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SPECIAL  
**MONEY**  
ISSUE

“Planning A  
Prosperous  
Retirement”

*Inside:*

How Much \$ Is Enough?

Guaranteed Income

Legacy of the *Saturday  
Evening Post*: 289 Years

Fashion After 60

**K. ESTHER  
SZABO**

Certified Financial Planner

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Winter 2017 Issue

Bigger Buttons

# “My friends all hate their cell phones... I love mine!” Here’s why.

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**“Many phones have features that are rarely needed and hard to use!”** The Jitterbug Flip contains easy-

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# Contents

Winter | 2017

**AO50** | ActiveOver50  
RESOURCE FOR BOOMERS & SENIORS

## COVER/PROFILE

---

K. Esther Szabo 24

## IN EVERY ISSUE

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*Publisher's Note* 4  
*Evelyn Preston—Giving, Gifting, Saving* 12  
*Ask Larry—Whom To Trust* 15  
*Walter M. Bortz, II, MD— Human Capital* 20  
*Don Mankin—Living History In Ethiopia* 38

## MONEY GUIDE

---

Money & Retirement Guide 5  
How Much \$ Is Enough? 6  
Guaranteed Income 8  
Making Your Money Last A Lifetime 10  
Reality of Moving, Ups and Down 14  
Young People Will Love Senior Living 16  
Before You Retire 21  
The Saturday Evening Post Legacy:  
After 289 Years 22  
Need a Nurse? 28  
Look Younger, Better 30  
Fashion After 60 34

## TRAVEL

---

Looking For Your Next Adventure? 36  
Ski and Play In Utah 40



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## Publisher's Note



## Overcoming Major Life Transitions: K. Esther Szabo

**According to many people, you can never have enough money for retirement.** Our cover profile and personal financial expert K. Esther Szebo knows from her own experience why it's extremely important to have a financial plan in place.

Her late husband of 19 years died in 2014 at age 59 leaving her with "what to do with the rest of my life." With support from friends, she opened her own personal finance firm 16 months later—dedicated to helping women going through major life transitions.

She believes that "Heart's Core" or non-negotiable values and beliefs are essential to a successful life. Read her inspiring story, page 24.

**Making Your Money Last A Lifetime** may be impossible for most people but there are some things you can do to help. Read article, page 10.

**Remember the Saturday Evening Post?** After 289 years, it's still alive and telling America's story like no other publication today. Fascinating history. Read article, page 22.

**Looking for your next adventure?** Join the ActiveOver50 Travel Club for boomers and seniors. Free membership. To learn more, go to page 36.

**Keep those emails, phone calls and letters pouring in.** Your comments "keep me going." Love to hear from you on any topic. You can reach me at [larry@activeover50.com](mailto:larry@activeover50.com) or call **408.921.5806**.

Cover and inside photo of Esther Szabo: Harvey Gold of Saratoga, CA.

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# *“Money & Retirement”* Resource Guide

Welcome to  
ActiveOver50’s annual  
*“Money & Retirement”*  
resource guide for boomers  
and seniors featuring K. Esther Szabo  
on the cover, a certified financial planner specializing  
in helping women overcome major life transitions  
including the death of a spouse.

We hope that you’ll find  
the information useful  
whether you’re still  
working, already retired  
or thinking about it.

# How Much \$ Is Enough?

By Evelyn Preston



**We've seen the bumper sticker on a fancy car... I'm spending my children's inheritance... as well as other jokes about seniors and money. But having enough money for retirement is no joke to over a third of Americans age 18 and over and 14% of them fear running out of funds completely.**

"How long will I live?" is the unknown biggie; "How much should I save?" is the obvious but elusive equation. Both are endless subjects with tons of available advice. So many factors: market forces, cost of living, health care coverage, interest rates and much more will figure into any formula for not outlasting our money. Where to start?

I suggest that potential retirees, whether planning on their own or paying a professional, embrace a few simple strategies to increase their solvency and decrease their anxiety.

1) Make a retirement budget—Employee Benefits Research Institute and other groups find that most people underestimate their actual retirement expenses and real costs are often 20% more than expected—think travel, health coverage, home maintenance, etc. Major mutual funds (Fidelity, Vanguard,

Black Rock, etc.) all have retirement calculators that can pinpoint the many areas retirees need to address.

2) Diversify financial portfolio—We're all living longer so plan ahead for sustainable long-term growth. Stocks, bonds, cash,

mutual funds, ETFs and some insurance programs can all contribute to a steady 4% -6% withdrawal of savings during retirement. In difficult economic environments, each investment class can lie fallow for a period of time to recoup and react to market fluxes.

3) Remember taxes—Investments, whether inside qualified plans (IRAs, 401ks, 403bs, etc.) or not, are subject to capital gains or ordinary income tax when tapped for retirement living. How surprised I was when my tax-efficient mutual fund's sudden large payouts pushed me into a higher tax bracket these last few years as the managers sold off long term winners—my problem of having too many eggs in too few (mutual funds) baskets. Plug in all anticipated taxes to any budget plan.

4) Understand Social Security options—Work longer, start later, coordinate with spousal benefits and dove-tail this government "pension" with personal investments. However, be aware of possible changes that may lower future benefits like cost-of-living decreases or increased Medicare coverage.

5) Black Swan events—Expect the unexpected in life: government rules and regs, market corrections, inflation, health setbacks, family crisis and more. When outside forces collide with our own problems (e.g.: retiring during an economic slump), there can be a perfect storm that could impact carefully laid plans. Opt for an emergency fund.

6) Assess personal "risk tolerance"—This overused yet underrated phrase proves how we honest-to-gosh, deep-down feel about "all this money stuff." Although retirement requires continued growth, how much uncertainty can we stand? Cross fingers or shift to more conservative "value funds; buy more bonds or get guaranteed-for-life income programs? Immediate annuities and long term health insurance may be THE perfect "gift" to see us through the inevitable glitches and gyrations in life (and finances), whether we blow out 100 candles or not.

Besides the well-known advice of buy low-sell high, another well-worn adage that pertains to everyone is that the consequences of a financial loss affect us much more than the rewards of a financial gain. The older we get and the less time we have to recoup losses, the more we want to keep our money safe, growing and accessible for ourselves and our heirs.

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*Evelyn (Evie) Preston is a finance columnist for ActiveOver50 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.eviepreston.com](http://www.eviepreston.com).*





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# Guaranteed Income

By Lars Larson



**If you're in retirement or approaching retirement, you probably have income on your mind on a frequent basis. You're not alone. In fact, according to a 2014 survey from Wells Fargo, nearly half of all retired and nearing-retirement Americans are concerned they don't have enough guaranteed income and will outlive their assets.**

There's good reason for this concern. Retirement used to be funded nearly entirely by Social Security and employer-defined benefit pensions. But today, you are more responsible than ever for accumulating assets and taking distributions in a strategic way so your money lasts for your lifetime.

Here are three sources of guaranteed retirement income to make your money last.

## Social Security

A big decision with Social Security involves when exactly you should start your benefits. You can begin taking them at 62 but taking them that early can reduce your benefits by 25 or even 30 percent, depending on when your Full Retirement Age (FRA) is.

Social Security is only one part of the "three-legged stool" of guaranteed retirement income you can rely on as a source to help make your retirement comfortable and stable.

## Defined Benefit Pensions & Employer-Plans

If you're fortunate enough to have a defined-benefit pension, you can use that to cover a portion of your guaranteed income in retirement. But even with a defined-benefit pension, you still may need to make some decisions to find other sources of guaranteed income.

Even if you don't have a pension, you most likely have a 401(k) or a similar type of employer-sponsored retirement income plan. While these do not work the same way as a defined-benefit pension plan, they can still be considered as another leg of the "three-legged-stool" of retirement income planning.

## Personal Savings

The last leg of guaranteed retirement income is your own personal savings. This most likely is seen in the form of savings accounts in the bank or personal investments in the market. In addition to your pension and Social Security income, supplemental retirement income, such as a fixed indexed annuity, can provide the financial stability you need to cover unexpected expenses in retirement.

With the life expectancy on the rise, a longer life comes the greater likelihood of needing assisted living or long-term care. This kind of care

can be costly and is important to address when developing a long-term care strategy.

As always, it's important to plan for your retirement ahead of time to be prepared for the expenses you can and cannot foresee. Having guaranteed income in retirement is important but more important, it's the right kind of guaranteed income. You need to make sure your income sources work for you and your unique goals.

A skilled and experienced insurance professional can review your retirement income picture to map out your planned income sources, expenses and identify any gaps.

To learn more about retirement, contact Lars Larsen at Heritage Financial North 650.579.5575. [HeritageFinancialNorth.com](http://HeritageFinancialNorth.com).

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Breakthrough technology converts phone calls to captions.

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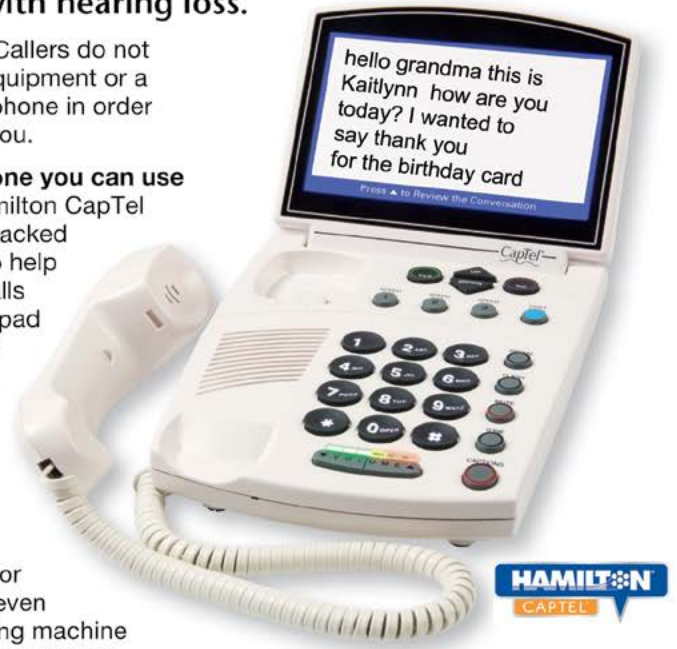
### A simple idea... made possible with sophisticated technology.

If you have trouble understanding a call, captioned telephone can change your life. During a phone call the words spoken to you appear on the phone's screen – similar to closed captioning on TV. So when you make or receive a call, the words spoken to you are not only amplified by the phone, but scroll across the phone so you can listen while reading everything that's said to you. Each call is routed through a call center, where computer technology – aided by a live representative – generates voice-to-text translations. The captioning is real-time, accurate and readable. Your conversation is private and the captioning service doesn't cost you a penny. Internet Protocol Captioned Telephone Service (IP CTS) is regulated and funded by the Federal Communications Commission (FCC) and is designed exclusively for individuals with hearing loss. To learn more, visit [www.fcc.gov](http://www.fcc.gov). The Hamilton CapTel phone requires telephone service and high-speed Internet access.

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# Making Your Money Last A Lifetime

By Larry Hayes



**Of all the many books and articles that I have read on retirement, none are more useful than Jane Bryant Quinn's "How to Make Your Money Last: The Indispensable Retirement Guide."**

Unlike many others, Jane is not trying to sell you anything and has no hidden agenda. An award winning author, she has had a long career as a nationally known commentator on personal finance. Her latest book on money and retirement provides practical, in-depth advice on many of the major financial aspects of retirement planning. She writes about what type of annuities, mutual funds and bonds to buy...and to avoid. Plus provides useful and current information about reverse mortgages, social security, housing, health and life insurance.

## MONEY TIPS



### Annuities

Immediate-Pay Fixed annuities are the simplest and safest of all annuities. Put up some money and in return, get a fixed monthly income for life. However, Jane is not a fan of "variable" annuities that promise high returns but often come with hidden high fees.

"The entire financial industry tries to get people to buy complex instruments and depend on advisors who charge them commissions. I've always written that the simplest and lowest cost investments are the best. Look at index mutual funds where you may pay as little as 0.05 percent a year for the money management. These investments out-perform most of the actively-managed mutual funds in the world."

### Retirement Investments

Buy only low cost, index mutual funds such as those from Fidelity and Vanguard. "High cost index funds, sold by commissioned financial advisors, waste your money, reduce your returns and make it harder to stretch your savings over your lifetime."

### Housing

Use your home equity if you need to make a major spending cut. Sell or rent your house and buy something smaller. A reverse mortgage may also be a way to increase your income.

### Social Security

Put off taking Social Security until 70, if you can. You earn an additional 8 percent of your full benefit for every year of delay. SSI is America's finest retirement plan but most people need more money to live on.

### Simplify Your Financial Life

Assemble all your financial records including IRAs and 401ks in the same place. Consolidate your bank accounts. The goal is to simplify your financial life.

### Estate Planning

Update your will and living trust, if you have one. Make sure you have an End of Life Directive in place and your family and doctor have copies.

### Financial Planners

Use fee-only Certified Financial Planners (CFPs). They do not sell financial products or take sales commissions. No hidden costs. Always best to invest with a fiduciary.

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**Editor's Note:** To order Jane Bryant Quinn's book on "How to Make Your Money Last," go to [amazon.com](http://amazon.com).

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# Giving. Gifting. Saving. Shifting.

By Evelyn Preston



**“Charity begins at home,” is the line I’ve used to wiggle out of those endless appeals for money. Seniors are sought for their higher saving rates and generous spirits.**

Like most people, I do honor charities of my choice—special causes that educate like MADD; sponsor marches, walks and runs for cures/research; sustain community and institutions—plus gifting money to my kids. As we age, we may enjoy more resources to donate as well as discover new ways for “doing right by doing good” for ourselves and others.

## Q: What is a charitable IRA rollover?

After 70 ½ (the Required Minimum Distribution age to start drawing down IRAs), IRA owners may designate \$5,000-\$100,000 a year to a charity of their choice. This allowable rollover has no tax consequences and is one way to give pre-tax dollars to a favorite charity—as a one-time gift or yearly donations.

## Q: What is a charitable gift?

This effective retirement planning tool offers a way to transfer tax-free dollars to your heirs and reduce your taxable estate. Currently, the amount is \$14,000 per year to each family member plus there are ways to combine several years up to a life-time designated amount of \$5 million. Specific IRS codes allow other tax savings strategies: (Research carefully or consult a tax expert.)

- “Kiddie Tax” rates used to partially lower taxes on dollars given to children—currently much less effective than in years past
- 529 pre-tax saving plans for higher education
- Education dollars directly transferred to colleges/universities
- Specific provisions regarding loans and credits

## Q: What is a charitable remainder trust?

Often called a Wealth Replacement Trust, a WRT works well for extremely high net worth individuals. Used in retirement for philanthropy and retirement income, it’s a way to transfer assets to avoid income and estate taxes. However, the trust is irrevocable, the laws are complicated, the effective amounts are high but if this might apply in your situation, seek professional advice.

## Q: What is a charitable annuity?

This dual purpose financial planning tool worked very well for my 85 year old brother. Instead of willing a large amount of money to a specific charity after he died, he bought an annuity for that same dollar amount that paid him 9.5% a year income (partially tax free), during his lifetime. The principal is retained by the charity upon his death—a true win-win for all!

Many entities that seek donors (from AARP to religious organizations), offer this strategy. However, seek out the less well-known/less advertised groups, like universities,

which often give a higher rate of return—all are based on age. Research and compare available annuities philanthropically related to your area of interest (human rights, conservation, etc.) and that also pay well.

## Q: Can I deduct charitable giving from my income tax?

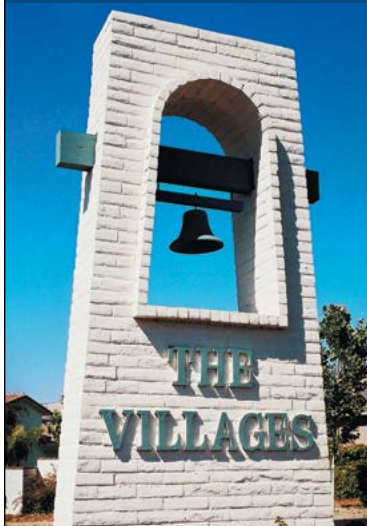
Yes, but... there are rules and regs in the tax code that provide a write-off for donations to recognized charities from old cars and used clothing to monetary gifts. Many people “tithe” or give a percentage of their earnings to churches, food banks, etc. We can’t escape appeals like KQED pledge drives nor not be affected by the pressing needs of so many worthy causes. Choose wisely. Proof is required. Keep receipts, check copies and signed paperwork—precise reporting required. Don’t fudge or pad charitable amounts that might raise a red flag with the IRS. Never worth the possible hassle or penalty!

Caveat: This general information offers only some basics on charitable giving. Find more via financial sites like InvestorWords, #webfinance and company guides (Vanguard, Charles Schwab, et al.) Tax-planning is personal. Changing tax laws require expert advice from advisors, trust attorneys or tax professionals.

---

*Evelyn (Evie) Preston is a finance columnist for ActiveOver50 and has worked as a financial advisor for over 25 years. Reach her at 650.494.7443. Her book “Memoirs of the Money Lady” is available at [eviepreston.com](http://eviepreston.com).*

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# “It Pays to Shop Around”

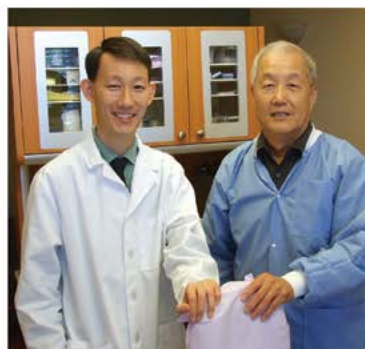
## By Larry Hayes

Recently, my former dentist recommended that I needed three crowns to replace some old fillings on my front teeth that became stained and worn.

“Is there an alternative treatment?” “No” was the reply.

The cost seemed awfully high so I sought a second opinion and I’m glad I did.

Dr. Louis Hau examined my teeth and listened to “what I wanted” which was not a “Hollywood” smile. He explained that there was another less costly option besides crowns.



What I got from Lou was an honest evaluation. No hardsell or “upselling” like some dentists.

**Lesson learned:** Shop around.  
*There is always another option and usually less costly.*

## About Hau Dental Group

A family practice, Dr. Lou and son Phil have been in business for 40 years. Services include oral health and treatment, cosmetic dentistry and dental implants.

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# Reality of Moving. Ups and Downs

By Lois Tager



**Having recently moved from California to Arizona, the reality of what one needs to accomplish when relocating and why, certainly can be considered one of life's lessons.**

We retired from our respective positions and decided to retire to Arizona for a number of reasons. Cost of living was an important factor and real estate is far more affordable in Arizona. It was also important to move to a warm climate and nearer to children and grandchildren. Arizona answered all of our concerns.

I must admit that leaving the Bay Area after 36 years was a huge concern, however, I was determined to go with a positive attitude.

One very difficult part of the move was deciding what you no longer needed and where to dispose of it and staging your home in preparation to sell.

Four months prior to our move, we started the “packing” process. Purchasing boxes, labeling each box and storing the boxes take time and diligence. Our “shed” in the back of our home and garage became the receiver of the boxes.

Packing up is a tiring and laborious job. We found it necessary to hire a strong handyman to help with moving the heaviest boxes. We also separated the items no longer needed in our new home. Consignment stores took some of the furniture and the Salvation Army was our “go to” place for all charitable donations.

During this time, we contacted three moving companies for estimates. One was a local mover, one a long distance carrier and the third was a long distance, small, family owned mover.

To our surprise, prices varied quite a bit. We were concerned about insurance and storage until ready to physically move into our new home. Some companies were not able to store our belongings but would turn them over to a company in AZ.

We felt that one mover should be responsible for all our “stuff,” therefore; we chose a company who was able to store our belongings in CA and ship them directly to us when able to move into our home in AZ.

There are many opinions about staging a home. Some people, realtors especially, feel that when you stage a home properly, the property looks bigger, cleaner and more inviting.

Some pack up everything in the home including furniture and bring in a staging company. Since we decided to remain in our home until the house sold, we chose to stage the home with our own furniture.

Our realtor worked with us as to what to keep and what to store. Family pictures were removed from the house as well as a number of paintings. The paintings that were kept for staging were lowered. The end result was that the home was beautifully presented and looked uncluttered and open. We were fortunate to sell our home within three weeks.

We have now been in our new home four months and truly love the area. Seeing our youngest grandson and one at Arizona State University is a gift we cherish. Thank goodness for the GPS system which helps me learn the area and find destinations without frustration. We found our new neighbors to be welcoming and a true blessing.

Moving to a new home, whether near or far can be daunting.

Believing that new and wonderful experiences are yet to be discovered is a recipe for happiness.

# ASK LARRY

## “Whom To Trust?”

**Q:** I have some extra money to invest but wary of so called financial experts. I remember 2008 when the market collapsed and our nation was on the brink of a financial meltdown because of greedy investment bankers. Whom to trust today?—B.W, San Jose, CA.



**A:** Many people forget that only nine years ago our nation experienced the worst economic disaster since the Great Depression. Housing prices fell 31.8 percent with unemployment above 9 percent. It was scary then and it could happen again even though our economy has bounced back.

However, to do nothing and stash your money in a saving deposit or under your mattress is not a good financial strategy either. Most of us need some decent rate of return on our money in order to live on.

I'm not a financial expert but some of the best information on financial retirement is Jane Bryant Quinn's best seller: "How To Make Your Money Last: The Indispensable Retirement Guide." Highly recommended by me. Last Christmas, I gave a copy to my daughter and son-in-law. Hopefully, they will read it soon. Available from amazon.com.

**Q:** Next year, I turn 65 and plan to retire. What should I do to prepare for retirement? —SH, Oakland, CA.

**A:** Before you retire, there are important things to do:

- 1) Do you continue to work? By delaying your social security benefits until 70, you gain an extra 8% annually in payment.
- 2) Have you prepared a budget? Your income will be less so you need to spend less, right?
- 3) What to do with the rest of your life? Taking vacations and playing golf are not enough. Stay engaged in your community. Do something worthwhile that you enjoy.
- 4) Have some fun. Life is short.

### Got a question?

Ask me anything. Email: [AskLarry@activeOver50.com](mailto:AskLarry@activeOver50.com). Or call 408.921.5806. "Ask Larry" is written by Larry Hayes, publisher of ActiveOver50 media.

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# Young People Will Love Senior Living

By Jessica Derkis

**Kids these days. Young people want it all. Now. And that means all the perks that seniors often look for in a retirement community: walkability, easy access to medical care, a shared dining experience, coordinated experiences with their peers and such are becoming the new wants in much younger communities.**

Thankfully, many of today's senior communities no longer sport the mile-long, dark hallways with wall-to-wall linoleum wreaking of heavy duty cleaners and call lights overhead bing-bing-binging for attention. In many communities, gone are the nurses bedecked in brightly colored scrubs with cartoon characters and cute puppies. Even the central thermostat is becoming history because designers realize 70-degrees does not feel the same for everyone.

You are now more likely to find hotel-like environments in most of the newer communities serving seniors. Ten and 11 foot ceilings with large windows make private spaces feel warm and bright no matter the actual square footage while 30-plus foot expanses invite you to enjoy larger community areas with a crowd with reduced noise and increased natural light.

And tech-savvy millennials would be surprised how much technology is employed to keep residents safe, comfortable and foster as much independence as possible.

Staffs wear comfortable uniforms signifying their department and purpose to limit confusion for residents and families alike. In some senior neighborhoods, dogs, cats, birds, fish and other creatures are welcome additions and bring comfort to the resident and joy to neighbors.

A professional chef in senior communities like Kensington Place's Chef Tony Ng offers all day dining menus and special diets even modifying recipes to include those who need vegetarian, diabetic, gluten-free, and high or low calorie options. In larger communities, you might find formal, casual café, dessert and late night snack options in separate and equally well-planned spaces.

As baby boomers' children and grandchildren visit, they regularly enjoy visits with on-demand cuisine options with no fuss or clean up. Drop-in activities like exercise programs and scheduled outings



to the theater or shopping offer a way to engage with the greater community and be part of something larger, more familial. Concierge services, too, offer assistance with everything from dry cleaning to wine recommendations to travel planning.

And youngsters are watching. Many Bay Area luxury apartment and condominium properties already offer concierge services to get new transplants up to speed and connected to necessities like doctors, pharmacies, grocery stores and conveniences like weather, traffic and food delivery.



Computer labs with business services like fax, message center and mailing help all ages get work done without leaving home. After work is done, there is plenty of fun to be had.

Pool parties, picnics on the grounds, painting classes and wine tastings are de rigueur while simple exercise classes are almost passé. Some multifamily neighborhoods offer meditation and empowerment with dance instructors, laughter yoga leaders, and drum circle gurus, often with international backgrounds. Some even have on-site amenities like sporty playgrounds for the elementary set and dog washing stations to encourage responsible pet parenting.

HGTV-worthy movie theaters, convenient gas grills, fully stocked game rooms, group discount concerts and events, and other entertainment options, inspire younger residents to get to know one another, build community and include friends and family.

Younger people can learn from oldsters. They are learning that it is good to live in a community with likeminded neighbors and balance work and home life.

---

*Jessica Derkis is the Director of Outreach for Kensington Place Redwood City-- an innovative, new Assisted Living community exclusively serving those with Alzheimer's and other types of dementia. 650.363.9200. KensingtonPlaceRedwoodCity.com.*





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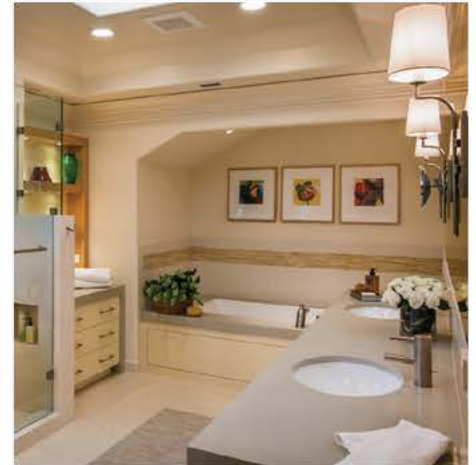
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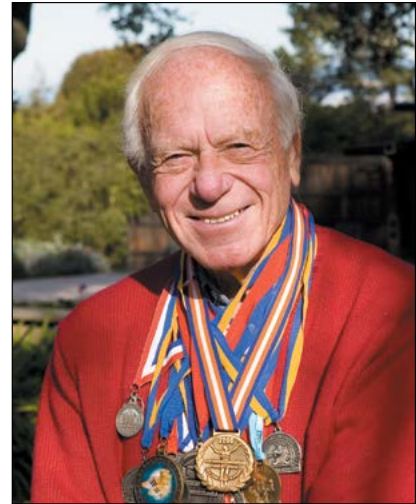
## Human Capital

**For several years, I gave the first lecture at the prestigious Stanford Business School executive program. I'm sure the attendees who were upper level financial types drawn there from all over the world wondered what a hobo doctor was doing giving the first talk.**

They were there to get richer and did not see how I fit in with their anticipation.

My first words were "what is the most important asset in your life?" This was followed by "who owns that asset?"

These challenges set the tone. Their attention was grabbed and my subsequent exhortations were received with much enthusiasm.



Walter M. Bortz, II, MD

The two answers are pretty simple. Health is clearly the most important asset in all our lives. And second, we individually are the only possible agent for its success.

Without health, poverty is assured. Jack Benny had a wonderful skit in which he was being accosted by a thug who challenged him "your money or your life?"

Jack paused and said, "I'm thinking it over."

There really can't be any hesitation in asserting the primacy of health in our lives. Without it, we are bankrupt.

The wealthy person in the cemetery before his or her time is pitiable. You can't buy health but we own it. Just as we own our car and our home. And like them, you can't take it with you.

So honor, respect, cherish your health. It is your most important treasure.

---

*Dr. Walter M. Bortz, II is one of America's most distinguished scientific experts on healthy aging and longevity. He spent his entire career at Stanford University where he holds the position of Clinical Associate Professor of Medicine. An active marathoner, he has written seven books including "Dare to Be 100" and "Next Medicine." To learn more, visit [walterbortz.com](http://walterbortz.com) or email: [DRBortz@aol.com](mailto:DRBortz@aol.com).*

# Before You Retire



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### GET HEALTH INSURANCE

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### ADJUST YOUR BUDGET

Once retired, your income will drop. Draw up a realistic budget and live by it.

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### THINK ABOUT A LEGACY

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# The Saturday Evening Post:

## Telling America's Story for 289 Years

By Steven Slon, Editorial Director and Associate Publisher

**The Saturday Evening Post traces its lineage back to Ben Franklin in 1728. It was in that year that Franklin launched a publication called the Pennsylvania Gazette. He ran that for a few decades, and then it transferred ownership a few times, finally becoming, in 1821, The Saturday Evening Post.**

Now, the Post in the 19th century was a business magazine primarily, and it had a good circulation—at its peak it sold 90,000 copies per issue. But by 1897, the publication had pretty much run its course. It had less than 2,000 readers, and the owner sold it to Philadelphia-based publisher Cyrus Curtis for a song. Curtis, in one of the defining moments of his career, hired the brilliant editor, George Horace Lorimer to helm the magazine. He would stay on the job for his entire career, until retiring in 1937.

Lorimer started out by spending quite a bit of Curtis's money but the publisher maintained his faith in the new editor. As the story goes, the bean counters rolled up to Curtis a little way into Lorimer's tenure and informed him that his new editor had run up \$900,000 in debt. Curtis responded: "Well, you know, I like round numbers. Come back to me when it's \$1 million."

### In Today's Dollars Around \$25 Million

That took nerve. Some would say, vision. So, what was this new magazine that was costing all this money? Its core philosophy could be described as a belief in the American dream, the ability for any American to aspire to greatness through education and hard work. Lorimer envisioned the reader as a well-rounded, businessperson who ought to be versed in art, literature and culture. So amidst articles on investments and management and personal improvement, the Post also published thousands of short stories, and serialized countless novels. In fact, the writers published by the Post over the next 70 years are a who's who of American literature, including such names as Sinclair Lewis, Agatha Christie, William Faulkner, F. Scott Fitzgerald. In more recent times, such literary lights as Joan Didion, Kurt Vonnegut and J.D. Salinger published stories in the Post.

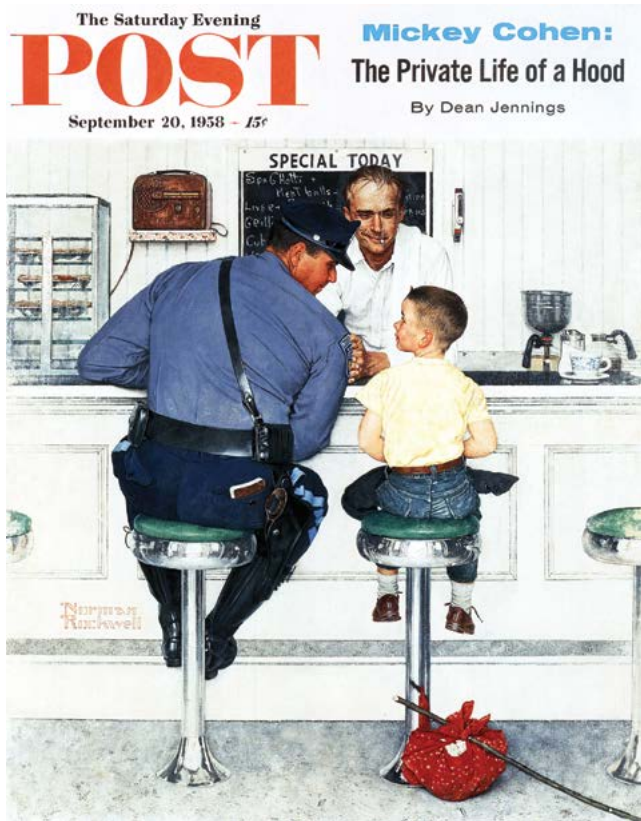


Lorimer's approach proved successful and the Post was soon profitable. By the nineteen teens its circulation had soared to 2 million and would reach 6 million at its highest point in the early sixties.

**The secret to its success?** "The Post was one of the few publications that saw America as a truly united country," says Joan SerVaas, the current publisher of the magazine. She explains that when Curtis and Lorimer bought the magazine into the 20th century, America was not truly united. There were pockets of immigrants all over, speaking different languages, maintaining different cultures. Travel was difficult and these pockets of distinct groups of Americans didn't mingle. On top of that, the wounds of the Civil War were still fresh. "The post reflected the ideal of a united America and helped to define what it meant to be an American," says SerVaas.

Along the way, Lorimer discovered the then-unknown Norman Rockwell, a 22-year-old artist who humbly showed up at the company's Philadelphia offices in 1916. Lorimer rarely bought more than one painting at a time from a given artist but he must have seen something in the young man. He bought 3 paintings on the spot and then commissioned 2 more. Rockwell, over the years, would paint more than 300 covers for the post.

In 1970, the Post changed ownership, and came into the holdings of visionary businessman and entrepreneur Beurt SerVaas. SerVaas moved the publication from



Philadelphia to his home town of Indianapolis, where it is published to this day. Joan SerVaas, Beurt's daughter, now oversees the operation, which also includes two legendary children's magazines, Jack & Jill and Humpty Dumpty.

**So, what is the Post focused on today?** The mission, says SerVaas, is to continue in legacy of George Horace Lorimer in providing the very best in reporting, fiction and art.

The publication's motto is "Celebrating America, Past, Present and Future." Articles in the contemporary Post offer historical perspective on today's events in a way that no other magazine can. As an example, last year the Post interviewed historian David McCullough who'd recently written a book about the Wright brothers. To accompany the piece, the Post reprinted an article penned by none other than Orville Wright, describing that historic day at Kitty Hawk in vivid detail. The Post has also commissioned several stories about the recent banking crisis with archival material brought in to help readers understand that American financial history has been, through the ages, a continuous story of boom-and-bust.

Subject matter also includes travel, health news, recipes, opinion and humor. Readers particularly enjoy a special section called "The Vault," featuring selected articles and art from the archives, including a page devoted to a work by Norman Rockwell.

Maintaining its historic role, the Post also carries new fiction in each issue, and to encourage new writers, the company sponsors an annual fiction contest with a cash

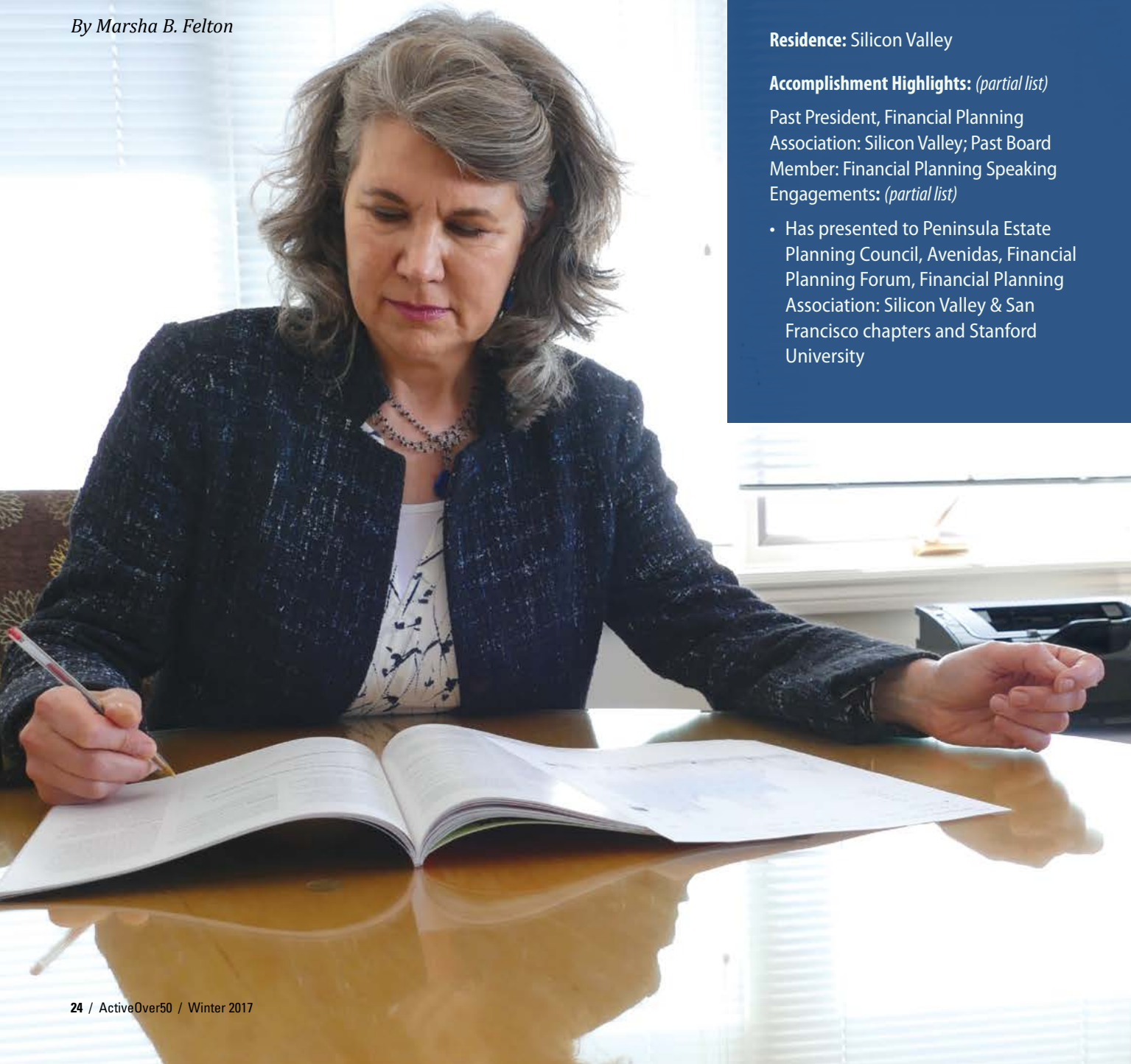
prize to the winner and publication in the magazine. The magazine's digital efforts are growing and subscribers will soon have access to all content dating back to 1821 as well as to a vast library of the more than 3,000 covers painted between 1900 and 1970, including the works of Norman Rockwell, J.C. Lyendecker, N.C. Wyeth and hundreds more. To view selected sample issues from the Post archive, go to [Saturdayeveningpost.com/archivesample](http://Saturdayeveningpost.com/archivesample).

Finally, in the interests of sharing the great treasure that is the Post library, the company publishes four special issues each year, mining its archive for the best material on important themes. Some popular recent special issues are "Remembering Pearl Harbor" (with original reporting of that horrific event), "Automobiles in America" (featuring period interviews with the earliest carmakers plus dozens of pages of beautiful car ads from a bygone era) and "Baseball in America" (featuring Rockwell's wonderful baseball-themed paintings as well as original interviews with Babe Ruth, Connie Mack, Jackie Robinson and more). The baseball special is on newsstands everywhere starting on March 21 but any of these can be purchased at [shopthepost.com](http://shopthepost.com).

If you count from 1921, the Post has been around for 196 years. If you count the legacy as extending to Ben Franklin's original publication, you're talking about 289 years. Once America's most popular magazine, its history is America's history, offering a continuous record of this country and its people through centuries of change.

# Getting to Know Esther Szabo, Financial Advisor, Certified Financial Planner® &... An Inspiration!

By Marsha B. Felton



## K. Esther Szabo

**Age:** 52

**Family:** Widow, 19-year marriage (1995-2014) to David N. Webber, Jr. (deceased)

**Education:** BS, Family & Consumer Resources, 1995 University of Arizona, Summa Cum Laude

**Occupations:** Financial Advisor, CEO Gates Pass Advisors, LLC; Certified Financial Planner®

**Residence:** Silicon Valley

**Accomplishment Highlights:** *(partial list)*

Past President, Financial Planning Association: Silicon Valley; Past Board Member: Financial Planning Speaking Engagements: *(partial list)*

- Has presented to Peninsula Estate Planning Council, Avenidas, Financial Planning Forum, Financial Planning Association: Silicon Valley & San Francisco chapters and Stanford University



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- “Don’t Drive Off Your Financial Roadmap!”

A review of common irrational financial decision-making mistakes that can undermine a financial strategy

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**In this Cover Profile, you will get to know Esther... In addition to making a positive difference for so many in their personal and financial well-being, you will learn how Esther has also overcome personal tragedy with palpable spirit, courage and inspiring fortitude.**

### **MBF: What life experiences led you to become a financial advisor?**

**ES:** I grew up in an affluent county outside of Manhattan. When I was 8 years old, my mother told me about our financial problems, my Dad’s spending and paying this thing called a ‘mortgage.’

Hoping I could solve this challenge for my mom, I did chores for an hourly wage for our next-door neighbors but couldn’t save us from my father’s

bankruptcy and the loss of our home when I was 16. I left home at 17 and started college at 21 to become a psychotherapist. When I took an elective in ‘Personal Finance,’ it was a “light bulb moment.” I learned there were practical ways to have a strong personal financial foundation without your home being taken away!

I attained a ‘Family Financial Counseling’ sub-specialty that allowed me to work for an entire school year counseling men and women in a Personal Financial Management Program at an Air Force Base in Arizona. After 25 years, I still love the combination of practical and technical with the personal to attain financial peace of mind.

### **MBF: What about financial planning makes you so excited and passionate?**

**ES:** Collaborating with clients and presenting the perspective that planning provides. Together we see where the current path is leading and test out various options to estimate impact. Therefore, there is time to “course correct”... what a time and energy saver this is! Even during challenging financial periods like 2000-2003 and 2008-2009, our prior planning allowed us to move through life with goals intact.

### **MBF: Why are women going through major life transitions one of your main clientele?**

**ES:** Women appreciate collaborating with another woman who has gone through challenging life transitions herself. Even today, some men unconsciously patronize a female client. When going through major life changes, such as death or illness of a spouse, divorce or wealth attained through a successful IPO or an inheritance, women want to have confidence and understanding



Esther with 92 year old mom

about what is happening with their money. They know I have heard them, as I caringly and diligently provide answers and strategies for their present and future goals.

### **MBF: How do you think your approach may differ from other firms who state they provide similar financial planning and investment management services?**

**ES:** It is not uncommon for a financial advisor to focus primarily on investments. Customized financial planning is time intensive; it requires specified experience and knowledge to guide the process realistically.

I incorporate valuable tools learned from George Kinder, author of *Seven Stages of Money Maturity*, as an efficient part of our client data gathering process. These include responding to three questions and two grids that bring clarity to what one is seeking in one’s life or has attained and doesn’t want to lose.

It lets me understand “Heart’s Core,” or non-negotiable, bottom line



Vacationing in Europe shortly before David's death

experiences, possessions or roles that are personally essential to one's successful life experiences.

Furthermore, what differentiates us is that we gain clarity around the drivers for each client's personal well being and provide consistent support with ongoing planning. With our expert ability to do this, we integrate the technical skill required of investment management.

**MBF: How have you incorporated the above approach into your own personal financial management?**

**ES:** Thank you for asking me this question! My husband, David, and I went through these same exercises together. Travel was very much part of David's "Heart's Core." He wanted to experience every part of the world! I thought it would be wiser for us to save our money and focus on travel after our retirement.

One of the exercises I incorporate strategizes timing for different goals and requires one to list one's age along the way. David was 10 years older than me. I realized that my personal financial conservatism, instilled in me as I lived the destruction of my family's finances, would impact

David being able to experience what was most important to him.

I couldn't ask him to wait until his 70's to experience something that was so critical to his vitality.

As a result, we traveled together from Hawaii to Eastern Europe to Bali, South America and Russia. I'm so grateful we did because David was diagnosed with congestive heart failure in 2011 at age 56 and died three years later at age 59. If we hadn't shared these exercises, we would not have had as many meaningful and joyous experiences together.

**MBF: Why do you think some boomers and seniors resist talking about their finances or seeking guidance?**

**ES:** Boomers in particular are concerned that there will be limitations put on them that may be worse than a poor outcome. It's hard to know whom to trust to give effective guidance. Besides the news stories about unscrupulous advisors, it is a very personal thing to discuss one's finances... think about who knows your most intimate financial matters? Practically no one.

As a Registered Investment Advisor and a Certified Financial Planner, we are held to the highest fiduciary standard which means that we must place clients' interests ahead of our own.

**MBF: You are a fee-only financial planner and wealth manager, a "preferred professional" that is recommended by Jane Bryant Quinn (former ActiveOver50 cover profile). What is the minimum client portfolio you manage at Gates Pass Advisors? What if ActiveOver50 readers are not in this bracket?**

**ES:** Our clients have a minimum liquid net worth of \$2,000,000. Of course, vital financial planning is not just for the wealthy. The website of my professional organization, Financial Planning Association, is full of information, including a search tool to find a certified financial planner: [www.plannersearch.org](http://www.plannersearch.org)



**MBF: Jane Bryant Quinn recommends index funds over actively managed ones. What is your opinion of these?**

**ES:** I appreciate index funds but don't think they are the best choice in all environments and for all types of

**MBF: What do you think are the most common mistakes boomers, seniors and their families make when it comes to their personal finances?**

**ES: 1) Deferring and delaying.**

I have often heard from clients "I should have done this sooner!" Having an accurate strategy would have saved them years of worry. They would have spent more wisely.

**2) Assuming the market is what makes** or breaks personal financial security and thus always trying to buy or sell the 'right' investments at the 'right' time.

Not being diversified, especially in Silicon Valley.

**3) It's an old story... but not saving enough.** Thinking that maxing out a 401k will be enough to take one through a long retirement period.

**4) Not building a personal financial team** that includes a tax advisor, a financial planner and advisor, an estate planning attorney and an insurance advisor.

investments. It's hard to beat the U.S large cap indices; our portfolios typically incorporate at least one. In other areas, such as emerging markets, small cap and international, we use active management since these can be especially volatile. I'm also a fan of 'bond ladders,' a passive and low cost option whereby bonds are actively selected and then held until maturity in most cases.

**MBF: What are current economic risks you think ActiveOver50 readers need to be concerned about?**

ES: Inflation and limited economic expansion. Even with increasing rates, if one is just invested in cash and bonds, it will be hard to not use principal to meet needs. Because of issues such as our aging population and debt levels, it will be hard to grow our economy.



Working out to stay in shape

**MBF: At the time of this interview, March 2017, what do you recommend regarding annuities, pros and cons?**

ES: Annuities can be a source of guaranteed income for life. Guarantee is a great word for personal finance but it comes at a cost. Whether that cost is flexibility, limited estate planning choices, high commissions and underlying ongoing expenses.

**MBF: What do you recommend for those eligible for reverse mortgages?**

ES: I also recommend reverse mortgages more than I used to; they've changed drastically for the consumer's benefit over 25 years. Our current real estate environment means that seniors can have limited ability to downsize in later years. A reverse mortgage can provide access to substantial equity for home maintenance or for long term care.

**MBF: How do you stay fit and active?**

ES: I love being outdoors and walk and hike. I maintain a vegetable and flower garden at

home and also work out with a trainer three early mornings a week. And, I make sure I get enough rest and sleep!

**MBF: What are among your proudest moments, professionally and personally?**

ES: Moving through my tragic loss with personal balance and solid mental, spiritual and physical health. Just like my clients need to do with me, I reached out to others for the

help that I needed. I am very grateful for their support as I navigated this transition.

David's passing made me step back and again evaluate my "Heart's Core" but this time alone. Leading a firm is something I'd wanted to do but fear held me back. I practice what I preach so my finances were sound. 16 months after he passed, I opened the firm. I'm very proud of my practice and have never been so joyful and satisfied in my career!



**ABOUT MARSHA B. FELTON**

"I'm on the 'inspiring and motivating' beat. I cover exciting people and uplifting endeavors."

Marsha Felton is a marketing consultant and freelance writer.

<http://marshafelton.tumblr.com/>  
Email: [marshabf@gmail.com](mailto:marshabf@gmail.com)

# Need a Nurse?

By Katarina Livaskani

## **Q: What exactly is NurseRegistry? A staffing agency?**

Correct! NurseRegistry is a medical staffing agency for licensed nurses. Our care team matches registered nurses (RNs) and licensed vocational nurses (LVNs) with clients in hospitals, facilities, medical clinics or the comfort of the client's own home. Each person's situation is unique and we are dedicated to matching the most skilled nurses to meet our clients' medical needs!

## **Q: Who needs a nurse? Typical needs?**

Anyone looking for one-on-one support with medical care who are not comfortable alone may benefit from personalized attention from a licensed nurse. Most commonly, nurses provide post-hospital care, wound care, intravenous (IV) therapies, tube feedings, medication management and palliative care among other services. Because our services vary so widely, people of all ages can benefit from having a dedicated medical professional when and where they need them most.

## **Q: What is the difference between NurseRegistry and medical home care providers?**

Home health agencies (HHA) provide in-home medical care that is Medicare-certified but they are limited by home health requirements. HHA's must adhere to a care plan developed by a physician out of medical necessity as Medicare or long-term care insurance will only pay for skilled care in the home so long as it is needed to treat an illness or injury and must discontinue services when the need is no longer justified.

When a person has ongoing medical needs, we can provide skilled care as needed. Unlike HHA's, our nurses can provide one-on-one attention or longer hours to ensure your health and wellness. In addition, NurseRegistry is bonded and insured; all nurses carry personal liability insurance and have their licenses insured, references checked, background checks performed and are thoroughly screened to ensure your total peace of mind.

## **Q: We keep hearing about a nurse shortage in the Bay Area. If true, how do you find nurses? A problem?**

There is a nurse shortage but it has not affected NurseRegistry. We attract some of the most skilled nurses in the industry because we afford our nurses the flexibility to choose their own schedules and opportunities in a variety of specialties. This means that our nurses have the benefit of doing what they love and our clients benefit from expert medical care from a nurse who is passionate about their work.

## **Q: Typical hourly nurse cost?**

Costs may vary depending on the complexity of medical needs and skill level required. In all instances, we perform a comprehensive assessment of our client's needs to match them with a nurse with the most qualified skillset, ensuring dependable medical care. If you have any questions about NurseRegistry's services, we are available 24/7 at 650-462-1001.



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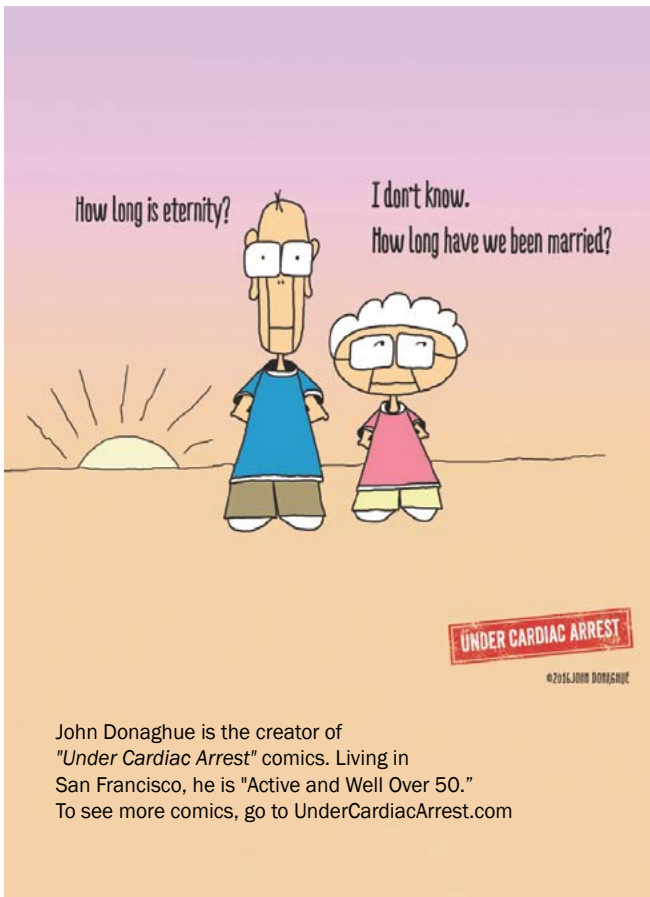
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# Look Younger. Better.

By Nova Despaigne



**As we get older, we start experiencing a variety of issues associated with aging skin. Dark liver spots, unsightly red spider veins on the face and “drinker’s nose”— a red nose caused by spider veins in the nose. All are common conditions that occur to the skin as we age.**

All of these skin issues do not have to be endured and are easily treatable. Treatment for dark spots and spider veins are among the most common cosmetic procedures available. These conditions are caused by prolonged exposure to the sun which affect the skin as we age.

Laser technology has allowed the elimination of dark spots and spider veins to be quick and easy with most patients resuming their normal activity with little or no downtime.

The most common lasers used to treat these conditions are Candela lasers. These lasers use different settings to target and eliminate the dark spots and will also diminish the red veins in your skin. Laser procedure is about a 20 minute session with the dermatologist and the cost can range between \$200-\$1,000 per treatment.



Your local Cosmetic Dermatology office can help you with a variety of advanced procedures to treat not only dark spots and spider veins but also

wrinkles, fine lines, laser hair removal and provide skin rejuvenation and tightening.

For any aging skin issue, there is a Cosmetic Dermatologist you can consult with to discuss your skin condition and give you the results you would like to achieve.

---

*Nova Despaigne is the Service Unit Manager for Kaiser Permanente Cosmetic Services in San Jose. You do not have to be a Kaiser Permanente member to use its cosmetic services. For more information, contact Kaiser Permanente, Cosmetic Services, 2440 Samaritan Dr. #2 San Jose, CA. 408-851-8200 or visit [www.kpcosmeticservices.com](http://www.kpcosmeticservices.com). All dermatologists are board certified by the American Board of Dermatology.*

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## New device stops cold before it start

USA — New research shows you can stop a cold in its tracks if you take one simple step with a new device when you first feel a cold coming on.

Colds start when cold viruses get in your nose. Viruses multiply fast. If you don't stop them early, they spread in your airways and cause misery.

But scientists have found a quick way to kill a virus — touch it with copper. Researchers at labs and universities worldwide all agree — copper is “antimicrobial.” It kills microbes, such as viruses and bacteria, just by touch.

That's why ancient Greeks and Egyptians used copper to purify water and heal wounds. They didn't know about viruses and bacteria, but now we do.

Researchers say microbe cells have an internal electric charge which copper's high conductance short-circuits. This destroys the cell in seconds.

Tests by the Environmental Protection Agency (EPA) show germs die fast on copper. So some hospitals switched to copper touch surfaces, like faucets and doorknobs. This cut the spread of MRSA and other illnesses by over half, and saved lives.

The strong scientific evidence gave inventor Doug Cornell an idea. When he felt a cold coming on he fashioned a smooth copper probe and rubbed it gently in his nose for 60 seconds.

“It worked!” he exclaimed. “The cold went away completely.” It worked again every time he felt a cold coming on. He reports he has never had a cold since.

He asked relatives and friends to try it. They said



### New research: Copper stops colds if used early.

it worked for them, too, every time. So he patented CopperZap™ and put it on the market.

Soon hundreds of people had tried it and given feedback. Nearly 100 percent said the copper stops their colds if used within 3 hours after the first sign. Even up to 2 days, if they still get the cold it is milder than usual and they feel better.

Users wrote things like, “It stopped my cold right away,” and “Is it supposed to work that fast?”

“What a wonderful thing,” wrote Physician's Assistant Julie. “Now I have this little magic wand, no more colds for me!”

Pat McAllister, age 70, received one for Christmas and called it “one of the best presents ever. This little jewel really works.”

People often use CopperZap for prevention, before cold signs appear. Karen Gauci, who flies often for her job, used to get colds after crowded flights. Though skeptical, she tried it several times a day on travel days for 2 months. “Sixteen flights and not a sniffle!” she exclaimed.

Business owner Rosaleen says when people are sick around her she

uses CopperZap morning and night. “It saved me last holidays,” she said. “The kids had colds going round and round, but not me.”

Some users say it also helps with sinuses. Attorney Donna Blight had a 2-day sinus headache. When her CopperZap arrived, she tried it. “I am shocked!” she said. “My head cleared, no more headache, no more congestion.”

Some users say copper stops nighttime stuffiness if they use it just before bed. One man said, “Best sleep I've had in years.”

The handle is sculpted to fit the hand and improve copper contact. Tests show it kills germs on fingers to help you stay well and not spread illness to your family.

Copper may even help stop a flu if used early and for several days. In a lab test, scientists placed 25 million live flu viruses on a CopperZap. No viruses were found still alive soon after.

The EPA says the natural color change of copper does not reduce its ability to kill germs.

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## Sandra Wallace, 68

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# Living History in Ethiopia

By Don Mankin



Two boys studying the Psalms of David

The chanting of the two boys sitting under the tree reminded me of my Bar Mitzvah class over 60 years ago. The language was different – Amharic, not Hebrew – as was the religion – Ethiopian Orthodox, not Jewish -- and the boys bore little resemblance to the pudgy, pasty pre-adolescent friends of my youth but the sounds were eerily similar.

Well, maybe not so eerie. As the ancient crossroads between Europe, Africa, Asia and the Middle East, all kinds of people passed through this region thousands of years ago, depositing customs, practices and ceremonies along the way. In Ethiopia these cultural artifacts have been blended into a melange not unlike

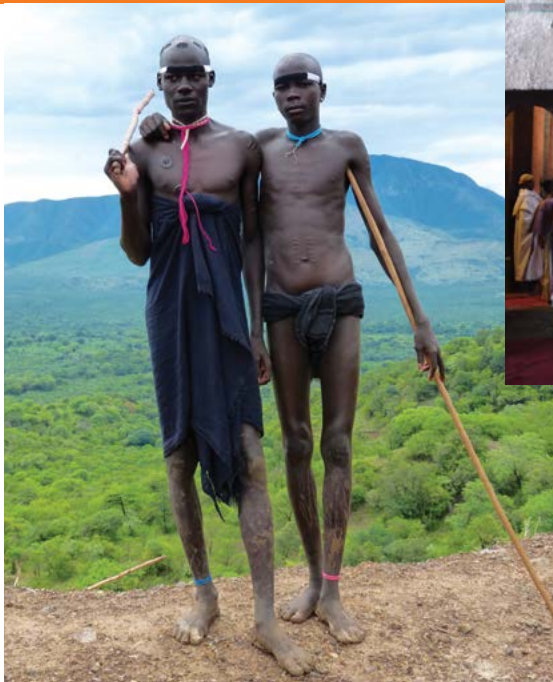
the array of food on a disk of injera, the fermented bread that is the staple of the Ethiopian diet.

History lives in Ethiopia. This isn't history as an abstract and academic discipline. It's one thing to read history, it's another to experience it. While the practices, dress and decorations reflect the religious roots of the western world, the familiar is often counterbalanced by the strange in this evocative, mysterious land.

The first week of my trip, which was hosted by local operator Jacaranda Tours (<http://www.jacarandatours.com>), was spent in the historic north where early trade routes shaped the cultural and religious traditions of the country. We started in Bahir Dar on Lake Tana, the first stop in the historical circuit. Outside a 14th Century monastery across the lake is where I encountered the two boys sitting under a tree chanting from the Psalms of David.

After a brief stop in Gondar, the 17<sup>th</sup> Century capital of Ethiopia, noted for its medieval style castles, royal intrigue and history, we took a short flight further north to Lalibella. Here, the familiar gets really weird. By familiar I mean Christian religious practice and ceremony. As a Jew my familiarity with Christian ceremony is mostly secondhand though I have attended my share of Christian weddings, including Catholic and Orthodox; I have even been best man at a couple. So Christian ceremony is not that strange to me but what I witnessed and experienced in Lalibella was way off my cognitive grid.

In the dark, underground, rock-hewn churches, enveloped in incense and chanting, surrounded by men and women wrapped in white, I had what could only be described as a religious experience. If not from another world, this was definitely from another century – the 13<sup>th</sup> to be exact.



Two young Mursi men in Southern Ethiopia

Feeling like an intruder, I weaved my way among the worshipers, taking photos in the faint light. They didn't seem to mind. As we were leaving, a blind priest greeted us and, as translated by our guide, told us how pleased he was to welcome us to his church. He thanked our guide for bringing visitors "who traveled across oceans and continents to get his blessings," and wished us a safe return.

Maybe the chanting, incense, otherworldly surroundings or the priest's welcoming embrace nudged me toward the spiritual end of my science/metaphysics belief scale. Whatever it was, I choked up with emotion. It took me several minutes out in the air and sunshine before I completely regained my composure.

From Lalibella, we headed to Axum, the oldest and holiest city of Ethiopia, and the location for the St. Mary of Zion Church where the ark of the covenant is supposedly kept (I say "supposedly" since no one, other than the priest who runs the church, has ever seen it. I guess we just have to take his word for it.

Less than an hour outside of Axum, was the most breathtaking, parched and dramatic scenery of the trip, reminiscent of the canyon country and deserts of southern Utah and northern New Mexico. But in place of Native American pueblos, rock-hewn churches stand on the mesas and hug the cliffs.

We also spent a week in the south, a very different kind of experience. The scenery is lush with many lakes and the wildlife -- mostly hippos, crocs and birds -- is decidedly more abundant. But the main draw of the region is the indigenous people in various tribes living much as they have for centuries.



Among the tribes we visited were the Dorze in a traditional village high in the hills, famous for their bee-shaped houses and colorful weaving; the Konso in their 1000+ year old village of rock walls, terraces and narrow muddy paths; the Mursi people with their elaborate decorations, facial makeup, lip plates and the women's casual disregard for wearing anything above their waists; and the Hamar, the tribe with the most attractive people sporting great hairdos, body painting and smiles.

Ethiopia is definitely authentic. But authentic can also mean mud, flies, intermittent water and electricity, long drives on rough roads and troublesome cultural practices such as forced marriage. However, for travelers interested in diverse indigenous peoples and a fascinating history that is also immediate, real and personal, Ethiopia is a must see destination. The comforts and conveniences we tend to take for granted may be in short supply but the experience will be both exotic and reassuringly familiar and as authentic as it gets.

For more information and photos look up "Africa," then "Ethiopia" on the blog on Don's website <http://www.adventuretransformations.com>

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# Ski and Play in Utah

By Kathy Chin Leong



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In one day, you can swim in a volcanic crater, down shots of green tea whiskey and hang on for dear life, riding in a 65 mph bobsled with an Olympian at the helm. True, not too many think of conservative Utah when it comes to these extraordinary activities. But once you've walked on the wild side of Utah, you will be anxious to return to challenge your mettle.

The snow communities of Ogden, Salt Lake City and Park City are within an hour's drive of one another. When it comes to a vacation here, this triple volley delivers a home run. You can comfortably ski three cities in three days.

## Ogden

Flying to Salt Lake City on Delta or Alaska Airlines often costs under \$200 for a round trip. From the airport, rent a car, and zip to an Ogden ski slope in less than an hour. Powder Mountain takes pride in offering back country powder skiing. Beginner slopes run wide, long and mesmerizing with the stalwart Wasatch mountain range in the background.

Close by, Snowbasin is so opulent that the chandeliered lodges look like Ritz Carlton hotels. When is the last time you stepped into a ski resort bathroom with marble countertops, gold-gilded fixtures and wall-to-wall carpeting? Even on the mountain you can enjoy the lavish digs at the Earl Lodge.

Get there via gondola. Outside, Snowbasin's steep slopes are revered by intermediate and expert skiers.







Trails are well marked for all levels. Alta is served by five inns, each bundling breakfast and dinner. The Goldminer's Daughter Lodge delivers on cozy rooms set in a 1960s motif. Amenities include indoor hot tub, game room and free ski lockers.

In downtown Salt Lake, you'll unmine a rising arts and restaurant scene. Patrons of the Eccles Theater, unveiled in October, bask in rust orange interiors, reminiscent of Utah's red rock formations. Blocks away, epicurean delights include the Stanza Italian Bistro & Wine Bar for homemade pastas. Dive into a plate of grilled calamari at Current Fish & Oyster, a seafood restaurant that has successfully repurposed a Ford dealership. Its adjacent lounge bar evokes a speak-easy atmosphere with a spread of least 90 cocktails.

(FYI: fly Alaska Airlines to Salt Lake City and your boarding pass gets you a free Snowbasin lift ticket.)

Ogden is also a growing enclave for art and architecture. See Prairie-style homes, wander restored Union Station and visit galleries. Historic 25th street represents the heart of Ogden with boutiques and tasty fare. Consider dinner at the happening Zucca Trattoria for Italian comfort food and wood-fired pizzas.

Lodge at the value-rich Hampton Inn and Suites with kitchenettes and breakfast. Meanwhile, the Ben Lomond Suites, a 1927 high-rise property, features Restaurant 1107 with skyline views.

### Park City

The nation's largest ski zone is now Park City Mountain Resort with 7,300 acres. While here, ride the insanely cute Orange Bubble, the only chair lift in Utah with heated seats and an orange overhead cover.

While here, revel in a guided snowshoe walk and gourmet lunch at Lookout Cabin. Tromp through a forest glade and encounter woodland animals for a Narnia-like afternoon. Need to spike the adrenaline? For \$175, the Utah Olympic Park bobsled run may feel like the longest 45

seconds of your life. Afterwards, drive to the Homestead Resort to swim inside a volcanic crater in a warm mineral spring.

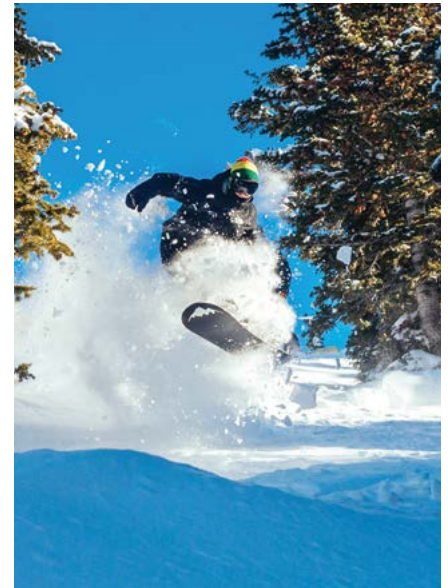
Next, tenderize the bod with spirits. At High West Distillery & Saloon, walk the factory and taste the whiskey. At the new Alpine Distillery, visitors can also tour and try bottling and labelling.

Downtown is riddled with shops, galleries, and restaurants. Try the new romantic Tupelo for New American fare and save room for dessert. For something different, get a whiskey pairing with your meal at High West Distillery.

Where to stay? We bedded down at the Grand Summit Hotel where convenience is the buzz word. Two ski lifts are stationed for ski-in, ski-out rights. Pools and outdoor hot tubs, the FARM restaurant, casual coffee shop and an on-site spa offers something for everyone. The 80-minute hydration spa ritual will leave you feeling happily intoxicated without a sip of alcohol.

### Salt Lake

Skiers can crush terrain on the city outskirts. Nail runs at Alta, a ski-only resort started in 1938 with 2,575 acres and 9 chairs.



Snooze at any of the 200-plus hotels downtown. The whimsical Kimpton Monaco, in particular, exudes a luxurious Art Deco vibe and pivots centrally to playhouses, shops and eats. With 225 rooms, each with a yoga mat, the Monaco also provides guests with a live goldfish in a bowl upon request.

This winter and even in early spring, snag a plane ticket and ski the wonders of Ogden, Park City and Salt Lake City. It's not too late to play in the powder.

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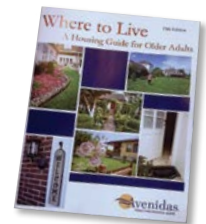
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# PolarAid™ taps into universal energy that heals and rejuvenates

by Dr. Dino Tomić (MD, Europe)

Scientific evidence that the human body runs on electrical energy has been available to us for decades. In fact, numerous diagnostic procedures in modern medicine are based on the measuring of electromagnetic parameters, thus assessing the overall level of physical health or functioning of certain organs. The best known of these methods are: ECG, EEG, EMG, magnetic resonance imaging, and more.

In the 1930s, two scientists, George Lakhovsky and Nikola Tesla, developed instruments to restore the body's disrupted energy flows that can cause illness and health problems. At the outcome of their research, Lakhovsky and Tesla claimed to achieve amazing results with the use of their newly developed 'high-frequency oscillators' and 'vortex antennas' on patients with a variety of health problems. For example, with one elderly lady, devices were used to reduce the wrinkles and age spots on her face and neck, while also working to thicken her hair. The devices were also used to treat various diseases that were prevalent at the time.

## My Own Experience

Fascinated by the story of these two scientists and their inventions, my team and I managed to procure the original schematics from the Nikola Tesla Museum in Belgrade and elsewhere. By reconstructing the devices and utilizing them in a clinical setting, we were able to start observing their effects on our patients.

## PolarAid disc



Amongst all the devices we used, the most impressive was a polarization coil from which we have developed the polarization disc called PolarAid™. The polarization disc is made of a configuration of metal alloy rings which works like a satellite antenna. It receives and amplifies natural energy from the atmosphere. When you apply PolarAid™ on the body, it redirects the energy to replenish the body's energy flow, enhancing its capacities to heal naturally.

PolarAid™ has further impressed me with its ease of use and efficiency. In fact, I realized that, without a single day of training, anyone could use the PolarAid device in their own home for the purpose of self-healing.

I firmly believe that, with proper application of the device, some health problems can disappear in a short time as the body is able to reclaim lost energy and vitality. For example, we have received testimonials from people who have used the PolarAid disc to help alleviate their sleep problems, gynecological issues, thyroid disorders, joint pains, hemorrhoids, and hormonal imbalances by applying the disc to certain zones on the body.

One way to use PolarAid is to put it under a jug of water for 30 minutes. It will energize the water and boost its healing properties. Another way is to place it in the office or bedroom, where it will work to clean up any harmful radiation or negative energy in the room. If you keep it in your vicinity it provides an inexhaustible source of life energy.

A PolarAid costs \$66.00 (plus shipping), has no expiry date, and no need for maintenance. To order online: go to [www.polaraidhealth.com](http://www.polaraidhealth.com) To find out more, email: [askdrtomic@polaraidhealth.com](mailto:askdrtomic@polaraidhealth.com); tel: (450) 486-7888 (Montreal)

*Dr. Dino Tomić currently works as a medical doctor in Serbia, specializing in gynecology and obstetrics. For the past 20 years, he has explored and experimented with alternative medicines such as quantum and bioresonance medicine, homeopathy, acupuncture, and energy techniques.*



### References:

- Article on bioelectromagnetic healing posted at <http://tinyurl.com/jvdy5h7>
- "The Secret of Life: Electricity, Radiation and Your Body" (ISBN 0-939482-08-8) by Professor George Lakhovsky <http://tinyurl.com/jz29mybd>
- Abstracts of numerous articles by or about Lakhovsky and Tesla [www.lakhovsky.com](http://www.lakhovsky.com)



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