

HORIZONS CLUB *News*



National Glaucoma Awareness Month

January is National Glaucoma Awareness Month. You may have heard glaucoma called “the sneak thief of sight.” That’s because it has no symptoms until it has progressed beyond the point where it can be successfully treated. It is the second leading cause of preventable blindness in the world.

More than 4 million Americans have glaucoma and 120,000 are already blind because of it. Worldwide, nearly 70 million people have the condition. The best way to protect yourself is to have an eye examination. Today, most optometrists test for it. If they find any indication, you should see an ophthalmologist immediately. Treatment can be effective in the early stages.

Though the most common forms affect middle-aged and older people, glaucoma can affect all age groups. Insist that your children be tested when they are being fitted for eyeglasses.

Those at higher risk include people over 60, people of African, Asian and Hispanic descent, and those who have family members who have glaucoma. Also at higher risk are diabetics and people who are severely nearsighted.

In the most common form of glaucoma, vision loss begins with peripheral or side vision. Be on the lookout for that first noticeable symptom and get treatment immediately.

Everyone is at risk for glaucoma. However, certain groups are at higher risk than others.

People at high risk for glaucoma should get a complete eye exam, including eye dilation, every one or two years.

The following are groups at higher risk for developing glaucoma.

People Over 60 - Glaucoma is much more common among older people. You are six times more likely to get glaucoma if you are over 60 years old.

Family Members with Glaucoma - The most common type of glaucoma, primary open-angle glaucoma, is hereditary. If members of your immediate family have glaucoma, you are at a much higher risk than the rest of the population. Family history increases risk of glaucoma four to nine times.

Eye Injury - Injury to the eye may cause secondary open-angle glaucoma. This type of glaucoma can occur immediately after the injury or years later.

Blunt injuries that “bruise” the eye (called blunt trauma) or injuries that penetrate the eye can damage the eye’s drainage system, leading to traumatic glaucoma.

Other Risk Factors

Other possible risk factors include:

- High myopia (nearsightedness)
- Hypertension
- Central corneal thickness less than .5 mm.



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Keep your estate out of probate

If you've ever seen an estate go through probate, you know that it's the legal equivalent of having a tooth pulled – an unpleasant procedure to be avoided whenever possible. And just like tooth decay, probate may not be entirely avoidable, but you may be able to reduce the risk through preventive care.

Probate is a costly and sometimes lengthy procedure wherein a court oversees the distribution of property to a decedent's heirs. During probate, courts can freeze assets until the process is completed. Probate also risks a loss of privacy, because court records are open to the public. Perhaps the biggest drawback is the price tag – probate costs can eat up 4% to 5% of the total value of an estate, depending on its size, complexity, and the state in which probate occurs.¹ One way to help shield assets from probate is by placing them in a trust. As you'll see, trusts offer other benefits as well.



Meet the Key Players

Although trusts involve a complex web of tax rules and regulations, the concept behind them is fairly simple. The grantor places ownership of his or her assets in the trust, which holds the property for the benefit of the beneficiaries. The trust is typically overseen by a trustee who must distribute the assets based on instructions outlined in the trust. Even though a trust is a legal document, it enjoys a level of privacy not available with a will because it may never see the inside of a courtroom. There are several types of trusts, but most fit into one of two categories.

Revocable trusts allow the grantor to modify the terms, add or remove assets, and even revoke the trust entirely during the grantor's lifetime, after which the trust becomes irrevocable. This type of flexibility is popular for grantors who want to control how their assets are managed and distributed. Revocable trusts can be used to place limits and conditions on beneficiaries, help married couples segregate community assets from individual assets, and establish rules and guidelines for management of the trust assets during and after the grantor's lifetime.

Irrevocable trusts don't offer the same flexibility, but they excel when it comes to reducing exposure to creditor claims and estate taxes. The grantor is essentially required to surrender control of any assets that are placed in the trust. Transferring ownership of assets to the trust means they are no longer considered part of the grantor's estate. Although the grantor can specify how the assets will be distributed, he or she is generally prohibited from benefiting from the trust assets once they are in the trust.

A properly structured trust can be a valuable estate conservation tool, but it is not something you should set up yourself. Before implementing any trust strategies, you should consider the counsel of an experienced estate planning professional.

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1) 2010 Field Guide, National Underwriter

Alaska - July 2011



Nova Scotia - October 2011





Washington, DC
April 11-16, 2012

Fly with your Horizons friends to our Nation's Capital City. The tour will include visits to The Capitol Visitor Center, The United States Capitol, the United States Library of Congress and a Tour of the Supreme Court Building. A visit to the Smithsonian Institution's and National Museum of American History. We will also visit the International Spy Museum – the first museum dedicated to international espionage!

Join in the celebration of the Centennial Cherry Blossom Festival. This Festival marks the celebration of the original gift of 3,000 cherry trees by the city of Tokyo to the people of Washington, DC in 1912. We will have reserved seating at the Cherry Blossom Parade.

We will visit Arlington National Cemetery, the Challenger Astronaut's Memorial and the Tomb of the Unknowns. The Newseum will peak your interest as the only interactive museum of news and will be a stop on the way to The National World War II Memorial. The White House provides a perfect photo opportunity as well as The Vietnam Veterans Memorial, The Lincoln Memorial, The Korean War Veterans Memorial, the Franklin D. Roosevelt Memorial and the NEW Martin Luther King, Jr. National Memorial. Don't miss this exploration of our Nation's history!

Call today for a full itinerary & pricing!

All reservations & payments are due by March 21



Wonders of Wisconsin
July 19-26, 2012

Board the motor coach and awaken your senses with the Wonders of Wisconsin on this seven night tour. Go behind the scenes on fascinating guided tours of the Case-IH Tractor Manufacturing Plant & the Kohler Manufacturing Plant. Experience a true one of a kind performance with Fred Hermes Basement Bijou Organ Recital. Fred's 2,500-pipe Wurlitzer organ from 1926 is the largest five manual organ that the company ever made. It's the largest of the three of its kind still intact and in use.

Enjoy the best dinner-entertainment combinations in Wisconsin at Apple Holler and the Fireside Dinner Theatre. Our tour also includes stops by the Reiman Publications Visitors Center, Taste of Home Outlet Center, Pabst Mansion, the Miller Brewing Company and the must see Harley Davidson Motorcycle Museum.

We'll have time to learn about the Great Lakes at The Discovery World and Aquarium before experiencing one of them first hand as part of a dinner cruise on Lake Michigan. We will take part in one of the area's traditional fish boils for dinner in Door County and breakfast will be served at the unique Al Johnson's Restaurant where the goats graze on the roof. Also, in Door County we will visit the Maritime Museum, Fire Boat Tour, a Winery and some time for shopping. Don't miss the Wonders of Wisconsin! Call today for your full itinerary!

Call today for a full itinerary & pricing!

All reservations & payments are due by April 19



Napa Valley, CA
September 13-21, 2012

Hop on a plane with FSCB and experience wines, rails, redwoods and San Francisco, California! Explore the "City by the Bay" on a narrated city tour including the Golden Gate Park, Union Square, The Embarcadero, Fisherman's Wharf, Civic Center, Chinatown, North beach and much more! Spend a day at your leisure exploring Alcatraz Island, Pier 39 and Ghirardelli Square.

Our tour includes an extensive visit to the NEW Disney Family Museum which traces the history of visionary cartoonist and theme park founder, Walt Disney.

Five of our seven nights will be spent at the rustic-chic Doubletree Resort just south of Santa Rosa. From our resort we will venture out to several local wineries for tastings and tours. A 3-hour journey through the beautiful wine vineyards in a meticulously restored vintage car is an unforgettable memory to share.

Bodega Bay, Armstrong Redwood State Park, Luther Burbank's home, the Charles Schultz Museum and Filoli Mansion are included in our venture of California.

Call today for a full itinerary & pricing!

All reservations & payments are due by July 10



New York City & Hudson River Valley
October 7-12, 2012

Journey to the Big Apple just in time for the leaves to turn! Enjoy the award-winning Millennium Broadway Hotel just mere footsteps from the lively scenery of Times Square and round-the-clock transportation and entertainment centers. A sightseeing tour will take you to almost every site in the city you've ever wanted to see in Manhattan. Take in the views of Central Park, Museum Mile, Lincoln Center, Carnegie Hall, Rockefeller Center, St. Patrick's Cathedral, Times Square, Grand Central Terminal, United Nations, Greenwich Village, Chelsea, Union Square and the Flatiron District.

Set sail from Chelsea Pier and board the Bateaux for a dinner cruise of the Hudson River. Other sightseeing tours include SoHo, Greenwich Village, Chinatown, Little Italy, Wall Street, Canyon of Heroes, and Bowling Green. Visit the 9/11 Memorial, City Hall, The Woolworth Building and the Brooklyn Bridge. Tour the United States Military Academy at West Point with highlights including the Cadet Chapel and Trophy Point. A dinner cruise in Newburgh, NY will provide charm and history as well as rich fall foliage colors surrounding the town.

Tour the home, library & museum of Franklin D. Roosevelt. Enjoy lunch and a tour at the Culinary Institute of America. Tour the Vanderbilt Mansion, built in 1898 by Frederick William Vanderbilt, a grandson of "Commodore" Cornelius Vanderbilt. Call today for a full itinerary & pricing!

HEALTH POLICY: On a Horizons trip/activity, it is required that persons needing assistance be accompanied by a companion who is capable of and totally responsible for providing that assistance. Neither Horizons Directors nor its suppliers may assist with medications or physically lift Club Members onto transportation vehicles. Travelers needing special assistance for other than personal needs must notify Horizons when the reservation is made. Please also let us know of any special dietary needs when making your reservation. We will do our best to accommodate your needs.