



Our mission is to serve our clients, in an atmosphere of trust, to help grow and preserve their wealth. We provide personal attention and comprehensive strategies, striving to enable our clients to live and retire with stability. Alltrust Financial Management serves clients seeking comprehensive financial guidance, with a team approach, in a manner that continuously exceeds our clients' expectations. We are a recognized and respected financial management firm delivering trusted, personal attention.

RETIRING MINDS

How to keep your brain happy, healthy and engaged during retirement.

Source: Parade

Whether you love working, hate it or tolerate it, there's no arguing that it keeps your brain active. "When you do something cognitively demanding for many years, it's going to improve your brain," says Earl K. Miller, professor of neuroscience at MIT's Picower Institute. Plus, work engages us socially, which also challenges the brain. But what happens when you retire? Brain health is like physical health, says Joseph Coughlin, founder of MIT's AgeLab. You need to stretch your limits to keep it strong. "Having a reason to get up in the morning that pushes you with purpose is really important." These challenges can help you thrive:

Try Something Creative

Doing crossword puzzles may challenge your brain, but "it only improves your ability to do crossword puzzles," says Molly Wagster, chief of the Behavioral and Systems Neuroscience Branch at the National Institute on Aging. If you really want a challenge, do something you can't put a limit on- like playing a musical instrument, writing poetry or painting. Creative pursuits continue to improve cognition, she says, with no diminishing returns. Plus, they require discipline and regular practice, which are great for the brain.

Keep Up with the World Around You

An AgeLab survey of adults ages 85 and up found that those who remained sharp into late old age were interested in social and political issues. Stay socially vibrant, not just with friends but by being aware of the larger social world.

Choose Stimulating Environments

This applies to your neighborhood, your home and even the furniture, art and appliances you own. "Being delighted helps stimulate the brain," Coughlin says. "Use color and design and

function to challenge you.” Another idea: Force activity within your own home, like walking to the end of the driveway for the mail or heading into town for a walk.

Do Things Often

“Your brain is like a muscle,” Miller says. “The more you use certain functions, the stronger they are, and the less you use them the weaker they are.” Whether you’re engaging in some cognitively demanding project or physical exercise, do it regularly. “Your brain works best if it’s getting regular exercise; you have to make it part of your regular routine.”

Do More Than One Thing

A Recent study of more than 2,700 people found that combining four of the following healthy behaviors- partaking in physical activity (150 minutes of moderate to vigorous exercise per week), limiting alcohol consumption, not smoking, eating a Mediterranean diet and staying intellectually engaged in hobbies or volunteer work- cut the risk of Alzheimer’s disease by 60 percent compared to people did none or one. “We tend to talk about these things as a single thing- ‘exercise helps your brain’ or ‘stay socially active’- but it’s the combination that’s more significant,” Wagster says.

October is Breast Cancer Awareness Month

Source: American Cancer Society

Other than skin cancer, breast cancer is the most common cancer affecting American women, with 1 in 8 receiving the diagnosis of breast cancer during one’s lifetime. Early detection provides the best chance of successful treatment and cure. Over 3.8 million breast cancer survivors are alive today thanks to advances in screening, detection and treatment. The Alltrust Team encourages you to keep up with breast cancer screening recommendations. It could save your life!

For more information, visit <https://www.cancer.org/cancer/breast-cancer.html>

Fun Halloween Candy Facts

Source: The Pioneer Woman

Candy wasn't given out to trick-or-treaters until the 1950s.

Halloween simply wouldn't be the same without those fun (and king!) size candy bars to sweeten the day. But there was a time when trick-or-treaters didn't receive candy at all, but rather pieces of cake, fruit, nuts, coins, and little toys, according to the History Channel. It

wasn't until the 1950s, when candy makers began to promote their goods for Halloween, that candy became a staple on the trick-or-treating circuit. These days, one quarter of all the candy sold in the U.S. each year is purchased for Halloween.

Skittles are America's favorite candy.

Everyone wanted to taste the rainbow in Halloween 2020! According to CandyStore.com, Skittles were the top candy last year, followed by Reese's Cups and Starburst.

Candy corn is America's least favorite candy.

Candy corn has always been divisive, but according to CandyStore.com's most recent top 10 worst Halloween candies lists, more people hate it than love it. Consumers voted candy corn the worst Halloween candy in the country in 2019 and 2020. To be fair, it also made the 2020 top 10 best Halloween candies list, so it looks like the debate isn't over yet!

MONTHLY CONTEST

The Olympic Games Tokyo 2020 were celebrated from July 23 to August 8, 2021. This year, we are doing some Olympic trivia. We will pick a random winner each month from the correct answers we receive.

This Month's Question: Which USA Olympic athlete won the most medals at the 2020 Tokyo games?

Please email your responses to julia.b.lamere@lpl.com

RESULTS OF LAST MONTH'S CONTEST

Question: What city will host the 2024 Summer Olympics?

Answer: Paris

UPDATES AVAILABLE FROM LPL RESEARCH DEPARTMENT

- Daily Market Update: <http://LPLresearch.com>
- YouTube Channel: <http://www.youtube.com/lplresearch> (which can also be found on our website)

CLIENT CONNECT

Are you anticipating an email change? Let us know. We want to make sure you receive all our email communications. Send your new e-mail to melissa.arbisi@lpl.com

If you have any input or comments about our newsletter, let us know. We love to hear from you!!

Your referrals mean a great deal to our business. If you know of a friend or family member who might benefit from our service, please let us know. We will work hard to ensure that your referrals feel it was a wise investment of their time – and their future- to have met with us.

Don't keep us a secret!! Share this with your family and friends.

Till next month,

The Alltrust Team

Securities offered through LPL Financial. Member FINRA/SIPC

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing.

The information is being provided for general educational purposes only and is not intended to provide legal or tax advice. You should consult your own legal or tax advisor for guidance on regulatory compliance matters. Any examples provided are for informational purposes only and are not intended to be reflective of actual results and are not indicative of any particular client situation. Stock investing involves risk including loss of principal.