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Special Senior Housing Guide



Inside:

Move? Stay?

Find A New Home

I Came Here To Live, Not Die

Is Your Home Safe?



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Katherine Mankin



Saily Gosula

A050

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Publisher's Note



Moving: A Very Hard Decision

After living 30+ years in your home, the thought of having to move is hard and worrisome. What to do? Where to go? What kind of senior housing is available?

We hope this year's Senior Housing Guide will help you make the right decision based on your needs and budget.

Studies show (including mine) that nearly all residents are content and happy living in senior housing communities. Read what they have to say. Go to article "I Came Here To Live, Not Die," page 10.

Speaking of "Making a Difference"-- you'll enjoy reading about The Sizzling Seniors of Los Gatos. Founded by Beverly (Bev) Myers 31 years ago, this legendary dance troupe is still "sizzling." Read her inspiring story, page 20.

Looking for some humor? Check out Under Cardiac Arrest comics by John Donaghue. Enjoy and have a great day!

Keep those emails, phone calls and letters coming in.

Your comments and suggestions are always welcome and help keep me going! Love to hear from you on any subject. Reach me at Larry@activeover50.com or 409.921.5806.

--- Larry Hayes, A050 CEO/Publisher

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Find A New Home

A050 SENIOR HOUSING GUIDE 2019

Type	Description	Estimated cost	Catering to	Payment
Active 55+ Homes/Condos	Activities, security, low maintenance, no healthcare (use in-home care agency)	\$400,000–\$1M+ Home Owner's Association monthly fee \$800+	Independent Living	Private pay, mortgage financing
Senior (55+) Apartments	Independent apartments	\$3,200+ monthly	Independent Living w/ meals, housekeeping and some activities	Private pay
Continuing Care Retirement Community (CCRC)	Full range lifetime of care—independent, assisted, skilled nursing sometimes	Buy-in may be required \$250,000–\$1M+; monthly service fee \$3,500–\$5,000+	Independent, healthy, some health issues—some may enter assisted or skilled nursing	Private pay, long term care insurance
Assisted Living	Assisted Living	\$3,200+ monthly—special care \$500–\$3,000 more	Help with personal care & household tasks	Private pay, long term care insurance
Memory Care	Alzheimer's & Dementia care	\$6,000–\$17,000+	Specialized support for memory issues	Private pay, long term care insurance
In-Home Care	Health/personal care in home, non-medical	\$26–\$36 per hour, depending on level & frequency of service	People wanting to live at home—"Age In Place"	Private pay, Medicare, Medi-Cal, VA, long term care insurance
ADUs Backyard Units Granny Flats	Small backyard homes—400+ sq ft	\$250,000–\$400,000+	Independent Living	Private pay, mortgage financing
Manufactured Housing/ Mobile Homes	Mobile homes—600 sq ft–1,800 sq. ft	\$200,000–\$300,000+; plus \$500 to \$1,200 monthly parking space	Independent Living	Private pay, mortgage financing



MOVE? STAY?

Move? Stay? This is a dilemma facing many older homeowners in the San Francisco Bay Area. Most will stay and “age in place” for many reasons including family, friends and community. But for some facing health issues, death of a spouse or loneliness, moving into a senior living community is a viable option.

Finding the right type of senior housing can be overwhelming and time consuming. Here are some options.

Active Adult 55+

These are typically apartments or condos exclusive to adults of a minimum age of 55+. They may or not offer group amenities such as clubhouses or community rooms, recreation, planned socials, meals or healthcare.

Some call themselves senior apartments or retirement communities such as the Villages Golf & Country Club in San Jose, CA, Heritage by Lennar in Sacramento, CA and Four Seasons in Los Banos, CA. Homes and condos range from \$300,000 to \$1 million+ in addition to monthly homeowners association fees. Rentals are normally available from \$2,500+.

CCRC Continuing Care Retirement Community

CCRCs provide the entire continuum of senior living and healthcare from independent and assisted living to memory care to skilled nursing-- usually on the same campus. Residents can age in place without having to relocate. Most CCRCs require a buy-in fee (\$250,000 to \$1 million+) in addition to a monthly service fee of \$3,500+ which typically includes meals.

Independent & Assisted Living

Independent and assisted living communities usually include individual apartments with kitchens.

Usually included in the monthly rent (\$3,000+) are meals, activities, weekly housekeeping, security systems and entertainment. You can move in as independent but if needed, other services at additional costs are available including medication monitoring, bathing, dressing or grooming.

Residential Care or Board & Care

Usually a single family home with usually no more than six residents. Family style living that includes personal assistance. Costs for a shared room from \$4,000+ per month.

Manufactured Housing – Mobile Homes

Mobile homes may be the best-kept secret for low cost housing in the Bay Area. Many mobile home parks come with pools, fitness centers and community rooms. In the Bay Area, new mobile homes average around \$300,000+. Parking space fees from \$600 to \$1,200 per month.

ADUs/Backyard Homes

Called “Granny or In-law quarters, Accessory Dwelling Units (ADUs) are small backyard homes (400+ sq. ft) designed for family members, caregivers, guests or renters. \$200,000+.



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"I Came Here To Live, Not Die!"

By Larry Hayes



As publisher of A050, I have toured over 100 senior living communities in the San Francisco Bay Area interviewing dozens of older adults living in all kinds of housing—active adult 55+, assisted living, continuing care and independent.

Key questions asked:

- Why did you move to a retirement community?
- How did you find the right place?
- Are you happy?

Here are some of my findings.

Maria McDonald, 89

Lives at Villa Siena in Mountain View, CA. Independent living, assisted living and skilled nursing.

- Marital status: widow, married 54 years
- Former occupation: chemistry
- Education: College graduate
- Born: Hungary
- Hobbies: tennis, reading
- Resident at Villa Siena: 11 years

Why move to Villa Siena? "I'm catholic with deep faith. Finding a place with strong religious beliefs was very important to me."

How did she find Villa Siena? Her two sons, who live in Mountain View, found Villa Siena on the Internet searching for local senior living communities.

Biggest adjustment living in an one bedroom apartment after living in a 4,500 sq. ft home on 2 and ½ acres?" Adapt and bloom where you're planted," Maria said. "Life is full of changes and surprises as we get older."

Bob Ronney, 95

Lives at Sunny View in Cupertino, CA. Independent living, assisted living and memory care.

- Marital status: Widower, married 53 years
- Former occupations: supervisor plumbing and heating; Navy pilot
- Born: Connecticut
- Favorite sport: Baseball, football, basketball
- Resident: 3 years

Why move to Sunny View? "I'm from San Diego and moved here to be near my daughter. She watches over me."

How did Bob find Sunny View? His daughter found Sunny View on the Internet. Sunny View was close to where she lives and she wanted her dad near by.

Computer savvy and still driving, Bob lives in a two bedroom apartment.

Patricia Schaubroeck, 90

Lives at San Carlos Elms in San Carlos, CA. Independent living, assisted living, memory care and hospice.

- Marital status: widow, married 57 years
- Former occupation: Advertising
- Born: Minneapolis, MN
- Most important thing in life: Religion
- Resident: 1 ½ years

Why move to San Carlos Elms? "I broke my shoulder and found it difficult to live alone at

home. Hard to keep up with everything by yourself—paying bills, taxes, home maintenance, buying groceries. I feel safe and secure at San Carlos Elms. Plenty of friends and activities to keep me busy. It's not good to be isolated."

How did she find San Carlos Elms? "I know a resident here who was happy so it was an easy decision to make."

Biggest adjustment? "Hard not being your own boss after being a homeowner all your life. Giving up my possessions was hard, too."

Ruth Fisher, 83

Lives at Chateau Cupertino, Cupertino, CA.
Independent senior living community.

- Marital status: widow, married 54 years
- Former occupation: Business manager at car dealership
- Born: Boston, MA
- Resident: 4 years

Why move to Chateau Cupertino?

"My daughter wanted me to live near her. When my husband died after a stroke, it was difficult living by myself. I have friends here and lots of things to do. Keeps me busy."

Biggest adjustment? "Giving up our home of many years."

Observations

The findings below are based on interviewing hundreds of older adults aged 65-100 living in senior housing communities in the San Francisco Bay Area. This is a small sample and not intended to be scientific based.

- Average age of residents: 85, although active adult 55+ communities tend to be younger—75+.
- 80% women. Primarily due to the fact that women outlive men by an average of five years.
- Nearly everyone is a widow or widower. Very few married couples.
- Children are instrumental in finding a place for their parents using the Internet. Children want their parents living nearby so they can look after them.
- Why move into senior housing? Reasons include health issues, death of a spouse, loneliness, unable to live independently and/or safely at home.
- Happy? Most residents are content and feel safe living in senior housing communities. Moving and selling their homes was very difficult.

Laughter has a ripple effect.



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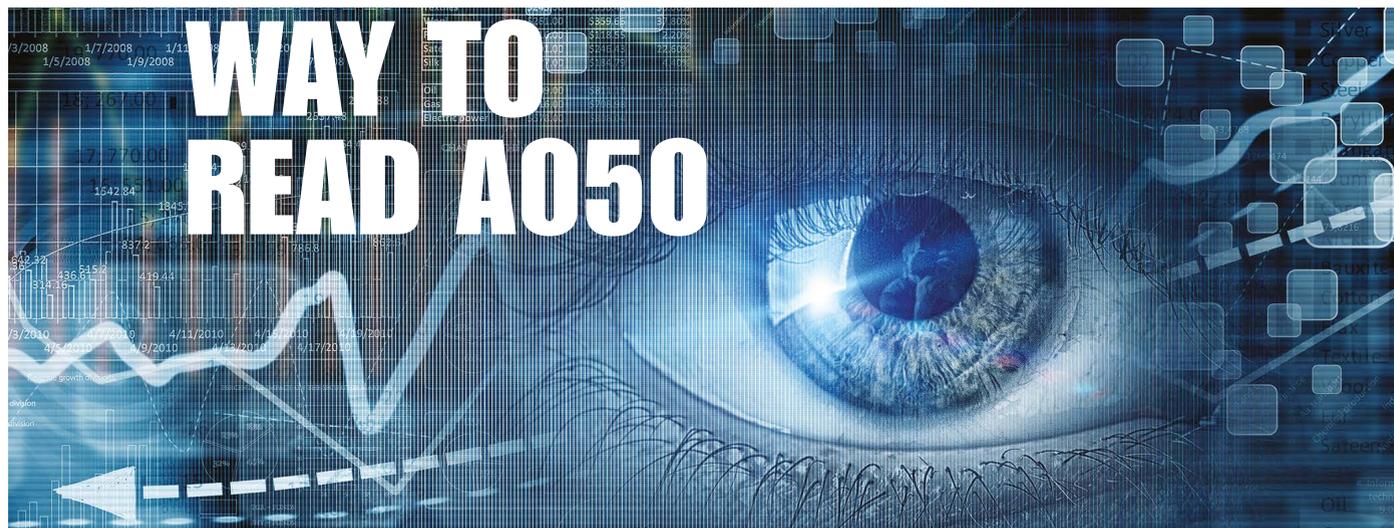
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—Larry Hayes,
A050 CEO/Publisher

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Do I Need Senior Housing?

By Alan Brauner



Do I need senior housing and what is it all about? This is a question frequently asked when families are faced with the fact that mom, dad or they themselves can no longer live safely or happily in their current home.

We realize that folks usually do not want to leave the comfort and security of their present home but sometimes circumstances make that very difficult.

There are several factors to consider but the three most prevalent reasons for making a move are.

- Is the current environment safe?
- Is isolation or inactivity becoming an issue?
- Would being closer to family put the senior and/or the family at ease?

For most families, the thought of a move is daunting. However, there are resources to assist in the process. Specialized companies can help educate families about local senior housing choices. Specialists can help with sorting, downsizing, packing and moving. Getting the proper help makes the process much easier.

Senior Housing options to consider include:

- "Buy-in" communities (CCRCs)
- Month-to-Month rentals (Independent, Assisted &/or Memory Care)
- Board and Cares (Also called Residential Care Homes)

Each type of housing caters to a slightly different audience and the choice is usually a personal one made by the family or individual unless it is a totally medical decision.

CCRCs are a continuing care option with a substantial up front "buy-in" fee. In some communities, you are buying into Real Estate.

Each is different and we suggest you have an attorney and your financial planner read over the extensive contracts.

They require a thorough analysis of your finances and your medical history. Upon acceptance and your "purchase," they will take care of your living needs for your life. They usually have the options of Independent Living, Assisted Living, Memory Care and Skilled Nursing. As your needs increase, they will move you into the area in their community that serves those requirements.

Month-to-month rentals will charge a small fee upon your moving in and charge on a monthly basis. They usually provide Independent Living, Assisted Living and Memory Care.

Your monthly fee covers meals, transportation, housekeeping, maintenance, activity programs and utilities. There may be extra charges for cable TV and phone. Should you need care services for activities of daily living (dressing, bathing and medication help) a care plan will be agreed upon and will be charged separately.

Board and Cares are in-private homes that have been adapted for six or so residents. They are usually for folks who are not very active. They also charge a monthly fee and all family-style meals and care are provided.

Alan Bruner represents Senior Seasons in the San Francisco Bay Area. He can be reached at 650.851.5284 or 408.737.2049. Visit SeniorSeasons.com.

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A FRIENDSHIP ROOTED IN CARE

BY VANESSA VALERIO

A world traveler in her youth, Helen has lived a majority of her life in the San Francisco Bay Area. A teacher professionally for many years, she has built a life dedicated to serving others.

Now proudly in her 90's, Helen's extended family of children, grandchildren and friends span across the state. Affectionately called 'grandma' and 'mom' by more than 40 people, she can often be found going out to dinner or grabbing drinks with her grandson who just turned 21. Her zest for life is contagious and everyone who has had the pleasure of conversing with her considers it a privilege.



Helen quickly found herself welcoming an amazing caregiver named Lisa into her daily life whom she now considers family. Lisa assisted with caring for her mother's failing health while also supporting Helen during one of the most challenging phases of her life.

Lisa's bond with Helen has served as daily support both physically and personally throughout her health journey over the last decade. Helen emphasizes the importance of open communication with caregivers and those looking for support should strive for the kind of relationship she shares with Lisa.

Ten years ago, Helen faced the difficult task of caring for her aging mom when she received the news that she had cancer. Not only was the diagnosis widespread but it would require Helen to undergo extensive surgery resulting in a long and intense recovery period.

“You need a caregiver with compassion and kindness.”

Suddenly, her primary role as the nurturer for her big family shifted and she had to seek out additional daily support outside of what her family could realistically provide. As Helen's first

introduction to home care outside of the family, she soon understood the importance of the relationship between client and caregiver and how it could critically impact daily living.

“You need a caregiver with compassion and kindness. That's why the initial interview is so important. The relationship has to go both ways; it's important to find someone that understands your needs.”

Today Helen spends her days with Lisa lovingly by her side, and visits with family, friends and her beloved dog. She stated that Lisa's care has allowed her to continue to live life to its fullest. The two even went on a cruise with her family.

“As long as Care Indeed is sticking around, I'm sticking with them. You can quote me on that.”



Vanessa Valerio is a co-founder of Care Indeed. To learn about Care Indeed, call 650.328.1001 or visit the website at careindeed.com.

Helping Seniors Live At Home

By Kari Martell

Back in 1969, when the Beatles were crooning "Come Together," the song at the top of the charts that year, the non-profit Avenidas in Palo Alto, CA, which supports older adults, was just getting started.



Fast forward to 2007 with 38 years of experience producing innovative programming under its belt, Avenidas launched the first-ever "aging-in-place" program on the West Coast--Avenidas Village.

According to a 2018 AARP survey, 75% of adults over 50 prefer to remain in their current home for as long as possible. Surrounded by neighbors and the community they know, they can stay in control of their daily schedule and choices.

The Avenidas Village membership program, now celebrating its 12th anniversary, provides a "virtual" community network for adults 55+ that offers practical help, resources and social connections to make staying at home easier.

Remaining at home can save money compared to making the move to a long-term residential community. And there are many benefits to keeping the home you've owned for so many years.

However, over time, there are new challenges to face as "living in your home" shifts to "aging-in-place." It may become more difficult to maintain your home. You might need some extra help due to health issues or your spouse or other important people pass away or move away. Situations like these are often the catalyst for people to consider turning to Avenidas Village for assistance and to serve as a safety net as they look to the future.

Avenidas Village offers the option of calling one number with any questions or non-emergency needs. Office staff can help find a vendor, volunteer or provide information on community resources.

After hours, a live 24/7 answering service can connect you with screened service providers right on the spot.

You have peace of mind knowing there is someone you can call who can help you navigate a difficult situation or coordinate the services you need when you need them.

You'll enjoy additional free benefits as well such as a home safety check, an initial needs assessment, scheduled friendly phone calls, volunteer opportunities, and specially organized outings, lectures and social events to keep you active, supported and connected at home and in your community. To request any of these, and more, all you need to do is call.

People join Avenidas Village for a variety of reasons. Some members love the way their social calendars get filled up with trips to museums, "Lunch Bunch" gatherings, holiday parties and more. Others find the "Med-Pal" feature extremely helpful as a trained volunteer goes with them to their doctors' appointments and takes notes for them.

A 106-year old member greatly enjoys the daily phone call she receives from Avenidas Village staff. Still others find the network of vetted vendors very useful. One member estimated that the Avenidas Village discount she receives on home healthcare saves her \$20,000 a year!

"Because I have some health concerns, I'm pleased that Avenidas Village can help me plan for and navigate a hospital visit. I also appreciate the free 'Med-Pal' program, relying on the notes taken for me at my last doctor's appointment." ---D.W, Avenidas Village member.

Transportation is another way Avenidas Village makes life easier as members now receive unlimited free transportation to and from Avenidas @ 450 Bryant Street for classes, wellness services, Avenidas Village programs and events or just to meet up with friends for lunch in the new Redwood café at Avenidas.

Additionally, Avenidas Village members receive \$5 off up to 10 additional one-way rides per month to any destination and for any purpose.

In its own way, Avenidas Village invites adults to "Come Together" as part of the helpful Village movement that people anywhere can benefit from. For more information on how Avenidas Village might work for you, contact 650.289.5405 or visit www.avenidasvillage.org.

The Top 5 Reasons People Love their Avenidas Village Membership!



We've added a new benefit to the Avenidas Village membership program.

Come learn more about all these benefits, along with our newest offering of free & discounted rides, at a Coffee Chat.

Over a cup of coffee, you'll hear from members how Avenidas Village enriches their lives.
Issue 56 2019

To find out more about Avenidas Village, feel free to call, stop by or attend one of our monthly Coffee Chats.

OCTOBER

Thursday, 10/10 at 2pm
Tuesday, 10/22 at 2pm

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Thursday, 11/7 at 2pm
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To register, call (650) 289-5405 or visit www.avenidasvillage.org



Avenidas
Village

450 Bryant Street, Palo Alto, CA 94301

Why Live In An Adult 55+ Community?



One of the best kept secrets in senior housing is the Village Golf & Country Club in San Jose. Long time resident and real estate agent Carla Griffin explains why she loves living there.

Q: Where is it?

The community is located off San Felipe Road in south/east San Jose in the Evergreen/Silver Creek districts. You simply cannot beat the location for its close proximity to shopping and restaurants in Los Gatos, Westfield Valley Fair or Oakridge malls, SAP Pavilion in downtown San Jose. It's less than an hour to the Monterey/Carmel area.

Q: Why do you live there?

I love living in this community for the safety (24-hour guards at the entrance), peace of mind and tranquility. I also love having all the building and landscape maintenance taken care of through my HOA fees. Living apart from the workaday fray and yet within driving distance of friends and family is a big plus. This is the perfect fit for my energetic, active, lifestyle!

Q: What kind of housing is available? Prices?

The majority of the housing are condos ranging in size from 650-2,500+ sq.ft. priced from the mid \$400,000s to over \$1,000,000. All of the housing is located in 12 Villages which are all architecturally different with over 100 floor plans to choose from.

Q: Things to do?

This community is not just for the golfer! There is an excellent restaurant and four clubhouses for residents; four swimming pools w/hydro massage spas, six tennis courts, two bocce courts, fitness center, RV/boat storage, wood working shop, arts and crafts. And over 100 clubs for social activities.

On 550 acres of dedicated open space, you will find picnic areas, stable, individual garden plots, hiking trails and bridle paths. The Villages' has an Amateur Theatre group, Villages Voices and Band providing wonderful entertainment throughout the year. We even have our own library, Post Office, guest rooms and medical equipment.

Take a tour with me and get a \$25 gift card!

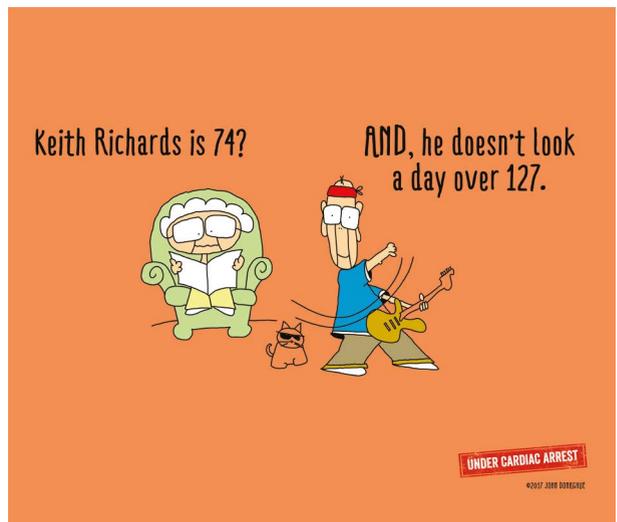
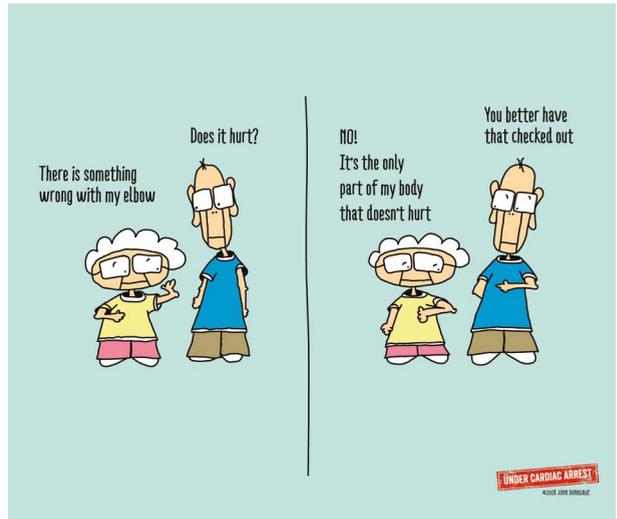
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To learn more about this 55+ resort-style community in San Jose, contact Carla Griffin, B & A Realtors. Broker, CRS, SRES, DRE #00710852.

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The Sizzling Seniors



Dancing With the Sizzling Seniors

By Larry Hayes

Dancing With the Sizzling Seniors of Los Gatos, CA is NOT a dance competition like the popular TV show *Dancing With the Stars*.

Sizzling Seniors is just for fun and exercise.

Founded 31 years ago by Beverly (Bev) Myers, 82, the Sizzling Seniors of Los Gatos are a "legendary" dance troupe performing at various locations in the San Francisco Bay Area including senior centers, retirement communities, churches and festivals.

Bev, a ballroom dancer, formed Sizzling Seniors out of an aerobic exercise class sponsored by the Los Gatos Adult Recreation Center. Besides the task of choreographing and organizing the performances, she also designs the costumes which she tailor makes for each student.

These colorful costumes cover a wide range of musical themes from Broadway to Latin to hip hop and basic aerobic numbers. Most of the music is from the 40s, 50s, 60s and 70s.

"Our group likes the faster tempo. Not the slow stuff," Myers says.

Her students, nearly all women, range in age from 65 to 90. "Most older men don't like to dance. Too bad for them. They miss out on all the fun!" Myers said.

"Women love to dance at any age, having overcome many hurdles in life, including raising children, illnesses, losing spouses and sometimes, children."

Born in Cleveland, OH and raised in Arizona, Bev and her husband of 60 years, moved to the Bay Area in 1972. She taught grade school for several years before forming Sizzling Seniors.

Through the years, Bev has overcome several injuries and illnesses including breast surgery. She had a hip replacement in 2014 but was back dancing after just 26 days.

"My doctor contributed my fast recovery to being fit from all the years of dancing," she said. Her strong religious beliefs also helps get through life's rough patches.

What keeps her going after all these years?

"I still am stunned at how quickly time zips by. What a wonderful and blessed life I have had meeting so many inspiring men and women."

"I've learned much about the aging process through the experiences of many precious senior friends who chose to dance and share their energy with such joy and enthusiasm!"

"I love dancing. It's a fun way to exercise. Music is so relaxing and energizing. I plan to keep going as long as I can."

Studies show that older adults dance for many reasons including to stay healthy, meet new people and to learn something new. And best of all, it's fun.

Bev Myers teaches at the Los Gatos Adult Recreation Center and Santa Clara Senior Center. To learn more about Sizzling Seniors and exercise classes, contact Bev Myers at 408.257.7243. SizzlingSeniors@mac.com.

Editor Note:

I featured Bev and the Sizzling Seniors in A050 11 years ago. Happy to report that Bev and her dance troupe are still "sizzling" today. She looks pretty much the same. Same curly hair. Same slim figure. Same perky personality. And same big smile.





ASK LARRY

“Should I Move Into a Senior Living Community?”

Q: *I'm a widow living alone at home in my mid 70s and thinking about moving into a senior living community? Should I?*
- B.M.

The good news is that you have plenty of options in the San Francisco Bay Area including Active 55+, Assisted living and Continuing Care communities.

Choosing the right senior living community is the hard part. Here are some suggestions:

- Start your search online for senior living communities in your area. Compare everything including apartments, amenities, activities, services and prices.
- Choose carefully the location. Is it important to be near friends and family? Urban or country living?
- Preferred lifestyle? Are you healthy? Active? Need assistance? Choose a place that best suits your needs now and in the future.
- Visit the community more than once. Take a tour, have lunch and talk candidly with the residents. Ask about the good and the bad. No place is perfect.

Moving to senior housing is a life-changing decision so take your time. And good luck!

Q: *What do you think about moving out of state to retire? - M.S.*

You asked the million dollar question! Usually not a good idea unless you move to be near family, friends or relatives. Many of my friends regret moving away from family, friends and community—the most important things in life. But it's your decision but weigh the pros and cons very carefully.

Q: *I'm 85 and my wife 87. We were planning to sell our home of 40 years and move into a senior living community. That is until we learned that our tax bill would be over \$500,000! Is there anything we can do to reduce capital gains? - WZ*

Yipes! That's a huge tax bite! Unfortunately, your options are few but count yourself lucky that you have this problem. Most homeowners don't. Suggest you get a second opinion from a CPA firm or tax attorney.

Got a question?

As me anything. Email me at larry@activeover50.com. Ask Larry is written by Larry Hayes, CEO/Publisher of A050.

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Is Your Home Safe?

By Case Design/Remodeling



As older adults in the Bay Area opt to “age in place” in order to live independently in their homes for as long as possible, it is important to consider what accommodations you will need to add or revise to your home to make it a safe place for you. A designer who has earned the Universal Design Certified Professional credential (UDCP) can help you manage all aspects of universal design and assess your specific, unique needs.

A Welcoming Entrance

In a universally designed home meant for aging in place, it is ideal to ensure at least one entrance into the home provides “zero step” access from the street or driveway. If you are looking to accommodate a wheelchair or walker, the front door width will also need to be at least 36” wide.

Universal Bathroom Design

Bathrooms are one of the most critical and often most difficult areas to access if you are aging in place. Many times, due to physical limitations, selecting easy to clean, no slip surfaces are paramount. Large format porcelain tiles provide solutions for these conditions.

Showers can be particularly hazardous. It’s essential to add grab bars which make it much safer to enter and exit a shower or tub space. Consider adding a bench and a hand-held showerhead which are great assets for homeowners who tire easily or have trouble with balance.

Many homeowners who decide to age in place elect to remove at least one tub in their home to create an easily accessible walk-in shower that can accom-



Before



After

moderate someone who may have difficulty stepping over a bathtub wall or who need to bring wheelchair accessories into the shower.

In this example, our client elected to remove a massive Jacuzzi tub that was hard to get in and out of and would only get worse as she aged in her home. The decision to eliminate the tub created room for a spacious shower with a low niche to be able to store products as well as the option to use a hand-held showerhead.

Universal Kitchen Design

The best Universal Design kitchens have multiple countertop heights rather than having all of the counters at the typical 36" to accommodate those who need to be in a seated position to do food preparation. The dual height island in the photo below is perfect for someone who needs to be seated; the ample room below the island leaves space if a wheelchair is needed.

There are several ways to make kitchens more accessible including installing drawers rather than cabinets, pull-out shelving inside cabinets, and lazy susans inside corner cabinets. Drawers and pull-out shelves should move easily and extend fully allowing items to be easily reachable and viewable. Handles rather than knobs on drawers and cabinet doors are more comfortable to grip, making them easier to open. Ample lighting in the kitchen is also essential. Under cabinet lighting can provide great task lighting without causing a glare.

Around the Home

Of course, the entryway, bathrooms and kitchens are just a portion of your home you need to consider when updating for aging in place. There are multiple other "whole house" considerations to make such as wider doorways throughout the home, avoiding

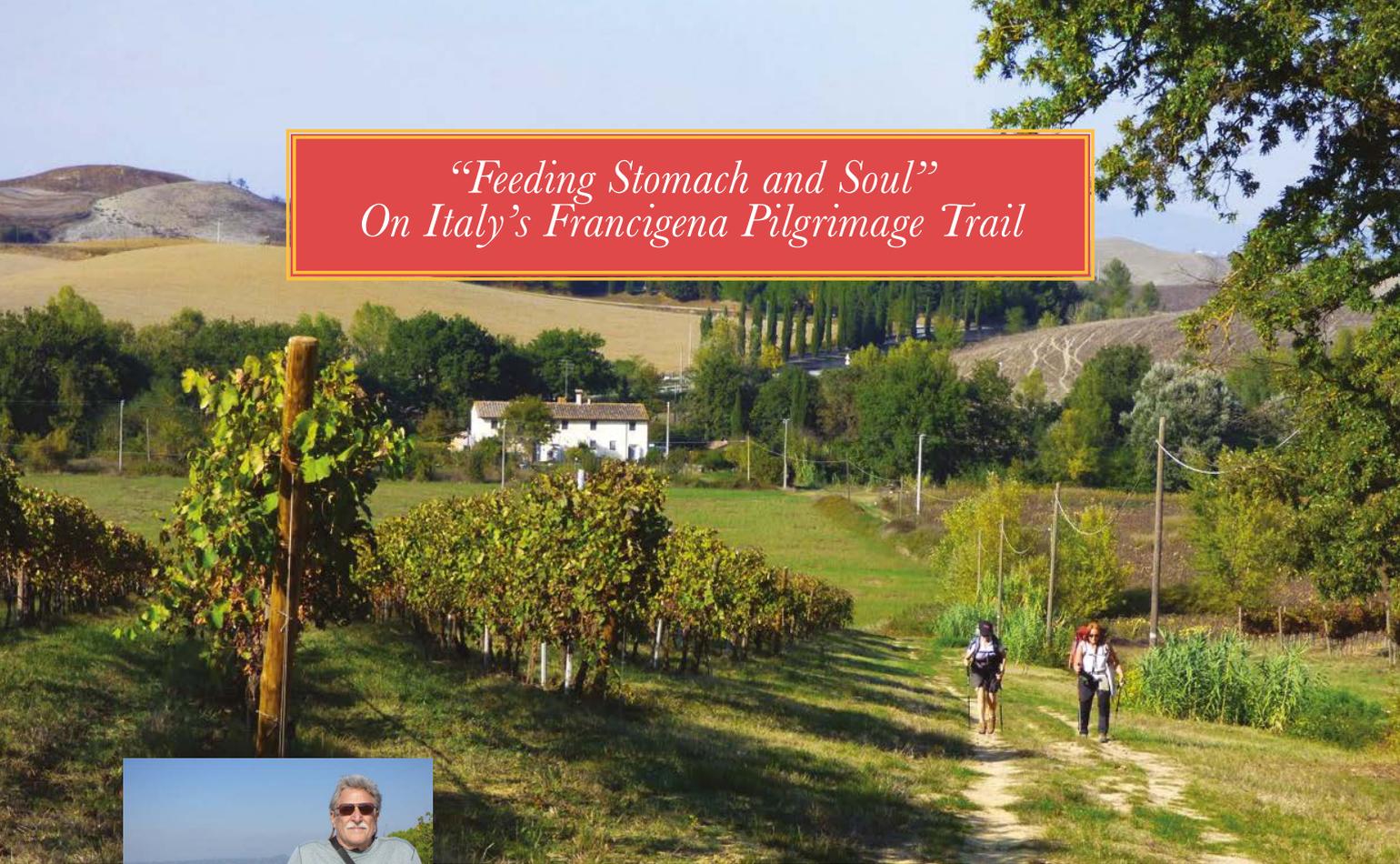
elevation changes between rooms, home automation and even lever door handles installed throughout the home.

Designing your home to age in place can seem like a very daunting task. Finding a design/build professional to help you from start to finish will help take the load off of your shoulders and ease your transition into the next stage of your life.



To learn how to make your home safe in order to live at home, contact Case Remodeling at 408.323.5300. Visit casesanjose.com.

“Feeding Stomach and Soul” On Italy’s Francigena Pilgrimage Trail



By Don Mankin

Long ago, religious pilgrims trudged up and down the Camino de Santiago in Spain, the Kumano Kodo Trail in Japan and other lengthy footpaths to achieve spiritual enlightenment. Many still do.

Not only do these trails lead to sites of profound religious significance but the physical challenge, even suffering, is believed to help pave the way to enlightenment.

The 1,000 year-old Via Francigena, which begins in Canterbury, England, and ends in Rome, offers plenty of chances for epiphanies. But the section that passes through Tuscany also offers great food and wine.

The incongruity wasn't lost on me, a person of prodigious appetite but secular beliefs, as I huffed and puffed up the steep, rocky trail on the first day of my recent five-day "pilgrimage."

The Italian tour company that hosted me on this trip, S-Cape Travel (www.s-capetravel.eu), billed it "The Best of the Via Francigena – Easy Hike." I don't question the veracity of the first part of the title but I'm not sure about the second.

It was a lovely but often tough slog along shaded lanes, through forests, over medieval bridges, and past farms, vineyards, stately manor houses and tiny villages. We stopped in the historic towns of Pietrasanta, Lucca, Siena and San Gimignano and visited castles, spas, a museum and a marble foundry.

We also spent a few hours at Casato Prime Donne, an all-female winery near Bagno Vignoni, where we tasted wine paired with music by Verdi, Miles Davis and Frank Zappa.

The first day of the hike was the toughest — more than 1,100 feet of elevation gain in the morning— followed by a steep descent of 1,800 feet in the afternoon. The total mileage for the day was billed at close to eight miles, though the more tech-savvy millennials in our group noted that their smartphone apps measured closer to 11 miles.

Even the so-called easy days were no piece of cake. Those gentle hills of Tuscany that look so charming from the windows of a vehicle translated to a lot of up-and-down hiking with only short flat sections to catch my breath or give my sore knees a break.

But it was well worth it: the rural beauty, history, physical challenge and possibly most important of all, the calories burned off each day. The hikes enabled me to indulge without guilt in the abundant bounty of a region famous for its gastronomy.

I worked hard for my meals so I indulged at every opportunity in the local-sourced wine, cheese, sausages, pasta and fresh produce served at pretty much every meal, including lunches on the trail. Despite consuming molto calories every day, I didn't gain any weight.

With all of Tuscany's worldly attractions, the irony is that what impacted me most was spiritual, or about as spiritual as this skeptical non-believer gets.



About two-thirds of the way through the hike, we toured the pilgrims hostel near the Pieve di Chianni in Gambassi Terme. As we exited, we saw an elderly man sitting at a table on the plaza, studying the trail's official guidebook.

We stopped to talk to him and get his take on this adventure. An obviously fit 75-year-old from Canada, Marcel was a genuine pilgrim, not a tourist like us.

He was several weeks into his hike along the full-length of the Via Francigena, and by his estimate, he was only two weeks from the end of the trail in Rome. This was just the latest pilgrimage for him. He had already hiked the Camino de Santiago several times, logging thousands of miles on the trail.

My first thought was, "This guy is crazy," a religious-zealot who bore little resemblance to anyone in my world. But the more we talked, the more I liked him. He showed us his "passport" indicating the stops he had made along the trail and patiently answered all of our questions.

He seemed vigorous but peaceful, and clearly engaged in his pilgrimage and I assumed, his calling



and his life. I also noticed a twinkle in his eye and a serene smile on his lips. By the time we said good-bye, this encounter, which began as a distraction, ended up being the most moving experience of the trip.

I'm not sure how much of Marcel's charisma can be attributed to his religious passion but for a moment it made me wonder what I might be missing. Was my skepticism preventing me from experiencing something more profound, both on the trail and in life?

This was not the first time I have wrestled with this issue, and I'm sure it won't be the last, especially as I get closer, to quote Dylan Thomas, to "the dying of the light."

My brief encounter with Marcel may not have been enough to actually change my secular point of view but it was enough to soften my skepticism, open me up to another perspective, and consider that when it comes to questions of God, spirit and the meaning of life, I might not have all the answers.

For more information and photos, go to the blog on Don's website, adventuretransformations.com. Don will be leading a trip to SE Asia in October. For more information go to explorer-x.com/msa-southeast-asia-2019.

"Unassisted" Senior Living

By Evelyn Preston, Money Lady

My son has just threatened to write my unflattering obit—Death by Compost Bin—a disaster that almost came true. In our enlightened California community, taking out the garbage/recycling/compost has become more complicated than dealing with the IRS. Happily, I'm retired with the extra hours to devote to better living through embracing my trash.



Chez-moi, the black bin is for the-less-the-better garbage; the basic blue holds all kinds of paper, only plastic-stamped-with-a-hard-to-find-numbered-triangle, and wine bottles (oops, I mean anything glass.) The good-earth-y, green cart, packed with dead leaves, dropped branches and dried plants, will now be composted and reused to... Save Our City—and Planet! My Silicon Valley city succumbs to the theory that China, India and the rest of the smoggy, smelly, wasteful world will soon follow our lead.

To Save Our Planet, the green cart must now also hold comestible compost-ables—all those icky, yucky, squishy, scummy food-scrap that in the bad old days one either stuffed in the disposal, tossed to the dog or "for shame," threw in the garbage. No more!

Those waxy milk cartons—no longer taboo—go in the green! But what about truly tricky trash like food-soiled paper plates, (green?) Or slightly used napkins, (blue?) And in regular California droughts, do I wash the plastic mayo jar and toss it (blue?) or since it's sort of food, send it (green?) "It's not the work that takes time," my husband always said; "it's the decisions."

"Are you crazy, mother?" my son shouts. "Do you really think your two banana peels, a few chicken bones and some radish leaves will actually make any difference? I thought you just got rid of the ants?"

"I have my own system," I counter. "The garbage company's purse-size compost container breeds enough fruit flies for major sex experiments so never take anything from the top shelf of the freezer; it's all garbage."

Last week after dark, I pushed and juggled the giant, heaping compost container (green) to the curb. Brimming with rotting leaves and frozen food scraps, the top flipped open when the wheels suddenly stuck in the drought tolerant landscape and stopped dead. I, however, plunged on headfirst across the bin—and driveway. My twisted body wound up splayed atop the container like road kill, my forehead smashed against the thick plastic rim and my shins sliced by the knife-sharp edge of the hanging cover. Dazed, I peeled myself off the can and struggled to my knees, giving thanks that both the bin and my bones remained intact. Plus, I learned that a big forehead lump and "shiners" are a sign of healing.

Go be a homeowner! There's always something to repair, remodel, paint, plant or toss. So this new mantra of "Let's keep seniors in their own homes!" may just turn out to be a disguised end run around the assisted suicide movement—or—Death with Indignity. Staying put may prove so dangerous to our health that trimming Medicare costs will be achieved via the pitfalls and pratfalls of the "at home" elderly. We'll be thinned out in droves.

I try to look on the bright side! I hope my demise will exhibit some dramatic flair, perhaps snagged by a garden hose snaked around my ankle as I crash unconscious on the pool coping and, Ophelia-like, gracefully drown. I've always enjoyed the out-of-doors and my children will thank me for a quick-exit.

Then, as my son suggested, they can just scoop my body right into the compost bin (green or blue), all ready to recycle. #



Evelyn (Evie) Preston is a financial columnist for A050 and has worked as a financial advisor for over 25 years. She can be reached at 650.494.7443. Her book: *Memoirs of the Money Lady* is available at www.evipreston.com.

This article first appeared in the Palo Alto Weekly.

STAY ON TOP OF YOUR GAME

Discover CBD Topicals



People sometimes joke about 50-year-olds being “over the hill,” but the truth is that people over 50 are way more likely to be running up a hill than over one. In fact, a 2019 survey done by the Physical Activity Council found that 66% of Baby Boomers were physically active in some way.

The fact that so many adults consistently participate in calorie-burning activities is great news, especially when you consider that even getting light exercise regularly has the potential to *help you live longer*.

Staying active is crucial to maintaining a healthy lifestyle at any point in life, but by the time you pass 50 it's usually a little harder to just get up and go, lift weights, or play sports like you used to. But don't let a little thing like age stop you from staying as active as you want to be.

Instead, follow the lead of the thousands of people, from weekend warriors to professional athletes, who trust CBD topical products to help keep them at the top of their game and feeling great every day. Because when it comes to topical CBD, no one is more trusted than cbdMD and their full line of specially formulated products.

They've got three different topical options to choose from, each with a unique and expertly-crafted formula designed to meet your specific needs.

Possibly their most popular topical, **CBD Freeze with Menthol** adds the cooling relief of menthol and other proven pain-fighting ingredients to the natural properties of CBD in a convenient and easy-to-use roll-on applicator.

Often paired with CBD Freeze as a powerful, post-workout addition to your recovery routine is **CBD Recover** which blends premium CBD oil with inflammation-reducing compounds like arnica and vitamin B6 to help you relax, regroup, and recharge.

However, cbdMD topicals aren't just for post-workout recovery. They also offer **CBD Revive**, an effective moisturizing lotion that harnesses the powers of coconut oil, açai, CBD and other nourishing ingredients to help your skin stay healthy and strong.

Each topical product comes in multiple concentrations so you can find the one that works best for you. And the best part is that because all cbdMD products are ethically-sourced, THC-free, and third-party tested for safety and purity, you never have to worry.

As we age, it's important to find new ways to support the healthy lifestyles we want to live. Whether that means joining a new CrossFit class, biking around the neighborhood, hiking through the woods, or trying CBD products, all those little things can make a huge difference.

If you're someone who wants to take control of your wellness routine and unlock a naturally better self, cbdMD wants to make it as easy as possible for you to discover the potential of CBD topical products for yourself.

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Fashion After 50

Saili Gosula, 53

Occupation: Business owner of two businesses: Active In-Home Therapy and SYNERGY HomeCare

Marital status: Single

Residence: Redwood Shores, CA

Most important thing in life?

Attitude. I choose to be happy, positive, friendly, have a sense of humor, laugh a lot, and be helpful. To this end, I surround myself with people with the same approach, volunteer with a variety of organizations, and choose to do meaningful work. It makes for a fun-filled and productive life!

How you stay fit and active?

Seizing almost every opportunity to exercise. I take various classes (dancing, boxing, Zumba, yoga), lift weights, use cardio machines, go on hikes and anything I can get my hands on! For Mother's Day, we've done zip lining and trapeze classes. I love being active so exercising is a treat to me!

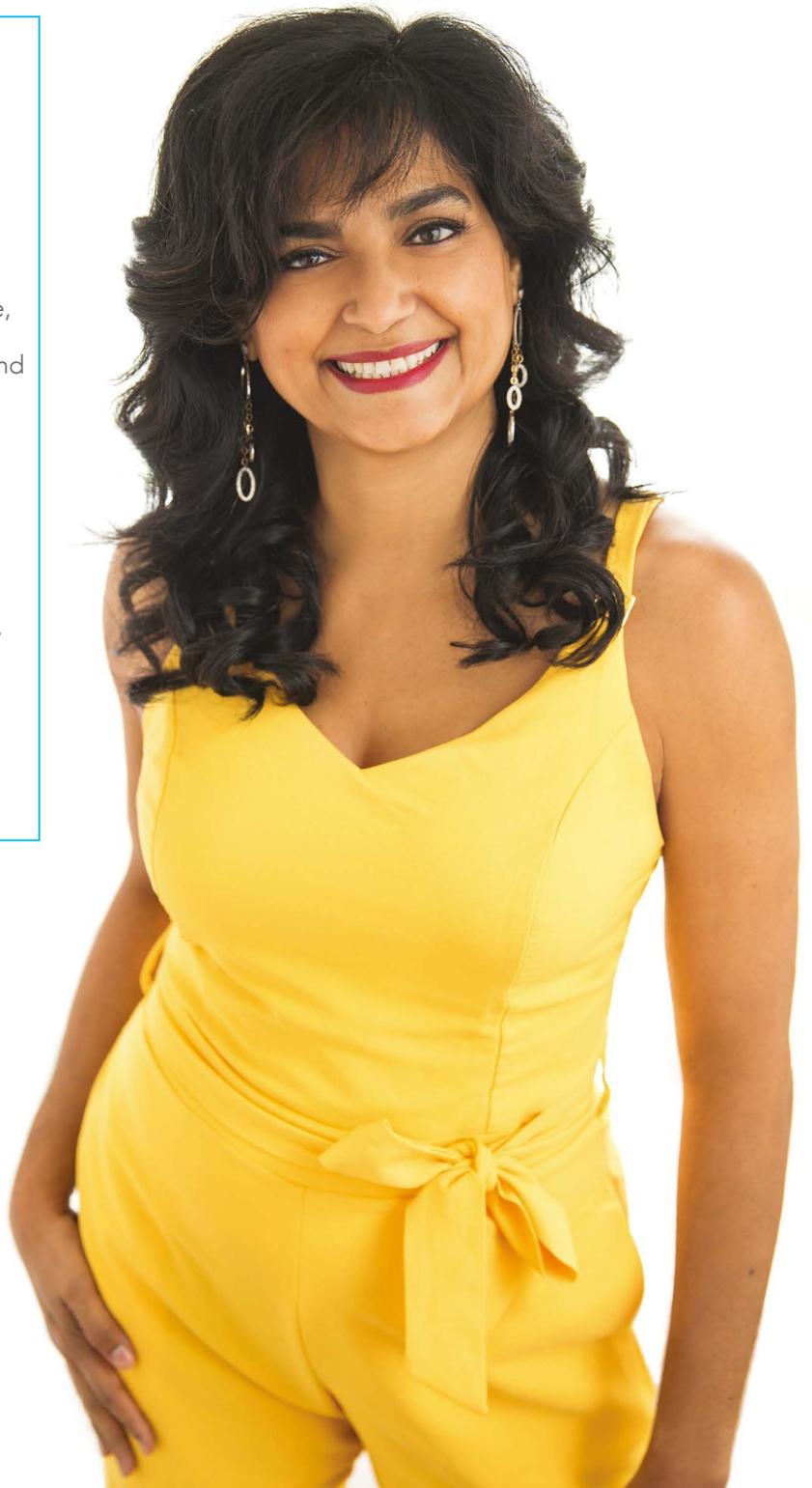


Photo: Jamie Nease

GET THE FACTS ON REVERSE MORTGAGES

By Larry Hayes

Reverse mortgages are not for everyone. But for many, it could provide extra money allowing you to live independently in your own home as long as possible. Reverse mortgage specialist Marilyn Brown Ross gives us an overview of this type of loan for older homeowners.

Q: HOW DO YOU KNOW IF A REVERSE MORTGAGE IS RIGHT FOR ME?

A: First of all, you must be 62+. It's my job to review your situation and make sure you understand how a reverse mortgage will affect you. You will also have the opportunity to complete a counseling session with a HUD certified housing counselor.

Q: HOW DO REVERSE MORTGAGES WORK?

A: A reverse mortgage allows you to stay in your home the rest of your life as long as you comply with the mortgage terms. They really function like a regular mortgage. If you decide to sell your home, the reverse is paid from escrow and you or your heirs get the balance.

Q: WHAT ARE THE BENEFITS?

A: Too many to list but the most important one is that it allows you to remain in your home as long as you want without the worry of having to make a monthly payment. It may also allow you to access money when needed for whatever challenges life throws at you-- in home care, getting out from under debt, travel and in general, just living a better life as we age.

Q: HOW MUCH MONEY CAN I GET?

A: That depends upon your current situation and whether you have a mortgage that will be paid off with the reverse. That's where I come in to prepare a no cost or obligation analysis of your situation-- explaining what is available including the intricacies of the product.

Q: WHAT ARE THE COSTS?

A: The costs will be determined by the value of your property, the amount of a current mortgage (if any), the type of loan you choose and how much you take out upfront. This is why I compile an analysis for your personal situation. Then I'll be able to address this question with certainty.

Q: WILL I STILL OWN MY HOME?

A: You definitely own your home as you will remain the only one on the title. There are three things necessary for you to do with a reverse mortgage: pay the property tax, homeowners insurance (hazard insurance) and keep the house in decent repair. Should you decide to sell in the future, just put the house on the market and the reverse will get paid off from the proceeds and you get the balance.

The same applies to your heirs when it is passed to them. They have the ability to pay off what you owe on the reverse and keep the property or sell it and pay off only what you have used plus any accrued interest, and they keep the balance.

To learn if a reverse mortgage is right for you, contact Marilyn Brown Ross, Open Mortgage Branch Manager, at 408.722.0010. Email: MarilynRoss@OpenMtg.com. Visit MarilynBrownRoss.OpenMortgage.com.



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