

Active Over 50[®]

Resource Guide for Boomers and Seniors



San Francisco Bay Area
"Housing & Resource"
Guide Issue

JOYCE

HANNA-SMITH, 80

*Associate Director
Health Improvement Program
at Stanford School of Medicine*



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Joyce Hanna-Smith, 80, keeps fit by hiking, biking and strength training



102 year old John Zilverberg won gold and silver at the National Senior Games in Minneapolis. Photo: Shannon Neilon

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Publisher's Note



Introducing the Bay Area "Housing & Resource" Guide

Response to our first Bay Area "Housing & Resource" Guide has been overwhelming positive. "Housing" is one of the most pressing concerns facing seniors today, especially living in the Bay Area—with one of the highest costs of living regions in the United States.

Whatever you're looking for in senior living—from active adult communities to assisted living to continuing care retirement (CCRC) to cohousing—it's available in the Bay Area.

For an excellent overview of the wealth of housing options for seniors, check out "*Senior Living Options*" by Money Lady Evelyn Preston.

Thinking of moving to a senior living community? Read "*Planning to Move*" by Kaye Sharbrough. She has some sage advice for you.

Back by popular demand—we're hosting our 2nd "Get Active" Photo Contest for boomers and seniors age 50 to 100+. For details on how to enter, go to page 26.

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



Cover photo of Joyce Hanna-Smith, Harvey Gold of Saratoga, CA. Taken at The Arches, inner quad courtyard, Stanford University

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2015

San Francisco Bay Area “Housing & Resource” Guide

Welcome to our first San Francisco Bay Area *“Housing & Resource” Guide*. You may be surprised by the wealth of housing options that exist. From Active Adult to Continuing Care Retirement Communities to Independent Living to Cohousing. Looking forward to make the *Housing & Resource Guide* even better next year.

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Boomers

Changing Senior Communities



By Larry Hayes

Boomers are changing the landscape of senior living communities.

Born between 1946 -1964, boomers are demanding a more active and different retirement lifestyle than their parents. They're not content to work puzzles, watch TV and play bingo and cards all day.

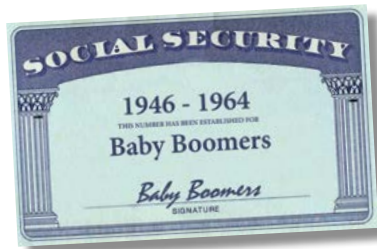
They're seeking an active retirement tailored to their individual needs and interests. Senior living communities are taking notice as boomers are the future residents.

To attract the resident of the future, senior living communities are undergoing major makeovers, spending millions of dollars in the process.

"New buildings, complete remodeling, expanding memory care, adding more rooms to existing units, tearing down walls to accommodate larger living space—these are some of the things being done to attract immediate and future residents," said Judy Jackson, director of sales and marketing at Sunny View retirement community, Cupertino, CA. "Boomers are our future residents and we need to cater to them with the amenities and programs they want."

"Boomers are the big influencers and will continue to significantly influence our industry as they move into their retirement years," said Linda Price, marketing director at The Terraces of Los Gatos, Los Gatos, CA. "Communities are adding additional care levels to stay competitive and to meet the needs of our retirees."

"Consumer demand and changing tastes have prompted the rapid evolution of senior living as vibrant communities full of activity replacing boring, monochromatic institutions," said Jay Underwood, executive director of Carlton Senior Living in San Jose, CA.



- **Education**—Smartboards, Skype, educational classes and programs offered with local universities
- **Smart Home technology**—ensure safety in the environment, Skype—caregiver/physician for advice

Boom Times

The Atrium (now named *Brookdale San Jose*) used to offer only independent living. Now, it offers communities for assisted living and memory care.

Channing House of Palo Alto recently added new assisted living and memory care communities to its list of expanded services.

Palo Alto Commons, an assisted living and memory care community, now offers independent living at its new *Avant Palo Alto* community.

Silverado, a memory care community in Belmont, CA, is now offering hospice and home care. Pathways, a hospice provider in Sunnyvale, CA, is offering home care.

The Terraces at Los Altos is building a new continuous care community (CCRC) in Los Altos, CA at a reported cost of \$100 million.

A \$300 million CCRC is being built at *Stoneridge Creek* in Pleasanton, CA.

Kensington Place, a new kind of memory care community, is opening in Redwood City, CA in September, 2015.

Makeovers Underway

- **Dining**—more venues, restaurants, food variety (vegan, gluten free, free range produce, home grown vegetables, café/bistro dining, wood burning pizza kitchens)
- **Financial**—invest in a CCRC or pay month to month or own property
- **On site social venues**—Bocce ball court, bowling alley, swim & tennis clubs, dating services, movie theatres, sports bars, concierge services

State-of-the-art technology is also the key to attracting new residents:

- **Wireless** (WiFi) offered throughout the community
- **Mental stimulation**—brain fitness programs
- **Therapy and fitness**—virtual tour exercises, bike tours, mountain climbing, Fitbit, Wi games with golf, tennis, bowling

Planning Your Next Move

By Kaye Sharbrough, Senior Seasons



When we're young, we plan on what we will be when we grow up. We plan where we will go to college. We plan who we will marry. We plan where we will live. Heck, some of us even plan for retirement by setting aside some money so that we can stop working. But there is planning that very few people do.

What will happen if you become disabled, incapacitated or unable to care for your own basic needs? Do you have a plan for that? Do you have all your legal documents in order? Your will, trust, advanced healthcare directive and power of attorney?

But there is another, in-between stage that also needs planning. Before 1904, we only had "children" and "adults." But in 1904, G. Stanley Hall, the psychologist, helped put "adolescence" on the map with his book of that name.

Now we have "adolescents." Maybe we need a new name for the period between our middle years and old age? Some have suggested the "third chapter," "adulthood II," even "middlescence." This is a time when we're still engaged and vital but may be starting to slow down, have lost a spouse, may be a little forgetful or have a diagnosis that limits us.

When planning for this post-mid-stage you first want to be certain that you will be as healthy as you can be.

- Are you eating properly? (plenty of fruit, veggies, low fat, high fiber)
- Are you getting enough exercise? (walking, tai-chi, yoga are all fine)



- Are you still engaged with other people in social activities? (visiting, trips, games)
- Do you have a purpose? (spiritual, volunteering, memoirs)

If you have checked all those boxes and still living in your current home that is good. But if only one of those boxes is unchecked or weak, then you should consider the option of moving into a senior community. Because there is STAFF to help.

Benefits of a senior community

- Other people, about your age; peers with whom you can visit, take trips, help each other, do activities together that maybe your family or friends do not have the time to do with you
- Staff to manage and maintain the mundane details of life (maintenance, shopping, cooking, cleaning, even driving) so that you are freer to do things that you WANT to do
- Safe environment where the trip hazards of stairs, thresholds, safety rails, emergency response systems and things are in place
- Well-balanced, regular meals
- Activities that are appropriate and fun

Do your own planning

Don't wait for an emergency or diagnosis. You want to make your own plans. If you don't, someone else may not choose the same solutions that you would have if you had taken the time, been realistic and done your own planning.

Move sooner rather than later

Moving sooner rather than later will allow you to fully benefit from the senior community. It will enhance and lengthen your life. It will provide more independence because the burdens of the mundane are done by staff.

Know your options. It doesn't cost anything

Get educated about what senior housing really is. Talk to people who know. A local senior housing referral agent would be happy to talk to you and explain your options and help you understand the definitions, pros and cons of the various communities and types of housing. There is no cost to you.

To learn more about Senior Housing, call Kaye Sharbrough at 877.373.6467. Or visit seniorseasons.com.

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NOT Just for Retired Folks

By Carla Griffin



Active Adult Living Communities are independent living for the 55+. These communities are designed for the empty nesters. As you wonder what to do with your life and how to keep yourself occupied, some of the best ways to stay active and to enjoy your new life is by starting that passion with new people in your age group.

Designed for the 55+, these communities are built and managed to cater to the requirements of seniors who are independent and active. Typically, you will find a fitness center, spa, swimming pool, tennis courts, golf courses, hiking trails and various other means of physical activity.

Apart from maintaining or improving your physical health, you can be sure to improve your emotional well being with activities such as art and crafts, billiards, card games and book clubs with like minded individuals.

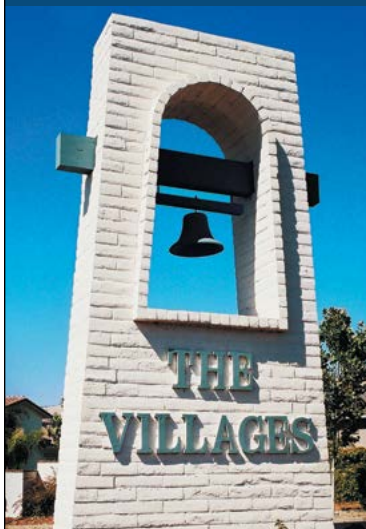
One of the most advantageous reasons to consider moving to an active adult over 55 community is the fact that you will not have to worry about maintaining the wear and tear that goes with life in a home (if you purchase in a low maintenance or maintenance free community).

You will never have to mow your lawn or shovel snow or weed your garden if you live in an active adult community. Most of these

communities are managed and maintained by the property developer or homeowners association or property management company. Landscaping and any other exterior upkeep are their responsibility.

The Villages Golf & Country Club in San Jose is an Active Adult Senior community. It is a private, secluded, gated community with 2,309 condominiums and 227 single-family homes. They have 1 and 2 bedroom units ranging in size from 650 to 2500+ sq. ft. with price ranges from the low \$300,000 to \$900,000+. For more information about Active Adult Communities, contact Carla Griffin at 408.274.8766. Visit BandARealtors.biz.

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Independent Living vs. Senior Apartments

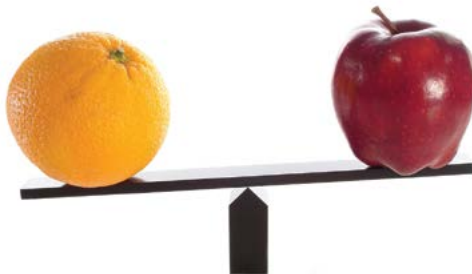
There's a big difference between independent living communities and senior apartments.

Most senior apartments offer little service or amenities compared to independent living communities. Typically, senior apartment are pretty much basic apartment living.

Some like *The Lodge at Morgan Hill* offer three meals a day in a dinning hall. Common areas includes a beauty salon, TV room, card room, crafts and reading room.

Independent retirement communities like *Chateau Cupertino* offer the same advantages of a senior apartment but offer much more. These services typically include meals, transportation, housekeeping, laundry service, social and educational activities, a 24-hour emergency help call system and access to Home Care, if needed.

Because of the additional services and conveniences, independent living communities are staffed at higher



levels than apartment complexes and generally cost more. Both offer one and two bedroom apartments.

Some independent communities like *Redwood Villa Retirement Residence* have no "age" requirements in an effort to attract and keep younger residents. Senior apartments, however, are age restricted.

Although you need to be active and independent to live in an independent living community, Home Care can be arranged. If residents become incapable of taking care of themselves, they need to move to another community offering personal care and health support.

Some independent living communities have recently expanded their services to include assisted living and memory care (*Brookdale San Jose*). Residents can transition from one community to another without having to move. Similar to a CCRC.

Simply put, independent living is a community for active, healthy seniors who are able to live on their own.



Low income seniors can find subsidized programs through the U.S. Department of Housing and Urban Development.

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Advantages of a CCRC



Residents at the Saratoga Retirement Community

You have a variety of housing options when you retire. Do you stay in your home? Move in with family members? Move to a retirement community? Continuing Care Retirement Communities (CCRCs) offer multiple levels of care on one campus.

CCRCs have been growing and changing at an astounding rate, driven by the nearly unfathomable 10,000 new retirees in America every day—verified by the 2012 Social Security Administration report.

The CCRC model encompasses key aspects of healthy aging.

Stay connected, stay happy

The groundbreaking book *Successful Aging*, based on the MacArthur Foundation study, followed over 4,000 seniors for 10 years and reveals findings on healthy aging.

One of the most important components in staying healthy is socially connecting with others. Living in the right community helps you live longer and healthier. CCRCs give ample opportunity to stay active, stay involved and continue pursuing your passions.

“Our residents are active and involved,” says Janet Wolf, director of marketing, Saratoga Retirement Community. “In addition to the diverse activities planned by our activities director, residents have created more than 40 interest groups. Examples include active walking groups, lectures, arts, painting and more. We commonly hear, ‘If there is something you like that doesn’t exist, create it and you will find friends to join you.’”

Maintenance-free living

CCRCs also include dining, house-keeping and landscaping services so you can spend more time doing the things you love with the people you love. Enjoy healthy, nutritious gourmet meals every day. Spend less time in the kitchen and say goodbye to home maintenance and yard work.

Peace of mind and security

CCRCs provide the whole continuum of healthcare from independent and assisted living to skilled nursing and memory care. At Saratoga Retirement Community, nearly all residents start in independent living in individualized apartments or cottages. As needs change, assisted living, memory care and skilled nursing are on site. The major benefit is never having to live apart from friends and spouses in the event of unpredictable health needs.

Owned by the Independent Order of Odd Fellows and Rebekahs (IOOF), an organization dedicated to serving others, Saratoga Retirement Community mission is to enrich the lives of residents through quality retirement housing, compassionate healthcare services, and life-enhancing activities.

To learn more about CCRCs, call Saratoga Retirement Community at 408.741.7194. Visit www.retirement.org/saratoga.



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What Are You Forgetting?

Losing keys, forgetting names, not knowing where you parked the car. The list goes on. Most of us have moments when we struggle to remember.

It's not unusual to worry or to be concerned when you see a family member grappling with these issues but a lot of things can make you forgetful. Stress and multi-tasking are major culprits. Research has also shown that sheer volume of information attained over a lifetime can be a factor and nearly everyone's memory slows a little with aging.

However, if problems are significant and seem to have begun suddenly, it could be a sign of something more serious. As with any health issue, you should speak with your doctor about changes, especially if you've noticed an increase in frequency or if they've begun to interfere with the ability to function in daily life.

Q: I keep misplacing and forgetting routine things – should I be worried?

A: What were you doing when you parked your car or put your keys down? If you were talking on the phone or otherwise engaged, that interference prevented you from storing the memory. Focus on being in the moment – ignoring distractions will help you form and retain memories. Indicators of a more serious issue include trouble re-tracing steps, finding things in unusual places – keys in the freezer, for example or trouble recognizing familiar surroundings.

Q: Why can't I remember names anymore?

A: If you can't recall someone you just met, you probably were not paying focused attention when you heard their name. As we get older,



we need to use more mnemonics to remember – say the name and think of an image when introduced that will help you recall the name, e.g., Debbie/debit card. Don't worry unless you or your loved one has trouble recognizing familiar people that you see regularly.

Q: What does it mean when I can't think of the word I want to use or I accidentally use the wrong word?

A: There could be a simple explanation such as distraction or a competing memory – one thing reminds you of another and you misspeak. However, if this is a consistent problem, it could be a sign of a more significant level of loss and should be checked out.

Q: My loved one has started repeating himself – asking the same question over and over – what is going on?

A: This is a more profound level of memory loss. Likely this person is also forgetting appointments, not paying bills, relying more on others to handle things he normally would have

taken care of himself, and forgetting or refusing to perform basic activities like cooking, laundry and grooming. An assessment by a medical professional is necessary.

Q: I think we have a problem. What should we do?

A: First, don't give up hope. Discuss concerns frankly with your physician or a specialist. It's normal to want to dismiss the early signs but if lapses are consistent enough to cause concern, it's best to get help. Though there's no cure for Alzheimer's disease and other forms of memory loss, diet, exercise, regular mental fitness workouts and social interaction can all make a difference in helping to boost function.

Belmont Village is a leading national provider of assisted living and award-winning memory care. Silicon Valley communities include Belmont Village Sunnyvale 408.720.8498 and Belmont Village San Jose 408.984.4767. www.belmontvillage.com

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NOT Your Grandmother's Nursing Home

By Heidi Stone, Covenant Care

California's population is rapidly aging. As this population grows, its options on where and how to live have never been greater or better. There are opportunities for elderly residents to live where their health and safety needs are met in more comfortable, hotel or home like environments.

For others, one option is a skilled nursing facility which offers the most services for residents to maintain their health and safety in a supportive, positive, home like environment.

There are many housing and care choices in the area including independent living, assisted living, skilled nursing care facilities and continuing care retirement communities which may provide a combination of all three.

When is a skilled nursing facility the right choice for you or a loved one? To help you decide, a geriatric assessment to evaluate physical and mental capacity could be very helpful. The most important issue addressed is the degree of ability to conduct "activities of daily living" (ability to get out of a chair unassisted, eat and dress independently and sufficient balance to avoid falls). The lesser the degree of ability, the greater the need for a skilled nursing facility.

If a skilled nursing facility is the right choice, what should you expect? Most skilled nursing facilities in the area are not your grandmother's nursing home.

Rehabilitation has become a major part of skilled nursing facilities, many offering state of the art equipment. Nursing homes can provide physical, occupational and speech therapy so many residents will be younger and have shorter stays.



Some skilled nursing facilities, including Covenant Care's, not only have improved rehabilitation equipment but the personnel's skill sets and abilities have improved often allowing for more complex care such as IV medication needs, acute wound, tracheostomy and post acute surgical care.

Marc Brian, executive director of Covenant Care's Los Altos Sub-Acute Rehabilitation Center, says one of the biggest changes in his 20 years working in the industry is how much more capable facilities have become. "Our population is much more acutely ill," Brian says, "What hospitals used to manage, we do that now. We are a mini medical surgical unit."

Nursing homes have also moved away from an institutional feel to that of a contemporary, comfortable, home-like setting where a community of people live, share experiences, recreation and help one another. There may be arts and cultural events, sports, games and crafts. There's an increased emphasis on restaurant quality meals made with fresh, local ingredients.

The focus of some skilled nursing care facilities is individualized care which is a departure from how nursing homes were managed in the past (from the top down). Residents are also taking an active role putting together their care plan, not simply acting as a bystander when it comes to the care they receive.

"Care management is much more individual and collaborative," says Jane Logan, executive director of Covenant Care's Grant Cuesta Sub-Acute Rehabilitation Center, "All facets of care are discussed with patients and their families."

Services are paid for by Medicare and most insurance for short-term stays and Medicaid for long-term care. Private long term care insurance also pays for skilled nursing facilities. Some residents may pay from their own resources, normally to the point they financially qualify for Medicaid.

**To learn more about Covenant Care skilled nursing, call 650.814.8657
Website: covenantcare.com**

“ABOVE AND BEYOND EXPECTATION”



kw
KELLERWILLIAMS
 REALTY

I've been practicing real estate on the Peninsula for 17 years. As a Senior Real Estate Specialist (SRES), I've received extensive education and can offer you relevant information on current market trends and more.

All of my studying and credentials while necessary to be the best I can be, does not replace the actual experience of handling the passing of my Mom and husband of 30 years.

As a result, I bring a unique approach to each client's needs. I have a team of experts and advisors to help you with every step while we're exploring your options and determining the very best place to call home.

I have your interest at heart and would welcome the opportunity to work with you in your transition.

— Joan Chintz, Keller Williams Realty

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Wealth of Senior Housing Options

By Evelyn Preston



Bay Area housing costs impact every stage of life, especially seniors. Empty nesters and

retirees who want to stay put but downsize, seek a CCRC (continuing care retirement community) or just enjoy a new lifestyle, find that the financial and emotional aspects of moving are intertwined.

Although it's important to know the market and do the math, Dottie Monroe, long time Broker Associate with Alain Pinel in Los Altos, adds sage advice. "Making decisions early," she says, "insures that future changes will reflect our own personal desires vs. someone else determining our options, especially if we should become ill or incapacitated."

Question: *With retirement communities expanding in our desirable but expensive communities, is it still possible to find something attractive but affordable for middle class seniors?*

Answer: The Bay Area offers a wide spectrum of senior living facilities from no frills mobile home parks to studio/small apartment, assisted living rental complexes up through luxurious top-of-the-line Vi at Palo Alto. There are less expensive buy-ins (initial cash outlay), like the lovely Sequoias and The Forum, religious affiliated senior communities and "downtown" apartment-homes. Most offer in-house on-going care or contract out for

health services. Monthly fees cover meals, amenities and services and usually increase for assisted living or skilled nursing needs. Some, like the non-profit Channing House, offer life care with a set-from-the-start monthly fee. The amenities, care levels, entrance fees and reimbursement to heirs vary with each site.

Question: *I'm in good health, have family in the area and plan to sell my large home but still live on my own. Are there other options besides condo living or a CCRC retirement community?*

Answer: Dottie suggests investing in a duplex which offers current income, the comfort of a close neighbor and the option for family or a caregiver to replace a renter later on if needed. The Villages in San Jose, although a senior condo community (a few rentals) offers special country club features but no continuing care component. The HOA (Homeowner's Assoc.) fee covers: low cost golf courses, swimming pools and even includes public safety, insurance costs and a host of indoor/outdoor activities.

Question: *What's available for seniors with fixed incomes and minor disabilities who need TLC and daily care?*

Answer: Small group board and care homes with 3 to 6 (sometimes more) occupants who require general assistance (bathing, laundry, etc.) offer meals, meds and a 24 hour caregiver. It's essential to compare the costs and level of help or enlist a specialist in this area. On your own or with a pro, homework's required. Memory care housing is in a category by itself. Remember Dottie Monroe's good counsel—start early to familiarize yourself with our area's wealth of choices.

Question: *I'm a widow who frequently travels. I'm caught between the cost of an often empty apartment/condo and living with my children. Any ideas?*

Answer: A growing number of single seniors opt for shared housing. It's a cost-effective, companionable solution with flexible living arrangements. Far from a boarding house atmosphere, grown-up roommates can enjoy home-y surroundings, indulge their diverse interests from gardening to cooking and fashion a whole new family.

Question: *What are some saving strategies that will help aging seniors remain in their homes?*

Answer: Reverse mortgage programs become more cost-effective, some insured by the FHA.

A few specialized programs offer up-front cash where a lender shares in a portion of the home's future appreciation. Propositions 58 and 60 give property tax relief when downsizing and for heirs. It can be cost-effective to retrofit your home with lift-chairs, grab-bars, ramps, etc. And the VA offers paid caregivers if you or your spouse qualify for military benefits.

Question: *What's the best advice for seniors contemplating change?*

Answer: Real estate pros know that our homes reflect our past lives. Besides penciling out the financial/tax aspects, any move must pass emotional muster for a positive quality of life of our own choosing.

Evie Preston has worked as a financial advisor for over 25 years. Her latest book, "Memoirs of the Money Lady" is available at www.eviepreston.com. She can be reached at 650.494.7443.



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RCFE License Pending

Cohousing, Golden Girls & AirBnB

By Chris Kennedy, Age2Age Consulting

Can *where I live, support how I want to live?*

While there's no one-size-fits-all solution, many of today's older adults are answering this question with a high-tech-enabled boarding house, an owner-designed condo community, and/or a return-to-roommates housing model.

Cohousing

"The purpose of later life is to grow the soul," says Geraldine Peterson, founder and developer of ElderSpirit Cohousing.

Determined to live in a community of mutual support in which all spiritual paths are respected and encouraged, Peterson and a small group of former nuns decided that the cohousing model of building a neighborhood could well serve their goal.

Cohousing is a custom-built neighborhood, designed, financed, built, owned and managed by its owner/residents. Similar to a condominium, each resident lives in their own private home with access to many common facilities.

Unique to cohousing is that social interaction is designed into the hardware (architecture) and software of the home (including community activities such as cooking, child care and gardening.)

Golden Girls

The 1980's TV Sitcom "Golden Girls" was a harbinger of an exploding 21st century living style.

The organization Women for Living In Community focuses on the power of women as advocates and leaders for alternative housing choices. According to its founder, Marianne Kilkenny, "the desire and need for social connection

has been proven to enhance one's life in the next chapters."

For this author, I didn't become one of the "Golden Girls" on purpose. It sort of happened to me. In 2010, when my family home needed to be sold and I transitioned out of my 25 year marriage, I "temporarily" rented the upstairs of a lovely home with dear friends. Within six months of my move-in, Joan was widowed. What began solely as a favor to me became a source of steady income for her.

To date, I have stayed five years while building my next chapter. Sharing a home has given me a beautiful place to live on three acres of woodlands in the Los Gatos foothills. It has afforded me the chance to build two businesses, play and travel.

AirBnB

An online marketplace for vacation rentals, AirBnB connects "Hosts" (people with a home, room or couch to rent) with "Guests" (travelers.) Launched in San Francisco in 2008, AirBnB now has over 1,000,000 listings in 34,000 cities and 190 countries.

"AirBnB's fastest growing demographic in the world today is the 'Modern Elder,'" declares Chip Conley, self-identified Modern Elder and AirBnB's Head of Global Hospitality & Strategy.

"I recently stayed in the 3-bedroom home of an empty-nester couple who told me that becoming AirBnB Hosts has enriched their lives in two ways," says Conley. "First, the money they earn by renting their empty bedroom. Second, they have delighted in meeting people from all over the world!"



Chip Conley, Head of AirBnB Global Hospitality & Strategy, and Chris Kennedy, Age2Age Chief Innovation Facilitator, at the 2015 Aging2.0 Global Innovation Summit.

The Innovation Invitation

A recent report from the Urban Institute underlines the urgency for more senior housing of all kinds as cities realize their lack of preparedness for the impending "Senior Household Explosion." The report highlights the link between housing, health and overall well-being.

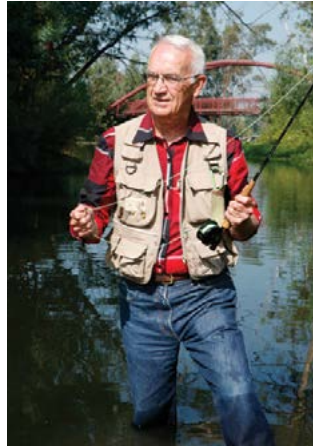
As baby boomers move through their 60's and 70's, many may re-examine the communal living styles of the late 20th Century to meet their financial and social needs; others might develop innovative housing options not yet widely used.

Chris Kennedy is the Chief Innovation Facilitator at Age2Age Consulting (www.Age2Age.com). Based in Silicon Valley, she helps people envision, design and launch age-friendly projects.

ASK LARRY

Time to Move?

Q: "What is a CCRC? What's the difference between an Active Adult and Independent Living Community? I'm looking to sell my home, bank the equity and rent from now on." —B.M.



A: I agree it's confusing. That's why in this issue we published our first annual Bay Area "Housing & Resource Guide." First of all, CCRC stands for Continuing Care Retirement Community. This type of community offers all levels of living: independent, assisted living, memory care and skilled nursing. You can live here forever. When needed, you can transition from one level of care to another. This is one of their strong selling points. Most CCRCs require a buy-in and charge a monthly service fee.

Active Adult and Independent Living communities are also confusing. Examples of Active Adult include *The Villages Golf & Country Club*, San Jose and *Rossmoor*, Walnut Creek both in the San Francisco Bay Area. Unlike Independent Living, in Active Adult communities, **you buy—not rent**—your housing, although rentals are sometimes available.

There is a Homeowners Association monthly fee in Active Adult communities which cover the cost of all the services and amenities including 24/7 gated security.

Q: My 87 year old mother needs some help around the house. Who do you recommend for Home Care? —C.L

A: There are literally hundreds (maybe thousands) of Home Care providers in the SF Bay Area. Most offer similar non-medical services at competitive prices. For starters, check out the Home Care advertisers in this issue of ActiveOver50. I know the owners personally and highly recommend them. You don't want just anyone taking care of your mother. Ask around. Do your homework first.

Got a question?

Ask me anything—email: ASKLARRY@activeover50.com. Or call 408.921.5806.

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Want to “Age in Place?”

By Saili Gosula, Synergy Home Care

“Aging in Place” is the desire of 90% of boomers and seniors today. The new generation coming into their golden years is highly accomplished, independent and strong-willed.

They do not want to be told where they are going to live. They’re not willing to move away from the home they created for themselves and their family. Yet, staying home alone without help is not safe or fun. This is where Home Care comes in. Having a one-on-one caregiver coming into the home enables a person to “Age in Place.”

A caregiver’s tasks are varied and customized to the needs of each individual person. Some only want companionship. Light housekeeping, personal care, meal preparation, medication reminders and transportation are very common needs to engage a Home Care agency. Care can be for short 3 to 4 hour shifts or round-the-clock or anything in between. It can be temporary (right after a fall, hospital stay, accident, surgery) or ongoing.

Why choose Home Care over other options? Besides the preference to “Age in Place,” Home Care usually is more cost effective than higher levels

of care as you pay only for the hours you use. You can be alone or with help from family the rest of the time. This also enables personal companionship, attention and flexibility in schedule and number of hours.

However, not all agencies are created equal. Home Care is not licensed in California so each agency chooses how they want to operate and there is no audit for fair, safe or ethical practices. This means that you need to take special care in selecting a home care agency. Your agency should fulfill this minimum set of requirements:

- Running background checks
- Verifying references
- Carrying general and liability Insurance
- Carrying worker’s comp insurance
- Hiring caregivers as employees
- Managing cases
- Communicating consistently

Hiring a caregiver privately or through a Registry (an agency that hires its caregivers as contractors and not employees) is not recommended. While it may seem more cost-effective at first, you’ll be responsible for:

- Paying all payroll taxes
- Medical bills or worker’s comp insurance
- Unemployment insurance
- Background checks
- Complying with all labor laws
- Managing cancelled shifts, vacations, employee dissatisfaction, unemployment claims, etc.

Sound like a lot of work? It is. But there’s good news. Home Care is going to be licensed in 2016. You can expect more consistency (and fewer agencies) by mid-2016. This should give you confidence that any Home Care agency registered with the State of California is fulfilling the basic set of requirements. Until then, understand your options, ask questions and get ready to find the caregiver of your dreams.

To learn more about Home Care, call Saili Gosula of Synergy Home Care at 650.703.6087.



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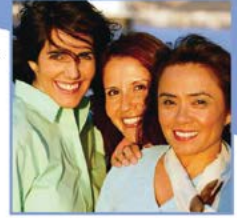
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Foreword written by Hardin L.K. Coleman, Ph.D.
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August 1, 2015 to September 15, 2015

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How to Enter

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■ We look forward to helping you navigate through the natural progress of aging by providing information, products and services so you can enjoy a healthier, longer and more active lifestyle.

So far, so good.



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"Globosity"

The New Global Burden

By Walter M. Bortz, II, MD

The World Health Organization recently reported on "globosity." It has doubled in the last 35 years, till there are now two billion persons worldwide who are recorded as overweight or obese.

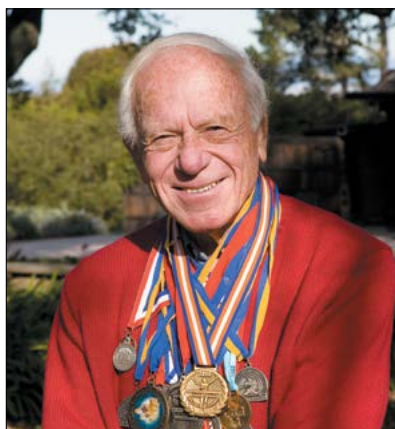
Over the entire globe, obesity kills more people than underweight, even in Africa. 40 percent of adults are affected.

Obesity is not just the jolly, chubby comedian. It is a killer. Type II diabetes is the principle risk, although a wide range of demerits accrue to this issue. And it is getting worse.

It is tightly tied to economic development. A century ago, under nutrition was the norm. Under nutrition makes people susceptible to infectious. This accounts for the fact that until now the infectious diseases were the principal global burdens.

TB, smallpox, cholera, plague, malaria, AIDS, etc. sent billions of people to early graves. But with spectacular gains in public health including safe drinking water, the infectious killers are in retreat.

Now the big killers are the chronic diseases in which obesity is a prime player. AND it is preventable.



This fact is reaching national attention. Michelle Obama is on board. It was reported that Singapore will not promote children in school if their weights are not in range.

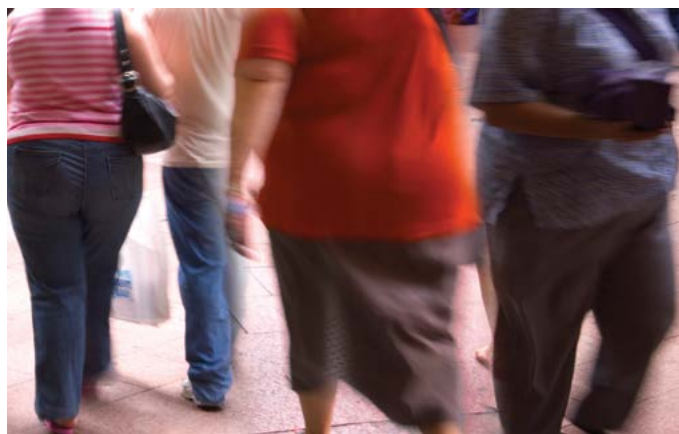
The Philippines started a sin tax to confront the epidemic of behaviorally driven assaults. Our genes haven't changed. Our behaviors have.

With the dollar cost of all of this in the trillions, it is urgent for all to address this new global health burden. It will not lend itself to a simple technical solution, a vaccine or a drug. That means that a whole culture shift of immense proportions is mandated.

Are we up to it?

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: DRBortz@aol.com.

Editor's Note: For more insight on how the body ages over time, Dr. Walter M. Bortz has written an excellent book on the topic: "Dare To Be 100." Available from Amazon.com.





“Cowgirl” Katherine Mankin exploring Big Bend

Big Bend National Park.

Big Country. Big Surprises in the Lone Star State

By Don Mankin

The last thing we expected to see on the lonely two lane black top in the heart of SW Texas was a Prada store.

Upon close inspection, we realized we were looking at an art installation, the first sign of the quirky avant garde art community in nearby Marfa. This was only the first of several surprises on our recent exploration of the wonders of – get this – Brewster County, TX, in a remote corner of a state better known for oil, BBQ and cowboys.

The main draw was Big Bend NP, the best national park most people have never heard of. It’s remote, almost 300 miles from El Paso, and huge, over

800,000 acres. The few people who make the effort to visit have its rugged beauty largely to themselves.

For the first two nights, we stayed at the Chisos Mountain Lodge (www.chisosmountainlodge.com), a sprawling collection of low-slung wooden buildings in a basin surrounded by sharp peaks and broad monoliths of red rock. On our first full day in Big Bend, we drove to Santa Elena Canyon at the far western edge of the park on an empty ribbon of road.

Along the way, my gaze wandered from the road to long, sweeping vistas in all directions and a lunar landscape of desert, canyons, mountains and wind- and rain-sculpted rocks.



We reached the Santa Elena Canyon parking lot about 9:30 a.m. It was empty and no one else was in sight. A short walk across a sandy beach took us to the edge of the Rio Grande. This shallow and narrow rio is not so grande by the time it trickles through Santa Elena Canyon. If we wanted, we could have waded across the 20 to 30 yards of knee-deep water to Mexico.

A steep narrow path winds into the canyon up from the beach. In just a few minutes, we were surrounded by rock walls and silence except for the burble of the water. We didn't run into any one else until we headed back down the path to the beach. The total length of the hike from the parking lot and back is less than two miles.

After lunch at the lodge, we went on the 5.6 mile round trip hike to the Window, a notch in a cliff at the end of a streambed high above the desert floor. The steep trail descends about a 1,000' alongside the dry streambed, then funnels through a narrow tree-shaded canyon to the Window. I inched up as close to the Window as I dared on the slick rock and could see the desert many miles away and almost 2,000 feet below.

The next day featured a horseback ride on state park lands adjacent to the national park. The horses, lunch and Armando, our guide, were provided by Big Bend Stables (www.lajitasstables.com/bbstables.html).

The scenery was provided by God, god, Yaweh, Allah, the forces of the universe, or whatever, depending on your beliefs. I didn't bother with that. I just gawked and hung onto the saddle horn for dear life.

Later that day we eased our sore butts onto bar stools at the Starlight Theater Restaurant (www.thestarlighttheatre.com) in the ghost town of Terlingua for tequila, chili, roast quail and Texas BBQ.

Terlingua is an interesting town, if you can call it that. It was a thriving mining town in the early part of the 1900s, then fell on hard times and abandoned in the 1940s. In recent years, it has turned into a refuge for artists, hippies, bikers, survivalists, itinerant river guides, 9-11 conspiracy theorists, snow birds, tourists and other free spirits, many of them living off the grid.

Terlingua is just down the road from the Big Bend Casitas (bigbendfarflung.com/lodging/) where we stayed for the next two nights, a definite advantage after an evening at the Starlight.

On our last day in the park, we canoed down the Rio Grande on a trip run by the Far Flung Outdoor Center (bigbendfarflung.com). It was a mellow, leisurely paddle down the shallow, slow moving river through canyons and desert.

The several hours on the river were broken up by lunch, a two-mile hike and a long soak in the historic hot springs on the river bank.

One of the canoes did get hung up in an especially shallow stretch of the river and overturned. The occupants walked a few feet to shore while the guides emptied the water out of the canoe. If they had walked the 10-20 yards to the opposite shore, they would have been in Mexico — illegally, of course, but it didn't seem like it would have been a big deal if they did. It was that kind of trip.



The morning sun begins to light up Santa Elena Canyon

I usually travel far for adventure – e.g., Asia, Africa, Antarctica and Australia. What a pleasure to discover someplace new, remote, quirky and scenic in my own metaphorical back yard.

Don and Katherine's trip was hosted by the Brewster County Tourism Council, www.blueskybigbend.com. For more information and photos, check out the blog on Don's website, www.adventuretransformations.com

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JOYCE HANNA-SMITH

Age: 80

Occupation: Associate Director of the Health Improvement Program, Stanford School of Medicine —exercise physiologist, nutritionist and health educator

Education: BA, MA, MS

Family: husband- Gerald, two daughters and their husbands, two sons from my husband and their wives and a total of six grandchildren

Residence: Atherton, CA

Photo: Harvey Gold



Out for a jog to stay fit

What is HIP?

We're part of the Stanford Prevention Research Center in the School of Medicine. Our primary work involves Stanford University faculty and staff but our programs are shared and utilized around the world.

HIP aims to create a culture of wellness and increase employee productivity by empowering individuals to be self-managers of their health. We provide health education classes, health assessments and screening, coaching and group fitness classes. We also advocate policies that support environments conducive to healthy lifestyle behaviors.

“There are many challenges but I think avoiding saropenia—loss of muscle mass—is a big one.”

Biggest health challenges facing older women today?

There are many challenges but I think avoiding saropenia - loss of muscle mass—is a big one. It's important to conserve enough muscle function to last out your lifetime. I'd like to see every woman over 40 doing some kind of resistance training. We lose 15

“Find something to do that you love—that gives your life meaning.”

percent of muscle mass each decade between 50 and 70 and 30 percent a decade after 70. That loss transfers over into bone loss contributing to osteoporosis, reduced metabolism and reduced quality of life.

These changes compromise our ability to lead an independent, active life. Strength training can slow and possibly reverse saropenia.

What are the best things we can do to enjoy a longer, healthier life?

Find something to do that you love—that gives your life meaning. For me, it's directing an exercise program for cancer survivors “Living Strong Living Well.” More than 1,800 survivors come through our program. Participants get stronger and feel more in control of their health and life.

Everybody needs to exercise, eat healthfully, optimize resilience and manage stress, get adequate sleep, (more important than many people think!) stay mentally alert and, of course, avoid smoking. All these things are behaviors that we have control over. They're not genetic. Becoming more compassionate and forgiving are also important goals to pursue for a happier and healthier life.

How do you change a lifetime of bad habits?

We focus on changing behavior rather than merely giving out information. We emphasize taking tiny steps, one after the other. We encourage making small specific, realistic goals and focusing on making new habits rather than trying to stop old ones.



Biking is one of Joyce's favorite things

Is too much "sitting" killing us?

Yes, I actually give a talk on "Beware the Chair." We sit more than any previous generation. The first problem with sitting is that you're not using much energy to do it, which makes it harder to maintain a healthy weight.

However, there is even a more serious problem with sitting too much which is based on the "physiology of inactivity" principle referring to what happens to your body metabolically with prolonged sitting. Your muscles, unused for hours at a time, change in subtle fashion and as a result, you're

"With prolonged sitting. Your muscles, unused for hours at a time, change in subtle fashion and as a result, you're a risk for heart disease, diabetes, certain cancers and other diseases."

a risk for heart disease, diabetes, certain cancers and other diseases.

Surprisingly, it's possible to be physically active yet highly sedentary – an "active couch potato!" Studies are showing that regular workouts, even though beneficial to your health,

do not counteract the bad effects of sitting. Exercise causes one set of (positive) changes in your body and being completely sedentary causes another set of (negative) changes. One does not undo the other. There are actually many things you can do

to avoid prolonged sitting. I have a standup/sit computer/desk at work and at home and here at HIP, we stand up during parts of meetings.

Anything coming from Stanford University to help improve the quality of life for older adults?

The Stanford Center on Longevity has a mission to redesign long life. The Center studies the nature and development of the human life span, looking for innovative ways to use science and technology to solve the problems of people over 50 in order to improve their well-being.

They deal with mind, mobility, financial security. Director Laura Carstensen, a psychologist, maintains that as people get older they usually become less stressed and more content!

How Do You Stay Fit and Active?

I started running in the 70s before the fitness boom started. I ran down

to the corner of my block and back. Then I ran down to two corners. Not too many people were running at that time, certainly not many women, and when people saw me they asked me what I was doing!

In 1978, I ran my first marathon. I ran San Francisco, Ave. of the Giants, Oakland, (twice) Napa, New York, (twice), Boston, Pikes Peak and Athens. Did a few mid-distance triathlons, too.

I ended up ranked 26th in the nation for my age group for the marathon. I have also climbed to the base camp in Mt. Everest, Kilimanjaro and Mt. Shasta.

A few years ago, I stopped running. I had run for more than 40 years and it was time to stop. Right now I keep fit doing high intensity intervals on the elliptical machine. It's certainly not like running outside in the sunshine and I miss that but I am able to exercise hard on a non-impact machine. I do a pretty hard strength training class

three times a week, bike and hike with friends and play golf with my husband. I used to play tennis but I had to give up something to get everything in and tennis was it.

"Why do you keep working at age 80?"

Directing an exercise program for cancer survivors and consulting with people to move to a healthy lifestyle help me feel that I'm making a little difference in people's lives.

In other to teach classes, I have to keep up with new research in behavior change, exercise physiology and nutrition. I like that motivation.

Also, I love working at Stanford, my alma mater, only 10 minutes from my home and the people I work with.

Retire? I don't know when but think I'll know when it's time.

FREE CANCER SURVIVORS PROGRAM

Joyce founded and directs with her colleague a 12-week small group program, Living Strong Living Well, designed for adult cancer survivors who have recently become de-conditioned or fatigued from their treatment and/or disease.

A Stanford program, it's offered at no cost to participants in the community in 13 Y's from San Jose to San Francisco. Certified Y fitness instructors trained by Stanford give personal instruction to the participants.

Over 1,800 participants have come through the program. Data shows a significant difference in fatigue, fitness, vitality and stress over the 12 week program. To learn more, visit LSLW.stanford.edu.





John Zilverberg, 102, Highmore, SD, won gold for bowling and hammer throw. He won silver in javelin, discus and shot put.



Pat Fukii, 83, Boise, ID, competed in the 50 & 100 meter, long and triple jump

102 Year Old Wins Gold at National Senior Games

50+ athletes inspire everyone, especially those 80+. They compete in sports mainly because it's fun, social and good for you. Research proves that exercise helps you live a longer and healthier life.

The oldest athlete at the National Senior Games in Minneapolis, John Zilverberg, won two gold and three silver medals in track & field competition.

Amazing for anyone, especially for someone 102!

Nearly 10,000 over 50 athletes from all over the U.S. participated in 21 events ranging from basketball to swimming to track & field. 100 men and women competed in the 90 to 100+ age division.

These athletes are some of the fittest in America according to a recent survey of 4,000 seniors. Based on a test created by the Norwegian University of Science and Technology, the study found that the actual age of participants was 68 while their fitness age was 43.

Which helps explain why older athletes are able to compete in sports at any age. In "fitness" or chronological years, they're actually 25 years younger than their actual age.

A 75 year old can literally have a body fitness of a 50 year old.

The National Senior Games is the largest multi-sport, qualified competition event in the world for men and women 50 and older.





Donna Gonzales, 73, Jackson MS, nabbed the gold in the 1,500M and 5,000M in race walking.



Edwina Dennis, 81, Chicago, tied for 5th place with her basketball team—the Colorado Combos.



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Estate Planning attorney Derryl Molina doesn't just draft wills and trusts. She works long and hard to make sure her clients get the benefits to which they are entitled.

Not only an estate planner, Derryl Molina is a "Full Life Care Planner." She helps with Estate Planning in the form of Wills, Trusts, Powers of Attorney and Advance Health Care Directives.

She's also devoted to protecting you from Elder Abuse and Fraud.

Trained to solve problems, Molina helps you plan for lifelong comfort and security, whether it's long-term care, Medicare, Medi-Cal, assisted living choices or simply how to choose appropriate agents for your durable powers.

Attorney Molina is a mediator who helps individuals and families resolve their conflicts.

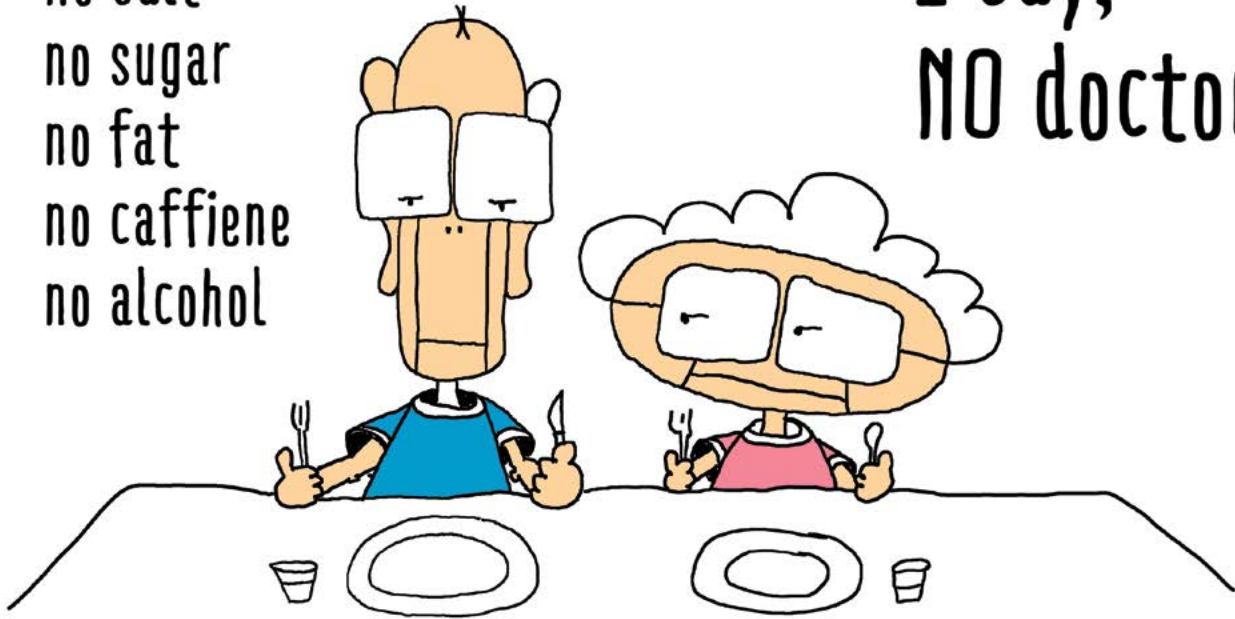
For more information, contact Derryl H. Molina at **408.244.4992** or email her: attderryl@comcast.net. Check out her website at www.fulllifecareplanner.net.

"Molina had a client who needed a financial adviser with skills in getting the impossible accomplished. When I researched Ms. Molina, I was instantly impressed. She had been quoted several times in articles in the local newspaper, The Mercury News. She came across as an advocate for those who really need someone in their corner."

— Rick L, San Jose, CA.

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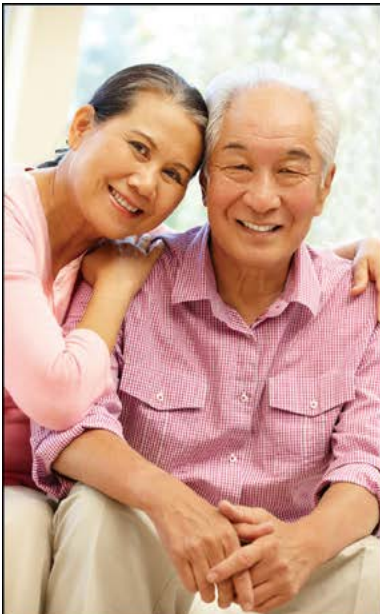
I say,
NO doctor



UNDER CARDIAC ARREST

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John Donaghue is the creator of "Under Cardiac Arrest" comics. Living in San Francisco, he is "Active and Well Over 50." To see more comics, go to UnderCardiacArrest.com



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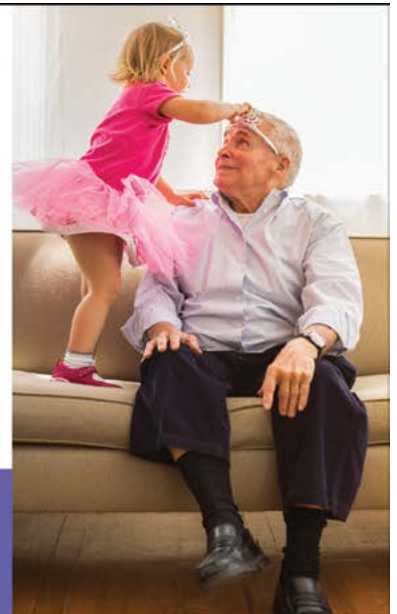
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– Janet F.

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