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Must Read

*“Better With Age:  
The Psychology of  
Successful Aging”*

—Alan Castel, Ph.D



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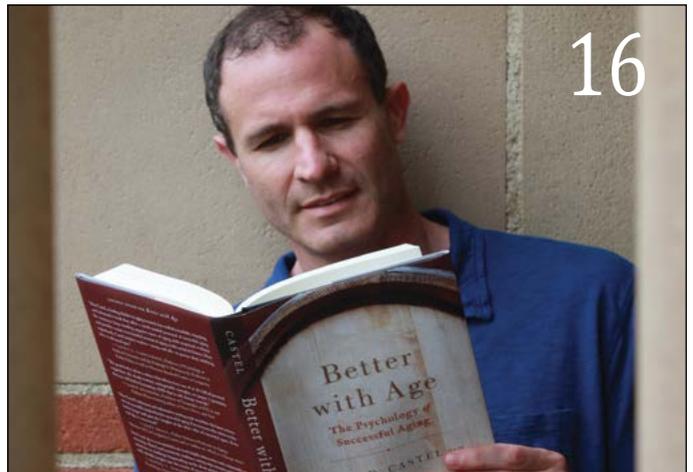
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## Publisher's Note



### Better With Age?

Is Dr. Alan Castel's new book *"Better With Age. The Psychology of Successful Aging"* an oxymoron?

What gets better with age? We're used to the myths of old age. Life is dreary-- you're washed up, done, depressed, sick, etc.

Turns out there are some real positives of aging for many healthy older adults including contentment, life satisfaction, self worth and even happiness.

Read the latest scientific research about the psychology of aging from Dr. Alan Castel. "Must read" is my recommendation. See page 16.

**As publisher of A050**, I've been waiting 13 years for someone— anyone—to introduce a "WOW" product for boomers and seniors.

The wait is finally over with the introduction of the new Apple Watch 4. Although not a product designed specifically for older adults, it has health & fitness features that could literally save your life such as a built-in ECG sensor to monitor your heart rate, rhythm and maybe even arrhythmia. If you fall, it automatically calls 911 and alerts your loved ones.

Some experts boldly predict that Apple's new health features could help revolutionize hospital and geriatric care. Cross your fingers.

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](mailto:larry@activeover50.com). **408.921.5806**.

**Cover Photo: Courtesy of Dr. Alan D. Castel**

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# More Than Just A Watch

## *It Could Save Your Life*

By Larry Hayes

**For years, I've been waiting for a "must have," WOW product for boomers and seniors.**

With the recent introduction of the new Apple Watch 4, the wait is finally over. It could literally save your life someday.

### Here's why:

- Heart and health tracking with a built-in ECG sensor to monitor heart rate and rhythm and possible arrhythmia. It has been cleared by the FDA for use as a medical device.

The ECG functionality could one day help diagnose conditions such as AFib (atrial fibrillation), a serious, irregular heartbeat condition affecting million of Americans, many of them older adults.

- Fall detection. If you fall, your smart watch automatically calls 911 and your loved ones and tracks your location for emergency assistance.
- Health & fitness detection including steps taken, calories burned and much more. In one glance, you can find out how active you are, check your heart rate, review your day ahead and more.



You can use the watch to listen to podcasts and music, to see third-party apps and more. Of course, it also tells the time!

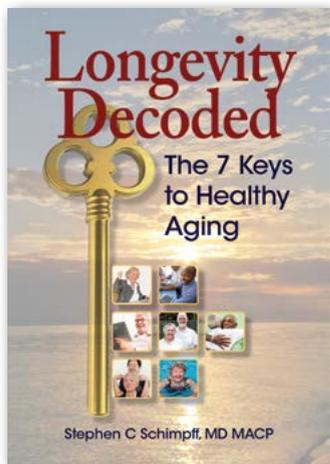
Some experts believe that Apple's new features could modernize hospital and geriatric care. Can't wait for more exciting features!

# Live Long & Healthy

By Stephen Schimpff, MD

**You can live a long and healthy life. There is no magic pill, injection, elixir or “Fountain of Youth” but you can achieve it with reasonably simple lifestyle modifications that cost absolutely no money. There are 7 “keys:”**

1. *Eating the right foods*
2. *Getting the right exercise*
3. *Reducing and managing stress*
4. *Improving the quality of sleep*
5. *Eliminating tobacco*
6. *Remaining intellectually engaged*
7. *Staying socially involved*



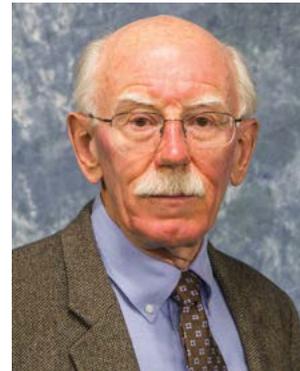
To understand how these keys can impact both your longevity and your health through the years, it is useful to understand a bit about how aging unfolds. There is an inexorable process that begins in early adulthood in which every bodily function begins to decline at about 1% per year. This is an average rate of decline; it varies from organ to organ, time to time and of course person to person but 1% is a good average to consider.

It is not appreciated at first because your organs and functions have enormous redundancy built in and because 1% per year is just not noticeable. But the decline eventually reaches a state where that organ's function is impaired enough to impact your daily living.

For example, bone strength declines ultimately leading to osteoporosis. Muscle strength is also declining as is balance function. The combination may mean that you lose your balance, your muscles are no longer strong enough to catch your fall and you hit the ground with a resultant broken hip. Similarly, steady cognitive decline leads to memory loss over time. Intestinal function such as absorption declines as does metabolism so that you need a nutrient dense but calorie light diet in order to get enough vitamins yet not too many calories.

Meanwhile, as aging progresses, the risk for developing complex chronic illnesses such as coronary artery disease, cancer, type 2 diabetes mellitus, rheumatoid arthritis or Alzheimer's disease accelerates. These are known as age prevalent diseases and many assume that they are just the inevitable result of getting older.

But in actuality, they are the result of how life was lived over the decades. For example, lung cancer is diagnosed, on average, at age 72 but it began with the teenager who went behind the garage to smoke that cigarette snatched from Dad's pack. A heart attack may occur at age 67 but the process that damaged the coronary arteries began long ago with diet, a sedentary lifestyle, uncontrolled chronic stress and inadequate sleep



– all leading to inflammation in the heart's blood vessels.

The aging process cannot be stopped and diseases cannot be entirely prevented but with modifications of lifestyles, the rate of decline can be significantly slowed and the risk of developing a chronic illness can be greatly reduced.

Consider that with lifestyle modifications you can slow the rate of decline from the usual 1% to say 0.75% or even more. That may not seem like much but it is a 25% slower rate and, if you start when you are relatively young, the benefit will grow.

Of course, you can do the opposite and actually speed up the decline with non-attention to the 7 keys. But it is never too late to get started no matter what your age today. Do it now.

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*Stephen C Schimpff, MD, MACP, is a quasi-retired internist, professor of medicine and public policy, former CEO of the University of Maryland Medical Center and author most recently of Longevity Decoded – The 7 Keys to Healthy Aging. To learn more, go to: [medicalmegatrends.com](http://medicalmegatrends.com).*

# “Amazing Little Watch”

By Steve & Eva Aber



Eva and Steve Aber

**I used to be an Apple mobile technology skeptic, in particular, an iPhone skeptic. I had a Motorola Startac flip phone forever and didn't see the need for another cell phone company.**

Until I was talked into buying the new iPhone. I was told you wouldn't regret it and I didn't. The same sentiment applied when the first Apple iWatch was introduced. Does the world really need another watch company? I thought no but couldn't resist the temptation to try out the impressive feature list so I went ahead and got one.

For about a month now, I've been wearing my Apple iWatch version 4. My experience so far is similar to the one I had when I got my first iPhone, that is, being amazed at discovering cool feature after cool feature.

One of the first things that surprised me was how easy it is to see the tiny screen. You'll still need to put on your reading glasses but the resolution is crisp and bright. The sound and audible features came next.

Eva, my wife, phoned and asked, "honey did you get your new iWatch yet?" I lied (in the interests of making sure the test was authentic) and answered, "I'm on my way to get it now." When I told her I was actually talking with her on my new iWatch, she thought I was talking on my iPhone. That's how clear and loud it sounded.

I text messaged Eva using the voice to text feature which worked flawlessly. You can also enter text by using your finger to draw text symbols. I need to work on this handwriting thing because it does take practice.

The features that I wanted to make sure worked, according to all the hype, were personal health, safety monitoring and tracking.

When I lied to Eva I noticed that my heart rate increased so I know the heart rate monitor works well. Other highly anticipated iWatch features like the ECG and fall detection are a work in progress.

But the feature that I was really looking forward to testing was location tracking. I asked Eva to see if she could find me using her "Find Friends" app on her iPhone.

"You're at the golf course, aren't you?" she asked. She was right and up went my heart rate. I did all of this without having to have my iPhone with me.

This device is the first wearable that I have worked with that does have the ability to significantly help seniors and even save lives. If you're a small team like a couple or family living at home or a larger team such as a seniors community where there are vulnerable residents at risk of falling or wandering, you should take a serious look at this amazing little watch.

---

**Steve and Eva Aber offer free consultation services on retirement options including senior housing and aging in place. To learn more, go to [aberteam.com](http://aberteam.com).**

# Facing Surgery. Afraid & Alone

By Carla Griffin

**I knew that something was wrong with my hip in January. I went to many doctors and was told that I had “bone-on-bone” caused by arthritis but no one said how bad it was. Or that I should have a hip replacement.**

Besides living alone, I don't have any family in the San Francisco area. Plus I needed to work so I just continued to hobble around—praying that the pain would go away. It didn't.

In late July, I was finally referred to the Bay Area's best joint replacement surgeon and he wanted to do surgery as soon as they could work me into his schedule.

That is when the FEAR set in! I didn't know what to expect since I had never had surgery before. Then I fell—which put me into a hospital bed in my living room for four weeks while I waited for the surgery.

During this waiting period, I had many medical equipment pieces brought in to assist me. But I still needed to hire someone to come in every day and make my meals as I could no longer lift anything.

On the day of the surgery, a friend packed a bag for me and I was taken out in a wheelchair to a waiting car and off to the hospital. Lucky for me that my fear “blocked out” all that happened at the hospital including surgery.

I woke up the next morning in the Joint Replacement ward at Good Samaritan Hospital in San Jose, CA with nurses and the doctor at my bedside.

They said it was time to “get up and walk.”

I did it slowly and to my surpris—no pain! Then off to physical therapy for an hour. Since I had lost so much strength during the four weeks leading up to surgery, I was slow but doing it.

Every day, I developed more strength and yet, I didn't want to go home because I was afraid to be alone and still not strong enough to take care of myself.

Upon the advice of my doctor, I was moved to *The Terraces of Los Gatos*' skilled nursing facility for seven days. The physical therapists, occupational therapist and the nurses were outstanding. By day seven, I was ready to go home and begin living again.



But my treatment wasn't over. ProHealth Homecare came the day after I was home. A nurse and physical therapist worked with me for two weeks before I was released for out-patient therapy at Silver Creek Physical Therapy for six weeks since I was driving again.

While at *The Terraces*, however, I went into a depression and that continued well into my physical therapy with Silver Creek. Once my energy returned, the depression left!

Today, I'm doing extremely well and have enough strength back in my hip to return to my Pilate Reformer classes that I have enjoyed for many years.

Looking back on my experience, I would definitely do hip surgery again and sooner—without the fear and apprehension experienced before.

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**Carla Griffin is a realtor broker working out of The Villages Golf & Country Club in San Jose, CA. She can be reached at 408.274.8766. Carla@BandARealtors.biz.**



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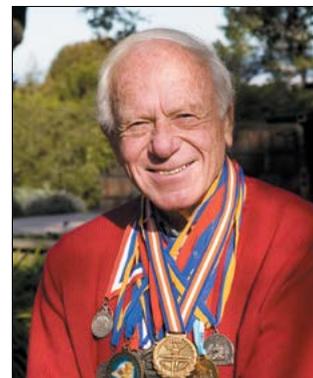


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# Can Google Solve Death?

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](http://walterbortz.com) or email: [drwbortz@gmail.com](mailto:drwbortz@gmail.com).*



**Not every question that the human brain can conceive of has an answer. Not every problem that we confront has a solution.**

Five years ago, *TIME* Magazine ran a cover story: "Can Google Solve Death?"

Obviously the subject engendered huge response. The editor of *Newsweek* sent a reporter to interview me about my reaction to the story.

Google has committed much intellectual and financial capital to the general area of life extension. They have created an entire division entitled *Calico* that is charged with chasing down the many adjacent domains. It is heavily concentrated on the effort to find the longevity gene.

I have attended dozens of meetings and read hundreds of papers on the topic. It has immense societal implications.

Unfortunately it has attracted more than its share of hucksters



to its pursuit because it has gigantic commercial implications.

The lure of a magic elixir for longevity has seduced the naïve into wild speculations.

However, the brute truth is that immortality today remains as illusory as it was when Ponce DeLeon chased his fantasy.

Long life results not from what we are made of or what potions we consume but from what we do. A succinct summary goes: "since what we are is what we do and when we don't, we aren't."

Use it or lose it! Technology will not supplant perspiration.

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Competing against the best 55+ 7.0 teams in America, the Sunnyvale, CA team finished 2-2—10th out of 17 at the USTA 2018 National Tennis Championships in Orlando, Fl. Back: Larry Lessler, Ken Hammer, Larry Namekata, Karl Schmidt, Steve Olson, Gary Zellner, Chris Pass, Richard Schoenfeld. Front: co-captain Larry Hayes, captain Robert Brown. Not shown but played at the Nationals: Tony Lee, Paul Kutler, Richard Primerano.



# To Live Longer, Play Tennis

Dust off your racquet!

Recent studies show that playing tennis could add 9.7 more years to your lifespan—Mayo Clinic Proceedings, September 2018.

People who combine exercise with their social lives are at an advantage over solitary exercisers such as cycling, swimming, jogging or gym exercise.

Research found that team sports are the best physical activity for mental health exercising alone. And more enjoyable, too.

### Why tennis?

“Tennis is intensely interactive,” said Dr. James O’Keefe, a cardiologist at Saint Luke’s Mid-America Heart Institute. “It’s just a very natural way to emotionally bond with other people besides getting your exercise.”

“Our social connections are probably the single most important feature of living a long, healthy and happy life.”

**Editor’s note:** Adapted from a Walgreens booklet on Longevity that appeared in *Time* magazine 2018.

# ASK LARRY

## “Whom To Believe?”

**Q:** *After complaining of a sore shoulder for many months which prevented me from playing tennis, my doctor advised me to stop playing and go see a physical therapist. My PT gave opposite advice. Continue to play tennis because X-rays revealed no structural damage or a rotator cuff injury. Play or not? Whom should I believe?”—BM*



**A:** Listen to both but the final decision is yours to make. No one knows your body better than you. You are your best doctor. If you experience pain playing, then stop. Otherwise, get back on the tennis courts but continue with your PT treatment. I strongly believe in PT.

**Q:** *Which is better when scheduling a physical exam? See your doctor first, then take your blood work? Or the other way around?”—KZ*

**A:** For years, I did my annual physical first, then the lab tests. A friend does the opposite. Blood test first, then sees his doctor. He is right. Makes better sense to do the lab work first, then you have something to talk about with your doctor.

**Q:** *I'm a 65 year old woman about to undergo hip surgery. I've never had surgery before or even been in a hospital. Is it normal to be afraid?”—ST*

**A:** Absolutely normal AND scary for anyone. Any surgery has some danger associated with it but unless you're having brain or heart surgery, the risks are usually low. Discuss your fears and concerns with your doctor and surgeon-- beforehand. Also check with others who have had a similar operation and learn what to expect.

### Got a question?

Ask Larry anything. Email: AskLarry@activeOver50.com or call 408.921.5806. Ask Larry is written by Larry Hayes, CEO/Publisher of ActiveOver50.

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# Only Constant Is “Change”

By Evelyn Preston



**All things change...and looking back... seniors can prove it.**

**Think jets, computers, cell phones! 2018 taxes will also prove the point financially as new provisions kick in, especially for our high tax state.**

The older we get, the more aware we must be—new rules and regulations can both affirm and affect investment decisions and retirement plans. From interest deductions to estate taxes, from capital gains to 401Ks, legal changes may impact our bottom line!

**Q: I'm in my mid-50s and wonder if it's a good idea to convert some of my Traditional IRA to a ROTH to avoid taxes at retirement.**

Age is definitely an important factor! Studies have shown that by the 40s, it may be a wash between staying put (with presumed lower taxes in retirement) and paying higher taxes on the IRA's conversion amount (but no taxes paid on withdrawals.)

IRA expert Ed Slott and others advise caution when considering a ROTH IRA conversion. How long can funds grow until needed? How much income will you have in retirement? It's all part of the conversion equation—and can be a costly—or cost-effective change.

**Q: Besides age and time, what else matters before opting for a ROTH?**

A: Because taxes are paid at the time of conversion, you need liquid cash; it's unwise to pull tax dollars from the rollover funds themselves. Also, “stealth taxes” may kick in if you lose tax benefits due to suddenly having a higher income in the year of conversion —i.e: losing low-income tax breaks, certain business deductions and write-offs for extra medical expenses or having higher Medicare costs after age 65.

Also, the shifting sands of Congressional action may enter into the conversion conundrum: Will the Government tax future ROTH payouts? Limit the size of retirement funds? Accelerate withdrawal timelines? The future's unknown

**Q: Money Lady columns have reviewed most financial areas including savings, vehicles, retirement options, housing, taxes, trusts and insurance. Besides specifics, what's some good general advice as we seniors age?**

A: Time flies by so swiftly! I can't believe how many older spouses—mainly women, but not always—remain in the dark as to their family's financial life. I constantly hear: “My husband takes care of everything; I just can't understand money stuff; I make the money, my wife spends it; I think we have some savings but I'm not sure how much.”

To avoid outright fraud and elder abuse and to save time, money and grief, it's essential to share financial and end-of-life information with spouses and children.



I've pushed this before but as laws grow more restrictive and costs escalate, financial togetherness is a must. Here's some old and new “action items” to implement for senior saving, security and serenity:

+ **End of Life:** Besides a Health Directive, decide on cremation societies or funeral/mortuary/cemetery choices. What a huge savings and final gift to children when arrangements are settled and paid for in advance.

+ **Estate:** Aretha Franklin avoided “bad omens” or was “too busy” to create a living trust, legal will and disposition of her assets; same for Jackie Kennedy and many other large and small estates. So...there goes the money for attorneys, probate, taxes... and here comes survivors' ill will.

+ **Assets:** Dole out (on paper) the “real stuff” (jewelry, silver, art), and figure out financials (IRA and insurance beneficiaries, property heirs, bank co-trustees, executors); include on-line information. Ask yourself: What would I do, whom would I contact if my spouse died, had an accident, was incapacitated, if the children had to take over unexpectedly, if we lost our house or our health?

Like good scouts, let's be prepared for change and ensure that those golden years will preserve our lifetime assets as well as enhance our lives.

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



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# Alan D. Castel, Ph.D

**Age:** 42

**Born:** Born in Denmark, raised in Canada and now a full-fledged Californian

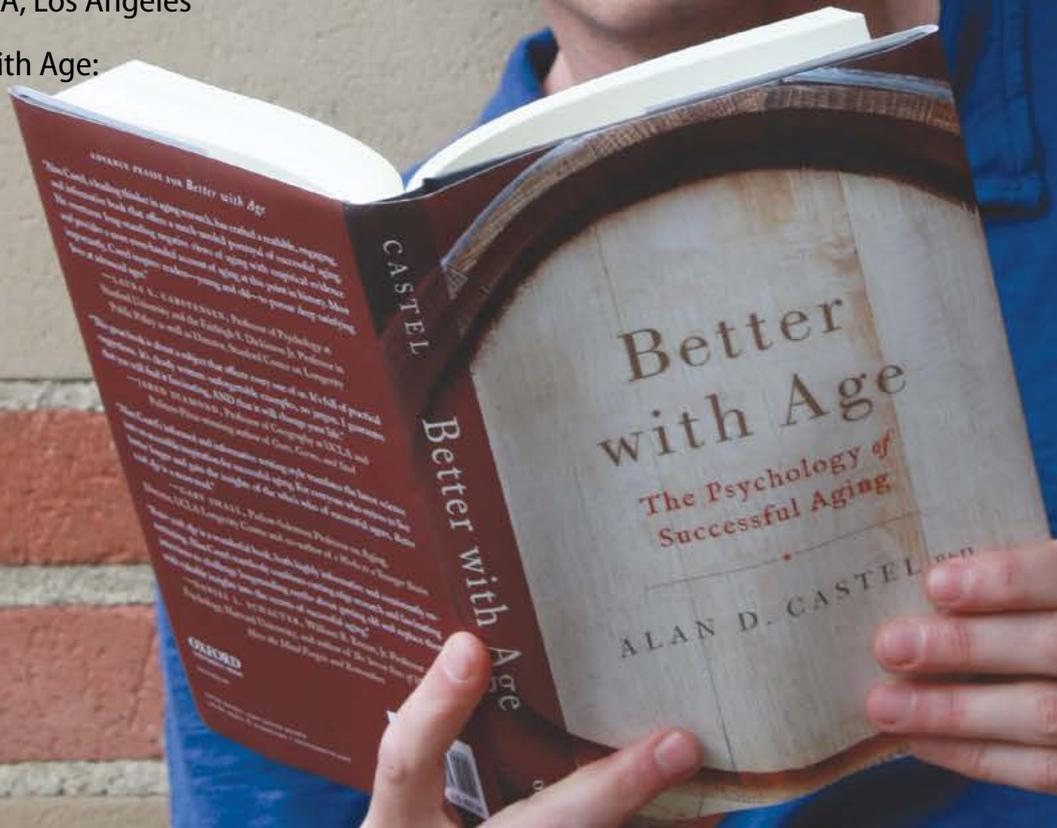
**Education:** Ph.D. from the University of Toronto

**Marital Status:** Married to an incredible woman with three wonderful children

**Occupation:** Professor of Cognitive Psychology at UCLA, Los Angeles

**Author:** "Better with Age: The Psychology of Successful Aging"

**Residence:** Los Angeles, CA

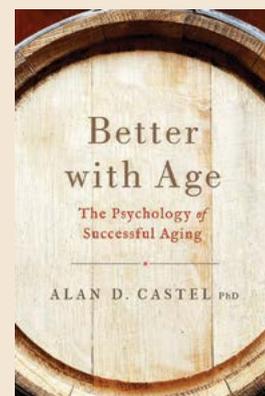




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*“Find who and what you love and have balance in your life”*

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**Q: What messages are you trying to communicate in your new book: “Better With Age. The Psychology of Successful Aging?”**

Many people think about aging in negative ways and there are certainly challenges as we get older. But in many ways, life can be very satisfying, especially when we reflect back on our lives, what we have done and our family connections. Successful aging can be accomplished in many different ways and sometimes we need role models to show us just how good life can be after 60, 70 or 80. I interviewed many interesting older adults (such as Jack LaLanne, Bob Newhart, Maya Angelou and John Wooden) and they all were enthusiastic and inspiring role models of successful aging.

**Q: What gets better with age?**

While we may seem more forgetful (this can happen after the age of 20!), in many ways we adapt to the changes as they happen and can focus on what is important. My research at UCLA has shown that older adults are more selective about what they try to remember and this can be very beneficial as we are often overwhelmed with information and to do lists. Our perspective in life may be better. Older adults often can use experience and wisdom to navigate life in ways that younger people are not yet familiar with and I think these skills can be critical when we reach midlife and older age.

**Q: What are some common myths of aging?**

Some people think old age is dreary or full of depressive thoughts but if you are healthy and active, then this often isn't the case at all. Many older adults report high levels of life satisfaction, feel busy and stay active, feel more confident about one's self (greater self-esteem and less self-conscious), have better emotion regulation, have a more balanced perspective and are curious to learn or focus on things that are interesting. While habits may be more pronounced and predictability is important (we might like going to the same restaurants), often as we age we are interested in learning new things or travelling. Lifelong learning is a part of successful aging and we never stop learning just because we aren't in school.

**Q: Are older adults happy?**

It really depends on how you think of happiness. Life satisfaction can be better in older age and older adults often report higher levels of day-to-day happiness compared to college-aged students but it likely is a different kind of happiness in older age. Often older adults will focus more on positive things in their lives, whereas younger people may worry more and fret over important life decisions. Surprisingly, middle-age seems to be a low point in terms of happiness which could be for a

number of reasons but it is nice to know that it can get better!

**Q: Is there decline in creativity as we age?**

In many ways, creativity can blossom as we age. We might view the world in different ways, appreciate different perspectives and also see novel connections. At the same time, we may care less about what others might think so we are more likely to engage in creativity, whether it is when gardening, writing, painting or playing music. As a different and practical example, the pilot “Sully” Sullenberger, then age 58, heroically





carried out an emergency landing on the Hudson River and had to use skill, courage and “high-pressure” creativity to do something that no one has done before.

**Q: What is an active lifestyle?**

Being active can involve different things but it doesn't necessarily mean we are constantly in a rush. Being active also means having balance, in terms of doing things we enjoy, being around people who are important to us and finding time to stay busy with what is important to us. An active lifestyle could involve some level of physical activity (such as walking and dancing) with social connections (meeting friends or professional colleagues) and also some cognitive stimulation (reading, music, travelling). Many people say they feel that retirement allows more time to do what they really want to do without the

stress of a packed schedule of things they don't really enjoy.

**Q: Is Alzheimer's disease on the decline?**

The number of people who have Alzheimer's disease is projected to rise; perhaps simply because more people are living longer. However, some studies suggest that there actually is a decline in the proportion of people who are getting the disease, compared to a few decades ago. This decline could be because people now have higher levels of education and do things in their lives that can help prevent or delay the disease such as walking, eating better and being socially connected. Since there is no cure for Alzheimer's disease, what we do earlier in our lives, and the habits we develop, can help protect us from dementia in older age.

**Q: Why is loneliness the scariest part of retirement?**

Many people don't realize that when they retire or move, they leave behind a large social network. Even just occasional small talk at our workplace can be an important part of being socially connected. I think there is some stigma associated with saying you are lonely so people might not talk about it, making it a “silent” issue. Family, friends (and even pets) can help but often people need to have regular interactions that make them feel valued or understood—sometimes just being a regular at a coffee shop, library, volunteer group or exercise class can be a great way to stay connected.

**Q: Is walking the best medicine?**

Walking is good for both your body and your brain. One study found that

people who walked three times a week for 40 minutes showed an increase in the size of hippocampus (a key brain area involved in memory). This part of the brain typically declines after the age of 50 so an increase means improved brain health and better memory. Also, we start to lose muscle mass and strength after age 30 so weight training is needed to help muscles grow, improve bone health, and lifting weights can also improve memory and brain health. So despite the belief that crossword puzzles or eating blueberries can help our brain stay healthy, exercise is the best medicine and it is free!

**Q: What are some of the best ways to keep sharp?**

Staying active, trying new things (having some variety) and walking seem to be the keys. It is also important to do balance training (try standing on one leg for a few seconds) as falls are what often hospitalize people after the age of 50. You don't need to go to a yoga class to do balance training. I practice it every morning when I am brushing my teeth (standing on one leg for 1 minute and then switching). I probably shouldn't multi-task but it is a routine that I have started and I notice that my



balance has improved—most people don't notice poor balance until they have had a bad fall.

**Q: Are attitudes changing about aging and older adults?**

Our Western culture doesn't value older age the way other cultures do and I hope that changes (especially as I get older!). Our own attitudes about aging do influence how we age so if you think positively about what can happen as you get older, then you might be active and healthier and you might live longer. That is one message in my new book "Better with Age: The Psychology of Successful Aging". I hope reading about inspiring older adults and the latest research on successful aging can show people at any age what to expect, and hopefully enjoy, as we all get older.

**Q: What do you think are the secrets to health and longevity?**

The famous UCLA basketball coach John Wooden told me the two most important things in life were LOVE and BALANCE. Find who and what you love and have balance in your life, both mentally and physically. I think these can lead to a healthy and happy (and hopefully long) life. He lived to age 99!

# GET THE FACTS ON REVERSE MORTGAGES

By Larry Hayes

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**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.**

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**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.

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*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



# Why Live In An Adult 55+ Community?



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

## **Q: Where is it?**

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

## **Q: Why do you live there?**

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

## **Q: What kind of housing is available? Prices?**

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

## **Q: Things to do?**

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

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

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*To learn more about this 55+ resort-style community in San Jose, contact Carla Griffin, B & A Realtors.*  
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## Bountiful Belize

*By Don Mankin*

**My inflatable kayak hung for a split-second on the lip of the 12-foot waterfall before plunging into the churning waters below. This was the first of dozens of waterfalls, pour-overs and twisting rapids I paddled over or through during the final three days of my recent trip to Belize.**

My trip, hosted by Island Expeditions ([www.islandexpeditions.com](http://www.islandexpeditions.com)), began with a very wet boat ride to Glover's Reef, an hour or so from the funky beach town of Dangriga. Waiting for us on the beach were big comfy tents, a bar and restaurant, lots of palm trees swaying in the stiff breeze (more on that shortly), and a spanking clean compost toilet a minute away (or less, depending on urgency and speed).

The weather was cloudy and windy but I sort of appreciated the break from the unrelenting sunshine of Los Angeles where I live. The wind-



whipped palms added an element of drama to the picture of paradise.

We were able to get out in the afternoon for an hour or so of drift snorkeling beyond the reef, though the clouds above and the murk below, stirred up by the winds and waves, did not make for great snorkeling. But the slow drift over the reef more than made up for the muted color of the fish and coral.



The wind roared that night, stirring the water up even more so I spent most of the next day reading, napping and hanging out with the guides, staff and several of the other guests “marooned” on the island. After several days of packing and traveling to get here, the forced indolence was more than welcome.

Next day, the weather turned glorious so we took the kayaks out in the lagoon to Jesus Island, a sandbar just below the surface of the water. To the observer, someone walking on the sandbar looks like they are walking on water, ergo the name. I adapted my white boy shuffle to the circumstances to avoid stepping on stingrays buried in the sand, demonstrating that Jesus wasn't the only Jew that could walk on water.

We then put sails up on the kayaks and made our way serenely back to the beach.

The final three days of the trip took us south to the Moho River near the border with Guatemala for the beginning of our three-day paddle through the jungle in inflatable kayaks.

Within a minute or two of launching our kayaks, we encountered our first pour-over, then several more in rapid succession. Several of the pour-overs were higher than the length of the kayaks. After pausing for an instant on the edge of the drop-off, the kayaks plunged nose first into the water, engulfing its occupants in a huge splash. It's like the best possible amusement park ride, but instead of hordes of screaming people and metal towers and contraptions, it was just us, whooping and laughing in the middle of the jungle.

On the first two tries, I ended up bouncing out of the kayak into the warm water. Then I got the hang of it by grabbing the straps that held my seat. After those

first two dunking's, the only time I ended up in the water is when I wanted to.

We paddled and plunged for a few hours before pulling into camp, a large flat, open area with lots of space for our tents, kitchen and “living room” furnished with sofas made up of our overturned kayaks. I set up my tent and changed into dry clothes, then plunked down on one of the overturned kayaks within arm's reach of the bottle of rum that our guides had thoughtfully brought along. I leaned back on the makeshift sofa and sipped the rum straight while they made dinner.

The night was quiet except for the howler monkeys that woke us up at 2 am with growls and screams like creatures from a Grade B horror movie.

The next day was pretty much the same, a peaceful float down the river through thick jungle until we heard the sounds of rushing water ahead. Then the adrenaline took over as we dove nose first over the waterfall into the water. Invariably we ended up wet and laughing on the other side. I can't remember the last time I had this much fun sober.

We saw no one else the entire trip. The only sign of “civilization” was the occasional clearing for a farmer's field just behind the fringe of trees and bushes lining the banks. The only sounds, besides the rushing water, were the birds (cormorants, herons, eagles, buzzards, among others) and howler monkeys. We never saw the monkeys but we did see lots of iguanas in the trees overhead. At one point, one of our guides grabbed an iguana that had fallen from a tree into the water and held him long enough for a few photos.

The last night of the trip was spent in a hotel room near the airport with showers, flush toilets and Wi-Fi. No winds, howler monkeys or waterfalls to keep me up. It was my worst night of sleep the entire trip.

*For more information and photos go to the blog on Don's website, [www.adventuretransformations.com](http://www.adventuretransformations.com).*

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SPOTLIGHT ON

# Dee Bustos, 40 Founder/CEO Care Indeed



**Q: What motivated you to come to America to launch a home care provider business?**

I was hesitant to move to the United States at first, yet I always wondered what it would be like to live in a foreign land. When I first moved here, I worked as a waitress for a few months and then as a live-in caregiver at a retirement community in Los Angeles. I started Care Indeed to prove something to myself. I am not one of those who immediately recognized their purpose.

Caregiving proved to be challenging at first. For ten months, I helped my client achieve a better quality of life—something close to what she used to enjoy. We developed a relationship that was filled with trust and appreciation. Caring for someone made me realize that someone's well-being could depend on me and that I could fulfill that role. This experience was profound. After

my client passed away, I joined my parents in Palo Alto, CA and worked as a case manager at a home care start-up. I was fortunate to have been trained by the best in the home care industry. I knew that I was ready for something bigger and that meant starting my own company.

**Q: Running any business is daunting and challenging to say the least. Made more so by the recent new California state laws governing home care providers. How are you succeeding while others fail?**

Care Indeed strictly complies with home care laws.

My caregiving experience enables me to know what it feels like to be a caregiver. As a nurse, I understand what a client needs. My work at the home care start-up gave me

an opportunity to learn the business, especially its operations. In a growing company, we think about growth, scalability and efficiency. Yes, those are very important but building authentic relationships with people is equally important. Our organization consists of people; it is people who support our growth. Sustainability will be compromised without authentic relationships with people.

**Q: The Bay Area is one of the most expensive places to live in America. How are you able to attract workers (caregivers) when many can't afford to live in the area?**

As they say, "Out of sight, out of mind." I have always utilized print and digital ads to get the word out about our need for caregivers. We have also tried TV ads. If you have been to one of our offices, you will notice that you can easily find us because of our signage.

We generate buzz for our company by becoming a member of various Chambers of Commerce, home health care organizations and professional affiliations.

Our employees have been our biggest source of referrals. We have taken advantage of word-of-mouth advertising in this regard.

**Q: Apple recently introduced its latest "smart watch" which offers life-saving healthcare features and promises to help revolutionize the industry. How are you using technology in your business?**

Yes, I see smart home devices that help seniors. At Care Indeed, we utilize Customer Relationship Management software to manage information—inbound or outbound. We recently partnered with a virtual reality

company that is transforming the way organizations train and develop their people. Our goal is to provide the most competent training possible.

**Q: Your advice to women today on starting a business?**

What motivates you to do something beyond monetary rewards? My goal is to offer our seniors an environment where they can age gracefully while living life fully.

Do something you are passionate about. As a home care provider, I am given the opportunity to allow both clients and caregivers to have quality of life; this opportunity has been one of my greatest joys in life.

I recently read *Good to Great* by Jim Collins. Put the right people on the bus. If you are in the business of caring, hire people who have a heart for service. They are the ones who can help you create a great story for your business.

Richard Branson said it best, "Take care of your employees and they will take care of your business." Last June, we got Great Place To Work certified and on September 27th, we received confirmation that we ranked second in the 2018 Fortune 50 Best Workplaces for Aging Services' At-Home-Care Category. This recognition could not have come at a better time...during our 8th anniversary.

Be kind. It is a habit that paves the way to a happy life. Doing good for others can also do good for you.

To learn more about Care Indeed, call 650.328.1001. [careindeed.com](http://careindeed.com).

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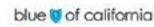
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