

Alternative Medicines By Jackie Tosolini

Our March speaker will be Aamina Mirza, Pharm.D. from Remedy Pharmacy in Torrance. She will be talking about CBD oils, gummy bears, medications, and preparation. She specializes in hormone supplements. 11:00-11:30 Social time 11:30-12:15 Presentation 12:15-12:30 Question and answer

Getting Your Affairs in Order

By Yvonne Koga

Our February Zoom Luncheon speaker was Robert (Bob) Valentine, a fellow member of PEP, and a wellrespected attorney whose practice is in Manhattan Beach. His specialty is in assisting clients with their estate planning and will and trust documents, which are especially important for those who have accumulated assets such as real estate, savings, retirement accounts, IRAs, insurance, and other investments over the

course of their lives. Having your affairs in order allows you to control the distribution of your assets after you pass.

Bob made us aware of changes in California laws that take effect at age 65. One is Proposition 19, which strips away many Proposition 13 and 58 benefits to families, especially regarding the transfer of property from parents to their children in Prop. 58.

When developing a trust, the trustee selects a "successor trustee/executor" who will assume control of the assets within the trust to pay outstanding bills, sell property per the trust instructions, dispose of goods, etc. upon the passing of the trustee. It's a major responsibility, hence the importance of who is named "executor" of the trust.

Be mindful of changes in laws and review your trust documents. Meet with your attorney to be sure your trust is up to date. Currently up to \$11,700,000 in assets per person can be passed to heirs (\$23.4 million for a married couple) before an inheritance tax is levied. This is reduced by 50% when the law expires on Dec. 31, 2025. According to Bob, the current federal administration is in discussion about changes in capital gains taxes. Hence, property owners be aware.

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You need to consider how to inform the successor trustee of your accounts (banks, investments, credit cards, safe deposit box, etc.) and on-line passwords. There are on-line sites offering secure storage of passwords. Instructions to the executor can be left on a personal computer and/ or an external hard drive, which can be kept in a safe deposit box.

Bob shared some experiences faced by a few families which illustrated the importance of careful planning for how you want your assets distributed and who you want to name as your executor. Go to the PEP website to view his presentation.

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Chair Yoga By Jackie Tosolini

Hi, all you brave PEP-PERS who have been attending our weekly Core exercise class via ZOOM. It's been very successful because of you who attend. Joseph does a wonderful job leading the group. Starting March 3rd, we're going to alternate Core and Chair Yoga. The same rules apply as in Core. We need 10 participants to make it a go. If you have never participated in Chair Yoga, it's about gently stretching your body muscles. It's easy and fun with lots of controlled breathing techniques. I will be your leader in this, and Joseph will assist me. So, remember Get Fit While You Sit. Chair Yoga!!



Covid Vaccines Are Here! LA County Has Administered Nearly 2 Million Doses By Kurt Antonius

Don't miss out. The vaccines are here now in Southern California in large quantities. These vaccines could save your life and are now

being administered by many, many different outlets.

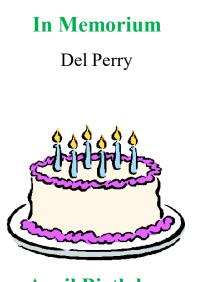
From Ralphs and CVS Pharmacies, UCLA Health, and Kaiser, to super centers like Dodger stadium, The Forum, and even Torrance Hospital. There are too many outlets to mention that are administering the vaccines. Some are even drive-thru, such as Dodger Stadium! I took my wife there for her shots and it was so well run by the LA County Fire Dept., she never even had to get out of the car!

Now more than 1.1 million doses of the new Johnson & Johnson 1-shot vaccines will arrive in California in the next three weeks, making the supply even more plentiful.

If you have a caregiver, they can help you get an appointment. Of course, using your computer you can also find several distribution places in your neighborhood.

As long as you are older than 65, you can get a vaccine now. Soon, the gates will open for everybody, so now is the time to get an appointment!





April Birthdays

4 Charles Garrett
7 Maxine Robinson
7 Janice Thomas
9 Carlin Schindell
9 Nazir Ahmed
10 Bella Brannan
11 Ruth Pallis
12 Masako Batjer
12 Michael Leiran
12 Marsha Doolittle
12 Jane Ryan
16 Harriet Shimohara

17 Kevin Bussi
18 Jette Sorensen
19 Nancy Cunningham
19 Eileen Stallings
21 Pat Singleton
22 Norman Niederman
24 Donna Mirassou
25 Andrea Legacki
26 Charlotte Johnson
28Jeanine Falk
30 Jacob Muslew

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Karen Thompson, Editor

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