

## American Heart Month

### KNOW THE FACTS ABOUT HEART DISEASE

#### **“What is heart disease?”**

Heart disease is the leading cause of death in the United States. More than 600,000 Americans die of heart disease each year. That’s one in every four deaths in this country. The term “heart disease” refers to several types of heart conditions. The most common type is coronary artery disease, which can cause heart attack. Other kinds of heart disease may involve the valves in the heart, or the heart may not pump well and cause heart failure. Some people are born with heart disease.

#### **Are you at risk?**

Anyone, including children, can develop heart disease. It occurs when a substance called plaque builds up in your arteries. When this happens, your arteries can narrow over time, reducing blood flow to the heart. Smoking, eating an unhealthy diet, and not getting enough exercise all increase your risk for having heart disease. Having high cholesterol, high blood pressure, or diabetes also can increase your risk for heart disease. Ask your doctor about preventing or treating these medical conditions.

#### **What are the signs and symptoms?**

The symptoms vary depending on the type of heart disease. For many people, chest discomfort or a heart attack is the first sign. Someone having a heart attack may experience several symptoms, including: Chest pain or discomfort that doesn’t go away after a few minutes. Pain or discomfort in the jaw, neck, or back. Weakness, light-headedness, nausea (feeling sick to your stomach), or a cold sweat. Pain or discomfort in the arms or shoulder. Shortness of breath.

**If you think that you or someone you know is having a heart attack, call 9-1-1 immediately**

#### **How is heart disease diagnosed?**

Your doctor can perform several tests to diagnose heart disease, including chest X-rays, coronary angiograms, electrocardiograms (ECG or EKG), and exercise stress tests. Ask your doctor about what tests may be right for you.

#### **Can it be prevented?**

You can take several steps to reduce your risk for heart disease: Don’t smoke. CDC’s Office on Smoking and Health Web site has information on quitting smoking. <http://www.cdc.gov/tobacco>; Maintain a healthy weight. CDC’s Healthy Weight Web site includes information and tools to help you lose weight. <http://www.cdc.gov/healthyweight/index.html>; Eat a healthy diet. Tips on reducing saturated fat in your diet are available on the Web site for CDC’s Division for Nutrition, Physical Activity, and Obesity. <http://www.cdc.gov/nutrition/everyone/basics/fat/saturatedfat.html>; Exercise regularly. Visit CDC’s Physical Activity Web site for more information on being active. <http://www.cdc.gov/physicalactivity/index.html> Prevent or treat your other health conditions, especially high blood pressure, high cholesterol, and diabetes.

#### **How is it treated?**

If you have heart disease, lifestyle changes, like those just listed, can help lower your risk for complications. Your doctor also may prescribe medication to treat the disease. Talk with your doctor about the best ways to reduce your heart disease risk. For More Information: Learn more at the following Web sites. Centers for Disease Control and Prevention’s Division for Heart Disease and Stroke Prevention: <http://www.cdc.gov/dhdsp/index.htm> ; Centers for Disease Control and Prevention’s National Center on Birth Defects & Developmental Disabilities: <http://www.cdc.gov/ncbddd/birthdefects/default.htm> ; American Heart Association: <http://www.americanheart.org> National Heart, Lung, and Blood Institute <http://www.nhlbi.nih.gov>

For more information on Heart Disease go to [www.cdc.gov/heartdisease](http://www.cdc.gov/heartdisease)

## Conway Chocolate Walk February 3, 2018

### Valentine's Day a Little Early

Saturday, February 3, 2018  
11:00 AM to 3:00 PM EST

For more information:

Conway Downtown Alive 843-248-6260

Venue:

The Shops of Downtown Conway, SC 428 Main Street, Conway, SC

Spend a Saturday afternoon exploring the shops and restaurants of Downtown Conway while enjoying chocolate treats prepared by the businesses. With so many businesses participating there will be more chocolate than even the biggest chocolate-lover could enjoy in one afternoon! Tickets are limited, so reserve your spot today! Tickets: \$18



## Aging into Medicare...we can help

You may apply for Medicare 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65. If you do not sign up during these times you face being charged with penalties.

We offer: Medicare Supplement Insurance Plans (Medigap) which may help pay some of the health care costs that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles

We also offer: Medicare Prescription Drug Plans (Part D).

Give us a call for an appointment and a Medicare 101 discussion. We do not charge a fee for this service.

Call 843-449-1997

## WEDDING VOW RENEWAL CELEBRATION

WEDNESDAY, FEBRUARY 14, 2018

Celebrate Valentine's Day with your true love with a renewal of vows on the stunning Oak Alleé at Brookgreen. This ticketed event will also include cake and champagne, and each couple will receive a commemorative certificate and photograph of this special day.

Brookgreen Gardens

1931 Brookgreen Drive, Murrells Inlet, SC

Please call for more information: 843-235-6000



## Hearts by the Ocean February 24, 2018

A Celebration of creating and sharing. Our evening celebrates: our work and mission; our donors and volunteers; and — most importantly — the lives saved and improved because of everyone's effort. The Heart Ball promises to be an engaging evening of fun and passion bringing community and philanthropic leaders together. Last year, our Heart Ball campaign raised just over \$71 million nation-wide allowing us to fund life-saving research and prevention programs in your community and across the country. For more information and to make reservations: Phone 843-282-2901

Double Tree Resort by Hilton Myrtle Beach Oceanfront  
3200 South Ocean Boulevard  
Myrtle Beach, SC 29577

### Event Program

6:00 pm Cocktail Reception & Silent Auction  
7:30 pm Dinner Program Begins  
8:30 pm Live Auction & Special Appeal  
9:30 pm Dessert & Dancing

## *Seniors: Your Skin and Aging* ([www.nia.nih.gov](http://www.nia.nih.gov))

"Your skin changes with age. It becomes thinner, loses fat, and no longer looks as plump and smooth as it once did. Your veins and bones can be seen more easily. Scratches, cuts, or bumps can take longer to heal. Years of sun tanning or being out in the sunlight for a long time may lead to wrinkles, dryness, age spots, and even cancer. But, there are things you can do to protect your skin and to make it feel and look better.

### Dry Skin and Itching

Many older people suffer from dry spots on their skin, often on their lower legs, elbows, and lower arms. Dry skin patches feel rough and scaly. There are many possible reasons for dry skin, such as: Not drinking enough liquids; Spending too much time in the sun or sun tanning; Being in very dry air; Smoking; Feeling stress; Losing sweat and oil glands, which is common with age.

Dry skin also can be caused by health problems, such as diabetes or kidney disease. Using too much soap, antiperspirant, or perfume and taking hot baths can make dry skin worse.

Some medicines can make skin itchy. Because older people have thinner skin, scratching can cause bleeding that may lead to infection. Talk to your doctor if your skin is very dry and itchy.

Here are some ways to help dry, itchy skin: Use moisturizers, like lotions, creams, or ointments, every day. Take fewer baths or showers and use milder soap. Warm water is less drying than hot water. Don't add bath oil to your water. It can make the tub too slippery. Try using a humidifier, an appliance that adds moisture to a room.

### Bruises

Older people may bruise more easily than younger people. It can take longer for these bruises to heal. Some medicines or illnesses may also cause bruising. Talk to your doctor if you see bruises and don't know how you got them, especially on parts of your body usually covered by clothing.

### Wrinkles

Over time, skin begins to wrinkle. Things in the environment, like ultraviolet (UV) light from the sun, can make the skin less elastic. Gravity can cause skin to sag and wrinkle. Certain habits, like smoking, also can wrinkle the skin.

A lot of claims are made about how to make wrinkles go away. Most of them don't work. Some methods can be painful or even dangerous, and many must be done by a doctor. Talk with a doctor specially trained in skin problems, called a dermatologist, or your regular doctor if you are worried about wrinkles.

### Age Spots, Skin Tags and Skin Cancer

Age spots, once called "liver spots," are flat, brown spots often caused by years in the sun. They are bigger than freckles and commonly show up on areas like the face, hands, arms, back, and feet. Using a broad-spectrum sunscreen that helps protect against two types of the sun's rays (UVA and UVB) may prevent more age spots.

Skin tags are small, usually flesh-colored growths of skin that have a raised surface. They become common as people age, especially for women. They are most often found on the eyelids, neck, and body folds such as the armpit, chest, and groin.

Age spots and skin tags are harmless, although sometimes skin tags can become irritated. If your age spots or skin tags bother you, talk to your doctor about having them removed.

**Skin Cancer:** There are three types of skin cancers. Two types, basal cell carcinoma and squamous cell carcinoma, grow slowly and rarely spread to other parts of the body. These types of cancer are usually found on parts of the skin most often exposed to the sun, like the head, face, neck, hands, and arms. But they can happen anywhere on your body. The third and most dangerous type of skin cancer is melanoma. It is rarer than the other types, but it can spread to other organs and be deadly. Check your skin once a month for things that may be signs of cancer. Skin cancer is rarely painful. Look for changes such as a new growth, a sore that doesn't heal, or a bleeding mole."

***For More Information about Skin Care and Aging***

American Academy of Dermatology 1-888-462-3376 [www.aad.org](http://www.aad.org)

## EMPLOYERS...did you know?

### EYE ON Washington Legislative Update

On January 11, 2018, the Internal Revenue Service (IRS) issued Notice 1036, the “Early Release Copies of the 2018 Percentage Method Tables for Income Tax Withholding” to implement provisions included in the recently enacted Tax Cuts and Jobs Act (the Act), which was signed into law on December 22, 2017. The Act includes several significant changes that are **relevant to employers for payroll, employment tax and employee benefits purposes that are generally effective on January 1, 2018.**

The 2018 withholding information shows the new rates for employers to use during 2018. According to Notice 1036, employers should begin using the 2018 withholding tables as soon as possible, but not later than February 15, 2018. Employers should continue to use the 2017 withholding tables until implementing the 2018 withholding tables.

In a statement accompanying Notice 1036, the IRS stated as follows: Many employees will begin to see increases in their paychecks to reflect the new law in February. The time it will take for employees to see the changes in their paychecks will vary depending on how quickly the new tables are implemented by their employers and how often they are paid — generally weekly, biweekly or monthly. The new withholding tables are designed to work with the Forms W-4 that workers have already filed with their employers to claim withholding allowances. This will minimize the burden on taxpayers and employers. Employees do not have to do anything at this time.

The new law makes a number of changes for 2018 that affect individual taxpayers. The new tables reflect the increase in the standard deduction, repeal of personal exemptions and changes in tax rates and brackets.

For people with simpler tax situations, the new tables are designed to produce the correct amount of tax withholding. The revisions are also aimed at avoiding over- and under-withholding of tax as much as possible.

To help people determine their withholding, the IRS is revising the withholding tax calculator on IRS.gov. The IRS anticipates this calculator should be available by the end of February. Taxpayers are encouraged to use the calculator to adjust their withholding once it is released. The IRS is also working on revising the Form W-4. Form W-4 and the revised calculator will reflect additional changes in the new law, such as changes in available itemized deductions, increases in the child tax credit, the new dependent credit and repeal of dependent exemptions. The calculator and new Form W-4 can be used by employees who wish to update their withholding in response to the new law or changes in their personal circumstances in 2018, and by workers starting a new job. Until a new Form W-4 is issued, employees and employers should continue to use the 2017 Form W-4.

In addition, the IRS will help educate taxpayers about the new withholding guidelines and the calculator. The effort will be designed to help workers ensure that they are not having too much or too little withholding taken out of their pay.

For 2019, the IRS anticipates making further changes involving withholding. The IRS will work with the business and payroll community to encourage workers to file new Forms W-4 next year and share information on changes in the new tax law that impact withholding.

#### Important Clarification on Withholding Regarding Supplemental Wages

It is important to note that Notice 1036 clarified that when an employee receives \$1 million or less of supplemental wages during the calendar year, and such wages are either paid separately from regular wages or identified separately from regular wages (if made in the same payment), the flat percentage method of withholding on such wages during the 2018 calendar year is 22%, decreased from 25% in 2017.

If an employee receives in excess of \$1 million of supplemental wages during the calendar year, and the supplemental wages are either paid separately from regular wages or identified separately from regular wages (if made in the same payment), the amount of supplemental wages the employee receives in excess of \$1 million is subject to withholding at a rate of 37%, decreased from 39.6% in 2017. The IRS defines “supplemental wages” in part as follows: Supplemental wages are wage payments to an employee that aren't regular wages. They include, but aren't limited to, bonuses, commissions, overtime pay, payments for accumulated sick leave, severance pay, awards, prizes, back pay, retroactive pay increases, and payments for nondeductible moving expenses.

For more of this article go to: <https://www.adp.com/tools-and-resources/adp-research-institute/insights>

## Client First, Inc. of South Carolina Offers

<b>Individual/Family Health Insurance</b>	Children's Plans – at birth
	Major Medical Health Programs
	High Deductible Health Plan (HDHP)
	Essential Provider Organization Plan (EPO)
	Preferred Provider Organization Plans (PPO)
	ACA Compliant
	Point of Service Plans (POS)
<b>Senior Benefits</b>	Short Term Major Medical Plans (STMM)
	Disability
<b>Aging into Medicare?</b>	Medicare Supplements
	Medicare Advantage Plans (MAPD)
	Medicare Part D Prescription Plans (PDP)
	Senior Life Insurance Policies
<b>Individual/Family and Senior Supplemental Insurance</b>	<b>*Happy to assist in applying for Social Security Retirement Benefits</b>
	<b>*Happy to assist in applying for Medicare A and B</b>
<b>Life Insurance</b>	Accidental
	Cancer
	Dental
	Hospital Indemnity
	Specified Health Event Protection
	Vision
	Long Term Care
	Short Term Home Health
<b>Group and Employee Benefits</b>	Term Life
	Universal Life
	Whole Life
<b>Travel Insurance</b>	Health Insurance Plans
	Dental
	Vision
	Life
	Supplemental
<b>Video Doctor</b>	Medical
	24/7 Doctor on Call Program

## CONTACT INFORMATION

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 Karen Buzby: Customer Service office@clientfirstinc.com

**Check us out on FACEBOOK!!!**  
**On the Web: [www.clientfirstinc.com](http://www.clientfirstinc.com)**

**If you're sick or injured, the costs can really pile up.**

**Ask us about our Supplemental Health Products!**

**We now carry SHORT-TERM HOME HEALTH CARE Insurance!**

Why should you have Short Term Home Health Care Insurance?

- Would you rather recuperate at home?
- Benefits are paid directly to you which can help cover deductibles and co-payments on your health insurance policy.
- Prior hospitalization stay is not required.
- You can combine your Short-term Home Health Care Benefits with coverage for hospital stays and accidents to enhance your coverage.

Let us know how we are doing by giving us a review.  
 (We are hoping you were well pleased) ☺

Please leave your review on [Facebook](#) and/or [Google Business/Google Maps](#)

**Did you know????**

**The real "sweet spot" for buying LIFE INSURANCE coverage is in your 30s or 40s, when you qualify for good rates! Call us to make an appointment to talk about your life insurance needs.**

**\*\*\*\*\*JUST A REMINDER \*\*\*\*\***

**We are always adding to our product line...for individuals and for groups. Contact us today at 843.449.1997 to see how we can meet your needs.**

**Touching on a Sensitive Topic: If your spouse has passed away recently, please call us. Their passing may have changed your insurance coverage in some way and we would like to help.**



## Happenings around Town:

### 26th Annual Myrtle Beach Stamp & Postcard Show Feb 10, 2018 - Feb 11, 2018

Venue: Clarion Hotel & Conference Center  
Address: 101 Fantasy Harbour Blvd, Myrtle Beach, SC  
Time: 10:00 AM to 5:00 PM

### Myrtle Beach Speedway's 3rd Annual 'Ice Breaker' Race February 10, 2018

Venue: Myrtle Beach Speedway  
Address: 455 Hospitality Lane Myrtle Beach, SC  
Time: 11:00 AM to 5:00 PM  
Phone: (843) 236-0500

Opening Race Event of 2018 featuring 125 lap feature by NASCAR Whelen Late Models (\$5000.00 to win!), South East Limited Late Models, Street Stocks, Mini Stocks, and Vintage Cars. Watch FIVE Back to Back Races at Historic Myrtle Beach Speedway's 1/2 Mile Asphalt Track! Grandstands Open at 11:00am / Qualifying 12noon / Feature Racing Begins at 1:30pm

General Admission: \$15 / Kids 11yrs and under FREE  
\* BUY TICKETS ONLINE NOW! Visit  
[www.myrtlebeachspeedway.com/ice-breaker/](http://www.myrtlebeachspeedway.com/ice-breaker/)

### Bravo Broadway - 10th Annual Broadway Spectacular Feb 24, 2018

Venue: Myrtle Beach High School Music and Arts Center  
Address: 3302 Robert M Grissom Pkwy, Myrtle Beach, SC  
Time: 7:00 PM to 9:00 PM

Classics! New Broadway! Hosted by Broadway Star Doug LaBrecque and other stars from Broadway.

### 7th annual Marshi Gras Celebration

The Murrells Inlet MarshWalk brings Louisiana to South Carolina with Marshi Gras on the MarshWalk! On **Tuesday, Feb. 13, 2018**, the MarshWalk will hold a costume parade led by Marshi Gras' very own King and Queen. Giveaways of over \$1,000 in cash and prizes will be awarded to the top four costumes. Parade and costume registration begins at 5 p.m. to 6:35 p.m. Anyone can join the parade along the way, but only the participants who registered will be considered for prizes. If spectators do not have an awesome costume to wear, no fear! Each of the eight restaurants and bars at the MarshWalk will be giving away accessories and party favors including masks, beads, and much more. They will also offer special menus for food and drinks with a Louisiana flair. So let the good times roll and we'll see you there!

### Beach Ball Bash February 10-11, 2018

Myrtle Beach Sports Center  
Myrtle Beach, SC

The Valentine's Beach Ball Bash will be held February 10-11, 2018 and will have Power divisions in all ages 12-18. Play on Saturday will be divided into AM and PM waves. The AM wave will begin at 8AM and PM wave will begin at 2:30PM. All teams will advance to playoffs on Sunday.

Adult	2-day pass: \$15	1-day pass: \$10
Children (5-18)	2-day pass: \$10	1-day pass: \$7
Children under 5	are free	

### Craft Fair to Benefit the Low Country Food Bank Myrtle Beach February 11, 2018

Venue: Base Recreation Center  
Address: 800 Gabreski Lane Myrtle Beach, SC 29577  
Time: 10:00 AM to 4:00 PM  
Phone: 802-578-1486; 843-286-2580

This is the fourth annual benefit for the Low Country Food Bank, and will bring together over 90 craft vendors and the community to raise food for needy people in the local Myrtle Beach area.

### 2018 Home Show February 17, 2018 - February 18, 2018

Venue: Myrtle Beach Convention Center  
Address: 2100 Oak Street Myrtle Beach, SC 29526  
Time: 10:00 AM  
Phone: (843) 438-4124

Horry Georgetown Home Builders Association proudly presents, Home Show 2018. If you are thinking about buying a home, making improvements to your existing home, or are just looking for great ideas – you've come to the right place! This show has something for everyone as you visit over 200 exhibitors showcasing their products and services. This is the perfect opportunity to research many different high quality companies and products in a fun and friendly atmosphere over a short period of time.

### Broadway at the Beach KidzTime Festival February 17, 2018: 11:00 am – 4:00 pm

Join Broadway at the Beach with your family for the 17th Annual KidzTime Festival. Get ready for live performances, mascot appearances and more in and out of a circus-style tent. More than 40 different vendors plan to be at the 2018 event! Spider Man will be around from 11 a.m. to 3:30 p.m. along with more characters from around town. Kids can look forward to face painting, a petting zoo with pony rides, fire engines, inflatables and much more fun planned throughout the entire day. Admission is FREE. Some activities will be a charge.

**Battle of Aiken**  
February 24th and 25th, 2018  
<http://www.battleofaiken.org/>

Come join us and see history come alive with cannons, cavalry horses and living history experts. For three days, reenactors eat, sleep, live and fight in a painfully recreated version of the world in 1865. This War Between the States event has grown from a few hundred men with muskets to a full-blown Civil War festival. In addition to battle reenactments, there are authentic 19th-century military encampments, living history presentations, reproductions of medical facilities, an engineer and signal service, and civilian portrayals. Food vendors will be available.

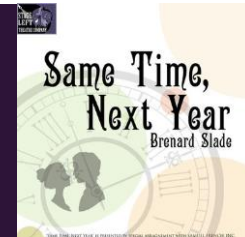
Cost: Adults: \$12; Ages 6 to 12: \$6; Under age 5: Free

### Open House at the Southeast Regional Sea Turtle Meeting

February 14, 2018

Venue: Myrtle Beach Marriott Resort & Spa at Grande Dunes  
Address: 8400 Costa Verde Drive Myrtle Beach, SC  
Time: 3:30 PM to 7:00 PM  
Phone: (800) 476-0542

Meet our exhibitors and vendors and peruse all things sea turtle at the Southeast Regional Sea Turtle Meeting Open House. Shop for pottery, artwork, glass art pieces and special one-of-a-kind items. A highlight of the Public Open House will include a book signing with South Carolina resident and New York Times bestselling author, Mary Alice Monroe. Her novel *A Lowcountry Christmas* won a 2017 Southern Book Prize in fiction, awarded by the Southern Independent Booksellers Alliance



**Winner! 1975 Drama Desk Award,  
Outstanding New American Play  
Nominee! 1975 Tony Award, Best Play**  
One of the most popular romantic comedies of the century, *Same Time, Next Year* ran four years on Broadway, winning a Tony Award for lead actress Ellen Burstyn, who later recreated her role in the successful motion picture. It remains one of the world's most widely produced plays. The plot follows a love affair between two people, Doris and George, married to others, who rendezvous once a year. Twenty-five years of manners and morals are hilariously and touchingly played out by the lovers. Performances run from February 1st to February 18th 2018.

**Stage Left Theatre Company**  
3064 Deville Street  
Myrtle Beach SC 29577  
[info@stagelefttheatre.com](mailto:info@stagelefttheatre.com)  
(843) 232-0339

### THE 2018 WHALE OF A SALE

FEBRUARY 10, 2018 FROM 8AM-1PM

<https://www.jlcharleston.org/whale-of-a-sale/>

WILL BE HELD AT FOUNDERS HALL  
AT CHARLES TOWNE LANDING  
1500 OLD TOWNE ROAD, CHARLESTON, SC 29407

Whale of a Sale is the Junior League of Charleston's signature event and can be best described as the biggest garage sale in the Lowcountry. Whale of a Sale is not just a fundraiser; it serves a community need by providing quality items at affordable prices to those who might not otherwise be able to purchase them.

### HILTON HEAD ISLAND SEAFOOD FESTIVAL

CELEBRATING SOUTHERN HERITAGE AND CULTURE  
WITH FOOD & DRINK

February 19 - 25, 2018

For more information:

<https://www.hiltonheadseafoodfestival.com/>

The Hilton Head Island Seafood Festival is a family friendly, week-long culinary and cultural tourism event, where top chefs, mixologists, sommeliers, local seafood, artisans, live music and wildlife come together. The 11th annual Hilton Head Island Seafood Festival, hosted by the David M. Carmines Memorial Foundation, a 501c3 non-profit organization helps raise money for other non-profit organizations including the Coastal Discovery Museum, Island Recreation Scholarship Fund, Port Royal Sound Foundation, Gullah Heritage Museum and Medical University of South Carolina.