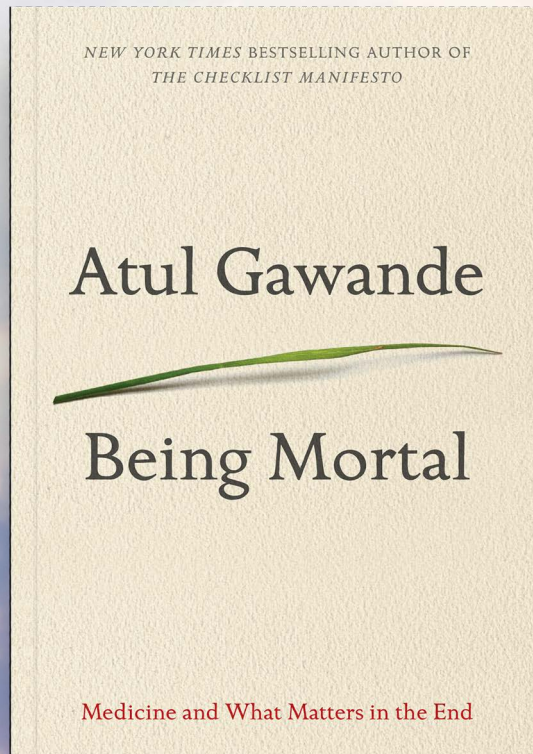


AO50

ActiveOver50®



Book Review
"Being Mortal" - Atul Gawande
Straight Talk on Aging and Dying

Inside:

Tips To Keep You Healthy
Battling Depression
Digging For Gold
Will You Still Love Me
When I'm 64?



REMODELING. REIMAGINED.

LOVE YOUR HOME.

At CASE, our inspiration comes from you. Your ideas are brought to life by our staff of certified designers and highly skilled production team. As a team, our goal is to help our clients improve how they live in their homes. Let's talk about how CASE can create your dream home.

For a complimentary consultation, call us at 408-323-5300 or visit www.casesanjose.com.

CASE DESIGN/REMODELING
2157 O'TOOLE AVENUE STE. 70 | SAN JOSE, CA 95131



BECAUSE IT'S YOUR HOME



CA. Lic# 850885 This business is independently owned and is operated under a license agreement with Case Handyman & Remodeling Services, LLC.

Contents

Issue 57 | 2019

In This Issue

- 4 **Publisher's Note**—We Are Mortal
- 25 **Ask Larry**—Time To Get My Affairs In Order?
- 28 **Don Mankin**—Whales and Antarctica. WOW!
- 31 **Evelyn Preston**—Digging For Gold

Health

- 6 Being Mortal—Atul Gawande—**Larry Hayes**
- 23 Getting My Affairs In Order—**Marci McPhee**
- 18 Battling Depression—**Kimberly Blaker**
- 16 Will You Still Love Me When I'm 64—**Anne Holloway**
- 27 Cancer Survivor Twice—**Karen Rice**
- 12 Tips To Keep You Healthy—**Lorraine Mugler**
- 34 Can You Hear Me Now?—**Stephen Fraizier**

30 Fashion After 100

Mary Ristroph, 101

22 Comics

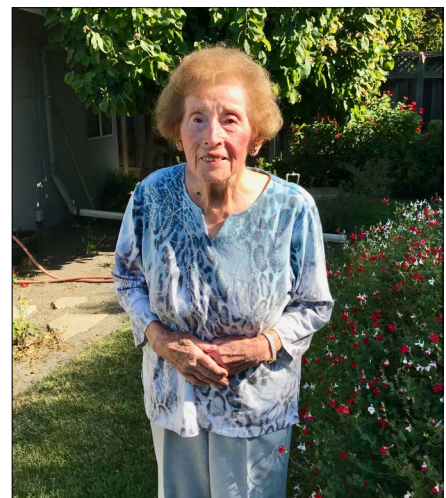
Under Cardiac Arrest – Is it a crime to get old?

14 Misc

Experience a Really Cool Way To Read A050



Atul Gawande



Mary Ristroph



Published by Hayes Marketing Communications, Inc.
P.O. Box 321209
Los Gatos, CA 95032

Larry W. Hayes / CEO/Publisher
408.921.5806
Email: larry@activeover50.com
Website: activeover50.com

Gloria Hayes/VP Operations
Charm Bianchini/VP Marketing
John Donaghue/Art Director

To Advertise
Larry Hayes
Call 408.921.5806
or Larry@activeover50.com

To Subscribe
Call 408.306.6947
or Gloria@activeover50.com

Copyright 2019 Hayes Marketing Communications, Inc.
All rights reserved. Reproduction in whole or in part of any text, photograph or illustration without written permission by the publisher is strictly prohibited. The magazine is not responsible for unsolicited manuscripts, artwork or photographs. The opinions expressed in ActiveOver50 magazine are those of the authors and do not necessarily reflect the views of ActiveOver50 magazine. The magazine assumes no responsibility.

Publisher's Note

We Are Mortal



I get dozens of requests to review books on many topics including retirement, money, health and aging. But few on dying.

"Death" is the 800 lb. gorilla in the room that no one wants to talk about.

A surgeon, Atul Gawande in his award winning book "Being Mortal" reveals the struggles of his profession in dealing with aging and dying.

"The waning days of our lives are given over to treatments that addle our brains and sap our bodies for a sliver's chance of benefits."

Modern medicine prepares us for living but not dying. This is a must-read for everyone, especially for older adults. Read page 6.

Fashion After 100! Meet Mary Ristroph, 101, who drives, shops, cooks and lives independently at home. Read her inspiring story page 30.

Looking for a little humor in your life? Check out Under Cardiac Arrest comics by John Donaghue page 22.

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.

Be well. Be Kind.

--Larry Hayes, A050 CEO/Publisher

Hometown Friendliness Meets Personalized Care

LOCALLY OWNED AND OPERATED SENIOR LIVING WITH HOSPITALITY AND CONCIERGE SERVICES

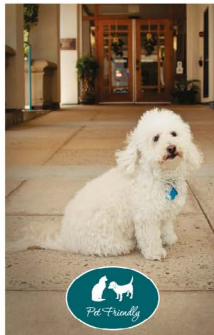


San Carlos Elms
Excellence In Senior Housing with Services

650-595-1500



Excellence In Memory Care At San Carlos Elms



707 Elm Street San Carlos, CA 94070 • info@sancarloselms.com • www.sancarloselms.com



A Non-Profit Community Sponsored by the San Carlos Development Corporation License #415600135

The Two Biggest Dangers

By Stana Martin, PhD,
President Mrs. LTC

Many have divided retirement into three stages:

- “Go Go Go!”
- “Go Slow”
- “No Go”

Chances are, if you are reading this, you are in the fun, “Go Go Go!” stage. However, since time marches on, you should ask yourself, “Have I prepared for the other two stages well?” You have two large financial risks: inflation and medical expenses.

INFLATION:

Compounding interest is your enemy once you retire. The rate of inflation in the U.S runs between 3% - 8% compound. Any financial advisor will tell you that the only way to compensate for inflation is to have investments earning more than inflation. If you don't know how your investments stack up, perhaps it is time to get a financial advisor to help you.

MEDICAL EXPENSES:

Surprisingly, most retired folks underestimate the amount of money they will need for medical expenses. Medical expenses require a plan for two broad categories: health care and long-term care.

Health care. In our “Go, Go, Go!” stage, we have a mind set of “bullet proof.” Further, many people think Medicare will cover all their medical expenses. Neither are true. Eventually you grow old and fragile or have a medical crisis that brings this on suddenly. The type of Medicare you have can impact your cash outlay:

Traditional Medicare pays 80% of the cost of care and the other 20% is paid either by a supplement or out of pocket.

Medicare Advantage is cheaper and most folks opt for this while healthy. Be warned: Medicare Advantage is cheap for a reason – it has reduced benefits and reduced choice. When you want a procedure, medication or treatment that is not approved, you will pay that fully out of pocket.

Long term care is not paid by Medicare. Not. At All. Either you own a long-term care policy or you bear this out of pocket. The costs can be sobering. The median cost of care in California today is \$6,000 to \$10,000 per month; it is expected to double over the

next 20 years. A mere 2 year run of care for one spouse could cost \$280K to \$480K depending on where you live. Wise folks will have a plan for this expense: insurance, self-pay or some combination of the two.

Whatever stage you are in, remember that time and health are your most scarce resources. It is all too simple to feel bullet proof and continue to do nothing. Don't live that lie. Be prepared for your biggest dangers (inflation, medical expenses).

For a guide to walk you thru the process of being prepared, go to the Resource page at www.MrsLTC.com. At checkout, you can insert the code “A050” for a FREE downloadable copy of the book, **Handing Down The Kingdom**.

Enjoy the “Go, Go Go stage” while you can and prepare well for “No Go”!



Book Review

“Being Mortal”

--Atul Gawande, MD



Normally I only review new book releases but Atul Gawande’s “Being Mortal” is an exception because it’s one of the most enlightening books on aging... and dying... that I have ever read.

In addition to writing about aging in a candid, compassionate way, Atul Gawande talks about the subject no one wants to talk about—dying. It’s the 800 lb. gorilla in the room.



Reviewed By Larry Hayes

No one escapes this world alive but doctors possess little knowledge on aging, frailty or dying. It's really not their fault. Medical schools teach how to save lives--not how to tend to their demise.

Too many times the emphasis on saving lives results in the unnecessary and expensive treatment to prolong life when it would be far better to let the patient die with dignity.

"The waning days of our lives are given over to treatments that addle our brains and sap our bodies for a sliver's chance of benefit. Our fates are controlled by the imperatives of medicine, technology and strangers."

We treat our old poorly

"It's a national disgrace," says Gawande, "leaving them to a life alone or isolated in a series of anonymous facilities, their last conscious moments spent with nurses and doctors who barely know their names."

Gawande is a brilliant writer who avoids medical jargon and writes in clear, straightforward English so you don't need a dictionary to look up the meaning of his words.

For me, one of the best chapters is "Things Fall Apart." As someone who wants to know

what happens when the body and mind age, the information is both fascinating and despairing.

For example, by age 60, the average person loses a third of their teeth. After 85, almost 40% have no teeth at all. Everything—muscle, strength, eyesight, hearing, mobility, etc--declines with aging.

Other eye-opening facts: After 50, your arteries lose density and start to close. Even our brain shrinks. By age 85, working memory and judgment are sufficiently impaired.

Normal aging

Aging is normal. The process can be slowed with physical exercise and diet but not stopped.

Another finding--your DNA has little influence on longevity—only 3% according to James Vaupes of the Max Planck Institute for Demographic Research. Most people believe if your parents live a long time, you will, too. Not necessarily so.

With a rapidly aging population, you would think geriatrics would be a specialty doctors would be drawn to. Not so. "Money" is the major reason why there are some few doctors practicing geriatrics. Doctors are trained to save lives. Not to "fix" someone who's dying. *(Continued)*

(Continued)

Gawande explains why nursing homes and our healthcare system fail to properly take care of the elderly. But there's some hope as new facilities and programs spring up with the emphasis on "making life meaningful" in old age.

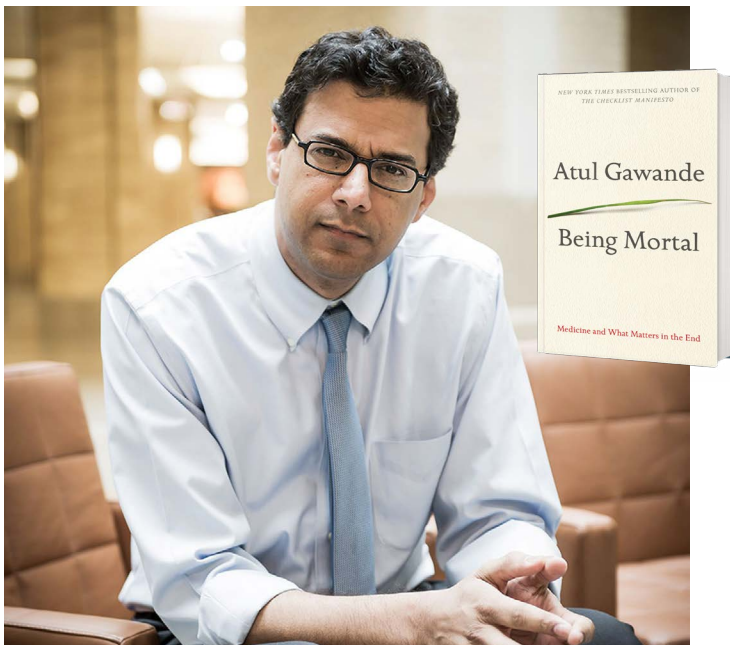
"We've created a multitrillion dollar edifice for dispensing the medical equivalent of lottery tickets and have only the rudiments of a system to prepare patients for the near certainty that those tickets will not win."

In the chapter "Hard Conversations", Gawande writes movingly about his father's last days and the difficulty of knowing what to do, even though he and his father and mother had 120 years of experience in medicine.

If you don't want to know what's going to happen to your body and mind as you age, don't read this book. But for me, I want to know what I can do to make the last years of my life more meaningful.

Being Mortal is an important book on aging and dying. Highly recommend for everyone, especially for those over 50.

Atul Gawande, MD, MPH, is CEO of Haven, the Amazon, Berkshire Hathaway, JPMorgan Chase health care venture, and a globally recognized surgeon, writer and public health leader.



Rise and *really* shine.



There's a charming, lively place tucked into the foothills of Cupertino. With shady walkways that come courtesy of the maple and the sycamore. And apartments, garden homes, and villas that all come with views. You'll also find peace of mind here—we're a continuing care community, so care is available to you when you need it. Come to Sunny View and discover the true meaning of community.

Independent Living | Truly Yours Assisted Living
Summer House Memory Care | On-site Care Center

Call Judy at **408.454.5600** to schedule your tour today, and learn more about our move-in specials!



22445 Cupertino Road
Cupertino, CA 95014
sunny-view.org



We're an equal opportunity housing provider.
CA License# 435201317 COA# 214

HOW TO GIVE HOPE TO ALZHEIMER'S SUFFERERS AND THEIR FAMILIES

By Terry Moore, CEO and Founder of HomeoLux™

Receiving a life-altering diagnosis is never easy for a patient or the people who love them. Some people pray, some people scream, some crawl into a ball and hope it's just a bad dream. I did all of that and more when my wife was diagnosed with Alzheimer's disease in 2016. The news hit us like a freight train. What did this mean? What could I expect to happen? How could I help? And then, when I was able to catch my bearings, I did what comes natural to me, I looked to science for a solution.

What I learned first was frustrating.

1. There is no known cure for Alzheimer's disease.
2. There are only 5 FDA approved drugs on the market and none are curative.
3. The most recent drug was approved in 2003.
4. It takes more than 10 years and \$350M to get a new drug approved.

With pressing determination, I kept searching until I found a flicker of hope. Researchers at the Massachusetts Institute of Technology (MIT) were focusing on light therapy as a treatment for Alzheimer's where flickering light induced healthy gamma rhythm in the brain. They discovered that visual stimulation at 40Hz, given one hour a day for three to six weeks, had dramatic positive effects on brain function.

For me this was a eureka moment. Like so many others fighting against the clock with our loved ones facing dementia, I feared too much time had passed and that I might be too late. I called on some colleagues to help develop a prototype of a gamma frequency light lamp. We immediately began using it at home. The flickering lamps had notable positive effects on my wife and her doctors asked me where they could get more of them. The benefits I saw at home combined with their interest led



me to create the health technology company HomeoLux in 2018 and begin producing gamma lights for families like mine who just can't wait.

HomeoLux's leading wellness device, BEACON40™, is the first precision engineered wellness device available to families struggling with cognitive decline. With safe,

non-invasive lights, BEACON40 is designed to improve cognitive health and quality of life.

A wellness routine for stimulating the brain's activity to enhance mental acuity, memory and attention, BEACON40 is carefully designed for easy use. Personal controls include light duration, color tone and brightness preferences, all with the turn of a dial.

Users can go about their normal daily lives, having the lights in peripheral view, and reap the benefits of BEACON40. The device is convenient to use while working, watching TV, cooking or reading.

BEACON40 light kits retail starting at \$399 and are available December 16 on the HomeoLux website, www.homeolux.com.

HomeoLux Special Offer

\$40 off BEACON40 Personal **\$60 off** BEACON40 Surround

Code: HOPEA050





HERITAGE *by* LENNAR

Active Lifestyle Communities Designed for 55 and Better

RESORT-INSPIRED LIVING

Priced From the Low \$400,000s

ACTIVE ADULTS AGED 55 and better can discover a low-maintenance and amenity-rich way of life at one of Lennar's 8 collections across Greater Sacramento. Each luxurious community offers a selection of single-story home designs in prime areas, with incredible amenities both inside the community and a just short drive away. Enjoy features such as upscale clubhouses, swimming pools, fitness centers and more with community recreation centers for activity and connecting with friends and neighbors.

Every home at Lennar Sacramento's Heritage communities also showcase **Everything's Included**[®] features and **Thoughtful Design**[®] details to accommodate changing lifestyle needs of today's active adults. So homeowners can enjoy solar*, stainless steel appliances, smart home technology, wider hallways and doorways, lower appliance design, extra lighting throughout the home and so much more at no additional cost.

Live the Life You Deserve in a New Lennar Home!



AWARD-WINNING INTERNET SALES TEAM

Carolyn Shankland
CA DRE# 01358711

Melissa Cline
CA DRE# 2004770

Trisha Pereira
CA DRE# 0155309

lennarsacramento@lennar.com

916-304-9711

Lennar.com/SacActiveAdult



New clubhouse coming soon!

HERITAGE EL DORADO HILLS

REFLECTIONS COLLECTION

5 unique floorplans, 1,137 - 1,650 sq. ft.

1040 Pacifico Lane
El Dorado Hills, CA 95762

916-293-7665

ESTATES, LEGENDS & MOSAIC COLLECTIONS 

14 unique floorplans, 1,235 - 2,993 sq. ft.

2968 Calypso Circle
El Dorado Hills, CA 95762

916-293-7650

HERITAGE VINEYARD CREEK

4 unique floorplans, 1,743 - 2,206 sq. ft.

7463 Golden Stars Way
Sacramento, CA 95829

916-642-7265

HERITAGE SOLAIRE ROSEVILLE

ECLIPSE, LARISSA & MERIDIAN COLLECTIONS

12 unique floorplans, 1,246 - 2,766 sq. ft.

4073 Afterlight Lane
Roseville, CA 95747

916-580-6480



LENNAR

 **EVERYTHING'S INCLUDED**

 **NEXTGEN**
THE HOME WITHIN A HOME

 **THOUGHTFUL DESIGN**

follow Lennar Sacramento



*Requires either participation in SunStreet's solar program or the separate purchase of the system. Details at SunStreet.com. Pursuant to the Fair Housing Act, housing is intended for occupancy by at least one person 55 years of age or older per unit. Award-winning Internet Sales Team source: <http://www.northstatabia.org/mame>. Features, amenities, floor plans, elevations, square footage and designs vary and are subject to changes or substitution without notice. Depictions of homes or other features are artist conceptions. Hardscape, landscape, and other items shown may be decorator suggestions that are not included in the purchase price and availability may vary. Models/lifestyle photos do not reflect racial or ethnic preference. Plans to build out this neighborhood as proposed are subject to change without notice. Please see your New Home Consultant and home purchase agreement for actual features designated as an Everything's Included feature, additional information, disclosures, and disclaimers relating to your home and its features. Visit Lennar.com or see a Lennar New Home Consultant for further details and important legal disclaimers. This is not an offer in states where prior registration is required. Void where prohibited by law. Copyright © 2019 Lennar Corporation. All rights reserved. Lennar, the Lennar logo, Next Gen - The Home Within A Home, the Next Gen logo, Thoughtful Design, the Thoughtful Design logo, Everything's Included, and the Everything's Included logo are U.S. registered service marks or service marks of Lennar Corporation and/or its subsidiaries, CalAtlantic Group, Inc., CA BRE Broker #02058246 (Responsible Broker: Joanna Duke), Lennar Sales Corp., CA BRE Broker #01252753 (Responsible Broker: Joanna Duke), BMR Construction, Inc., CA CSLB #830955, CalAtlantic Group, Inc., CA CSLB #1037780, Lennar Homes of California, Inc., CA CSLB #728102, 7/19



Tips To Keep You Healthy

By Lorraine Mugler

Know how you can tell if you are old?

People say things like, “Mike had a fall,” instead of, “Mike tripped on a sidewalk crack,” or “ Don had a foggy moment” versus: “ Don forgot where he put his keys.” It’s condescending phrases like these that are reserved for the chronologically advanced.

Even TV commercials attempt to confirm that you’re old in case you’re not sure. Suffering from low back or joint pain? Hearing loss? You are advised to purchase products in a tone of voice that could insult a third grader.

Older adults feel compelled to buy these products for one reason: fear. Specifically, the fear of two things: loss of independence and getting hurt falling. According to the Center for Disease Control, last year the youngest baby boomer turned 50. In the next 10 years, one in five Americans will be over the age of 65.

34 billion dollars each year are spent on the single biggest cause of the fatalities among older adults: falls. Hospital bills account for two thirds of that sum. The average hospital bill after a fall is \$30,000.

However, simple tasks may be incorporated into day-to-day rudimentary activities which research studies suggest will not only combat symptoms of aging but reverse them. Lawrence Katz, PhD, of Duke University coined the term “Neurobics,” challenging us to incorporate adjustments to our routine that invigorate and even grow neural pathways on both sides of the brain. Putting these ideas to use can improve memory recall, verbal fluency and profoundly impact the quality and indeed the duration of your life.

- **Exercise.** The only truly effective exercise is exercise that's done routinely. A Seattle study found that exercise grows new cells, aids sleep, stabilizes blood sugar levels and mood and cuts the risk of dementia 38%.



- **Sleep.** Avoid napping during the day and set a regular bedtime so you'll be prepared to enjoy more consecutive hours of restorative sleep at night.

- **Wear your watch upside down** or turn desk photos upside down. It teaches the brain to interpret familiar information in an unfamiliar way.

- **Talk or read out loud to yourself.** The neural connections that encode words decline if words are not spoken out loud.

- **Consume vitamins B and C along with omega 3's and flax seed.** They are linked to improving mental acuity, joint function and brain volume.

- **Use your non-dominant hand** to brush teeth, dial phone, put on Chapstick, etc. It will engage immediate and substantial brain activity within the more dormant opposite cortex.

- **Go for a walk.** A study out of Toronto finds subjects who walk in nature improved memory retention 16% more than those who walked in the city, though improvement was found in both groups.



Drink water

- **Hydrate.** One half your body weight in ounces per day is the formula here. It seems correct, considering 80% of your brain is made up of water.

- **Listen to music.** When Congresswoman Gabby Giffords was shot, she claimed music therapy was instrumental in her ability to relearn basic tasks.



- **Learn something new.** Teach yourself to learn a new language on Rosetta Stone. This has the added benefit of speaking words out loud.

- **Laugh.** Spend time around people that make you giggle and act silly. Laughter is the single best medicine for depression.



- **Retrieve a word of the day** from a website like free Rice.com, which donates rice to impoverished countries with each new word.

- **Eat breakfast.** Can we stop the controversy over this? Eating first thing in the morning stokes metabolism and signals the brain we are not starving so there is no need to conserve calories.

- **Close your eyes** during routine and safe endeavors: teeth brushing, hair washing, etc. This will help strengthen proprioception, the brain's ability to know what the body is doing without the use of vision.

- **Write a letter to yourself** with your non-dominant hand. This awakens the part of the brain associated with memory and emotion. Just drawing shapes alone wire recruit brain circuits that are never called upon to fire.

The single most important thing we can do for continued vitality is to maintain a healthy social network. We all need human interaction!

Lorraine Mugler is a certified personal trainer, author, guest lecturer and owner of Core Edge Fitness.

FREE! SENIOR HOUSING ADVICE?

Need help selecting the Senior Community that is best for you? Whether it's an active retirement community or caring support that you need, we can help you choose.



650.851.5284
408.737.2049

www.SeniorSeasons.com

EXPERIENCE A REALLY COOL

WAY TO READ A050



Subscribe To Our **FREE** Digital Magazine

When I launched A050 (ActiveOver50) magazine 14 years ago, I seriously considered publishing a “digital” magazine but chose print instead.

That was the right decision back then as the majority of older adults were not online. Smart phones were not ubiquitous and digital publishing was just getting off the ground.

Fast forward —we live in a digital world. 99% of active older adults search online for new products and services. Today's digital magazines are fun and easy to read offering “interactivity” and videos with active links to websites for research and information.

Best of all, you get to “read” and “share” information and stories anytime, anywhere on any device.

If new to digital magazines, you're in for a unique reading experience! Check out the latest digital issue of A050 at activeover50.com and let me know what you think.

—Larry Hayes,
A050 CEO/Publisher

A050
ActiveOver50®

PS. For those who only love print, don't worry. A050 will continue to publish a print magazine in addition to digital. With A050, you get the best of both worlds: print and digital.

For a FREE digital subscription, go to ActiveOver50.com.

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.

Will you still love me when I'm 64?

By Anne P. Holloway

I suppose it shouldn't be so surprising to me that Baby Boomers – a generation that once held such power and sway - are now so sidelined.

With leading edge members currently in their 70s and the remaining majority in their 60s, maybe there is some truth in Tracy Ullman's quote: "As I get older I just prefer to knit."

But as a "late Boomer," I always looked up to my generation's pioneers with awe and pride on account of their courage and tenacity whether it was protesting the Vietnam War or civil rights or the environment. Theirs was a fiery and righteous indignation that I thought would burn forever.

I guess that's why I'm so perplexed, and frankly disappointed, by what I perceive as my generation "selling out" when it comes to ageism. Maybe it's some sort of strange karmic retribution for being the generation that sang "hope I die before I get old" and stubbornly insisting "may you stay forever young."

Nonetheless, here we all are - all 76 million of us - sporting gray hair or no hair and most decidedly not looking "forever young."

And yet the media that portrays us refuses to let us age gracefully. Even those shows that purport to be about Boomers and our aging issues don't reflect anything close to the majority of our generation's reality.

Take for instance the hit show “Frankie and Grace” starring Jane Fonda and Lily Tomlin. Aimed squarely at the Boomers, this light-hearted septuagenarian romp features two women so clearly plasticized that they don’t even remotely resemble any 70 somethings most of us know.

In fact, in one particularly jarring episode this issue is uncomfortably raised when they are both confronted by an airbrushed poster of themselves complete with plunging necklines and eye-popping cleavage.

“Are you kidding!” Fonda exclaims indignantly “we look like we’re 12 years old!” Tomlin, also outraged by the airbrushed photos asserts these photos will repel the women of her generation saying “We want to reach out to women like us! Like us now!”

growing older. Supermodel Christy Brinkley, now in her 60s but looking more like a 30-something thanks to costly plastic surgeries and Botox, smiles from the cover of AARP with the feature title “How to Look Great at Any Age!”

Really? Is this the best we do for our generation that originated the idea of keeping it real? Our fiery Boomers that placed such value on authenticity and truth in defiance of an age that seemed all about fake food (Tang and Pop Tarts) and deceit (Vietnam War and Watergate)?

Where is the true wrinkled face of the Boomer generation? Where is our outrage over being represented now by these plasticized versions of ourselves? I would love to see the media start a real revolution that portrays aging Americans as most of



The moment is awkward not because of the unrealistic photos portrayed in the posters but because both Tomlin and Fonda are already airbrushed so mightily through plastic surgery that they really do resemble the posters they proclaim to be so offended by.

Examples of ageism and the youth obsessed culture are everywhere but to see it reflected back in the tightly pulled faces of our former Boomer protesters is galling.

And it’s not just television. Our own supposed champions of aging Boomers, the AARP and others, are holding us to this impossible standard of

us truly look. No more airbrushing our hard-earned lines and crow’s feet. Those are the badges of a generation that stood up to the establishment and to injustice and won.

Ageism isn’t just in the media, of course. It’s in the workplace as well. But the media’s unrealistic standards of aging help fuel the workplace prejudice.

It’s time to stop the madness. Let’s stand up on our achy feet and our creaky knees and shake those arthritic fists at the ageism that permeates our culture. It’s time to embrace our aging selves and show the younger generations how to “Get Real.”

BATTLING DEPRESSION

Women Particularly at High Risk

By Kimberly Blaker

I was first diagnosed with major depression at the age of 31. I was married, had two beautiful kids ages 7 and 3 and owned a thriving business. Yet, despite having so much to live for, my mood plummeted into despair. I lost all motivation to do anything.

The most simple everyday tasks suddenly required extraordinary effort. At night, I'd lie awake ruminating over every minor thing I had ever said or done wrong or less than perfect. My life felt utterly worthless, despite all evidence to the contrary and I became engulfed in sorrow and hopelessness.

As days turned into weeks, I continued to spiral downward. I became increasingly focused on death. I wasn't suicidal— per se – though thoughts of the least painful methods of ending my suffering swirled around in my mind. I wanted nothing more than to fall asleep and never wake up again.

Unable to endure the pain and emptiness any longer and terrified by my thoughts, I finally sought help. I was prescribed an antidepressant and within a few weeks, the darkness lifted. I was once again my usual happy, energetic self. But this was only the beginning of a lifelong battle with depression. Over the past couple of decades, I've had far too many bouts of depression to even count. Some are mild and

short-lived having minimal impact on my functioning, despite the bleak and gloomy outlook that looms over me. Other episodes are major and impact all areas of my life.

Recently, I experienced my first dysthymic episode – a depression that lasted two years, cycling between mild and severe. I had become resistant to my long-trusted friend, Wellbutrin and none of the other medications I tried gave me any relief. Finally, I found a psychopharmacologist who knew just the right cocktail (combination of medications) for me and my depression went back into remission.

People with one depressive disorder often suffer from various forms. I've been diagnosed with major depressive disorder, dysthymia, seasonal affective disorder (SAD) and either cyclothymia or bipolar II (hypomania, rather than mania) with the depression component being the more severe problem for me.

Women at high risk for depression

Depression does affect both women and men. But women are twice as likely to experience major depression according to Harvard Medical School. Women also experience higher rates of dysthymia, seasonal affective disorder (SAD), and the depressive side of bipolar disorder.

Depression, unlike the normal sadness everyone experiences from time to time, is a soul-sucking darkness that's debilitating. It causes feelings of hopelessness, helplessness, and worthlessness and can affect every area of life from work and school to parenting, friendships and the very basics of living.

For most women who've been diagnosed with depression in the past, the feeling is unmistakable when it begins to set in. But those who suffer from milder forms of depression and sometimes, even those suffering from a first major depressive episode, don't immediately connect all the dots. So some people can experience depression and not realize they're suffering from a treatable illness.

Signs of depression

The symptoms of depression can range from mild to severe. Not everyone experiences every symptom. But several symptoms must be present or at least two weeks to receive a diagnosis of depression. The exact criteria for specific types of depression vary slightly. But the following are all indicators.

- Feeling depressed (sad, empty, or hopeless) nearly every day for at least a couple weeks
- Unusual irritability or difficulty controlling anger
- Ongoing trouble sleeping or sleeping more than usual
- An increase or decrease in appetite or significant unexplained weight loss or gain
- Loss of interest or pleasure in all or most activities
- Difficulty concentrating or making decisions
- Feelings of fatigue or loss of energy
- Excessive or inappropriate feelings of guilt or worthlessness
- Visible psychomotor slowing down or agitation
- Recurrent thoughts of death or suicide, with or without a plan, or attempted suicide
- Excessive or inappropriate feelings of guilt or worthlessness
- Visible psychomotor slowing down or agitation
- Recurrent thoughts of death or suicide, with or without a plan, or attempted suicide

Types of depression

There are quite a few classifications or types of depression. The following are a few of the more common.

In a given year, major depressive disorder affects nearly 7% of the U.S. population, according to the National Institutes of Mental Health (NIMH). During a major depressive episode, nearly all aspects of a person's life are affected. Someone suffering from major depression may lack the motivation to do anything including such necessities as taking a shower. Because of the impairment, both work and personal life suffer. In addition to the symptoms noted above, 20% of those with major depression will also experience psychosis (hallucinations or delusions).

Dysthymia is diagnosed when someone experiences depression for most of each day and on most days for at least two years. It's often a lower level yet enduring depression. But those with major depression who are treatment resistant can also meet the diagnosis of dysthymia.



Impairment from dysthymia can range from mild to severe. Women, according to HealthFundingResearch.org, are three times more likely than men to suffer from dysthymia.

Those with seasonal affective disorder (SAD) become depressed only or primarily during a particular season. For most with SAD, it's during the fall and winter months resulting from the shorter days and reduced sunshine. But some people experience SAD during the summer months instead. The onset of SAD is typically around the age of 20 and affects 10 million Americans each year.

(Continued on next page)

(Continued)

Bipolar disorder affects 2.6% of American adults according to the NIMH. This treatable, but lifelong disease typically develops in women in their mid to upper 20s. For men, the onset is usually in the teens to the early 20s. Bipolar is signified by its bouts of both mania (or hypomania) and its opposite extreme, depression. Though an individual with bipolar will experience both sides of the spectrum, in women, depression is often the most problematic while for men it's the mania. Those with bipolar often experience psychosis during bouts of mania and sometimes with depression.

Postpartum depression will affect 10 to 15% of women, according to the NIMH. Postpartum depression shouldn't be confused with the "baby blues," which is milder, short-lived, and related to the worry and fatigue of parenting a new baby. Instead, postpartum depression results from hormonal changes. During pregnancy, a woman's hormone levels increase. Then immediately following childbirth, hormone levels rapidly drop to normal levels. This ultimately results in depression in some women. Like other forms of depression, it can be mildly to severely debilitating.

Causes

The exact cause of depression is unknown. But several factors likely contribute to the condition. According to the Mayo Clinic, those with depression have physical changes in their brains. These changes in the brain may eventually help researchers determine the exact cause of depression.

Depression is also known to be genetic because of the higher incidence of depression in those with blood relatives who suffer from the condition.

Brain chemicals called neurotransmitters play a role in depression. The Mayo Clinic explains that the way neurotransmitters function and how they affect the neurocircuits involved in mood stability plays a significant role both in depression and its treatment.

Hormonal changes can also play a role in depression, particularly for women. During pregnancy and for several months following pregnancy women are especially vulnerable. Menstruation cycles and menopause can also trigger depression.

Treatment

In some cases, depression results from an underlying medical condition such as thyroid problems or low vitamin B levels. For this reason, it's essential to visit your primary care physician for blood work to rule out other causes. If the cause of depression is

the result of an underlying medical condition, treatment for that condition is likely all that's needed to cure the depression.

If medical causes have been ruled out, then it's best to consult with a psychiatrist. Although primary care physicians can treat depression, psychiatrists have specialized training in diagnosing the various forms of depression and experience in treating them. Psychiatrists often know which medications will work best for a particular patient based on a variety of factors. In fact, depending on the type of depression and the specific set of symptoms, some people with depression require a combination of anti-depressants, anti-anxiety medications, and mood stabilizers. Psychiatrists know how to tailor treatment to each individual for optimal results.

For those who are treatment resistant, look for a psychiatrist with the special 'psychopharmacologist' designation. Psychopharmacologists have gone through additional specialized training in how drugs affect the mind and behavior.

In addition to medication, many psychiatrists recommend cognitive therapy with a psychologist or behavioral therapist in conjunction. This can be helpful both in coping with the effects of depression as well as dealing with any underlying trauma or events fueling the depression.

Finally, for those with SAD, sitting under a light therapy box is often recommended and has been found to be helpful. You can order one online, and depending on your doctor's recommendations, you can sit under it for 20 to 40 minutes each day.

Kimberly Blaker is a freelance lifestyle and mental health writer. She also does B2B and B2C writing and is an expert on SEO. Find her at kimberlyblaker.com.



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!

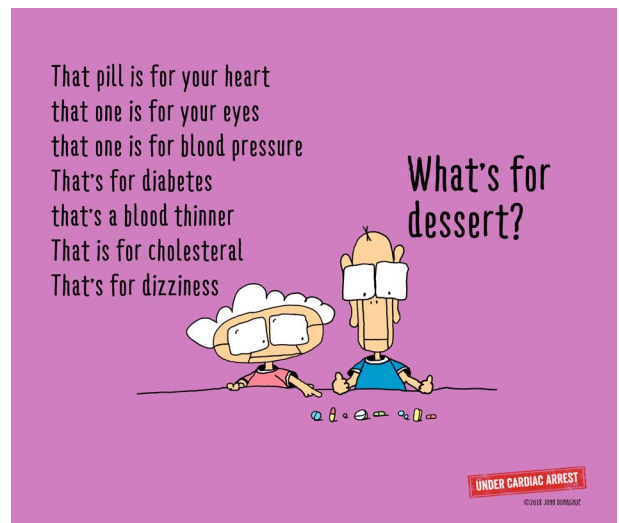
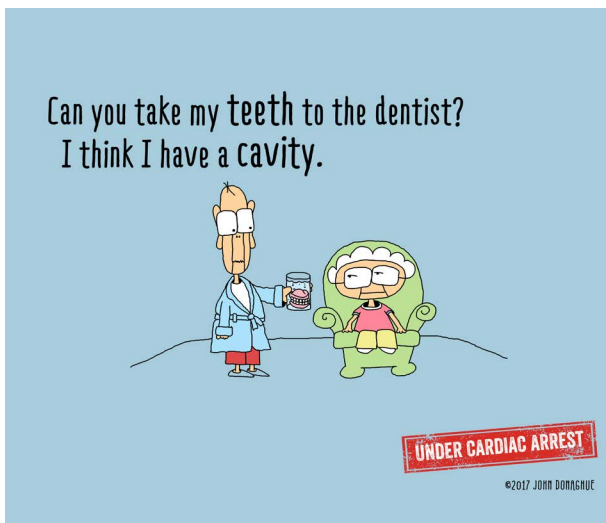
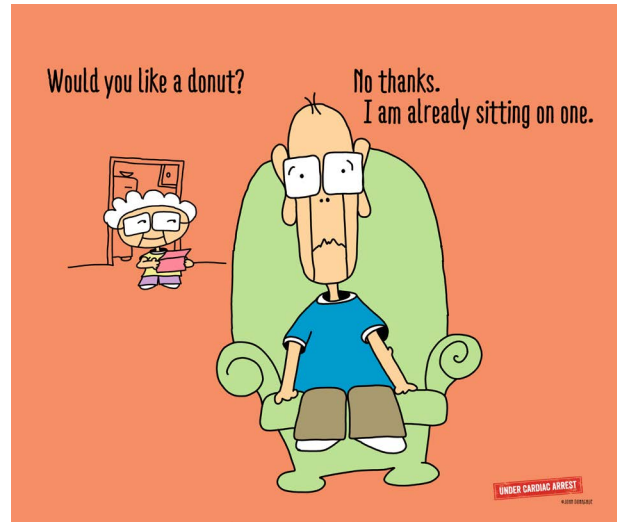
Call 408.274.8766



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

BandARealtors.biz





Want to see more comics?
Like us on Facebook. Instagram too!
www.facebook.com/UnderCardiacArrest/

www.UnderCardiacArrest.com
Questions? - John@JohnDonaghue.com



Getting My Affairs In Order

By Marci McPhee

To My Beloved Family:

Ok, I've never done this before either so we're all new at this. Just take a deep breath and we'll all get through it. Just know that I love you all. I wish I could take care of this myself and save you the bother! But I've taken it as far as I can and here's what you'll need to do:

Notify the family *[location of contact information, whether electronically, including passphrase or in an address book. Make sure you mention everyone who might like to know – including distant relatives like that funny uncle].*

Notify the community *[workplace, church, places where you volunteer, alumni office – including contact information for all of the above].*

Originals of my will, living will, health care proxy and power of attorney are in *[location].*
The key is in *[location].*

Here's my undertaker *[if you've chosen one].*
While I have prepaid nothing, not knowing what state I'll be buried in, either geographically, mentally or physically, here's what comes next:

- First, I want any useable organs to be donated *[if you do].*
- Viewing, funeral or memorial service *[preferences].* Either way, I'd like to wear *[favorite outfit].* My glasses and rings *[wear or donate? before or after a service?].*
- Please bury me or sprinkle my ashes in *[location]* unless you want to have the remains made into fireworks, tattoo ink, a diamond, pistol cartridges or shotgun shells.
- In lieu of flowers, donations are appreciated to *[favorite charity].* The funeral home will order copies of the death certificate for you.

Here's my obituary *[add text].* Feel free to modify or update as you like. I'd like the same message emailed to everyone on my email contact list and posted on my social media accounts *[include passphrase].*

To prevent theft *(identity or otherwise):* don't mention my address or birthdate in the obituary. In fact, you may want to station a disinterested party in the house(s) to fend off bad guys who look up the address anyway.

Notify all three credit reporting agencies ([Equifax](#), [Experian](#), and [TransUnion](#)) so people can't get loans or credit cards in my name. At some point they'll want copies of the death certificate. A few weeks afterwards, you can run a credit report to make sure there's no suspicious activity. Go to annualcreditreport.com.

Besides the things mentioned in my will, the only possessions I have of value are [\[list\]](#), which should go to [\[destination\]](#). I have confidence that you will split the other possessions in an amicable manner. Here's one way: roll dice, highest number picks first and so on until you've taken all you want, then each of you take your share of the tax credit for donating to charity! [\[Or you may prefer to appoint an executor in your will with power of attorney to handle the financial stuff and possessions to minimize hurt feelings.\]](#)

Banking is with [\[institution, how to find banking information or financial advisor\]](#). Insurance [\[broker, contact information\]](#). Other property: real estate, stocks, bonds, other investments, safe deposit box.

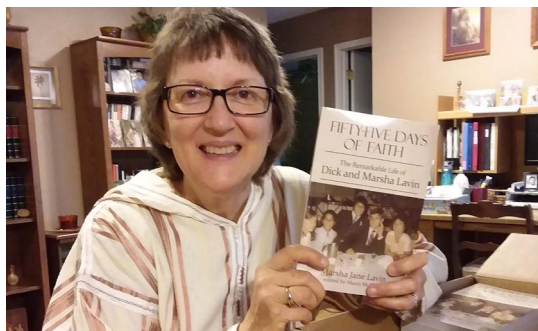
Contact the state Department of Motor Vehicles to cancel my driver's license and prevent duplicates from being issued.

Notify the post office where to forward my mail ideally to one of you kids. (No, they can't forward mail to the afterlife. Very funny.)

Finally, let me end where I began. I love you more than words can say. I've had a good life and I'm so grateful for my blessings with YOU being tops on the list! I'm excited for this next step and I'll be waiting for you. Meet you there.

I love you, Mom

Marcie McPhee is a professional writer and author of three books. To learn more, go to marcimcphewriter.com.



THE COST OF LIVING
KEEPS GOING UP.
*The cost of your funeral
doesn't have to.*

WHY PRE-PLAN YOUR MEMORIAL? Like many things, costs will continue to increase, so locking in now is a wise decision. Yes, perhaps it's a long way away, but all the more reason to get your plan together now. Contact your local Dignity Memorial® provider to lock in today's prices.

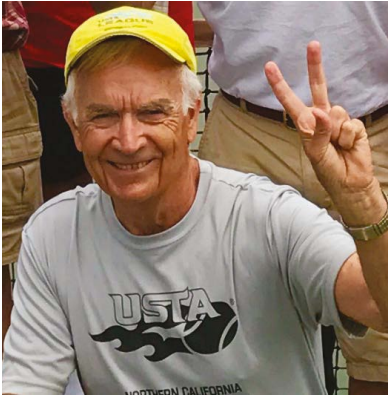
CALL FOR LOCATIONS IN THE BAY AREA

EDNA NAVARRO

Oak Hill Funeral Home & Memorial Park-FD991
300 Curtner Ave, San Jose, CA 95125
(408)794-9336 | edna.navarro@dignitymemorial.com
CA Cem. Lic #CBS42835
CA Insurance License #OD633314

Dignity
MEMORIAL
LIFE WELL CELEBRATED®

COA 469



ASK LARRY

"Time To Get My Affairs In Order?"

Q:

I'm 85 and in pretty good health. Is it time to get my affairs in order? My doctor never talks to me about dying." What to do? – CB

A: No better time than now to have that "hard conversation" with your doctor and loved ones. But don't blame your doctor for not discussing the matter with you. Doctors are not trained to discuss "death and dying." It is taboo in our society. It's the subject no one wants to talk about but should.

We are all mortal and no one escapes this world alive. I highly recommend that you read "Being Mortal" by Atul Gawande, MD. A #1 New York Times bestseller, it is the best book I have ever read on aging and dying. Also read my review about this important book in this issue, page 6.

Q:

Is pot ok to use for seniors? I'm 78. – ST

A: I'm not an expert on this subject but AARP recently ran a cover story on medical marijuana in their Bulletin magazine highlighting the good and bad. Older adults are the fastest growing group of CBD users in the U.S. Suggest you do your homework and ask your doctor for advice.

Q:

Please tell me again what can I do to live a long, healthy life? – JS

A: You probably know the answers but experts believe the following helps: Eat healthy foods. Exercise. Be positive. Stay close to your family and friends. Find a purpose in life.

Also watch your weight. Weigh yourself every morning. If you start to gain a few pounds, change your diet. A few pounds here and there can creep up on you and affect your health. As always ask your doctor for advice.

Got a question?

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

Must See Video "Don't Let the Old Man In"



An inspiring music video by Toby Keith and Clint Eastwood. *To see go to ActiveOver50.com*

FREE RESOURCE GUIDES

MONEY

How to make your money last during retirement.

HOUSING

Stay? Move? What To Do?

HEALTH

Latest information to keep you healthy and active.

TRAVEL

Looking for your next adventure?

Order your FREE copy today. Go to Activeover50.com/resourceguide.

AO50
ActiveOver50*

VILLA SIENA SENIOR LIVING COMMUNITY

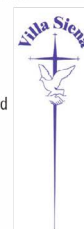


INDEPENDENT LIVING, ASSISTED LIVING, AND SKILLED NURSING CARE

- Studio and One Bedroom Units
- Beautiful Landscaping
- Compassionate Care

Top Ratings from:

- Centers of Medicare & Medicaid
- City Beat News Customer Satisfaction Report
- US News & World Report – Best Nursing Homes



We provide a serene atmosphere where residents can enjoy their golden years and maintain their dignity.

To schedule a tour please call: 650-961-6484

1855 Miramonte Avenue
Mountain View, CA 94040
www.villa-siena.org

Licensed by the CA. Dept. of Health Services #220000432 and CA Dept of Social Services #430708114.
Sponsored by the Daughters of Charity of St. Vincent DePaul.

Surviving Cancer Twice

By Karen Rice

Things were looking up until it happened. I had a head-on collision with not only breast cancer but colon cancer as well and it changed my entire outlook on life.

When going through a serious illness, you learn to know what faith truly is along with finding the true meaning of beauty and how you really feel about yourself.

Through all the chemo, radiation and the pain I endured, I still felt beautiful. I found myself looking in the mirror even more during this time because I thought that what I was dealing with would change me drastically. But as I saw the imperfections I now have to live with, it got better over time. Instead of feeling sorry for myself, I embrace it all. I'm still among the living so whom am I to complain?

When I think of the "gift of life" that was given to me twice over, I knew I didn't have a moment to waste. I would never say having or going through cancer is a gift. Surviving and receiving a second and third chance at life is the gift.

Yet through it all, I'm still me. I didn't allow the disease to take away who I am or what I stand for. I'm a survivor as well as an example to show that my small mishaps are just that and I can go on and still look and feel beautiful, inside and out. The days are brighter because I'm able to see and appreciate life that much more.

Just because I had cancer, it doesn't mean cancer had me. We, as women, should never allow anything or any circumstance to steal our joy nor our self-esteem. Although with cancer, there will be times you will be too weak to even think about living or how you look.

One day I experienced something so real, so peaceful, something of a miracle during one of my many breast cancer surgeries that I had to write it

down. I turned that experience into a poem and called it "Peace."

I took that poem along with many others I had written and placed all those poems into book form. Writing had become therapy for me. I was blessed enough to have that book of poems published.

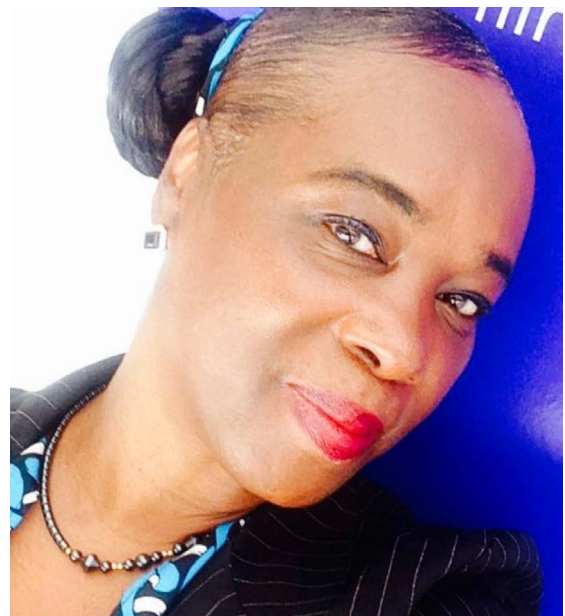
Later, I had an inspirational children book published and I'm working on my third. I'm not saying I'm in the running for bestselling author because I'm a long way from that. I'm just a regular, everyday woman who has overcome many obstacles that took me to writing.

When I look back now, I thought right away that my cancer diagnose was truly a death sentence because you're not sure if you're going to make it or not. In my entire life all I ever heard about cancer was someone dying from it.

But as I found out later, it was truly an awakening for me. I also realized that I was about to face a new beginning, new hope, do and see more with a whole new prospective on life.

I'm 63 years of age now and cherishing each day. I feel that I'm still at my best and very confident as well as grateful. I'm starting over doing things I should have done before the diagnose of cancer.

You can survive cancer, not once, but twice providing you get to it in time. I'm not saying all will be easy. I'm not saying all will survive. I'm just saying have faith, fight with all you have and hang on.



WHALES & ANTARCTICA. WOW!

*By Don Mankin,
The Adventure Geezer*

One after the other, the whales arched their backs and slid into the water. As they flicked their tails in the air, rivulets dripped from their flukes before they disappeared below the surface.

I stood up in the Zodiac with camera poised waiting for the next opportunity for an once-in-a-lifetime shot. I didn't have to wait long. At times it seemed as if wherever I turned there were whales from spouts in the distance to humps and tails glistening nearby in the sun.

It wasn't just the sheer number of whales that boggled my mind, over 100 by one estimate, all framed by the icy splendor of mountains and glaciers in the background and icebergs and bergy bits in the foreground. Sculpted blocks of floating ice created a wonderland of infinite variety of shapes and textures. If this isn't the most beautiful place in the world, I don't know what is.

This was my third trip to Antarctica in 17 years. What was different this time? Mostly the whales. One Ocean Expeditions (www.oneoceanexpeditions.com), my host for this trip, calls it "Marine Mammals of Antarctic." That understatement barely conveys what this trip is all about.



Don Mankin

The trip runs in March, near the end of the short Antarctic summer but at the height of migration for the humpback and Minke whales of the Southern Hemisphere.

And it wasn't just whales. We also saw the usual year-long residents, seals and penguins, getting fat to carry them through the long winter months ahead (a handy excuse for those of us who have to deal with weight gain over the Christmas holidays), not to mention a huge variety of polar sea birds.

Crossing the Drake Passage this time was also different. On my last trip, I spent the entire crossing in both directions braced against the constant rocking from side to side. I ended up with sore muscles from the bracing, bruises on my arms from bouncing off the walls, and cuts on my face in an ill-advised attempt to shave. This time we experienced the "polar" (pun intended) opposite. The weather was clear and sunny, and the seas were relatively calm.

Those two days were full of presentations on Antarctic mammals, birds and history; ice; krill; and whale poop. Really. There were several scientists on board who were studying the impact of plastic trash on marine life. How better to assess that than by analyzing whale poop? Talk about a career choice.

DRAMATIC, DYNAMIC VIEWS

Once we got to the Peninsula, the scenery was nothing less than spectacular. On one of the first days we hiked up to a viewpoint that looked out over the best view I have ever seen. A vast, open bay stretched in front of me. The mountains and glaciers ringing the bay were reflected in the steel gray waters. A huge iceberg with a bright blue arch tunneling through to the other side drifted slowly in the water.

In the afternoon we rode a Zodiac through this scene. We maneuvered between huge blocks of ice as large as houses to look at seals up close. There was no noise except for the sounds of calving glaciers and the soft putt-putt of the Zodiacs.

I never grew tired of the views which changed dramatically with the sun and clouds. On clear days, everything sparkled. On partly cloudy days, the view was more textured, creating a moody landscape of black, white and grey with occasional streaks of sun

light turning peaks and glaciers stark white and the water bright blue. When it was completely overcast, it was spooky, hushed and otherworldly, like something from a sci-fi movie set on a stark, distant planet. Often, a whale's tale injected an additional element and some perspective into the vast tableaux.

On the last day before heading back across the Drake Passage, we cruised into Deception Bay, a volcanic caldera created by an eruption in 1969. The Zodiacs dropped us off on an island, one of the few remnants from the eruption. We hiked through the



moonlike, volcanic landscape up a slope covered with pumice and rocks to the rim of a crater, essentially a crater within the crater. While others hiked further, I just hung around the rim of the crater, marveling at the power that created it. I was a mere protozoa in comparison.

Others took the polar plunge after the hike, running and diving into the water, then trying to get out as quickly as possible. Mindful of the many ways my aging body would protest, I took a pass. I don't see any reason to tempt the fates or at least my calcified arteries.

In the afternoon, we landed in the Zodiacs on a small island with a penguin colony, fur seals and at least one elephant seal. I took my time, ending the visit with several minutes of contemplation as I stared at the penguins and the wall of ice across the bay, soaking it all in. I realized that it would probably be my last view of Antarctica and wanted to burn the view and the feeling of peace forever into my memory

For more information and photos, see the blog on Don's website, www.adventuretransformations.com

After 100 Fashion

Mary Ristroph, 101

Occupation: Housewife

Family: Widow, six children

Residence: Santa Clara, CA

Mentally sharp, Mary Ristroph, 101, gets around pretty well and sometimes needs a cane and walker. Living alone and independent, she recently passed her driving exam and drives every Saturday by herself to shop, buy groceries and get her hair done.

"I may be old but that doesn't mean that I shouldn't always try to look my very best."

Born in the Valley of Heart's Delight, she remembers the good old days of vast farmland and acres of fruit trees and flowers. She has lived in the same house for 70 years and has watched with wonder the major transformation of Santa Clara County from agriculture to high tech.

"Too many changes to count but I focus on the present, not the past. I read the daily newspaper, watch TV and keep up with the world. I love opera and ballet which may surprise some folks since I was raised as a country girl and not exposed to theatre."

Secrets of life?

"Helping people. Eat right. Work hard and have a purpose in life."





Digging For Gold

By Evelyn Preston, Money Lady

Diamonds and Gucci and Prada—Oh My! What's a downsizer to do when valuable jewelry, designer outfits and family heirlooms aren't the stuff of yard sales or Goodwill donations?

Even our kids may not have the room or desire to absorb heirlooms from dishes to Dior into their space or lifestyle; many millennials would much prefer a check.

First thing first! The initial step in getting our houses in order usually requires a downsizing diet to shed the many years of once necessary "stuff" that has morphed into now unneeded clutter.

Lori Krolik, a well respected Bay Area Professional Organizer and Productivity Specialist, suggests clients advertise their unwanted prosaic possessions on their neighborhood's Next Door site, explore online resellers or hold a garage sale. Lori provides

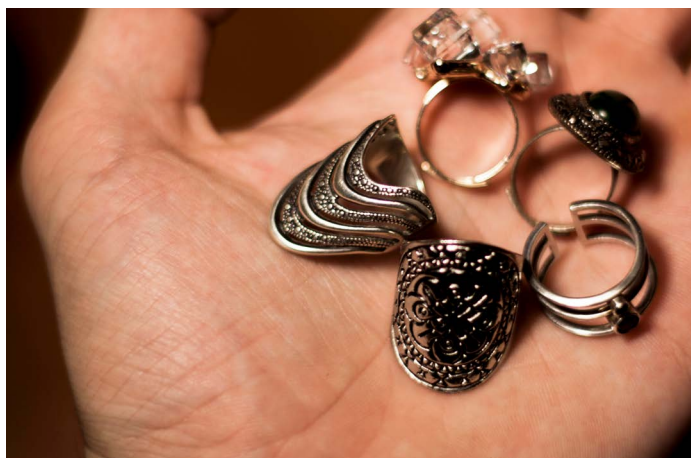
invaluable help with direction—how to weed out belongings and work out decisions—the only way to begin.

Local outlets and thrift stores may realize some money for trendy clothing or costume jewelry—think "vintage," retro and just plain old! Lori lists popular donation and consignment sites—from Chairish, Poshmark and ThredUP to Remoov for final trash. While new tax laws limit charitable deductions, eBay and Craig's List remain eclectic, do-it-yourself markets. Lori also suggests estate sellers and auction houses for large collections and whole-home furnishings.

However, many seniors cling to remainders from former lives—expensive work outfits and seldom used jewelry they "definitely intend to let go of" but aren't sure how, or where, to whom, and the main drawback, for how much!

Happily, there's an app for that—several, in fact—that showcase high end, expensive gems and fashion. Vestiaire Collective, Trendly, Inc., Rebag for purses. Locally, Sui Generis (meaning “a class by itself”) also has separate men's and women's San Francisco stores, and top rated Real Real offers SF and offices worldwide.

These unique consignments offer a free “walk through” for at-home appraisals or at TRR offices in major cities worldwide. Items are closely tracked, photographed, stored and cared for through the final sale.



These unique consignment websites/stores are for the savvy seller who decides to downsize upscale possessions and earn some of the resale value. Much like fine art and antiques, designer brands and expensive jewelry retain or increase their worth. The key is in correct authentication.

The Real Real employs experts. Karin Dillie, Director of Trusts and Estates, advises professional fiduciaries and wealth managers on costly collections. Other in-house certified experts and gemologists offer a free “walk through” for at-home appraisals or at TRR offices in major cities worldwide. Items are closely tracked, photographed, stored and cared for through the final sale.

Upscale consignment companies know how to price so that items move swiftly. Sui Generis' 12 years of experience and passion for their business

offer the best balance for both the company and customers to realize the best values. Miguel, one of the owners and manager of the men's store proudly states, “We take great care of our resale items and wouldn't offer anything we didn't love or wouldn't think of recommending or wearing ourselves.”

Shoppers, too, can discover fabulous finds on these extensive websites, accessible, affordable and fun—Rodeo Drive and Fifth Ave. at your fingertips.

Before entrusting expensive items for resale, take time to carefully check out and compare the rules, sales terms and conditions of various consigners. Read reviews. Finding the right market can maximize the return—and lessen a sense of loss—when deciding to part with once-treasured items.

It's certainly smart financial planning to earn substantial cash from tangible “investments,” an often-overlooked counterpart to bank and brokerage assets. Retirees and seniors who look forward to a changing lifestyle that includes more leisure, travel and “at home” enjoyment will welcome a less cluttered existence. No longer burdened by useless “stuff” from their packed-away past and released from the worry over unused but expensive possessions, people can free themselves physically and psychologically as one way to flourish in the years ahead.

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



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.



*cbdMD is offering all AO50 readers a special **20% off discount** with any purchase when you use the code **ADULTS** at checkout. As always, all orders come complete with **free shipping within U.S.** as well as a 30-day, money-back guarantee everywhere. To learn how cbdMD can help keep you active, email: support@cbdMD.com. Visit cbdMD.com.*

Can you hear me now?

Induction loops allow hard of hearing travelers to wirelessly connect

By Stephen O. Frazier

Being over 50, you've reached that point in life where you can travel, see the sights and expand your horizons but it's likely you'll have trouble hearing in the process.

Twenty five percent of those over 50 have a hearing loss. I'm hard of hearing and, as those insurance company TV commercials say, "I've learned a thing or two". I've learned I need to hear gate changes or departure delays at the airport. I need to hear the desk clerk at the hotel or the tour guide at the latest must-see sight.

When wanderlust took me New York City not long ago, I expected difficulty when buying a subway pass. Having used the subway when I lived there and could still hear well, I knew that the roar of trains passing through makes it difficult even for someone with normal hearing to communicate.

At the fare booth I saw a blue symbol with an ear and a "T" and realized the booth was "looped." I turned off the mics in my hearing aids, turned on the telecoils and said to the agent, "A seven day Metrocard, please."

I heard quite clearly (just as a train was passing through underneath), "that'll be 31 dollars." When the lights of Broadway lured me to the theater, I learned that I could use those same telecoils to connect to the theatre's sound system and actually hear the actors while blocking out papers rustling, people coughing and other background sounds.

What are the magic telecoils I turned on? They're tiny wire coils available in most hearing aids that receive sound as an otherwise silent electromagnetic signal from a hearing loop. What's a hearing loop? It's a wire that broadcasts that electromagnetic signal – sort of like radio waves and radios.

The technology is sweeping America and can be found in theaters, museums, places of worship and even New York City taxicabs. All sound systems built or upgraded since 2012 are required to work with telecoils, allowing users to avoid removing precious hearing aids and risk damaging or losing them in order to hear.

Whether going to Kalamazoo (whose airport is looped) or Timbuktu, travelers with hearing loss should watch for that international hearing access symbol. It's usually blue in the U.S but a variety of colors abroad.

The hard of hearing don't need a hearing loop to hear London's Big Ben strike the hour but they may not hear a service well in Westminster Abbey unless they have telecoils to hear via the loop in the sanctuary.

Loops can be found in airports, places of worship, theaters and other public venues throughout Europe. They're even present in such unlikely places as the tourist office in tiny Les Eyzies, France or on Britain's tall sailing ship, the Lord Nelson that was specifically designed for those with disabilities in mind.

Here in the U.S., New York City is a tourist mecca and a leader in the adoption of hearing loops. Over 600 subway stops are looped. Many theaters feature loop technology as do places of worship, museums and businesses. The same thing is happening all over the U.S. with well over 1,000 looped facilities in Wisconsin and Michigan alone.

The growing availability of induction loops in America allows hard of hearing travelers to wirelessly connect to sources of information and entertainment, making travel as rewarding for them as it is for others. Getting in the hearing loop gives them a better trip and a better time at their destination.

Looped facilities in this country can be found by using an online loop locator such as <https://www.aldlocator.com/#/home> or <http://time2loopamerica.com/loop-locator>.

Steve Frazier, trained as a Hearing Loss Support Specialist, chairs the Loop New Mexico Committee, Co-Chairs the Committee for Communication Access in New Mexico, and is one of the founding members of the national Hearing Loss Association of America Hearing Life. Contact Steve at LoopNM@gmail.com.

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.



NMLS# 453436





EXCEPTIONAL HEALTH CARE CLOSE TO HOME



We treat you like a member of our family.

Learn more about enrolling with
Physicians Medical Group of San Jose at
WWW.PMGMD.COM

1000+ Doctors ♦ **30+ languages**
460+ Locations in Santa Clara County
Urgent Care Locations Open Evenings & Weekends

PROUD TO ACCEPT THE FOLLOWING HEALTH PLANS:

