



Men's Coffee

Best ever! We had 16 show up for men's coffee this month. One of the 16 was a visitor of Wes Walker. There were lively discussions and a great time. This is probably the greatest news outlet event at Willow Lake.



A funny thing happened. Don Bruce made the coffee however on pot was not working. He finally discovered the reason was that he forgot to put in the water. ☺



Willow Lake November Birthdays

- Wiltcher, Bonnie 1-Nov
- Childress, MB 6-Nov
- Cheney, Lorena 10-Nov
- Hardy, Sandy 12-Nov
- Edwards, Steve 18-Nov
- Williamson, Rebecca` 23-Nov

Men's Breakfast

This month we again returned to Margaritaville for the Men's Breakfast.



Vacations and Medical appointments limited this month's attendance.



Good Food and conversation prevailed.

Ladies Lunch



Ladies luncheon was held at Ta Molly's Wednesday Oct 14th. We had a good group to

Willow Lake Talk

come out and we talked about politics, Thanksgiving and just enjoyed ourselves.

National Night Out

Honoring our First Responders on National Night Out; October 6th with a Cook-out.



The Grill Masters arrived early to make sure the Hamburgers and Hot Dogs were ready.



The Clubhouse Staff working to make sure the food was ready for the expected crowd.



The first 3 guests arrived with the Sharif's department providing some very nice hand-outs for the Willow Lake Residents.



The Willow Lake Attendance was great and everyone enjoyed the food and comradery.

All in all: A very successful National Night Out.

Men's Lunch

For this month's Men's Lunch we went to the Sonic in Benton. Unfortunately the photo's I took did not come out.

We enjoyed the outside atmosphere which was slightly windy but it felt good.

Everyone was very pleased with the food and Sonic waitresses were outstanding in their service. We were made to feel like Kings with such good service.

Lots of Fill-in for the Newsletter this Month.

I had very little Willow Lake News this month so in order to keep the typical 4 pages I had to add in other news.

I tried to find things that hopefully will be of interest to Willow Lake Residents.

Let me know if in the future you would rather not have the Fill-in in case I don't have enough for 4 pages.

Your Humble Publisher: Carl

Technical Forecast

On tap: Wi-Fi Internet service that reaches beyond today's limitations by 3,000 feet or

more. The new Wi-Fi technology, arriving by 2018 or so, also requires less power to send small bursts of information over longer distances.

It promises to radically expand the Internet of Things, as it allows homes, factories, farms, etc., broader access to the Internet without physical wiring.

By 2020, the number of devices connecting to the Internet will grow fivefold, from 5 billion now to 25 billion...as just about everything will come with a sensor.

Two new wireless protocols you'll hear more about: ZigBee and Thread.

A growing target audience for digital marketers: Consumers age 65 and over, who are increasingly joining social media, especially popular sites such as Facebook. Since 2010, the number of folks 65 and up on social media has tripled. Now, one-third of that demographic is on at least one social media platform, with more joining in.

Marketers will ramp up efforts to reach retirees and folks close to retiring. Also more of a focus on online social sharing tools aimed at interacting with seniors. Note, too, that seniors are more willing than others to pay a premium for tech support.

Popular content for seniors includes info on high-end cars, travel and tech.

A review of Win10's new security features

Windows Hello: Have you seen those Win10 TV commercials showing cute babies around the world? The narrative suggests that today's small children will grow up in a world without

passwords — a world where they can sign in to their devices with nothing but a smile.

The death of passwords and the promise of biometric authentication have been heralded for years now. We're not there yet, but Windows Hello is a step in the right direction.

Windows Hello is the biometric-authentication component in Win10. With the right hardware, you can use facial recognition, fingerprints, or iris scanning as your security credentials. As you'd expect, Hello can't be fooled with a simple photo of your face. In fact, based on tests described in a TECH2 article, the facial-recognition technology is so accurate it can differentiate between identical twins.

The major catch with Windows Hello is, of course, the added hardware needed to make it work. Microsoft's description of Hello includes this footnote: "Windows Hello requires specialized hardware, including fingerprint reader, illuminated IR iris sensor, or other biometric sensors." And you can't use a simple USB cam for facial recognition — the system currently requires specialized cameras such as the Intel RealSense 3D. The new Microsoft Surface Book and Surface Pro 4 both include cameras capable of using Win10's facial recognition feature. And according to the Intel RealSense site, selected laptops from ASUS, Dell, Lenovo, and others already have the camera built in.

Iris scanners are rather rare on PCs, but fingerprint readers are fairly easy to find on portables or easy to add to a desktop system.

If you have a device installed that supports Windows Hello, it's enabled by clicking Start/Settings/Accounts/Sign-in options. (The Hello setup option won't appear if your system

doesn't have a compatible recognition device.) According to the official Hello FAQ, the biometric data used to identify you is kept only on the local device.

Investing

Investing rules to keep in mind for any kind of market: **Diversify**. Stocks, bonds, cash, real estate and other investments provide varying rewards. Some protect against inflation, and others provide growth or income you might need for specific goals. Owning something in each category and diversifying within groups let you take realistic risks without inviting unreasonable volatility into your portfolio.

Rebalance. Your plans can be derailed if you don't rebalance your portfolio on a regular basis. Doing so requires nothing more complicated than taking time to review your investments annually to make sure that the percentages you hold in each investment class have not strayed wildly from your original investment goals.

Keep costs down. Investment costs are something you know in advance and can control. For starters, you can save money on brokerage commissions via an online discount broker, such as Fidelity, E-Trade, Schwab or TD Ameritrade.

If you're OK with just earning a market's return, buy index mutual funds from firms such as Vanguard and Fidelity; many of their funds charge just 0.1% or so per year. Prefer active managers? Give extra credit to funds with below-average fees.

Medicare Hike

Congress will block or reduce a 52% price hike for some Medicare recipients that is supposed to take effect on Jan. 1. Without action, the

increase for Medicare Part B premiums would apply to about 30% of all Medicare participants: Those with incomes above \$85,000 a year. Folks who are new to Part B in 2016.

Anyone who pays premiums directly instead of having them taken automatically from Social Security checks. And those also in Medicaid, with costs paid by states. Look for Congress to act by mid-Dec. One hurdle: Paying for the rollback...an estimated \$10 billion to \$12 billion if the entire Part B increase is eliminated.

Another option is for Congress to limit the hike to 13% or so above current premiums. The other 70% of Medicare participants will pay the same rate as this year.

Federal law prohibits increases for most folks when there is no cost-of-living boost in Social Security payments, leaving the smaller group to bear all of the costs.

Without congressional action, monthly premiums for most beneficiaries would hit \$159.30, from \$104.90 now. Upper-incomers would pay even more.