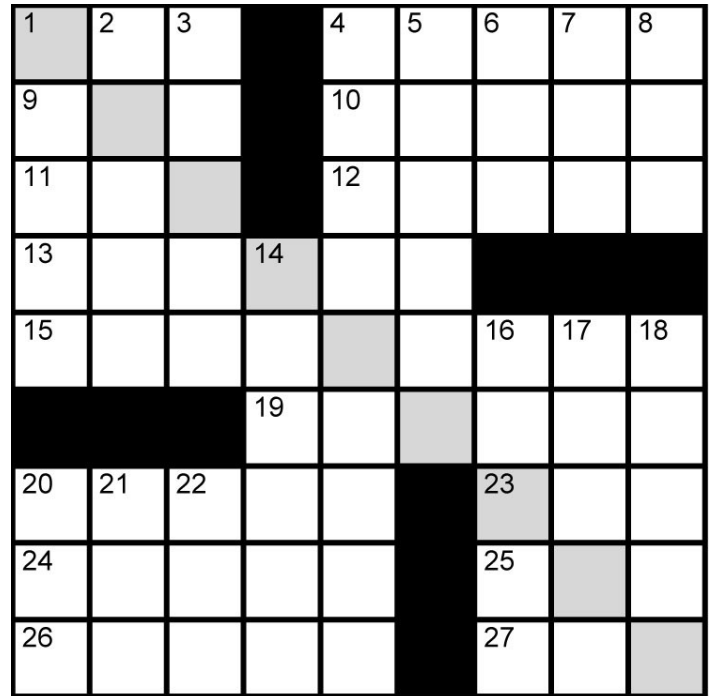
* Fake contests. A caller says you have won a huge amount of money. All you have to do to collect is pay the high legal fee, taxes in advance, and other costs. There is no such contest.

Words of warning that indicate this could be a scam: "Your profit is guaranteed;" "it has an amazingly high rate of return;" "there is no risk;" "you can get in on the ground floor;" "you would be a fool to pass this by;" "the offer is only available today;" or "just make the check out to me."

Chilling Wall

Across

1. Tax prep. expert
4. Yucatán natives
9. Hoard
10. Reproductive cell
11. Not well
12. Like some buckets
13. "You ___ bother!"
15. Archaeologists' finds
19. Drive-in employee
20. Early form of sonar used to detect submarines
23. Small bill
24. Gift recipient
25. Bed-and-breakfast
26. Grassy area
27. No longer working: Abbr.

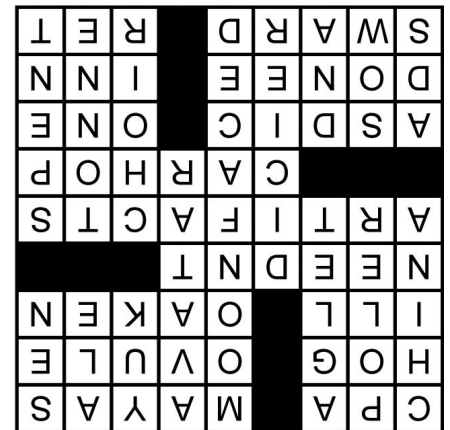


Down

1. Fine dinnerware
2. Gondolier, e.g.
3. Lace tip
4. Look caused by Cushing's syndrome, sometimes
5. Hindu incarnation
6. Big laugh
7. Pub pint
8. Member of

Cong.

14. More risky
16. Church singers
17. 1,000 kilograms
18. Tuckered out
20. Magazine revenue source
21. Boar's mate
22. Some trial evidence



The headline is a clue to the answer in the diagonal.

Social Security payments can be garnished

Up to 15 percent of Social Security payments can be levied by the IRS to settle things like overdue tax bills. Payments can also be garnished for child support, alimony, or restitution.

If you default on student loans, the Department of Treasury can withhold up to 15 percent.

On the other hand, Supplemental Security Income (SSI) can't be levied or garnished by private lenders, credit card companies, debt collectors, or medical providers, according to Go Banking Rates.



"Have you tried turning it off and never using it again?"

Valentine's Day in other cultures is just as sweet

Japan's celebration of Valentine's Day has a unique twist. On February 14, only women give gifts of chocolate to men. Some of these gifts, known as giri "obligation" chocolates, are given to bosses, male coworkers, and male classmates and friends. Women give special chocolate, called honmei chocolate, to their sweethearts.

Men reciprocate on White Day, March 14. On this day, many men give women chocolates in white boxes. If the recipient is a girlfriend, sometimes a gift of flowers or white lingerie is substituted or added.

White Day is said to have originated when a marshmallow company urged the men to repay their Valentine's gifts with white marshmallows. Originally the day was called Marshmallow Day, but was later evolved to White Day. Candy companies sought to cash in with special white chocolates.

In China, the Night of Sevens is sometimes called Chinese Valentine's Day. Celebrated on the seventh day of the seventh lunar month of the Chinese calendar, it's also referred to as the Festival to Plead for Skills. On this day, young women show off their skills in homemaking and make wishes for a good husband.

The Brazilian equivalent of Valentine's Day is the Day of the Lovers (Dia dos Namorados), celebrated on June 12. It immediately precedes the Feast of Saint Anthony -- also known as the marriage saint.

Baby, it's cold outside ... so stay in with these feel-good movies

Nothing like a great movie to make you laugh (which lowers stress and helps your heart), and increase your sense of well-being.

So cozy up on the couch and check out these old favorites:

1. Moonstruck. This 1987 film about a quirky Italian-American family, starring Cher and Nicolas Cage, offers both romance and drama.
2. School of Rock. This 2003 flick stars Jack Black as a hilarious substitute teacher in a private school bent on transforming his class into a rock band.
3. My Big Fat Greek Wedding. The highest-grossing romantic comedy to date, this 2002 film depicts romance and culture clash as a first-generation American marries outside the Greek fold.
4. Akeelah and the Bee. From 2006, a middle schooler discovers she has a gift for spelling. She brings her community together when she enters a spelling bee.
5. About Time. This 2013 film reminds us to enjoy the small moments of life like a good book or a cup of coffee -- all through a larger story about time travel.
6. Hidden Figures. From 2016, this film is a true story about the struggles and contributions of Black women mathematicians at NASA.



HEALTHY HEART - HEALTHY DIET



February is Heart Month

Five things to know about blood cholesterol

Cholesterol is a fat-like substance made in the liver that aids with critical functions like hormone production and digesting fat. But according to the Centers for Disease Control and Prevention, nearly two in five adults in the U.S. have excessive cholesterol levels, which can increase the risk for cardiovascular disease and other health complications.

1. There are two kinds of cholesterol: the "good" high-density lipoprotein (HDL) and "bad" low-density lipoprotein (LDL). High blood cholesterol usually means too much LDL and not enough HDL.
2. LDL cholesterol, the bad kind, can accumulate in the arteries and narrow the space through which blood can flow. HDL, the good kind, takes LDL cholesterol to be flushed from the body, and may help prevent heart attacks or strokes.
3. The only way to know for sure whether you have high cholesterol is to take a blood test. High LDL cholesterol usually has no symptoms, though people with high cholesterol often have high blood pressure as well. A simple blood test called a lipid panel can measure your lipid levels, and your health care provider can interpret the results according to your age, sex, and health history.
4. Lifestyle factors and your genes can both contribute to high cholesterol. Smoking, stress, excessive alcohol consumption, lack of exercise, and an incomplete or poor diet can all affect your blood cholesterol.
5. Many people can lower their LDL cholesterol and raise their HDL cholesterol with long-term diet and lifestyle changes. Medications may also help. Most physicians recommend a class of drugs called statins as the first-line medication therapy for high cholesterol.



February 2024

Sun Mon Tue Wed Thu Fri Sat

	We  Referrals			1	2 Groundhog Day	3
4 Pro Bowl Grammy's	5	6	7	8	9	10
11 Super Bowl	12	13 Mardi Gras	14 Lent 	15	16 Bird Count	17 PANGOLIN DAY
18 Daytona 500	19 President's Day	20	21	22 Chili Day	23	24 Snow Moon
25	26	27 Spay Day	28 Long Term Care Event	29 Leap Day		

I am a long time resident of the Dallas area and believe that educating a person on the Medicare options available helps that person make the best decision on the right Medicare plan for them.

Questions—turning 65? Already have a plan, but want to verify if it is the best available for you? I am here to help.

Here's to a Happy Healthy 2024!!
Debra

LONG-TERM CARE PROTECTION STRATEGIES: WHAT CAN "BREAK"

As we begin the year, it's time to re-evaluate your financial plan.

One item that often "breaks" a financial plan is a long-term care event which depletes assets that are creating income or are earmarked for legacy planning.

It's important for you...

- To know your risks. *What are the facts about long term care events? Will it affect me or someone I love? What are the statistics? What if I do nothing, is that ok?*
- To know your potential costs. *What are the averages? What does this mean to me?*
- To know your choices. *What are my choices for care? Can it be at home? What about Medicare? or Medicaid?*
- To know your options. *Isn't that insurance too costly? What if I don't need it? How am I ever going to afford this too?*

This is an informational event with consultation as needed available.

DATE AND TIME: Wed, Feb 28, 2024, 5:30p - 6:30p CST

Here is the link to register for the seminar: <https://www.mymaverickfinancial.com/events/long-term-care-protection-strategies-what-can-break-your-financial-pla>

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