



50+Living our best lives now and in the future!

A Legacy: Sharing a Life-Changing Passion

Robbin Close discovered her passion in the fourth grade when she was first introduced to the violin. "The violin is a most difficult instrument to play because there are no frets, and having perfect pitch is necessary to play well." Little did she know that her passion would inspire and change the lives of many other children in the future.



Discovering the Power of Discipline and Inspiration

When Close first began playing the violin, she practiced for 30 minutes daily. Her parents also hired a private teacher who encouraged her. After moving to a new school, she joined the orchestra as a first violinist. As she continued to progress, she had additional opportunities to play. One of those opportunities was playing in the California Junior Symphony. The symphony conductor was the distinguished Russian-born violinist Peter Meremblum. Close also took lessons from Meremblum. "He was very strict, and I worked hard to impress him. I fell in love with playing the violin



and practiced for 1-2 hours most days. Music became a central part of my life and still is today."

Becoming the Teacher

"I was planning to become a professional violinist, but life got in the way." Close married young and had two children. "In those days, it was unusual for mothers to work."

While raising children, Close continued to practice and play in chamber groups and community orchestras. Then, her fourteen-year-old daughter encouraged her to start offering private violin lessons. "Many of my students became first-chair violinists in their orchestras."

Broadening her horizons, Close chose to study history at UCLA. Later, she taught history classes for private Los Angeles schools.

Organizing a Violin Program in Santa Fe

After retiring in their mid-fifties, Close and her husband moved to Santa Fe, New Mexico. Because she had been teaching violin for 35 years, she was invited to start a program for low-income, immigrant, and other at-risk students.

"I was convinced that a violin program would not only help the children with hand-eye coordination

but would also help them in their academic subjects. I believed in music as a vehicle for change."

Fortunately, Close had some background in marketing, curriculum development, and workshop planning. This background gave her the confidence to approach funding sources for her program. After securing an initial \$5,000, her vision became a reality. She rented instruments for her first eight students and held classes in a storage room at a school. "At the end of the year, we performed a concert. Word got around school and town that a violin class of 3rd graders was producing some great results." Not only did the young violinists demonstrate newfound musical abilities, but their academic work also improved.

With additional funding and sustained efforts to expand, the program grew to include five schools and 65 students. Close hired and trained a young teacher to help the students as the program continued to grow. "Hilary was a talented violinist, performer, pianist, and singer, and she also could speak Spanish. She loved the children and was an excellent teacher. We worked together for several years."



A Gift That Keeps Giving

When Close was in a music shop purchasing violins for her students, a violin near the front of the store caught her eye. It was a German-made instrument from the 1700s. Although Close already had a fine instrument that she had played for years, the violin she'd seen at the music shop kept calling her. "Finally, I decided to play it. I swooned when hearing its beautiful tone." She always imagined that Mozart had once played it. She fell in love with the instrument and bought it.

Nine years after moving to Santa Fe, Close and her husband, Don, moved back to Los Angeles to be near their children. Before leaving, Robbin Close encouraged "the Santa Fe Chamber Music Festival to take over supporting the violin program."

Eventually, Close gave her beloved German violin to Hilary. It was given "in gratitude for her teaching excellence and continued work with the children."

"Today, after 25 years, the violin programs are still thriving." Close has continued to stay involved and was recently honored as the program's founder. Several students from the program have gone on to study music and music composition in college. "Holding a violin and bow and making music changed their lives."



Leah Chavez 2003

For Relaxation

"For relaxation, I love to spend time with friends, go out to dinner, dress up and laugh. I love to walk and take hikes in nature. I love to dance and take many classes online. I take writing and mindfulness classes, which are all very relaxing. I love to read and go to music concerts."



Advice for Living Our Best Lives

"Treasure every day. Be grateful for your life. Stay healthy, and try to eat farm-to-table food. Keep reading and learning about what is going on in the world. Travel, even locally—it does not have to be a big trip; see how other people live—talk to them. Try to make a community with friends. Help each other, and give back to others who need help. Stick your head up and do things out of the ordinary. Be spontaneous. If you have a personal dream, try to fulfill it."

Benefits of Music at Every Age and Stage in Life

As reported in *Instructional Science: International Journal of the Learning Sciences*, [research](#) suggests music training is associated with improved academic performance and higher grades.

According to John Hopkins Medicine [report](#), “If you want to keep your brain engaged throughout the aging process, listening to or playing music is a great tool. It provides a total brain workout. Research has shown that listening to music can reduce anxiety, blood pressure, and pain as well as improve sleep quality, mood, mental alertness, and memory.”

Straight Talk about Social Security

You may have heard that the U.S. Government has borrowed money from Social Security, and now it is going broke. You may also have heard that Social Security will quit paying beneficiaries sometime in the next decade. Is this fact or fiction? We all need to have a better understanding of Social Security and what it means for our future.

In his 32-minute Social Security webinar video, Ben James, CFA, CFP, and founder of Elevate Wealth Advisors, discusses Social Security myths and mysteries. He also offers an analysis of break-even Social Security filing points. Then he covers the past, present, and future of Social Security.



Watch this [informative video](#) on your schedule. Grab a cup of coffee and get some straight talk about Social Security.

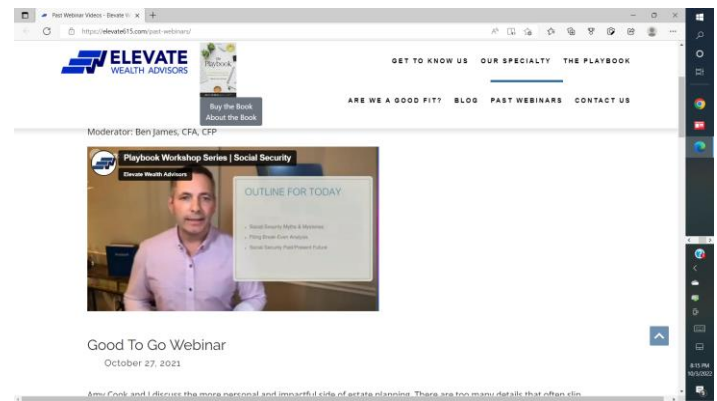
The City of Sutherlin Recognizes 3000+ Hours of Community Service



Featured in the Boomer Best U July 2022 [Newsletter](#), Tony Rosa is passionate about volunteer service in his community. For the past few years, Rosa has been volunteering for the Friends of Ford's Pond, a nonprofit organization that manages a 202-acre recreation area in Sutherlin,

Oregon. Rosa volunteers about 1,000 hours per year by mowing trails, removing invasive vines, and picking up trash.

At a September Sutherlin City Council Meeting, Mayor Michelle Sumner presented Rosa with a certificate of appreciation and recognized his over 3,000 hours of volunteer service in the community. Thank you, Tony Rosa, for your service and for your example.



<https://elevate615.com/past-webinars/>

Weight Training Later in Life

From an October 2, 2022 [Science Alert](#), “New research about weight lifting has revealed two insights: that the practice is able to strengthen the connections between nerves and muscles, and that this strengthening can still happen in the later years of our lives.”

Retirement Resource Now Available as an Audiobook

Shortly after I retired, I read Marianne Oehser's *Your Happiness Portfolio for Retirement: It's Not About the Money!* I'd advise reading and listening to this book even before actually retiring. Consider purchasing print and audio versions to get the most out of this resource. You can listen to a free [sample](#) of *Your Happiness Portfolio for Retirement*.



Don't Put Out a Welcome Mat for Thieves

[House Digest](#) warns that posting information on social media about upcoming vacations or trips is one way we inadvertently alert burglars that our homes will be empty. Also, leaving a trash bin in front of our house while gone (or failing to have one out on normal trash pick-up days), is another way to signal that no one is home.

[Bankrate](#) suggests we make sure certain valuables are hidden from sight or locked away such as jewelry and watches, wallets and cash, electronics, and even prescription drugs.

Medicare: It's Complicated

The [Medicare Basics](#) government site indicates that Medicare Part A generally doesn't cost anything and helps cover hospital costs. However, it may have a sizable deductible each time you are admitted to the hospital.

Part B is not free. The current premium is typically \$170.10 per month (depending on income) but will be reduced to 164.90 in 2023. Part B also has an annual deductible of \$233.00 for 2022.



Part B helps pay for doctor's visits and provides a free, annual "wellness" exam. Medicare does not pay for annual physical exams. In addition, Part B may help pay for medically necessary ambulance services, among other things. To learn more about what services are covered, check the Medicare Coverage [site](#).

Medicare typically pays for about 80% of charges (once they reduce the amount they pay your medical providers). Unless you have supplemental Medicare insurance coverage or have a particular Medicare Advantage Plan, you will be responsible for paying the other 20%. Also, traditional Medicare Parts A & B do not cover prescriptions—you need to purchase a separate plan under Part D. Traditional Medicare does not cover dental, vision, or hearing needs; again, you need to get separate coverage to address these needs. However, most Advantage plans cover prescriptions, and many cover dental, vision, and hearing.

Medicare is complicated, and working with a qualified agent can save you time and money. As [Cindy Eastman](#), a HealthMarkets agent, has reminded us, working with a qualified agent like her costs you nothing.

If you are currently enrolled in Medicare or a Medicare Advantage Plan, you can make changes between October 15 and December 7.

Boomer Best U does not provide medical, dietary, legal, or financial advice. As appropriate, consult your doctor, a legal professional, or a financial expert when considering health-related, legal, or financial changes.

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