

Prime of LIFE

FRIDAY, FEBRUARY 10, 2023

HARLAN NEWSPAPERS SPECIAL SECTION

With a paintbrush and guitar

Bob Fields makes his mark on music and aviation art

By Elizabeth A. Elliott, *Editor*

HARLAN — Bob Fields has spent many years of his life perfecting two particular skills — music and painting — to entertain others.

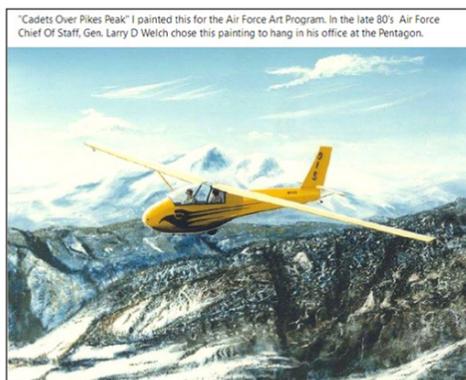
His perfection of his skills led to four inductions into the Iowa Rock 'n Roll Hall of Fame. Fields was a member of The Great Imposters (2007), The Impacts (2009), Larry Rai and the Redtops (2016), and El Riada's (2018). Fields sang and played guitar with El Riada's for one year in 1960 as an 18-year-old from Emerson.

The band Larry Rai and the Redtops became the Great Imposters for 50 years before Fields disbanded it. He will at some point be inducted into the Nebraska Performing Arts Hall Fame. He was scheduled to be inducted before the coronavirus pandemic postponed the program.

Fields entertained countless people in over 30 states over the years, beginning in 1960. He's always been into rock and roll. He started playing guitar



Bob Fields has been inducted into the Iowa Rock 'n Roll Hall of Fame with four bands over the years between 2007 and 2018. (Photos Submitted)



One of Fields' paintings hung in an office in the Pentagon.

as a senior in high school.

Even after attending art school in Omaha, Neb., music never strayed from his mind.

"After being in a band it kind of gets in your blood," he said. "I told one roommate let's start a band. It ended up being my band and we were playing skating rinks and ballrooms and stuff and then we got a job in a nightclub down there."

Fields studied to be a commercial artist, though only did that for a few months. The idea for aviation art came from struggling with what to paint.

"Ever since I was 6 years old I liked airplanes," he said. "I was an airport brat — whenever there was an airport I hung around it."

He'd sell his paintings at airport breakfasts or air shows. One of his paintings hung in Washington, D.C. at the Pentagon by the chief of staff at the time, General Larry D. Welch, in the late 1980s.

Fields said he appreciates art.

"I do art for aviation's sake, not for art's sake," he said. "The painting is my contribution for aviation."



Bob Fields performs at an Iowa Rock 'n Roll Hall of Fame event.

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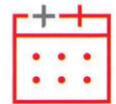
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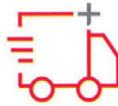


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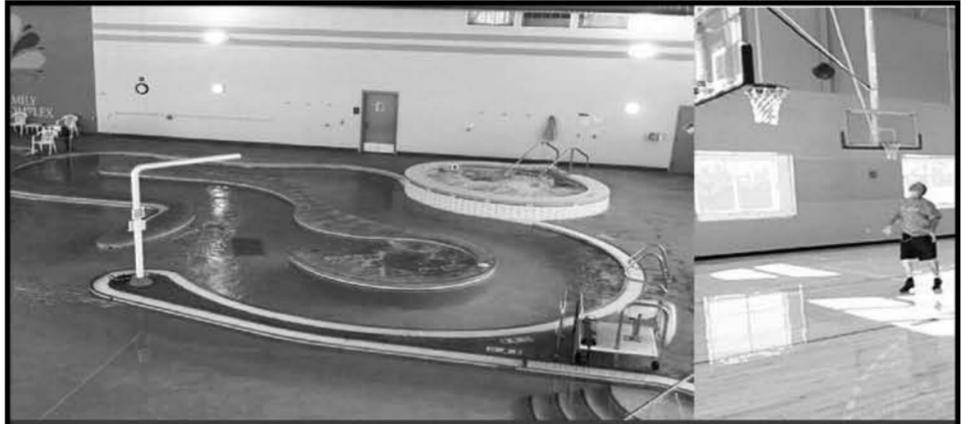


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HARLAN NEWSPAPERS SPECIAL SECTION Page 3

Parents of a special needs child have special needs, too

Courtesy New York Life - Randy Pash

As the parent of a special needs child, you know how rewarding and challenging — caring for your loved one can be. And even though you've got it all under control right now, you can't help worrying about the future. After all, someday your child will have to go on without you, and you know how expensive it can be to maintain your child's quality of life. That's why a special needs trust (also called a supplemental needs trust) can be a tremendous source of comfort.

A special needs trust is a legal instrument that helps concerned parents like you set money aside for your child's future care. Best of all, it does it without reducing your child's eligibility for public assistance programs such as Medicare, Medicaid, and Supplemental Social Security Income (SSI). For obvious reasons, it is important that it be prepared with the input of qualified tax and legal advisors. Let's take a look at how these trusts work:

A trust protects your child's assets and eligibility. If your child relies on government assistance, it's important to know that many of these programs have strict asset limitations (usually \$2,000). A special needs trust can keep your child from exceeding these limits by making sure any assets he or she would otherwise inherit go directly into the trust. That way, you don't have to worry about jeopardizing your child's eligibility for assistance, and you can be sure that any money you earmark for



Randy Pash
Financial Advisor

his or her care will be used exclusively for that purpose.

You can fund a trust with a wide variety of assets. You can use almost any combination of assets to fund your special needs trust: stocks, bonds, real estate—even the proceeds from a life insurance policy (provided you name the trust as the beneficiary). In fact, a whole life insurance policy can be a cost effective way to fund the trust, since they both pay a death benefit (provided premium requirements are met) and any cash value they generate will continue to grow tax-deferred until your death.

Make sure you use a qualified professional. Your child's future is too important to leave anything to chance. While special needs trusts have been around for years, they are complex legal instruments that have to be set up properly. Be sure to work with an attorney who has plenty of experience in this area, as well as a thorough knowledge of wills and estates. It takes a special person to care for a special needs child—and to adequately prepare for the child's future. With a special needs trust, you can take comfort in the fact that you have done everything you can to give your child the resources he or she will need to lead a long and happy life.

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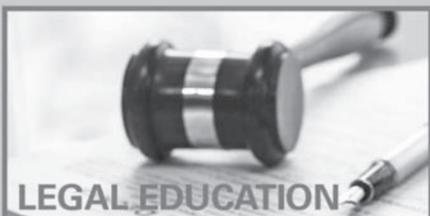
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HARLAN NEWSPAPERS SPECIAL SECTION Page 5

What seniors can do to safeguard their mental health

No one is immune to issues that can adversely affect their mental health, including men and women nearing retirement age and those who are already retired. Though the term “golden years” suggests life in retirement is one sunny day after another, many individuals 60 and older are dealing with mental health issues.

According to the World Health Organization, approximately 15 percent of the world’s adults aged 60 and over suffer from a mental disorder. What makes that statistic even more troubling is that the WHO acknowledges it likely doesn’t paint the most accurate picture of seniors and mental health, as depression is often undiagnosed among older men and women and untreated because it co-occurs with other issues affecting seniors.

In the past, the Centers for Disease Control and Prevention has acknowledged that late-life anxiety was not readily understood. However, much progress has been made in recent years thanks to a heightened awareness of the problem of seniors and mental health. That means seniors now have ample resources they can look to as they seek to learn what they can do to safeguard their mental health.

Recognizing warning signs

The National Institute of Mental Health notes that recognizing the signs of mental health issues is the first step to getting treatment. Mental health issues vary, and individuals with anxiety will likely experience different symptoms than those with depression. But the NIMH notes that the following are some of the warning signs of mental health issues.

- Noticeable changes in mood, energy level, or appetite
- Feeling flat or having trouble feeling positive emotions
- Difficulty sleeping or sleeping too much
- Difficulty concentrating, feeling restless, or on edge
- Increased worry or feeling stressed
- Anger, irritability, or aggressiveness
- Ongoing headaches, digestive issues, or pain
- Misuse of alcohol or drugs
- Sadness or hopelessness
- Suicidal thoughts
- Engaging in high-risk activities
- Obsessive thinking or compulsive behavior
- Thoughts or behaviors that interfere with work, family, or social life
- Engaging in thinking or behavior that is concerning to others
- Seeing, hearing, and feeling things that other people do not see, hear, or feel



Seeking help

As noted, a growing awareness of mental health issues and how they affect seniors has translated to more available resources for aging men and women who need help. Within the United States, seniors can visit the NIMH Help for Mental Illnesses webpage (<https://www.nimh.nih.gov/health/find-help>) to access contact information for various groups that help people in times of mental health crises. In Canada, individuals can visit the Canadian Mental Health Association at <https://cmha.ca/find-help/find-cmha-in-your-area/> for contact information for various groups across the country.

Behaviors that can be beneficial

The National Institute on Aging notes that most cases of depression cannot be prevented. However, the NIA also notes that healthy lifestyle changes can have long-term benefits of seniors’ mental health. Such changes include:

- Being physically active
- Eating a healthy diet that can reduce risk for diseases that can bring on disability and depression
- Getting adequate sleep, which for seniors is between seven to nine hours per night
- Remaining socially active, including regular contact with friends and family
- Participating in activities you enjoy
- Sharing mental issues or concerns with friends, family members and your physician

Research indicates that seniors are vulnerable to mental health issues. More information about how to combat and overcome such issues is available at [nimh.nih.gov](https://www.nimh.nih.gov).

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Holding equities for the long term: Time vs timing *Courtesy Thrivent - Diane Stewart*

Legendary investor Warren Buffett is famous for his long-term perspective. He has said that he likes to make investments he would be comfortable holding even if the market shut down for 10 years.



Diane Stewart
Financial Advisor

Investing with an eye toward the long term is particularly important with stocks. Historically, equities have typically outperformed bonds, cash, and inflation, though past performance is no guarantee of future results and those returns also have involved higher volatility.

It can be challenging to have Buffett-like patience during periods such as 2000-2002, when the stockmarket fell for 3 years in a row, or 2008, which was the worst year for the Standard & Poor's 500 index since the Depression era. Times like those can frazzle the nerves of any investor, even the pros. With stocks, having an investing strategy is only half the battle; the other half is being able to stick to it.

Just what is long term?

Your own definition of "long term" is most important, and will depend in part on your individual financial goals and when you want to achieve them. A 70-year-old retiree may have a shorter "long term" than a 30-year-old who is saving for retirement. Your strategy should take into account that the market will not go in one direction forever — either up or down.

The benefits of patience

Trying to second-guess the market can be challenging at best; even professionals often have trouble. According to "Behavioral Patterns and Pitfalls of U.S. Investors," a 2010 Library of Congress report prepared for the Securities and Exchange Commission, excessive trading often causes investors to under perform the market. Another study, "Stock Market Extremes and Portfolio Performance 1926-2004," initially done by the University of Michigan in 1994 and updated in

2005, showed that a handful of months or days account for most market gains and losses. The return dropped dramatically on a portfolio that was out of the stockmarket entirely on the 90 best trading days in history. Returns also improved just as dramatically by avoiding the market's 90 worst days; the problem, of course, is being able to forecast which days those will be. Even if you're able to avoid losses by being out of the market, will you know when to get back in?

Keeping yourself on track

It's useful to have strategies in place that can help improve your financial and psychological readiness to take a long-term approach to investing in equities. Even if you're not a buy-and-hold investor, a trading discipline can help you stick to a long-term plan.

Have a game plan against panic

Having predetermined guidelines that anticipate turbulent times can help prevent emotion from dictating your decisions. For example, you might determine in advance that you will take profits when the market rises by a certain percentage, and buy when the market has fallen by a set percentage. Or you might take a core-and-satellite approach, using buy-and-hold principles for most of your portfolio and tactical investing based on a shorter-term outlook for the rest.

Remember that everything's relative

Most of the variance in the returns of different portfolios is based on their respective asset allocations. If you've got a well-diversified portfolio, it might be useful to compare its overall performance to the S&P 500. If you discover you've done better than, say, the stock market as a whole, you might feel better about your long-term prospects.

Current performance may not reflect past results

Don't forget to look at how far you've come since you started investing. When you're focused on day-to-day market movements, it's easy to forget the progress you've already made. Keeping track of where you stand rela-

tive to not only last year but to 3, 5, and 10 years ago may help you remember that the current situation is unlikely to last forever.

Consider playing defense

Some investors try to prepare for volatile periods by reexamining their allocation to such defensive sectors as consumer staples or utilities (though like all stocks, those sectors involve their own risks). Dividends also can help cushion the impact of price swings. If you're retired and worried about a market downturn's impact on your income, think before reacting. If you sell stock during a period of falling prices simply because that was your original gameplan, you might not get the best price. Moreover, that sale might also reduce your ability to generate income in later years. What might it cost you in future returns by selling stocks at a low point if you don't need to? Perhaps you could adjust your lifestyle temporarily.

Use cash to help manage your mindset

Having some cash holdings can be the financial equivalent of taking deep breaths to relax. It can enhance your ability to act thoughtfully instead of impulsively. An appropriate asset allocation can help you have enough resources on hand to prevent having to sell stocks at an inopportune time to meet ordinary expenses or, if you've used leverage, a margin call. A cash cushion coupled with a disciplined investing strategy can change your perspective on market downturns. Knowing that you're positioned to take advantage of a market swoon by picking up bargains may increase your ability to be patient.

Know what you own and why you own it

When the market goes off the tracks, knowing why you made a specific investment can help you evaluate whether those reasons still hold. If you don't understand why a security is in your portfolio, find out. A stock may still be a good long-term opportunity even when its price has dropped.

Tell yourself that tomorrow is another day

The market is nothing if not cyclical. Even if you wish you had sold at what turned out to be a market peak, or regret having sat out a buying opportunity, you may get another chance. If you're considering changes, a volatile market is probably the worst time to turn your portfolio inside out. Solid asset allocation is still the basis of good investment planning.

Be willing to learn from your mistakes

Anyone can look good during bull markets; smart investors are produced by the inevitable rough patches. Even the best aren't right all the time. If an earlier choice now seems rash, sometimes the best strategy is to take a tax loss, learn from the experience, and apply the lesson to future decisions.

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Considerations for retirees thinking of working part-time

Retirement is an opportunity to wave goodbye to the daily grind. Retirees may focus on rest and relaxation, and many make travel a major component of their lifestyle.

According to a 2022 Gallup poll, Americans expect to retire at an average age of 66, up from 62 in 2022. However, most do not hold out that long; the average actual retirement age is 61. Canada used to have a mandatory retirement age of 65, but that mandate was overturned in 2009. Today, the average retirement age for Canadians is 64.4 for men and 63.8 for women, according to Statistics Canada.

Upon retiring, many retirees discover that they sorely miss getting out of the house and being productive through some sort of employment. Others may find it necessary to supplement their retirement incomes. There are a few things to know about working during retirement, particularly if a person is collecting government benefits.

- According to the Social Security Administration, those falling under full retirement age for the entire year (which was raised to age 67 for those born in 1960 or later) will be subjected to an SSA deduction of \$1 from your benefit payments for every \$2 you earn above the annual limit. For 2022, that limit is \$19,560. In the year you reach full retirement age, SSA deducts \$1 in benefits for every \$3 you earn above a different limit, but they only count earnings before the month you reach your full retirement age. For full retirement age reached in 2022 your limit on earnings for the months before full retirement age is \$51,960. After full retirement age, there is no limit on earnings.

- The Financial Consumer Agency of Canada reports that individuals between the ages of 60 and 65 who continue to work while receiving a Canadian Pension Plan (CPP) retirement benefit must still contribute to the CPP. Your CPP contributions will go toward post-retirement benefits. These benefits increase your retirement income when you stop working. However, if you continue to work

while getting a CPP retirement pension and are between the ages of 65 and 70 years old, you can choose not to make any more CPP contributions.

- Keep in mind that if you are on Medicare, extra income could potentially trigger surcharges for parts B and D. It's beneficial to speak with a financial consultant to weigh the pros and cons of part-time work during retirement.

- Part-time work does not need to be daily work. Many retirees work according to how they feel. Some options include seasonal jobs, such as driving shuttles in national parks or working during the holidays in retail stores. Or you may use your expertise to consult or start a business.

- A number of people work part-time during retirement simply to get out of the house. Jobs that help you interact with a number of people can be beneficial, as socialization has been shown to benefit the mental health of seniors.

Working during retirement can supplement savings and provide structure that some retirees may be missing.

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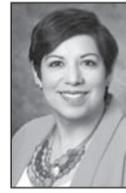
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Prime of LIFE

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Fun ways for seniors to stay active

Physical activity is an important component of overall health. Health experts advise that exercise can increase lean body mass, prevent conditions like diabetes and cardiovascular disease, improve balance, and positively affect mental health/cognition. Exercise also can foster socialization with others, helping people overcome boredom and isolation.

As individuals get older, they may not be able to participate in all of the activities they enjoyed as youths, but that doesn't mean older adults must resign themselves to sedentary lifestyles. There are plenty of entertaining ways to remain physically active that can accommodate any limitations a person may have. Explore these methods for staying active.

Explore senior center offerings

Community senior centers often fill calendars with a vast array of activities, some of which can include physical activities. Hikes, walking tours, dances, and other activities all serve as entertaining ways to get out and about while meeting some fitness goals.

Garden or do yard work

The Office of Disease Prevention and Health Promotions says adults should get 150 minutes of moderate exercise per week. Raking leaves, mowing the lawn, digging in flower beds, trimming bushes, and other outdoor tasks could help a person meet this quota in a way that doesn't seem like exercise at all.

Play games with grandchildren

Little kids may inspire older adults to be more active, as it can be difficult to keep up with those youngsters. Take infants or toddlers for walks or push them in strollers. Attach a child

seat or towing carriage to a bicycle and ride around the neighborhood. Play games that require movement, such as hide-and-seek or Marco Polo in the pool. If it's snowing, have a snowball fight or make a snowman in the yard.

Take up a new hobby

Find hobbies that incorporate physical activity. Perhaps learning to salsa dance or taking Zumba™ will be fun? Pickleball has caught on across the nation. The sport is a mix of tennis, racquetball and badminton that caters to all ages. Joining a bowling team is another way to get active and meet new people.

Physical activity is important at any age. Seniors can explore fun ways to stay in shape and be active to reap all the benefits of exercise.

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