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

Passion, Purpose & A Plan

When he was young, Curt Krafft discovered a passion that later inspired a greater purpose in life. “When I was a kid, my father got me a radio for



Christmas. Every couple of years or so, he would get me a bigger and better radio.” He kept each treasured radio in his bedroom and would listen to it at night long after he was supposed to be asleep. This early

enthusiasm for radio programming eventually led to a forty-year career in the radio broadcasting field, coupled with a deep desire to connect with audiences through this communication medium. At 72, Krafft’s passion is driving a larger purpose that will involve starting a nonprofit radio station that focuses on older adults and their needs.

Early Music and Inspiring Disc Jockeys

Krafft recalls listening to 60’s music on A.M. stations when he was younger. “I remember when the Beatles became big in the United States starting

in January of 1964. Their music dominated the radio airwaves.” Growing up in New York City, he also “had the good fortune of listening to some of the greatest disc jockeys of all time, including Bruce Morrow, Dan Ingram, [and Murray the K.](#)”

Following His Passion

While a student at Long Island University (the Brooklyn Campus), Krafft got involved with the school’s radio station. “That’s how I learned all about radio. I just learned by doing it.” After graduating, his radio experience led to his first radio job in New Hampshire.

Krafft moved a lot over the years, working for several different radio stations. “Unfortunately, that is the nature of the business. A radio station gets sold, the new owners come in and fire all the disc jockeys, replacing them with their own people.” However, working for different stations gave him new opportunities, including hosting a couple of “oldies” shows.

More than a Job

To Krafft, radio was not a job; it was something he enjoyed doing. “Fortunately for me, most of the radio stations I worked for had a solid gold format. I loved being on the air, playing music, and talking to

the audience. I used the name Curt Roberts on the air. The music I played was ‘golden oldies’ from the ‘50s, ‘60s and ‘70s.” In addition to being a radio personality, he also was involved in news broadcasting, production, sales, and marketing. “In radio, you wear many hats. I also wrote some articles over the years for a trade magazine called *Radio Ink*.”

Discovering a Role Model

“The one D.J. who influenced me most was [Bruce Morrow](#), who I listened to for years on WABC in New York. Bruce had a personality and a great knowledge of the top 40 music. Plus, he was warm and friendly, and always referred to the listeners as his ‘cousins.’ He was more than just a radio personality; he was your friend. That style of broadcasting always stuck with me.”

Life-Changing Challenges

Like many of us, Krafft has faced his own set of challenges. Some of these challenges included both financial and health issues. At one point, after becoming unemployed, he experienced what it was like to live in his car. “I became angry and sorry that I had chosen broadcasting as a career. Fortunately, some friends found out about my situation and helped me out.” But then, he suffered both a heart attack and a stroke. Three years after these life-changing challenges, Kraft began his quest to develop a radio station that would specifically serve the needs of older adults and veterans.

A Greater Purpose: The Plan

Even though the number of adults over sixty is rapidly increasing in this country, Krafft does not believe that radio station owners are responding to the needs and interests of this demographic. “There’s more of ‘us’ than ever before. But radio isn’t doing anything about it. It’s like we don’t matter anymore.”

To address the void in radio programming for older adults, Krafft wants to start a nonprofit radio station that “caters to us.” He envisions “senior” radio personalities playing a variety of 50’s, 60’s and 70’s music as well as sharing news and information that older adults can use. He also wants this station to connect with elders who feel alone or forgotten. “This station will be like a friend. We will let them know every day that they matter. We’ll also have a daily salute to our veterans, both past and present. Currently, Krafft is promoting his vision on various platforms as he seeks funding from philanthropic organizations and others who recognize the value of this mission.

For Relaxation

Krafft enjoys reading both fiction and nonfiction books. “I find that it helps my thinking process and helps me feel better psychologically.”

Advice for Others

“Keep reading. Books are food for the mind.” Krafft also recommends having goals. “Just because you’re older, it doesn’t mean you can’t have something you still want to achieve. For me, it’s getting a radio station for seniors on the air. It’s my reason for getting up in the morning.”



Curt Krafft would value your feedback about his mission to get a radio station for older adults on the air. Please email him and share your thoughts.
curtdjrob@gmail.com

Life Purpose: In an October 23, 2023 Harvard Business Review [article](#), Irina Cozma writes that your life purpose “is your deeper reason for existence—it’s a sense of meaning and direction in life that goes beyond personal enjoyment or fulfillment. Purpose often involves contributing to the greater good or serving a cause larger than yourself.”

Radio Listening and Well-Being in Older Adults

A 2020 *Frontiers in Psychology* [report](#) by Amanda E. Krause et al., argues that “recent research into



listening practices has often focused on younger adults and the new use of digital listening technologies.” Yet, the authors point out that radio is more familiar to

older adults. They then describe a qualitative research study that examined the listening habits of older adults and how those behaviors were associated with “potential well-being benefits. Findings suggest that radio may help modify moods and provide feelings of comfort and community. Also, for some older adults, the radio can also offer a certain degree of company, potentially helping to alleviate feelings of loneliness.

Older Adults and Feelings of Loneliness

A Centers for Disease Control and Prevention [article](#) notes that social isolation (loneliness) is a significant risk for premature death. Feelings of loneliness also may increase the risk of dementia by about 50 percent. Heart disease, depression, anxiety, and the risk of hospitalization were additionally associated with loneliness.

The Power of Familiar Music for Older Adults with Dementia

Listening to familiar music can provide a powerful pathway to connect with individuals who are otherwise unable to communicate. A May 2022 *Journal of Alzheimer’s Disease* [reports](#), “Research shows that the complicated nature of musical memory is largely spared throughout the neurodegenerative process of Alzheimer’s disease.” Further, evidence suggests that the memories of such individuals may be stimulated. Mood can also be positively affected when individuals with neurodegenerative diseases hear familiar music.

The Time Has Come

By 2030, it is [projected](#) that one in five adults (20%) in the United States will be over sixty-five years old. None of us can ignore the need to address the well-being of older adults. Please take time to let Curt Krafft know you support his mission and/or share his plan with others who can help make his dream a reality: curtdjrob@gmail.com

Is the Thought of Tax Season Taxing Your Brain? Register for a Free Webinar: *The Top Ten Tax Tips for 2024*



Portfolio Manager & Investment Analyst Ben James, CFA, CFP, founder of [Elevate Wealth Advisors](#), and author of [The Playbook: 7 Fundamentals of Financial Planning](#), understands

that tax season can be frustrating for a lot of people. He receives a lot of phone calls during tax preparation season from clients requesting assistance. Recognizing the need, James and Steve Sykes, CPA, are hosting a useful webinar discussion on tax preparation tips for 2024. Three of the tips include (1) The easiest ways to get prepared for your taxes, (2) Planning ideas to consider for next year, and (3) New Oregon tax considerations.

When: Wednesday, February 21st at 2:00-2:45 p.m. PST.

Who is Invited: Anyone who is interested is welcome to attend. This information will be beneficial for those who prepare their own taxes as well as those who use a professional tax preparer.

How to Register: Contact Jacquelyn Starr at Jacquelyn.starr@lpl.com Provide your name and email. Jacquelyn will send a Zoom link prior to the presentation.

Medicare Advantage Buyers' Remorse: Is It Too Late?



Available Medicare options can be very confusing. For those who signed up for a Medicare Advantage plan last fall and now have buyer's remorse, Medicare and health insurance expert, [Cindy Eastman](#) says it may still be possible to make a change now:

"We are now in the Open Enrollment season, and people might be able to switch their Medicare Advantage plans if they didn't like the choice they made in the fall. This period lasts until March 31st."

What Rules Apply, and How Do We Know if We Are Eligible to Make a Change?

I asked Eastman what rules need to be followed if changes are desired. She explained that certain rules will apply:

"There are many rules that recipients are required to follow, depending on their situation."

How are recipients supposed to know what rules they are supposed to follow, or even if they are eligible to make a change right now? If you aren't working with an agent, Eastman suggested contacting her to find out if you are eligible to make changes this season.

Cindy Eastman, who has a background as a financial advisor, is an independent insurance agent with HealthMarkets. She is licensed in several states for Health, Medicare, Life, and supplemental policies. She is licensed in Oregon, Washington, Idaho, Texas, and Nevada. You can reach her by phone at 541-733-8383 or by email at ceastman@healthmarkets.com. If she cannot help you, she may be able to direct you to another HealthMarkets agent in your area.

Register for this Free, Coming of Age Webinar



At 79, Greg Cramer, Ph.D., says he suffers from PMA – Positive Mental Attitude. The retired chemist, who worked for 20 years at the Food and Drug Administration, now lives in Oregon. After leaving their day jobs in D.C., he and his wife ran a winery for 20 years. Their stage introduced artists and musical performers to their region. They sold the winery four years ago and are now enjoying their retirement, traveling often, and involved in their community and supporting artists and musicians. With his infectious positive attitude, he believes in following your dreams and living life to the fullest.

When: Tuesday, February 27th from 3-4 p.m. PST or 6-7 p.m. EST.

Register: tinyurl.com/gregcramer.

"WHAT A LIFE" features interesting older adults who have made interesting pivots in their activities or careers in their "encore chapter of life," living with passion and purpose.

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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