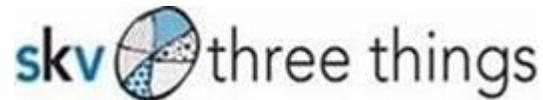




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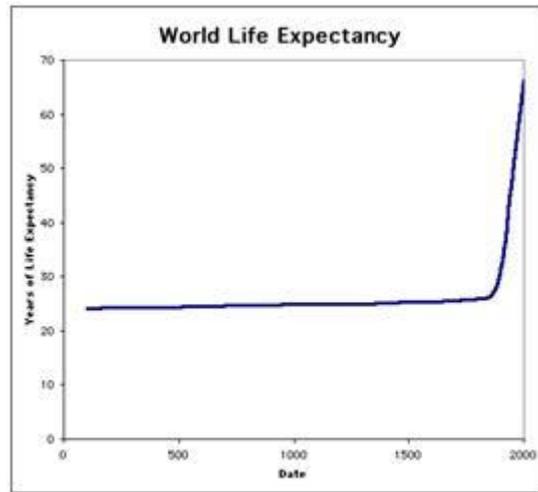


This Friday is “Gorgeous Grandma” day! A bit redundant—*aren’t they all beautiful!* In the early 1900’s, grandma died around 60. *Meanwhile look at the cover of People magazine this month, “Cher at 75”!* According to CDC, life expectancy today is around 78. Check my math, but it appears life expectancy has increased about a year every 6 years in the last century? A 2018 study from Harvard found that people who followed 5 habits increased life expectancy by up to 10 years: *“eating a healthy diet, exercising regularly, keeping a healthy body weight, not drinking excessive amounts and no smoking.”* I know, I know---Harvard is no JMU, but still a very reputable school. (“The JMU of the Northeast?”.) In a 2013 study, Harvard reported *“as little as 15 minutes of exercise a day increased life expectancy by three years.”*



Meanwhile, nearly 11,000 American “Boomers” will turn 65 years old today. And tomorrow. And the next day. Every day that ends in “y”. Including weekend days. Thru 2029. **1 every 8 seconds.** (source: GAO) This cohort was born from 1946 to 1964, the Dow was between around 200 and 800 in those 19 years. Age 65 means signing up for Medicare, some senior discounts at restaurants, hotels, travel deals...and still too young for RMDs! If feeling older boomers, don’t fret...*turning 65 is like turning 18 Celsius.* Boo! (I can see my daughter’s eye roll to this dumb “Dad joke”)

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(source: Quora)



It has been dubbed the “silver tsunami”—or in my case, a “bald bore”—the great wealth transfer that is anticipated in the coming years as trillions flow from one generation to the next. Jay Zagorsky, from Ohio State University, has authored a study on legacy planning and claims “One in three Americans who get an inheritance will have negative savings within two years.” (Go Buckeyes!) Wow, let that sink in. A lifetime of work, savings....and one third of heirs blow it fast! Yikes. Perhaps if you are worried about a spendthrift in your mix, you get with a handsome, witty, [advisor](#) at SKV, asap! (or me! 😊)



American marathon runner Abdi Abdirahman will be the oldest person at 44 to represent the USA in the Olympics in any running event when he races in the games next month. He ran in the Sydney games in 2000!

As always, I’m honored and humbled you have given me the opportunity to serve as your financial advisor. I am lucky to be in the foxhole with the greatest clients in all the land. We hope you view us as your **friendly, knowledgeable, and reassuring source of financial guidance.**



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