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SPECIAL MONEY & RETIREMENT ISSUE



**Will Your
Money Last?**

**Time To Get
Out Of the
Stock Market?**

**Five Secrets
For the "Second
Half of Life"**

**Ready For
"Robo" Advisor?**

**Pros & Cons
of Annuities**

**Playing USTA
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Publisher's Note



Running Out of Money?

One of our greatest fears is running out of money. The recent 10% crash of the stock market scares everyone. We forget that what goes up, comes down. Sometimes with a crash! That's how the market works.

Money Lady Evelyn Preston gives us a little history lesson on how the stock market works and what to expect. Short term and long term. See page 7.

Personal finance expert Jane Bryant Quinn gives some calming advice in her book: *"How To Make Your Money Last?"* See page 6.

- Only invest in immediate-pay fixed annuities—the simplest and safest of all annuities
- Buy only low cost, index mutual funds such as those from Fidelity and Vanguard
- Use your home equity if you need to make a major spending cut
- Put off Social Security until 70, if possible

Personal assistants in the home (Amazon Echo, Goggle Home) are fast becoming a part of our life. But a robot handling our financial affairs? Don't laugh. It's here. See page 10.

Keep those emails, phone calls and letters pouring in. Your comments "keep me going." Love to hear from you on any subject. You can reach me at larry@activeover50.com. Or **408.921.5806**.

John Donaghue is the creator of "Under Cardiac Arrest" comics. Living in San Francisco, he is "Active and Well Over 50." To see latest comic, see page 29. UnderCardiacArrest.com.

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SPECIAL MONEY & RETIREMENT ISSUE



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Winter 2018

Will Your Money Last?

By Larry Hayes

One of our greatest fears is that we may outlive our money. The recent 10% drop in the stock market magnifies that anxiety and risk.

Personal finance expert Jane Bryant Quinn helps calm down our money worries in her latest book: *“How To Make Your Money Last.”*



MONEY TIPS FROM JANE

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. S.S 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 401(k)s 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.

Best advice? Save, save, save!

Editor’s Note: To order Jane Bryant Quinn’s book on *“How To Make Your Money Last,”* go to amazon.com.



Time to Get Out of the Stock Market?

By Evelyn Preston

I began this article as the soaring American stock market bounced around on its long overdue adjustment. Investors knew—or should have known—that the market had become “overvalued.”

Due to the artificially low interest rates of the recent past, experts believe it’s better to have a “correction” than sink into a bear market. Some major “players” like computer traders, institutional investors, pension funds, etc. understood this new scenario; they began to sell and take their winnings. Others panicked and followed suit.

That’s the way the market works, rising and falling due to facts, fears and other tangible and intangible ideas and events.

As in 1929, 1987, 2002 and 2008, after a too long run-up in stock prices, this recent sell off was inevitable; other factors besides rising interest rates also came into play for a mix of:

Good news—the current robust economy, also growing worldwide, hasn’t changed but leads to, **Bad news**—fear of inflation and increased debt that spook investors.

Old news—“irrational exuberance” and rapid change which erases common sense.

TOO GOOD TO BE TRUE: even the “little guy” realized the market went up too high, too quickly, for too long. Unfortunately, many investors tend to forget the mantra of buy, hold, diversify. They also forget long term goals and swiftly sell at the top.

THIS TOO SHALL PASS: The stock market has proven the best bet for the highest overall returns through long eras of inflation, depression, war and scandal. These market jolts should trigger more than foolish fears of total loss. Instead, history proves that markets rebound.

RISK IS PERSONAL: No one should ever invest a penny before close examination of their innermost tolerance to the swings of financial fortune.

Don’t want to ever lose a dime? Give up greater rewards with guaranteed returns via bank CDs, Government bonds and notes, insurance company annuities and cash.

Willing to take some risk? Along with guaranteed returns, add diversified mutual funds.

REVIEW and RECALCULATE

Compounding—interest earned on money plus interest is magic; reinvesting earnings to buy more shares at lower share prices leads to greater gains.

Time is money—the longer an investment is held, usually the lower the risk.

Market diversification—to even out losses and gains it’s essential to invest in foreign/domestic, large/small cap, stock/bonds, growth/income funds/stocks/bond and also rebalance amounts in each group.

Time line—Seniors can keep dollars moving to different “buckets” depending on retirement needs and risk tolerance; conventional wisdom advises more bonds and fewer fluctuating stocks as we age.

Cash isn’t always king—total anathema to risk requires total guarantees. However, all cash may lead to loss due to even minor inflation and taxes.

Market timing—cashing out may stem a downward slide but no one knows exactly when to reinvest.

No one likes to lose money. However, for most people the negative effects of a loss are always GREATER than the positive effects of a gain.

*Evelyn (Evie) Preston is a financial columnist for A050 and has worked as a financial advisor for over 25 years. She can be reached at 650.498.7443. Her book: **Memoirs of the Money Lady is available at www.evipreston.com.***

Pros and Cons of Annuities

By Arvind Ven



Annuities are the Rodney Dangerfield of the financial services industry. They get no respect. Annuities sometimes get a bad rap due to the fact that all the pros and cons are not properly laid out before a prospective client. As in all things in life, whether annuities are a good fit depends on each individual's financial situation and the need for steady income in retirement. Annuities, when chosen properly, can offer risk mitigation and portfolio diversification.

In this article, we will examine Fixed Immediate Annuities also called the Single Premium Immediate Annuity (SPIA). I call it the 'key in the ignition' annuity, as you can turn it on as soon as you want to, unlike other 'deferred' annuities where you will have to wait longer periods to turn on income.

What Is An Annuity?

An annuity, in simple words, is something that you pay into with the expectation that you will receive a steady income stream at retirement. Examples are Social Security, a company pension if you have one. Simply put, with an annuity product, you are entering into a contract with an insurance company to create your own pension.

Types of Annuities

The two main types are the Fixed Annuities and Variable Annuities. Fixed and Fixed Index Annuities offer downside protection while there will be a cap or limit on the upside. Variable Annuities, on other hand,

may offer higher upside but there is a risk of more downside during down markets. We will focus on only Fixed Annuities in this article.

Types of Fixed Annuities

There are several variations but the two major types are the Immediate Annuity and the Deferred Annuity. As the names indicate, you can turn on income right away (if you choose to) in an immediate annuity. However, in a deferred annuity, you may have to wait, generally for 7-10 years, before you can start drawing income.

Fixed Immediate Annuities are appealing to boomers and seniors as they offer immediate income and a guaranteed income stream for life. Fixed Annuities offer a set percentage payout every year. Fixed Index Immediate Annuities are linked to chosen market indices and can have potentially higher rates. In the both cases, the principal is protected.

If the payout is chosen as a joint payout, the income stream could continue on for the surviving spouse for the rest of his or her lifetime. Such annuities may offer the following benefits:

1. Supplement retirement income in addition to Social Security and other retirement income sources, if any. Augmenting retirement income sources is important in retirement in case the rest of your assets exposed to the stock market are caught in a multi-year market downturn.
2. For those turning 70 1/2, and if the annuity is part of their IRA's (qualified funds), then this could provide for both retirement income and meeting part of the RMD

requirements. The RMD (Required Minimum Withdrawal) starts at age 70 ½ and the law mandates that you start withdrawing a percentage (set by the IRS) every year from these IRA, 401K and other tax deferred assets. This mandatory annual withdrawal amount is taxed at ordinary income levels.

Things to Consider

- Speak with a trusted financial adviser to understand whether an annuity fits with your situation and retirement plan.
- Fixed annuities and Fixed Index annuities will cap your gains on the upside. However, your principal is protected even if the market swoons.
- Check the rating of the insurance company and look at 'A' rated companies. Agencies such as A.M Best, Standard and Poor's and Moody's rank these insurance companies.
- Most annuities have a surrender charge sometimes over several years. Make sure that this is the right strategy for you before you commit.

Arvind Ven is a Los Altos, CA based independent financial adviser and Gen-X'er focusing on retirement income planning. He writes personal finance columns for local publications and conducts educational seminars on retirement planning at local libraries and other locations in the Bay Area. He has an M.S. in Computer Engineering from Syracuse University and an MBA (Sloan Fellow) from the MIT Sloan School of Management. Contact him by email at arvindven@gmail.com or call 408.663.1039.

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



Ready For “Robo” Advisor?

By Evelyn Preston



You’ve heard it before: “I’m so busy since I retired; when did I ever find time to work! Savvy seniors know that positive pursuits—exercise, friendships, hobbies, etc.—can add to longevity.

Also consider the hours to inaugurate hearing aids, revamp old dental work and schedule physical therapy for a bad knee or back. Many of these inevitable “extras” often cost extra as well. Aging calls for extra awareness of financial bottom lines to enjoy the “good life” and to pay for it.

Q: With ever more technology, what are the advantages for using an automated “robo” financial advisor?

A: For the younger set or people comfortable with technology, these computerized platforms for investment management and advice can offer the same services as any financial professional and negate the emotion involved in “doing it yourself.”

Formerly only available to high net worth individuals, “robo investing” hails the bringing of specialized investment strategies and today’s high frequency trading to the small investor. Web based and for mobile devices, these technical platforms offer low cost, low minimums, dispassionate choices and diverse plans.

Check comparisons and ratings of several web-based companies via www.InvestorJunkie.com with links to help simplify this complex new world of investing. WealthFront, Betterment, et al are highly rated, on-line companies along with Bloom which just manages 401ks. There’s no need to switch from a current portfolio, “robo investing is merely a program overlaid on existing investments.

Q: Could you offer suggestions for “planning ahead?”

A: You can always revise plans and dates but it’s effective to devise a template well ahead of critical money moves mandatory in retirement. Past A050 columns discussed each of the following:

- 1) Irrevocable decision making: Social Security and pension start dates; taking lump sum or monthly payouts (or a mix); ditto for annuity choices; yearly “gifts” to family.
- 2) Cost comparison of moving/ downsizing/retirement community living—“home” work required.
- 3) Big ticket purchases: a new car, home repairs, large appliances while still earning income.
- 4) Stashing cash for “just in case” emergencies or a down market during retirement.
- 5) Tax-rate diversification among different investment vehicles.

Q: What are some overlooked financial issues especially related to seniors?

A: This repeat question prompted general reminders that spending in retirement probably won’t be less—just different; that “safe” (cash, bonds) money, may not keep up with the growth (stocks, mutual funds) assets needed for longer life expectancy and that healthcare costs will soar.

Specifically, age and activity often lead to physical problems that require stays in hospitals and/or rehab facilities. Brochures warn not to bring wallets, jewelry or money. Remember that debit cards guarantee immediate losses if lost or stolen.

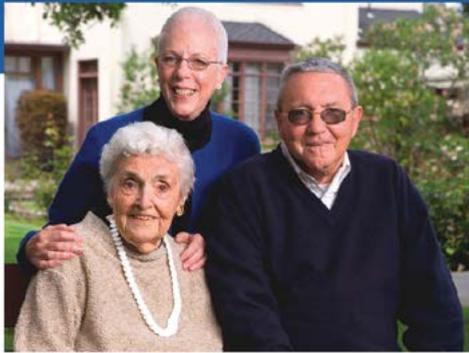
Q: With Bay Area housing prices sky high, wouldn’t this be a great time for a reverse mortgage?

A: With increased home equity in the Bay Area, seniors might access some of this built-up cash to cover special needs/wants: home maintenance, travel, medical bills, helping the kids, etc. While greater safeguards have improved reverse mortgages over the years, the overall costs are significantly higher than a regular pay-as-you-go mortgage and aren’t feasible for smaller amounts i.e.: \$100,000 loan. Off-setting the advantage of paying back later—at sale, a necessary move or upon death—borrowed principle and accrued interest must be repaid by owner or heirs. Check www.Hud.gov.

*Evelyn (Evie) Preston is a financial columnist for A050 and has worked as a financial advisor for over 25 years. She can be reached at 650.498.7443. Her book: *Memoirs of the Money Lady* is available at www.evipreston.com.*

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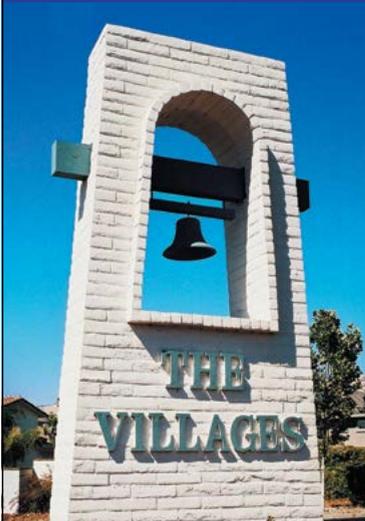
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5 Secrets For Planning the Second Half of Life

By Janis Carney



What is the “Second Half of Life”?
The answer depends on your perspective. As an elder law attorney, I define it as life after your children are grown and you begin to focus on yourself and plan for the rest of your life.

Until this point, you have dutifully planned for what would happen to your family if you died suddenly. How would you provide for them? How would you protect whatever you leave for them from taxes, probate and their own bad life choices? In the Second Half of Life, planning shifts to what happens when you don't die but instead endure a slower decline with all of the issues that journey may include.

Many clients assure me they will never need long-term care. They visualize a rapid decline and death, instructing not to be kept on life support. But what happens if their life ends differently? We need a plan that addresses how we want to be cared for along our journey, how we

will pay for our care, and who will make health care and handle finances when we cannot do so.

In planning for the Second Half of Life, the first secret is to have good legal documents that address your wishes and needs for aging, not just for death. You need detailed Durable Powers of Attorney over property and finances giving your trusted agent powers to handle all of your affairs. You also need a trust that allows your agent to modify it for changes in health and finances as well as changes in the law.

A second secret is to understand options and make a plan for the care you want and how to pay for it. Today more seniors elect care in a senior assisted living facility. These facilities are a great alternative when living in your own home is no longer realistic.

Another secret for seniors who are young enough and healthy enough to qualify are the new “asset based” long-term care insurance options, utilizing single premium life insurance or deferred annuity policy.

Including a long-term care rider on these policies may give coverage to seniors who could not qualify for a traditional long-term-care policy. They also have death benefits that pass to family if the long-term care limits are not depleted. These have other benefits over traditional long-term care policies.

A fourth secret shares ways to conquer many of the tax problems seniors face on selling the home in which they have lived in for decades. In some cases, we use certain trusts to minimize capital gains on the sale of the home while creating monthly income to pay for care.

In other cases, a senior may be able to move to a more aging-appropriate home or buy into a continuing care community without losing their Prop 13 tax base. If it is important to leave a home to a family member, we may use personal loans or private annuities to pay for the senior's care at home or in a facility.

The final secret to planning for the Second Half of Life is to have a team of professionals who can handle any obstacles that may come up along the way. A good team will include an elder law attorney, CPA, financial advisor/planner, care coordinator and team of caregivers, an independent geriatric care manager/advocate and family decision makers.

Janis Carney is an elder law attorney. For more information about planning for the Second Half of Life, you're invited to attend a free educational seminar. Visit: carneyelderlaw.com or call 408.402.6440.

ASK LARRY

“Should I Get the Hell Out?”

Q: *I'm 72 and remember the market crash of 2008 when the Dow Jones went from 16,000 to 6,000. Recently, it dropped 1,200 point in a single day. Should I get the hell out?”—P.N*



A: Scary times, indeed. But no one can predict the stock market. So called experts tell us to “hang in there” because the market always rebounds over time. Based on history, that is true. But what if you are in your 70s and 80s or older? Time may not be on your side. It took many years for the market to climb back from 2008.

For peace of mind, my suggestion is to diversify your portfolio. Don't put all your money in the stock market. There is nothing wrong with putting some of your money in CDs, government bonds AND cash. You'll sleep better at night.

Q: *My wife and I are in our 80s and will need to “downsize” eventually but don't want to move. We're thinking of building a “granny unit” in our backyard as a future place to live. Good idea?—T.B*

A: Great idea-- if your backyard is large enough and your city allows. Some cities like Campbell require a minimum lot size of 10,000 sq. ft., although Campbell is now considering reducing their minimum size lot. Other cities like San Jose require only 5,445 sq. ft. In Mountain View and Santa Clara, there is no minimum.

The housing crisis in the San Francisco Bay Area is the main reason why granny units are rapidly gaining popularity. People can't afford to buy homes or rent. Granny flats or in-law quarters are a piece of the housing puzzle. Interested? Talk to your city's planning commission.

Got a question?

Ask me anything. Email: AskLarry@activeOver50.com. Or call 408.921.5806. “Ask Larry” is written by Larry Hayes, publisher of A050.

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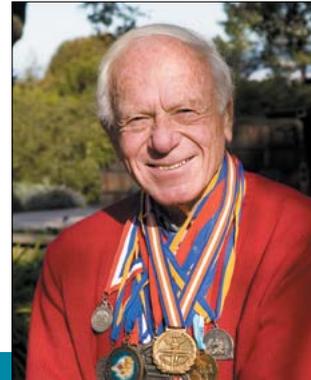


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Wealth Or Health

By Walter M. Bortz, II, MD



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 or email: drwbortz@gmail.com.

For a number of years I had the happy opportunity of giving the first lecture to the prestigious Stanford Business School executive program.

These high level financiers fly in from Zürich, Cape Town, Wall Street and Dubai. They crowd in with the grand hope that somehow they will learn how to get even richer.

The assemblage logically anticipates a Nobel worthy economist to lead off. Instead they get me—a weathered geriatrician who still makes house calls.

I begin, "What's your most important asset?" The audience stirs. This challenge is followed immediately by "who owns that asset?"

The imperative answer to the first question is health, no equivocation allowed. The second answer is "you do."

You cannot download the responsibility for your health on any other person or institution. Only you own your most precious asset. You are your own best physician.

My perspective streams directly from the reality that personal behavior is the root cause of most illness. And in accord with that truth, it is susceptible to change—"Serenity Prayer." Prevention is infinitely more desirable as a ruling strategy than is cure which is often uncertain, unpleasant and frightfully expensive.

This perspective is aligned with the punch line of my favorite Jack Benny skit. Confronted by the robber "your money or your life?" Jack responds, "I'm thinking it over."

There is an inevitable close relationship between health and money. My idealism demands that health has the higher priority.

Empower Your Life With Purpose

By Gloria Dunn-Violin

At 94, John Goodenough has invented a glass-based battery that may over-perform the powering of our smartphones, laptops and all other rechargeable electronic devices. Mother Teresa, then 69, received the 1979 Nobel Peace Prize for her humanitarian work among the needy. Diana Nyad swam from Cuba to Florida at age 64.

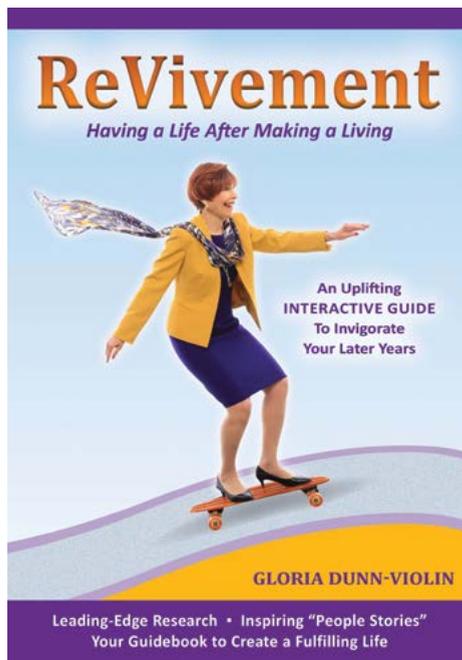
The list of achievers over 50 and their accomplishments in the world is miles long. What keeps these prolific individuals engaged and excited in their second half of life?

The answer lives within each one of us. Purpose!

Purpose is the reason you wake up in the morning. It directs you to a fulfilling and meaningful life beyond what you may have imagined. Purpose defines your lifework and why you exist and energizes you to be involved in life's many blessings. Instead of feeling lost, you are involved in using your abilities, experience and talents in meaningful ways.

Your purpose fills you with passion. It gets you moving toward your goals. It pushes you forward on days that aren't your best because you know there is something important for you to accomplish. You are on a mission and it far outweighs some setbacks you may experience along the way.

Having a personal purpose is like having a master plan for your life. It takes your goodness of heart into the world to make a difference. The payback in satisfaction is incredible. In fact, activating your personal purpose is a powerful, nonmedical prescription for enjoying a healthy, long and happy life.



“To me, there is no greater calling. If I can inspire young people to dedicate themselves to the good of mankind, I've accomplished something.”

— John Glenn, Astronaut

Purpose Extends Life and Delays Alzheimer's Disease

Purpose also appears to have a potent ability to improve and extend lives. “It's a very robust predictor of health and wellness in old age,” said Patricia Boyle, a neuropsychologist at the Rush Alzheimer's Disease Center in Chicago.

Following almost 1,000 people (average age: 80) for up to seven years, Dr. Boyle's team found that the ones with “high purpose” scores

were 2.4 times more likely to remain free of Alzheimer's than those with low scores. They also were less likely to develop mild cognitive impairment, often a precursor. “It slowed the rate of cognitive decline by about 30 percent, which is a lot,” Dr. Boyle added.

In addition, her study showed that purposeful people were less likely to develop disabilities or die. A sample of 1,238 people followed for up to five years (average age: 78) by Rush researchers found that those with high purpose had roughly half the mortality rate of those with low purpose.

The Elixir of Having a Life

People who are purposeful have goals, activities and interests that direct their days and make time on this planet pleasurable. At the same time, they usually experience enormous satisfaction in helping others.

By activating your purpose, you may become one of the stories about people who do amazing things when they are inspired to action—because you are living on purpose. By helping yourself, others and the world, you will make the contributions for which you were born to give.

*Gloria Dunn-Violin, author of *ReVivement: Having a Life After Making a Living*, is a professional speaker, workshop leader and business consultant on retirement and aging. She has 35 years experience in the business sector working on behavioral and foundational business issues. Gloria now helps retirees and businesses with meaningful advice about aging and retirement. 415.259.7090 www.havingalifenow.com and www.revivementbook.com.*





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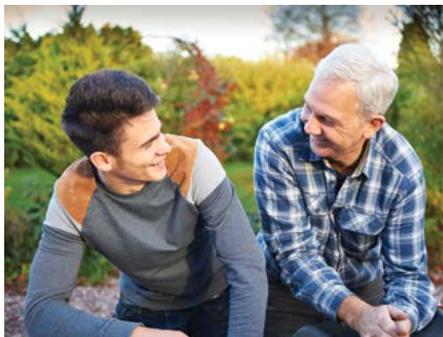
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Growing Old Is a Journey

Less Daunting When People Care

By Vanessa Valerio



One Sunday morning, I decided to enjoy a quiet moment. Away from the chaos and deadlines that I have become accustomed to. I stopped by a small breakfast place with an ocean view.

The wind was chilly and the atmosphere was serene. Then I saw an old man in his 90s come in, struggling with each labored step. He was with his family. As he sat down slowly, his son handed him the menu. The old man started to look at the menu; he was obviously having a hard time reading each word. After a few minutes his son blurted out, "There's not much choice there. What's taking you so long?"

I was taken aback by his son's behavior. Growing old is not easy. Some people are fortunate that they are able, or given a chance, to deal with aging gracefully. Older adults do not like to be rushed. When they are allowed to function at a moderately slow pace, their comprehension is enhanced.

The incident that I witnessed is the opposite of what I'd like to see. I have provided care to many seniors and I know that a loving relationship with their family is a positive influence during this stage of life.

Perhaps the best gift that we can offer our seniors is compassion. Encouraging our seniors to make decisions that affect their lives seems only natural but it is frequently ignored.



With sufficient information and time, most individuals will make sound decisions. Decisions can involve something as simple as ordering a meal for themselves—without being rushed.

Our seniors fear losing their independence. Sometimes we need to step back and understand what it's like to be in their shoes.

Have you ever wondered how challenging it is to read with failing vision? Have you thought how difficult it would be to access basic services in the community when you can no longer drive? Have you imagined how hard it is to walk or even write when you suffer from arthritis? If and when you see an elderly who is struggling to cross a street or sign his name, give him or her some time.

Let's value and treat our seniors with respect. Let's help them maintain a positive self-image. Let's encourage them to participate in life's pleasurable activities. Let's listen to their stories; this will help us learn what is important to them or what they truly want during life's final chapter.

Vanessa Valerio is a co-founder of Care Indeed and serves as COO and VP for Patient Care. To learn more about Care Indeed, go to CareIndeed.com. 650.328.1001.

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ASK GENIE

By Genie Nowicki, Harrell-Remodeling



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- Storage that is easily reached

Q: I'm diabetic and losing feeling in my feet and having trouble with my eyesight. What can I do to make my bathroom safer?

A: First, I would suggest that you talk with an Occupational Therapist for specific suggestions for your condition as best solutions can vary. Designers who specialize in Universal Design often consult with Occupational Therapists. In general, for diminished eyesight excellent lighting is a must and defining the edges of steps, flooring transitions and even tables with high contrast colors is very helpful. Textured tile on a floor can be helpful for those with limited feeling in their feet. And if balance is a concern grab bars and handrails are very helpful.

Genie Nowicki is a senior designer at Harrell-Remodeling in Palo Alto, CA. Her design certifications include CAPS, CKD, CBD and CID. For more information about Harrell-Remodeling, go to Harrell-Remodeling.com. 650.230.2900.

Q: What exactly is "Aging in Place?"

A: The concept of Aging in Place is creating a home that is safe, comfortable, user friendly and accessible for occupants of all ages and abilities. The goal is to provide a space that will allow you to stay in your home as long as you choose to and allow friends and relatives to visit.

Q: What are three things I can do to make my home safer as I age?

A: Falls are a major safety concern so here are three suggestions:

- Remove tripping hazards (rugs, cords, clutter)
- Install grab bars and hand rails (in bathrooms and other areas)
- Install better lighting

Also consider options to stairs on the exterior; provide good lighting and lighted house numbers at the front porch; add handrails on exterior and interior stairs; install night lights to light the floor/pathways; and add Lever door handles for ease of use.

Q: If I am remodeling my kitchen to Age in Place, what should I ask my designer?

A: Talk with your Designer about their experience in Universal Design and/or for Aging in Place. Designers who specialize in these areas have credentials such as CAPS and UDCP (from NARI and NAHB, respectively). Here are some specifics to discuss with them:



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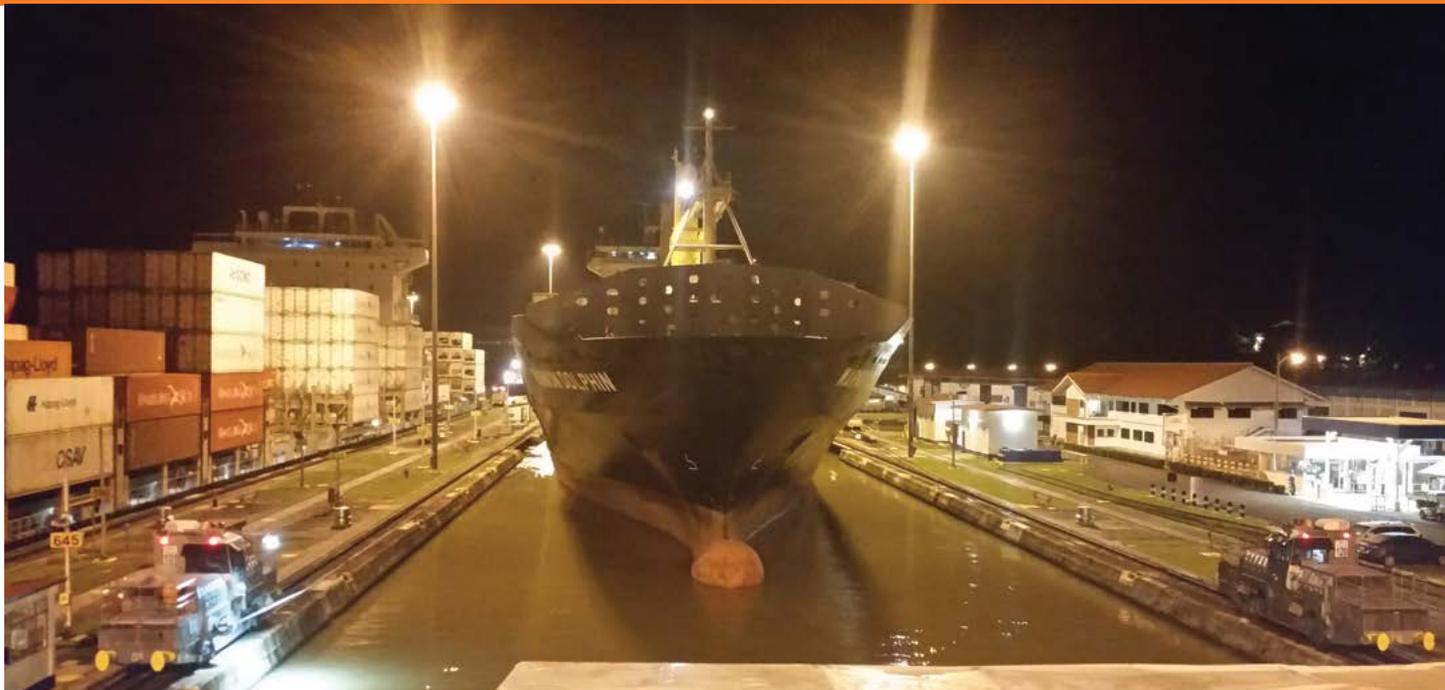
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Panama: “The Isthmus That Changed The World”

By Don Mankin

How could a small country, only about 30 miles wide at its narrowest point, offer such a variety of experiences and activities: a large, cosmopolitan city: kayaking and snorkeling among tropical islands in two oceans, walking in the jungle to visit indigenous people and one of the most spectacular engineering achievements in the world?

It is this intersection of natural history and man-made wonders that makes Panama so special. Over three million years ago, the Isthmus of Panama emerged from the sea, separating the Atlantic from the Pacific Oceans and eventually serving as a land bridge between North and South America.

Animals on both continents migrated across this land bridge and made Panama one of the most biologically-diverse countries in the world.

In more recent times, human, political and economic history has played out in attempts to cross the isthmus and open up trade between Asia and Europe. The construction of the Canal was only the latest development in the evolving role of Panama, in the words of NASA, as “the isthmus that changed the world.”

Activities

My wife and I recently had the opportunity to experience this diversity first hand on the Pure Panama: Cultures, Coasts & Canal adventure cruise run by UnCruise Expeditions, our hosts for this seven

day trip (uncruise.com). In those seven days we:

- Kayaked among tropical islands and along a bay fringed by jungle and thick dark stands of mangroves
- Motored down a jungle river in traditional canoes, then hiked a short distance to visit the Embera, an indigenous people with the warmest, friendliest, most charismatic children I have ever encountered
- Visited the town of Portobela, the site of a 16th Century colonial fortress and a unique culture with deep African roots
- Bird-watched in a skiff cruising down the historic Chagras River, where we spotted howler monkeys and whales and over 30 different species of birds including herons,





woodpeckers, egrets, and one named after me—the Manakin

- Snorkeled in two oceans, the Caribbean and Pacific
- Traversed the Panama Canal, described by an exhibit in the Biomuseo, the excellent Museum of Biological Diversity in Panama City, as “one of the largest alterations of the natural world ever undertaken by humans”
- Celebrated the end of the trip in a spontaneous beach party with everyone cooling off in the gentle waves, clutching flotation noodles to keep our heads and drinks above water

The Ship

The UnCruise ship, the Safari Voyager, was the perfect vehicle for this active adventure. With a capacity of only 62 passengers, the ship was able to get to places that bigger ships can not without sacrificing comfort or luxury. The meals were excellent, the bar was open (including premium spirits and local craft beer), and each passenger received a free 30 minute massage from one of the two staff masseuses on the ship.

A feature that I especially appreciated, given my continuing recuperation from my knee replacement surgery several months ago, was the launching platform at the rear of the ship that lowered and raised to make it easy getting in and out of the skiffs and kayaks.

Panama City

Our trip didn’t end with the cruise. Before we headed home, we spent two sweaty days in Panama City. In some respects Panama City feels very familiar—skyscrapers and traffic like Manhattan (but no pastrami); skyscrapers and humidity like Miami (again, no pastrami).

Panama City is built up with lots of very tall, very narrow, architecturally dramatic skyscrapers (many of them empty) densely packing the central city.



The highlights of our two days in the city included the Fish Market where we ate excellent, inexpensive ceviche surrounded by a colorful and funky (but loud) scene; the Biomuseo (The Museum of Biodiversity, designed by Frank Gehry); the Casco Viejo, the old city, an UNESCO World Heritage Site, which is currently being fixed up in anticipation of the visit by the Pope in 2019; and the Canal Museum in a beautifully restored colonial mansion in the heart of the old city.

Our visit to the old city ended at the roof top bar at the Tantaló Hotel, with great views of the downtown and several of the best mojitos I have ever had. I felt very fortunate that

the much younger and better-looking crowd allowed a grizzled geezer and his beautiful but significantly older wife into their magical world for a couple of hours.

On our way to the airport, we stopped for a short visit to the ruins of the original city. Panama Viejo, another World Heritage Site, was founded by the Spanish in 1519 and was the first European Settlement on the Pacific Ocean. The ruins themselves are spooky and evocative; the history—described in dramatic

detail in the museum on the grounds, and involving indigenous people, Spanish conquistadors, and the British pirate Henry Morgan—is worthy of a summer blockbuster Hollywood movie.

Panama was a huge surprise to me. I figured that the Canal would be pretty cool but I didn’t expect to enjoy the trip as much as I did. I recommend Panama as a must see destination and not just for the Canal. Just make sure to bring lots of lightweight underwear and shirts.

For more information on the Adventure Geezer, visit his website and blog at adventuretransformations.com.

Getting High In Vail, Colorado

By Don Mankin

At first, I wondered at the canisters of oxygen prominently displayed in racks outside the convenience stores, then smirked at the flavored options offered at the oxygen bar in the Sonnenalp (sonnenalp.com), the hotel hosting my recent two night stay. How “new age,” I smirked.

In the state that first legalized recreational marijuana use, it was ironic that “getting high” was a condition to be dealt with, not a condition to be achieved.

After walking around for a few minutes in the Village at over 8,000 feet altitude in Vail, Colorado, I got it. I was woozy and breathless. Maybe I needed one of those canisters or perhaps a moment or two at the oxygen bar. I quickly realized that the key to enjoying this high-altitude, high-end, open-air shopping mall/ski resort was to stay hydrated and take it easy until I was acclimated to the altitude.

The plan for my brief visit was to hike. Vail offers a number of good options but the one that was most appealing to me was to ride the ski gondola to the top of the main ski run, then hike along one of the many trails that head up from there. To avoid the potentially treacherous thunder and lightning storms that can pound the peaks in early afternoon during the summer, I decided to wait until the next morning and explore the Village instead.



Shopping mall doesn't even come close to capturing the essence of the place. The three “villages” that make up Vail are intentionally-designed for visitors and tourists, rather than communities that have organically emerged from clusters of full time residents. The town was created to support the ski resort, rather than the other way around. Despite its artificiality, it is a pleasant place to stroll, shop and eat. Upscale boutiques, bars and restaurants line the meandering promenade in all directions.

For the rest of the afternoon, I wandered through and between Vail Village and Lionshead Village, the two main villages, less than a half mile apart, that comprise most of Vail. The people-watching was excellent, especially if you like gawking (discretely) at beautiful people. I live in Los Angeles, so not counting my wife, I see beautiful people (surgically-enhanced or otherwise) almost every

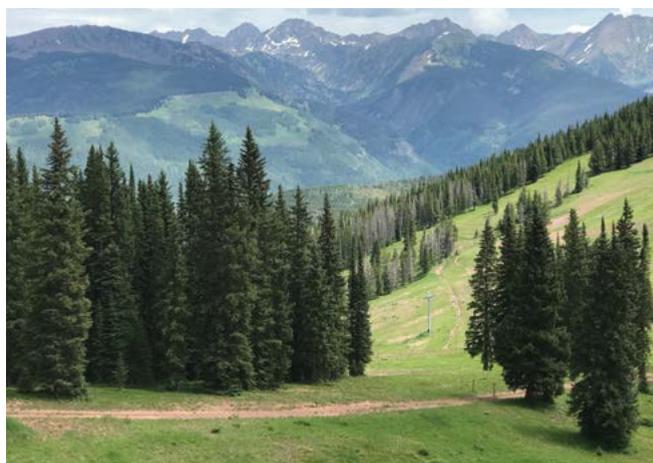
day. But Vail seems to attract more than its share. Or maybe I was just woozy from the lack of oxygen.

The next morning I caught the first gondola for an early start. There were a handful of people scattered around the buildings clustered at the top but no one else was on the trail I chose, the Kinnikinnick. The trail started at about 10,000 feet and snaked across meadow and through forest for slightly over a mile to a ridge at 11,000 feet.

Starting slowly, I breathed deeply with each step. I wasn't in any hurry. It just felt good to be hiking and to look out over the mountains from on high. I soon settled into a measured but steady rhythm—step, breathe, look. I was surprised that I was doing as well as I was. My heart pounded and I breathed heavily of course, but I wasn't gasping. “Not bad for a geezer,” I thought.

Almost before I knew it, I was on the ridge at the end of the trail. It took less than an hour to get there but it seemed like just a few minutes. By focusing on stepping and breathing, I had turned the hike into a meditation—time passed, I moved forward. I sat down on a log and just enjoyed the moment of calm and earned sweat before getting up and heading back down the trail.

By the time I reached the gondola, I was ready for some refreshment. The restaurant at the lodge had set up an outdoor cafeteria for lunch and was offering two beers for the price of one plus the usual Mexican fare so popular in ski resorts. Of course, I indulged and soon grasped the wisdom of the other trope for dealing with high altitude—drink moderately. I guess I didn't because by the time I headed down on the gondola, I was seriously buzzed.



I was able to make my way back to the hotel without incident and was now ready for the second half of my brief hiking/spa experience. I passed on the massage and the oxygen bar and spent the rest of the day melting in a lounge chair and alternately dipping into the Jacuzzi and the indoor-outdoor pool.

By the time dinner rolled around, I was sober (sort of), relaxed and rubbery. I glided light-headed along the promenade to a restaurant with, get this, 10 lanes of bowling (bolvail.com). I passed on the bowling and chose to eat outside while watching a bunch of kids play soccer on the faux village green in front of the restaurant.

Not a bad way to cap off a day of hiking, I thought, as I lit into the plate of baby back ribs in front of me.

For more information on Don Mankin, aka "The Adventure Geezer," visit his website and blog at adventuretransformations.com.

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Taiwan, Hong Kong & Macau

Triple Your Pleasure

By Kathy Chin Leong



Tourism stereotypes prevail when it comes to Taiwan, Hong Kong and Macau. Ask typical visitors and they'll remark that you go to Taiwan for eating, Hong Kong for shopping and Macao for gambling. Really?

To pursue cultural and adventurous pursuits, these destinations deliver a surprising journey that rival hotspots in Europe and America.

Taiwan

The island country of Taiwan has always seemed to hide in the shadow of Hong Kong, a metropolis with an international reputation. If you have never been to Taiwan, which is more low key, chances are, you'll want to

return because one visit is not enough.

Fly into the capital of Taipei and check into the Grand Hyatt Taipei where the concierge and reservations staff speak English to help you get your bearings. Head to the National Palace Museum for meticulous jade carvings, pottery and large-scale screens from ancient China centuries old.

Here's something the typical tourist may miss. The government has established two major "creative parks" representing incubators for design and innovation. The Songshan Cultural and Creative Park, a former tobacco factory, was turned into an inspiring art tank in 2012. Designers, artisans, chefs, musicians and thinkers participate in gallery shows, pop-up boutiques, concerts and more.

A 20-minute subway ride away is the Huashan 1914 Creative Park. The place is smaller but it is also another gem in the rough. Repurposed winery structures from the early 1900s showcase a theater, boutiques and cafes.

The evening beckons with the infamous night markets. Touristy yes but no one should leave the country without wandering the insanely-packed outdoor booths at the Raohe Street Night Market, the oldest one and the mother-of-all-attractions at Shilin Night Market with over 1,000 stalls. It's all about the exotic food that is classic Taiwan.

For a deep dive into ecology and adventure, book a trip with My Taiwan Tours which specializes in English-speaking guides and various thematic tours throughout. My 27-year-old guide spoke impeccable English and was not only knowledgeable but catered to our every need and concern. Our Classic 5-Day nature tour included Taroko National Park, Sun Moon Lake and Alishan Scenic Area. All three sites are among the chief natural wonders and getting a guide is essential.

Hong Kong

A one-hour flight from Taiwan, Hong Kong has been revered as an international finance center and shopping Mecca. But if all goes as planned, the Cantonese-speaking island is destined to become the Culture Capital of Asia.

Museums, galleries, art-centric hotels and restaurants are elevating Hong Kong's status as an art lover's heaven. In addition to some 55 art galleries, the eclectic city island is home to more than 30 museums.



Macau

Just as hotels and restaurants in Hong Kong feature cinematic flair, artful presentation is clearly on tap with the food scene in Macau. Once a Portuguese settlement like Hong Kong, it is now a Special Administrative Region or S.A.R. of China with its own currency. In this city, a one-hour ferry ride away from Hong Kong, dim sum never had it so Instagram-worthy than at La Chine restaurant at the new Parisian Macao hotel.

The Parisian Macao Hotel may not have the ancient artifacts you hanker for but take it for what it is: big, bold and beautiful. With 2,951 rooms and suites, it is a grand edifice with a half-scale replica of the Eiffel Tower.

The Parisian is a city within a city. It features the Spa'tique spa with barber and hair salon along with 12 treatment rooms. Then there's the couples' room with a soaking tub and dual tables and in the women's locker room? A luxurious chandelier above a large whirlpool tub.

Shoppers will go dizzy hitting some 130 shops and foodies will go nuts over the ten-plus restaurants on site. Kids and adults can frolic at AquaWorld, a water slide with swimming pool. The 1,200-seat theater hosts concerts and events.

Among the largest include the Museum of History and the Heritage Museum.

High-end hotels go all out giving designers voice. Décor melds the historic and modern at Hotel Indigo found in the working class Wan Chai district.

Meanwhile, classic art finds a home at the Inter-continental Hong Kong. This fengshui-inspired hotel features more than 300 original contemporary ink brush paintings. The lounge's wood table centerpiece, carved by a Beijing artist, weighs two tons and is shaped as part whale, part grand piano.

Across the waters at the Ritz-Carlton in the International Commerce Centre, the tallest skyscraper in Hong Kong at 1,588 feet with knockout design. Go to Ozone which holds claim to being the highest lounge in Asia at Floor 118. It takes three elevators to get to the pinnacle but the visual feast is worth the ride.

One Harbour Road, a restaurant on Floors 7 and 8 of the Grand Hyatt hotel is "the place" to toast special occasions. Visitors are whisked to an imaginary 1930s Shanghai mansion amid a large mosaic fountain.



When you want to taste and see the historic Macau, take a cab to historic center for the hilltop Ruins of the Church of St. Paul founded by 17th century Jesuit priests.

In addition to the ruins, the surrounding shops and old-time eateries with Portuguese egg tarts and meat jerky make for fascinating walking and snacking.

This triple volley of a vacation with three island communities provides visitors with a deepened cultural understanding of Asia.

Playing USTA Tennis In Your 70s and Beyond



A toast to the Sunnyvale 2017 Norcal 70 Champions. Back row—Larry Namekata, Ken Hammer, Karl Schmidt, Ron Wong, Reno Davenport, Dave Fort. Front—Robert Brown, co-captain; Larry Hayes, captain and Mike Smith.

One wears a knee brace and moves gingerly on the court. His 71 year old partner plays with a strained rotator cuff. On the adjacent court, a 75 year old is recovering from an “A fib” procedure. His 79 year old partner has trouble hearing and seeing the ball.

WELCOME TO THE USTA NORCAL 70 LEAGUE

Nearly everyone on the Sunnyvale 70+ team has some injury or health issue whether knee, arm, shoulder, hip, heart or back. It’s the price you pay for playing USTA tennis in your 70s and beyond.

“It’s a small price for playing a sport that you love,” said Larry Namekata, 71, who has been playing USTA tennis for over 20 years. He was off tennis six months last year recovering from shoulder problems and wrist surgery. “Tennis keeps me alive and out of the house. I hope to keep playing as long as my body holds up.”

His partner Ken Hammer, 70, wears a knee brace to avoid surgery. His doctor recommends knee replacement but that is a last resort.

“I know that someday I’ll probably need surgery,” Ken said. “But until that day comes, I’m going to continue to play and endure the pain.” A teammate had both knees replaced last year and is now back on the courts.

“When I see people in their 70s—and younger—using walkers and wheelchairs, I realize how blessed to be able to still play tennis,” said Larry Hayes, 78, whose 2017 Sunnyvale 70 team won the Norcal 70 Sectional championship claiming bragging rights as the “best 70 team in Northern California.”

“Although many of us “old geezers” have health issues, you don’t hear us complaining. We know that playing tennis is good for us. Keeps us healthy, keeps our mind sharp and gives us a reason to get out of bed in the morning. I truly believe that playing USTA tennis helps keep me alive. Plus you meet some great guys on and off the court.”

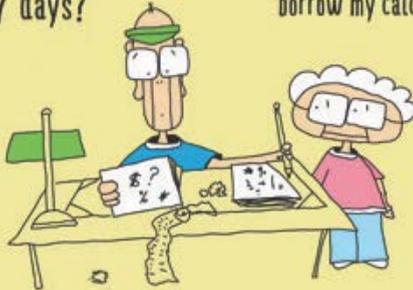
Hayes has been a USTA captain/player for over 30 years and has guided many teams to championships including the Nationals at all age levels—40+, 55+, 65+ and 70+. His favorite age group?

“The 70 league,” says Hayes. “The matches are spirited and competitive. Everyone wants to win. But at the end of the match, we shake hands and congratulate each other—win or lose. We know how lucky we are to be playing tennis at our age. Tennis is the sport of a lifetime.”

USTA is the country’s largest recreational tennis league with more than 300,000 players nationwide competing on teams, meeting new people and getting physically active. Match play is based on the NTRP rating system so you will play with and against players of similar abilities and age level. To learn more about USTA tennis, go to USTA.com.

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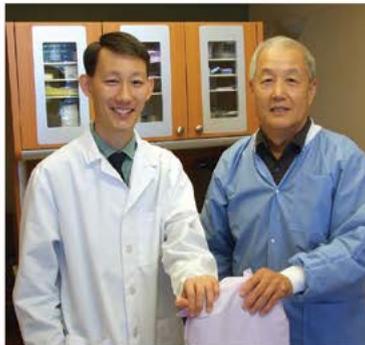
By Larry Hayes

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

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

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

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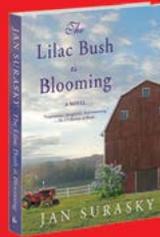


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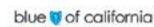
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