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SPECIAL HEALTH & INNOVATION ISSUE



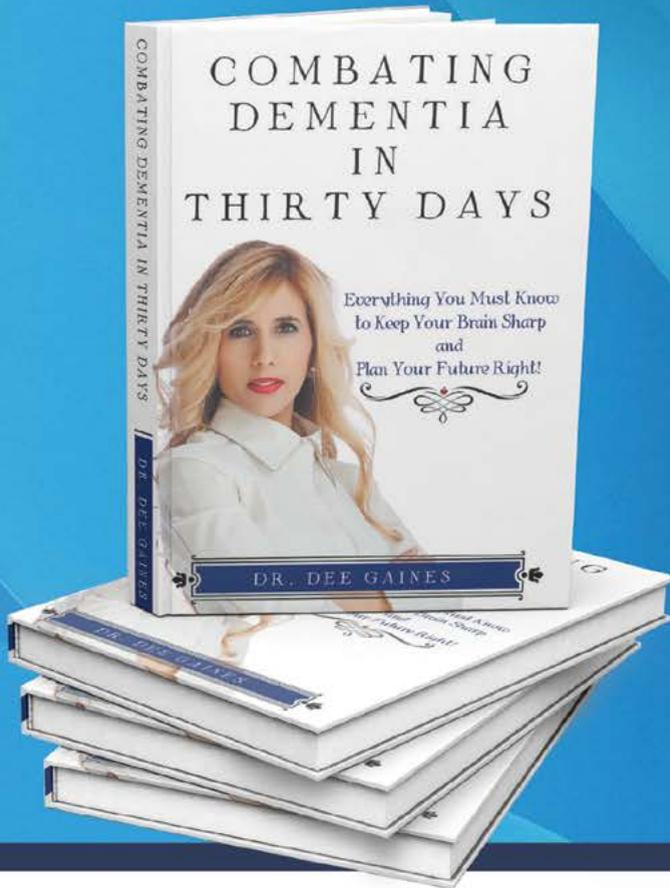
Jo Ann Jenkins CEO of AARP

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Inside:
Younger Next Year
Reducing Loneliness With Robots
Is Telehealth the Future?
Staying Sharp After 50

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Publisher's Note



Is a Robot In Your Future?

Loneliness is a serious problem among many older adults and can lead to depression, dementia and death. Because there aren't enough caregivers for older adults, "companion" robots are being developed to help combat loneliness and isolation.

Intuition Robotics's new product Elli-Q is designed to keep older adults active and engaged with family and friends. Of course, robots will never replace "humans" as caregivers but they can help make us feel less lonely.

To learn more about what's coming soon, read "*Reducing Loneliness With Robots*" by Keren Etkin, page 6.

"*Younger Next Year*" is a fascinating wellness and longevity book that I fully endorse. It reinforces my belief that there are things you can do **right now** to live a longer and healthier life.

Easy and entertaining to read with stuff that we all know but need to be constantly reminded about. Check it out, page 8.

Meet "*Baja Bev. Hooked on Fishing.*" Fishing is not an "old guys" thing anymore. Women are taking up the sport in droves but how many women or men can claim to be "commercial fisherpersons?" Not many since commercial fishing is one of the most dangerous jobs in the world. Read how "Baja Bev" got hooked on fishing and became a commercial fisherperson, page 30.

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

Cover photo: Timothy Greenfield-Sanders

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Health & Innovation Guide

The Robots Are Coming!



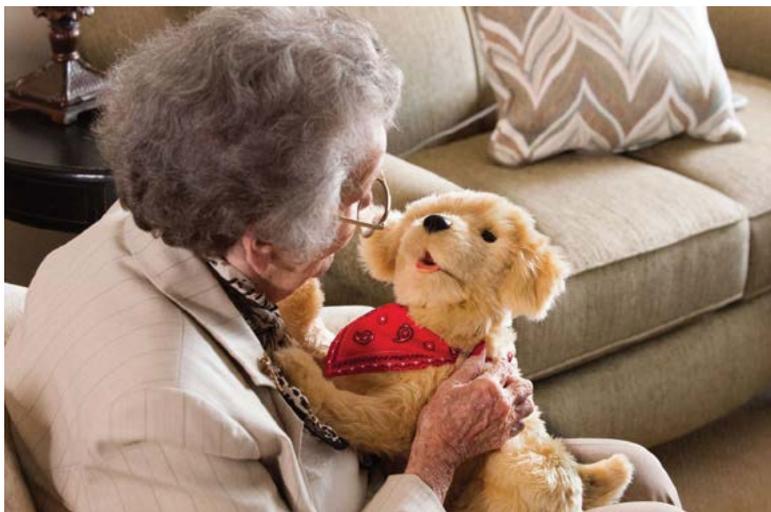
Don't laugh. They are here! And many more on the way.

- Service assistant robots
- Concierge robots
- Therapeutic robots
- Social companion robots

Our healthcare system is complex and rapidly changing. We hope you'll find the information in this special "*Health & Innovation*" issue useful and interesting. Your suggestions and comments are always appreciated.
— *Larry Hayes, A050 publisher*

Reducing Loneliness With Robots

By Keren Etkin



The world's population is aging faster than ever. In some countries, like Japan, 60+ year olds already make up one third of the population. Considering the decrease in birth-rates in recent years, this means we have a demographic time-bomb ready to explode.

There simply aren't enough younger adults to care for older adults. By 2020, 45 million Americans will care for 117 million seniors. The global number of people 60+ years old is projected to reach 1.4 billion in 2030 and 2.1 billion in 2050.

More people are deciding to age in their own homes as well rather than move in with family or go to an assisted living facility. As they age in their homes, alone and farther away from loved ones who may have moved to other states, loneliness becomes a real concern as it's been proven to have detrimental effects on physical and mental health.

So how can the world deal with the aging of its population and the dangers of loneliness, assuming there aren't enough humans up for the job?

There are a multitude of robots on the market today to help aging adults live longer at home while avoiding the pitfalls of loneliness. To simplify things, we can divide domestic robots into two types: service robots and companion robots.

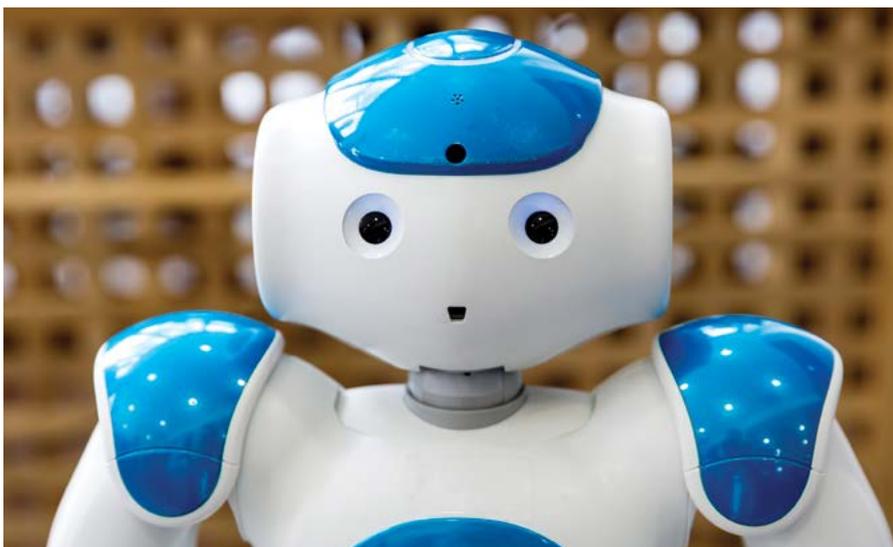


Service or assistive robots can manipulate the physical world and perform certain tasks like clean the floor (*iRobot*) or carry our luggage (*travelmate*). They make it easier for adults who can still live at home alone but need a bit of physical help to carry out daily tasks and chores.

In eldercare, we see robots that can lift patients like *Robear* that was designed to look like a giant teddy bear to make it less intimidating or Toyota's *HSR* that helps people with physical disabilities be more independent.

When it comes to assisting older adults, AI-powered devices like the *Amazon Echo Show* or the *Google Home* are becoming more and more ubiquitous in homes all around the world.

For engagement and to create an emotional bond between the user and the device, you need to look at the social robot category.



Social robots, or companion robots, are designed to address the social and emotional needs that we, as human beings, have.

Many older adults live on their own and hence suffer from loneliness and social isolation but companion robots have been making great strides in combating these problems.

Hasbro's *Joy For All* companion pets are designed to bring older adults the companionship and comfort of pets, minus the related chores like going to the vet.

Paro, the therapeutic seal, stimulates patients with dementia and is in use in care facilities around the world and *Elli-Q*, the active aging companion, proactively keeps older adults active and engaged with suggestions for mental and physical activities.

With the right design, these robots can make users feel less lonely and help ease the problem of not enough caregivers.

Karen Etkin is a gerontologist at Intuition Robotics. To learn more about home robots for seniors, visit IntuitionRobotics.com.

“Younger Next Year”

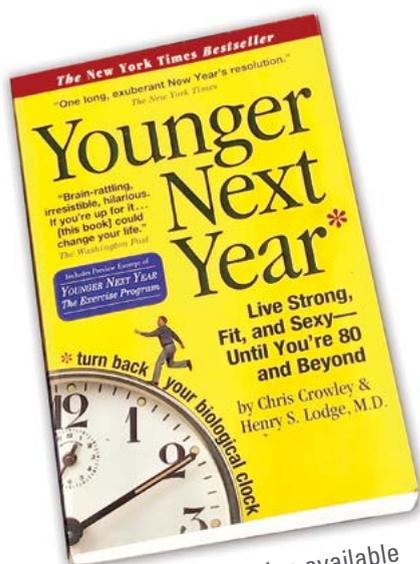
By Chris Crowley & Henry S. Lodge, MD

Live Strong, Fit and Sexy Until You're 80 and Beyond

Recently, I watched a talk show host interview Bill Gates, co-founder of Microsoft. Now 61, Gates raved about a “health and longevity” book that helped changed his life: “Younger Next Year.”

Although the title is misleading and pure hyperbole-- meant to grab your attention-- I was so intrigued that I read the entire 334-page book in one day. It was that interesting to me and reinforces my own belief that there are things you can do to live a longer and healthier life.

Of course, you can't stop aging (no one can) but you can “slow it down.” This book tells you how to slow down the aging process in an entertaining way.



Paperback version available from Amazon.com

Thousands of books and articles have been written on “wellness and longevity” but authors Chris Crowley (lawyer) and Henry S. Lodge (physician)— write about the topic in unique writing styles —Crowley in his folksy, “street talk” style and Lodge in a more scientific, medical prose. The contrast of the two styles is what makes this book so interesting and a fun read for boomers and seniors.

According to Crowley & Lodge, the keys to a long and healthy life include:

- Exercise six days a week
- Don't eat crap
- Connect and commit to others

Exercise?

“It's the only language your body understands. Do it because it's the only thing that works. After the age of 50, exercise is no longer optional. You have to exercise or get old.”— Crowley.

Although a big fan of exercise, I—and many fitness experts—don't believe you need to exercise six days a week for the rest of your life as the authors attest. On the contrary, two to three days a week is enough for most people including myself.

The authors explain “how to turn back our biological clock”—how to put off 70% of the normal problems of aging (weakness, sore joints, bad balance) and eliminate 50% of serious illness and injury. True? Who knows but it sounds good.

“Exercise is the only way to engage your body and your physical brain. If you do it, you will get ‘younger.’ Not completely but to an astonishing degree.”

Overall, I give this wellness book a “10,” even though it is self-serving which is not a reason to not buy it. Buy it. Or borrow a copy from your local library. Good reading.

Editor's note:

Although “Younger Next Year” is not new—first published in 2007—the message remains relevant today. Easy to read and another reminder to “get off the couch and get moving.” Crowley, 83, is still going strong as an author and public speaker. Dr. Lodge died this year at age 58 of prostate cancer. To learn more, go to youngernextyear.com.

Combating Dementia In 30 Days

By Dr. Dee Gaines

A diagnosis of dementia or a dementia-causing illness is a shocking and life-altering moment for a person. Our aging population is dealing with these diagnoses at an accelerated rate.

A study out of the Rush Institute for Healthy Aging in Chicago estimates that the number of people living with Alzheimer's will triple by the year 2050.

The Alzheimer's Association estimates that by mid-century, 28 million baby boomers will be living with the disease. For patients and their families, it often takes many private sessions with a doctor and out-of-pocket expenses which most people cannot afford.

Please explain: "How To Combat Dementia In 30 Days?"

As a scientist and clinician specializing in cognitive decline and dementia, I know that there are many significant actions that can be taken to make a measurable difference in combating the decline and improve the quality of lives of individuals and their families.

I could not find an affordable and friendly tool that was comprehensive to address what we know is cutting edge in keeping the brain sharp while decline begins to set in.

So I created it and my mission is to make it available to as many people as possible. My video series and brief manual take you through the process of understanding cognitive aging and what you can do about it.

Best advice for those who have loved ones suffering with Alzheimer's and other forms of dementia?

Know that there are many things you can do to improve your and your



loved one's quality of life and that fighting like a warrior and taking all the necessary actions is crucial.

From managing your state of mind, your emotions and your expectations, to maximizing brain-boosting activities, you have the best chance for the most positive outcome.

Despite many attempts to create a "magical pill," studies show that there are specific techniques and activities that actually show a measurable positive change.

Some of these may surprise you and that you never heard about before. Letting things go by without proper management and care often results in significantly undesirable results.

What do you discuss on your Dr. Dee radio show on 790 KABC in LA and podcast?

On my show I cover many topics such as PTSD and dementia but also family issues, spirituality and self-growth. More often than not, recovery and triumph over problems requires not only understanding the pathology but also learning the skills to overcome it.

My mission is public education about what research really teaches us about brain health and mental health. I know that knowledge and guidance are the most important tools people have toward excellent decision making and favorable outcome.

When we don't have the knowledge, our ability to make decisions is compromised. Across the lifespan, managing mental health conditions, from normal life experiences such as raising children to managing actual disorders, is something we all have to do, regardless of ethnic, gender or educational differences.

How important is spirituality?

Studies show that our brain is wired to love spirituality and that spiritual practices improve brain functioning on the hormonal and neurochemical levels.

Prayer, meditation, mindfulness and positive thinking are associated with reduction of the stress hormone cortisol, production of the "happiness" neurotransmitters such as dopamine and serotonin, and create an overall sense of relaxation and wellbeing.

While dementia is a non-curable condition, studies show there are many things that can be done to prevent or significantly slow down cognitive decline. Those are listed in a detailed, hands-on approach, in *Combating Dementia In 30 Days*. To learn more, go to: drdeegaines.com.

*While dementia is a non-curable condition, studies show there are many things that can be done to prevent or significantly slow down cognitive decline. Those are listed in a detailed, hands-on approach, in *Combating Dementia In 30 Days*. To learn more, go to: drdeegaines.com.*

Will Robots Replace Humans?

By Walter M. Bortz, II, MD



Searching for the fountain of youth? “Prince de Leon died on the point of an Indian arrow on such a search.”

I am as much an enthusiast about my computer and other gains that science has brought me as anyone but I feel urgency to put up a caution flag.

We are caught up in a frenzy of euphoric predictions about everything. Prime among these was a cover of *Time* magazine a while back that asked “Can Google Solve Death?”

Aligned with this perspective are the many pronouncements about life expectancy. Extrapolating from the data of the last 200 years in which life expectancy has grown by decades, numerous crystal ball gazers predict a 300 to 500 year lifespan in our future. Ponce de Leon died on the point of an Indian arrow on such a search. It is just as illusory today as then.

My friend, the futurist Ian Morrison, coined the phrase “premature extrapolation.” Such speculation even goes to the point of saying that we humans

will soon be replaced by robots; that our brains will be miniature computers. Our lives will be remade much as the automotive world makes new model cars.

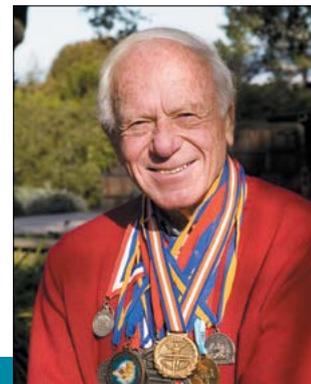
“Can silicon appreciate a sunset or hear Gotterdammerung or experience an orgasm?”

I resist and reject such speculation.

I wrote a blog for *Huffington Post* several weeks ago entitled “silicon can’t feel.” The carbon based tissue of which we are all made has no prospect of becoming sensate by converting to a silicone chip.

In my blog I asked, “Can silicon appreciate a sunset or hear Gotterdammerung or experience an orgasm?”

Science fiction abuses my sensibilities. I prefer the old-fashioned way.



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.

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URGENT CARE + Popping Up Everywhere

By Leecy Chiles



Before urgent care facilities became popular, the best option for medical care was either an emergency room or a general physician's office.

While both of these still have their place, urgent care facilities have helped fill the need for convenient care for minor injuries, illnesses and non-life threatening medical conditions.

Most urgent care locations offer extended hours such as evenings and weekends making it easy for many to seek medical care after work.

Why everywhere?

More and more consumers are looking for new options for health-care. They want quality care but they also want greater convenience with extended hours. Urgent care facilities, like CareNow®, are dedicated to

reducing wait times while improving your health.

Benefits for consumers?

CareNow has three convenient locations in the San Jose area—North San Jose, Milpitas and Los Gatos. All of these CareNow urgent care facilities offer Web Check-In® to fit a busy schedule even during the evenings, weekends and many holidays.

Web Check-In allows a patient to wait in the comfort of their home or office and the clinic will call when it is time to see the doctor. On-site lab and X-ray make urgent care facilities a place for quality care for minor injuries and illness, all under one roof. This makes it quick, simple and easy access for consumers when they are ill.



If a patient's health condition is more serious than the urgent care staff can treat, CareNow® is part of the Good Samaritan Health System which includes Regional Medical Center of San Jose and Good Samaritan Hospital so that patients needing a higher level of care can be connected to the hospitals should they need it.



<h3>When to Visit Urgent Care</h3>	<h3>When to Visit Emergency Room</h3>
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<p>Rash</p>	<p>Tooth Pain</p>	<p>Sprains & Strains</p>	<p>Stomach or Chest Pain</p>	<p>Allergic Reactions</p>	<p>Eye or Head Injuries</p>
<p>Cuts Needing Stitches</p>	<p>Sore Throat</p>	<p>Lower Back Pain</p>	<p>Serious Burns</p>	<p>Stroke Symptoms</p>	<p>Trouble Breathing</p>
<p>Pink Eye</p>	<p>Animal or Insect Bite</p>	<p>Cold & Flu Symptoms</p>	<p>Heart Attack Symptoms</p>	<p>High Fevers</p>	<p>Possible Drug Overdose or Poisoning</p>

Can seniors on Medicare use urgent care?

CareNow® urgent care clinics are open 7 days a week and stay open late to provide care when patients need it the most. CareNow accepts Medicare and some Advantage plans in our California locations; however, the insurance plans CareNow accepts are different in each state. It is a good idea to call your local clinic if you have questions about your coverage.

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Physicians at these facilities?

Qualified, experienced, Board certified physicians, staff every clinic. CareNow urgent care doctors and medical staff, trained in family practice or internal medicine, offer a wide range of family care, urgent

care, and occupational health services for the entire family—from regular check-ups to flu treatments.

To learn more about CareNow urgent care locations, contact Leecy Chiles, Director of Marketing, at 408.404.1845.

Is Telehealth the Future?

By Melissa Fischer



We live in an age of information technology. For every problem, there's a technological solution. Is healthcare on board?

Telehealth is a technological healthcare movement and it's happening now. It enhances the delivery of long-distance clinical healthcare via technology that facilitates the diagnosis, consultation, treatment, education, care management and self-management of a patient's healthcare plan.

Methods of Telehealth

Live video allows for real-time, two-way interaction between a patient or caregiver and a provider. Video visits can be a substitute for in-person visits; they are used for consultative, diagnostic and treatment services.

Stored technology is the transmission of recorded health history, such as pre-recorded videos or digital images such as x-rays, through a secure electronic communications system. A practitioner or specialist uses the information to evaluate the case and provides a diagnosis outside of real-time or live interaction. This is most beneficial in specialty care and can be used in instances where there are limited board-certified specialists in the community.

Remote patient monitoring (RPM) is a service in which a patient may wear technology that stores and transmits personal health and medical data via a secure data

processing service. This service allows a provider to continue to track healthcare data for a patient after they have been released to home or a care facility which can greatly reduce hospital readmission rates.

Mobile health (mHealth) is the application of healthcare practice and education supported by mobile devices such as smart phones and tablets. Services range from targeted text message reminders to promote healthy behavior to wide-scale alerts about disease outbreaks.

What are the benefits?

Using technology to access clinical healthcare improves the convenience, ease and speed of care. It's especially beneficial for individuals with limited access to transportation. Now, access to the Internet via a computer or smart phone allows someone to see their doctor within minutes—all without the hassle of traveling to and from the doctor's office.

Telehealth improves accessibility to specialists, providing everyone the opportunity for higher-quality



care. Providers have access to real-time data about illnesses and patients see real-time results. Although initial costs are higher for providers who invest in the technology, telehealth is a cost-effective, long-term solution for the entire healthcare network.

One of the greatest benefits of telehealth is reduced hospital readmission rates. Transitional care is greatly improved when a doctor monitors patients remotely or provides self-management videos to a patient after a hospital visit. This benefits the patient and reduces stress for their family members or caregivers.



Is Telehealth safe?

Telehealth is legally obligated to comply with the Health Insurance Portability and Accountability Act (HIPAA). HIPAA is a legislative act that provides data privacy and security mandates for protecting patients' medical information. Telehealth providers use secure electronic communications systems to insure patient privacy.

The industry still faces challenges but there have been improvements. In 2015, Medicare extended beneficiary coverage to seven new telehealth services which included annual wellness visits.

At the end of the day, telehealth has the potential to be life-saving technology. Ask your doctor about telehealth options available to you.

Melissa Fischer is the COO for NurseRegistry, California's leading provider of skilled nurses. Contact NurseRegistry at 650.462.1001 or visit online at NurseRegistry.com.

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Remodel To “Age In Place”

By Sarah Gaffney

The homeowners of a 1960s home in west San Jose were looking to enlarge and update their master bath both for form and functionality. The couple had two goals in mind for their new bathroom: achieve an artful balance of materials (the wife was an artist with a keen eye for color and composition) and integrate universal design elements in space to accommodate their changing needs as they age.

Universal design is good design

Universal design is a growing trend in kitchen and bath design. It takes into account that changes occur during the life of the home and its occupants, as well as the environment and its users.

In essence, it is good design that improves ease of use, no matter your age or station in life. When incorporated into a remodeling project, universal design can eliminate or reduce the need for modifications to the home later in life.

In this bath’s original design, it lacked any elements of universal design or good space planning. The toilet was sandwiched between a stall shower and a vanity and didn’t have any adjacent walls for the most basic bathroom necessity: the toilet paper holder. The toilet location also made it challenging to fully access the vanity, limiting the use of storage space.

In the new design, unused space was borrowed from the master bedroom to elongate and widen the bathroom. The spacious, walk-in shower was positioned at the end of the space and incorporated universal design elements such as a low curb for an easy step into the space, a hand-held shower fixture and a grab bar. Additional blocking was added in the walls for the addition of vertical grab bars in the future.

The new comfort-height toilet (taller than a standard toilet) was located next to the shower away from the storage and task areas at the vanities. The adjacent wall ensures a location for the toilet paper holder and provides space for a future grab bar.



Sarah Gaffney

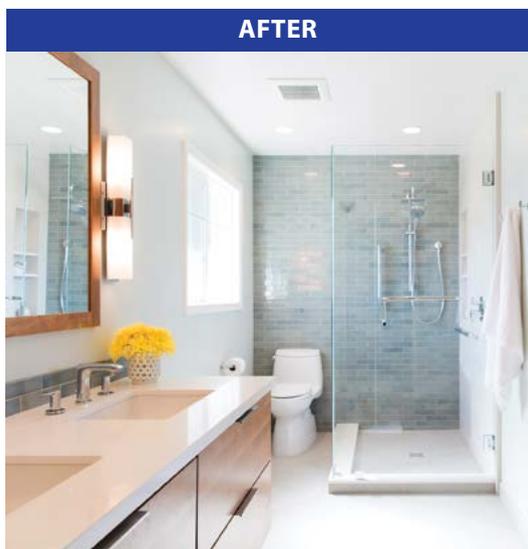
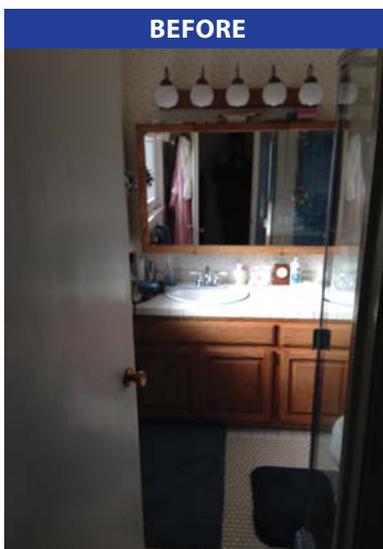
Wide pathway between the new vanity wall and the linen cabinetry is a universal design element that is common in both kitchen and bath design. This creates enough walkable space between the two task areas and provides an unobstructed path to the shower.

Additions of wall sconces, overhead recessed lights and under-cabinet lighting provides layers of light that help our eyes as we age. The extra-wide cabinet pulls provide easy-to-grab access to the abundant cabinet storage the homeowners now have in the bathroom.

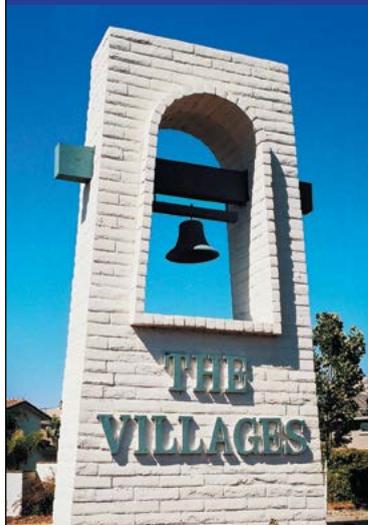
The soothing spa palette—the watery blue of the handmade tile, bright white counters and floors and warm wood cabinetry—combine to create a light-filled relaxing space, designed for now and years to come.

In 2015, the project was awarded a META Platinum award from the Silicon Valley chapter of the National Association of the Remodeling Industry.

Sarah Gaffney is Design Manager at CASE Design & Remodeling in San Jose, CA. For more information, visit casesanjose.com or call 408.323.5300 to schedule a free in-home consultation.



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Jo Ann Jenkins

CEO of AARP

Age: 59

Family: Husband Frank Jenkins, two children

Honorary Degrees & Education:

- Honorary Doctor of Humane Letters, Spring Hill College, Mobile, AL, 2016
- Honorary Doctor of Humane Letters, Washington College, Chestertown, MD, 2014
- Executive Program, Stanford Graduate School of Business, Stanford University, Stanford, CA, 1998
- Bachelor of Science, Political Science, Spring Hill College, Mobile, AL, 1980

Occupation: CEO, AARP (2014 – present)
First permanent female chief executive in AARP's history

Residence: Northern Virginia

Career Highlights

- More than 25 years in public service, serving in U.S. Departments of Agriculture; Transportation, and Housing and Urban Development
- Previous to AARP, served as COO of Library of Congress, leading 4,000+-person staff
- Became President of AARP Foundation in 2010; named COO of AARP in 2013 and CEO in 2014

Honors & Recognition

- Ebony Magazine, Power 100 Annual List of Influencers, 2017
- Black Enterprise Magazine, Most Powerful Women in Business, 2017
- Power 100 – Washington's Most Influential People, Washington Life Magazine, 2015 and 2016
- Non-Profit Influencer of the Year, 2015
- SmartCEO BRAVA Award honoring top female CEOs, 2015
- Named one of the Non-Profit Times Power and Influence Top 50 for 2013, 2014, 2015, 2016
- Peace Corps Director's Award, 2014
- Malcolm Baldrige Fellow, 2013
- Recipient, Distinguished Service Award, Library of Congress, 2010
- Delegate, U.S. Japan Leadership Program, 2000 – 2001
- Author: *Disrupt Aging: A Bold New Path to Living Your Best Life at Every Age*



Jo Ann Jenkins: Renowned Visionary, Extraordinary Leader and Passionate 'Disrupter'

By Marsha B. Felton

MBF: What a privilege to interview Jo Ann Jenkins, CEO of AARP...as you read and get to know more about Jo Ann, you will be wonderfully inspired... she's an amazing woman!

MBF: *As a young girl growing up in Alabama, what did you want to be or dream about becoming?*

JAJ: It changed, almost weekly, as I kept getting interested in different things but, over time, an interest in history and government really came to the fore. I majored in Political Science in college and my studies led me to Washington D.C. where I've been for 35-plus years.



Jo Ann — First Grade

MBF: *What do you most appreciate from your family in your life's direction?*

JAJ: I grew up in a close-knit family surrounded by my parents, my brothers and my sister with lots of cousins and other relatives nearby. You knew just about everyone you'd see. My mom and dad were very focused on the importance of education and they instilled in us a belief in its value.

MBF: *What is one characteristic that you believe every leader should possess and what is one of the biggest challenges facing leaders today?*

JAJ: Leaders are called upon to be strong communicators but I think it's even more important to be a good listener. You can learn a lot that way. As far as the challenges that leaders face, I think one of them is the sheer volume of information that circulates in our world...and the speed at which it travels. It can lead to situations where people are tempted to emphasize speed over judgment in their decision-making process.

MBF: *Who has had a significant impact on you and how did this person impact your life and as a leader?*

JAJ: I couldn't limit it to just one person – there have been many — but there's no question that some of my teachers in Mobile County Public Schools and at Theodore High School inspired me in important ways.

MBF: *What are you most proud of in your career?*

JAJ: This one's easy: my work at AARP! We're focused on strengthening communities and advocating around the issues that matter most to people age 50 and up such as healthcare security, financial security and personal fulfillment – not just for our members but for everyone age 50-plus and their families. It's a big, constantly evolving mission...I look forward to coming to work every day.

MBF: *How did you get your start at AARP?*

JAJ: In June 2010, after working in public service with the U.S. Federal Government for 25 years, I became President of AARP Foundation which is focused on assisting millions of older, vulnerable, low-income people, especially around issues of hunger, housing and isolation. In 2014, I was named CEO of AARP.



Jo Ann interviewed at OECD Paris

MBF: How do you ensure AARP and its activities are aligned with your 'core values'?

JAJ: I'm a big believer in the "Golden Rule"— treat others as you would like to be treated. In that same spirit, I want AARP to be the kind of organization that I would respect, value and want to be part of as a member.

MBF: What innovations are you most proud of that you have brought to AARP?

JAJ: One of them is Disrupt Aging, which is both the title of a book I wrote and the name of an emerging movement, spearheaded by AARP, that seeks to reframe the way people and institutions think about, talk about and represent aging—their own, that of others and aging in the abstract—into something positive and empowering.

MBF: With the country and Washington being so politically polarized these days, how are you working on major issues with both parties?

JAJ: AARP is, and always has been, fully non-partisan. We do not advocate for or against specific political candidates or office holders or parties. Nor do we make financial contributions to any political entities. Instead, we focus on issues and how they actually affect people.

Our 38 million-plus members come from all walks of life and every place on the political spectrum. There are some issues, healthcare for example,

where people's shared experience (we all get sick or know someone who has; many of us are caregivers, or know that one day we will be), can create some much-needed common ground. Our job at AARP is to stay focused on solutions and advocating for the greater good for people 50-plus and their families.

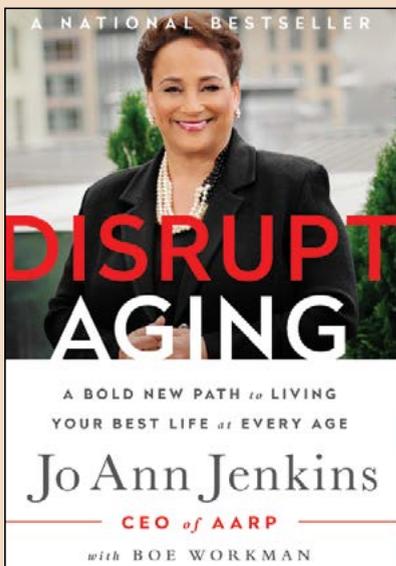
MBF: Dr. Walter M. Bortz II, A050 columnist and Fall 2016 Cover Profile, is a prominent expert on wellness and longevity. His thesis: Exercise is the key to extending the human life span. What are key initiatives you'd like to see AARP do to promote healthy and sustaining-healthy lifestyles?

JAJ: Through our monthly AARP magazine, which has more than 38 million readers, our newsletters, our web properties and via our state offices, we do a lot to promote easy, "doable" ways for people to take control of their diet, exercise and activity levels in ways to raise their overall level of wellness.

"It can be easy to feel that your health is sort of "out of your hands" but research shows that fully 60 percent of wellness is determined by your own decisions (chiefly around diet, exercise and smoking), 20 percent is healthcare and 20 percent is genetics. It's never too late to decide you want to have a say in what that 60 percent looks like!"—Jo Ann Jenkins

MBF: What is the impact of social networking and Web 2.0 on AARP?

JAJ: Probably the same as everyone else. The Internet revolutionized the world. There's no question social networking is an important tool in



Available from Amazon.com



Jo Ann at 2017 Hawaii Book & Music Festival

fighting senior isolation and its many ill effects. However, I don't think online connections are a replacement for in-person ones. They're more like a (very useful) conduit for bringing people together.

MBF: You are leading AARP in a global direction. What do you hope to achieve by being more internationally involved?

JAJ: Aging is truly borderless and the challenges and opportunities created by massive growth of older populations all around the world spans all nations and cultures. We want to help convene and stimulate ongoing conversations that lead to knowledge sharing and the exchange of ideas.

MBF: AARP was part of a comprehensive 12-country study concerning the massive growth of the world's aging populations. Its findings include: women have it tougher than men in just about every nation, the U.S. is a leader in only one sector, technological engagement, and a laggard in healthcare & wellness. What is AARP doing for the

commonality that older populations prefer to "age in place"?

JAJ: I think there's a lot of value from information sharing between nations, regions and communities. The world is aging – just about everywhere and in big numbers. Studies from the World Bank, the United Nations and the U.S. Census Bureau, among others, show that in the U.S. and in most places

"In short, in barely more than 30 years, for every one person age 60-plus in your workplace, neighborhood or standing next to you in line, there will be two. That's a profound change... with massive implications around healthcare, economics and the workplace, housing, transportation and more. The findings of the study are in AARP's Aging Readiness and Competitiveness (ARC) Report." —Jo Ann Jenkins

around the world, the age-60-plus population is going to double over roughly the next generation, by 2050.

MBF: How you have dealt with some challenges of being a woman and African-American CEO?

JAJ: Whatever your gender or heritage, I'm a big believer in having clear goals, working hard, finding mentors (and being one, too), and — most of all — keeping your focus on your destination, not the obstacles you face along the way. If you focus too much on the obstacles, you may lose sight of your destination.

MBF: What do you do for relaxation?

JAJ: I travel a lot for work so I'm tempted to say sleep! I also love walking, hanging out with family and friends, and reading.

MBF: What's a fun fact people might not know about you?

JAJ: People might be surprised to know that I collect teacups from all over the world. It's something I've been doing for more than 30 years.

MBF: What are your proudest personal moments?

JAJ: My husband and I raised two great kids so I'll put that at the top of the list!



ABOUT MARSHA B. FELTON

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

Marsha Felton is a marketing consultant and freelance writer.
<http://marshafelton.tumblr.com/>
 Email: marshabf@gmail.com

Test Your Money Smarts

By Evelyn Preston

Numbers! Acronyms! Jargon! All increasingly sneak into daily communication to spark our concerns. It's imperative to understand the many numbers/initials/terms that affect our daily lives and future plans.

I hope A050 readers will enjoy the quiz below, test their knowledge and be inspired to learn more about financial concepts that may even enhance their bottom line. Match the letter definition below that best describes or explains each numbered item. Answers below.



- | | | |
|------------------|-----------------|---------------------------|
| 1. FICO ____ | 10. RMD ____ | 19. Rule of 72 ____ |
| 2. \$14,000 ____ | 11. \$4.95 ____ | 20. Ex-dividend date ____ |
| 3. \$2,000 ____ | 12. 10% ____ | 21. \$5,490,000 ____ |
| 4. 403b ____ | 13. 12b1 ____ | 22. FINRA ____ |
| 5. ETF ____ | 14. Muni ____ | 23. Fiduciary ____ |
| 6. 501c ____ | 15. 1-2% ____ | 24. \$1,000 ____ |
| 7. 70 ½ ____ | 16. 59 ½ ____ | 25. Stepped up basis ____ |
| 8. 1031 ____ | 17. 529 ____ | 26. ROTH ____ |
| 9. Trust ____ | 18. Will ____ | |

A - Additional amount allowed over contribution limits for retirement accounts after age 50.

B - IRS code that designates retirement contribution rules for public employees (teachers, nurses, etc.), non-profits and other tax-exempt organizations.

C - Small percentage of advertising/marketing fees added to the overall expense ratio assessed on certain classes of mutual funds.

D - Cost of a Baskin Robbins ice cream cone as of August 2017.

E - State sponsored college savings plans that offer tax-free savings for higher education costs.

F - The highest standard of responsibility set for an advisor, banker, etc. entrusted to handle financial decisions and investments in the best interests of a client assuring complete trust and confidence regardless of compensation received.

G - Debt securities issued by state and local governments and special districts/counties that are usually Federal and/or State tax free.

H - The yearly percentage fee financial planners commonly assess on a client's total assets under management.

I - The amount most qualified plan owners (IRAs, 401ks etc.) must withdraw each year beginning at a certain specified age required by the IRS.

J - Quick math calculation used to estimate number of years it will take compounding interest to double an investment at a specified rate of interest. i.e.: $72/10\% = 7.2$ yrs.

K - Current amount allowed as a non-taxable gift from one's estate to another party.

L - Fair Isaac Corp. calculated measure of individual creditworthiness based on payment history, amounts owed, types of credit, etc. as reported by the 3 major credit bureaus.

M - Offers the diversification of a mutual fund but can be traded daily like a common stock.

N - Legal instrument used to legally transfer assets to heirs without incurring estate taxes or going through probate—private, cost-efficient, and can be revocable.

O - The date of record when a mutual fund pays dividends and capital gains that should be considered when investing.

P - An exchange of like-kind investment properties under specific rules to defer capital gains taxes.

Q - Special IRS code for qualified tax-exempt non-profits and charities.

R - The current dollar limit of an individual Estate not subject to Federal tax upon death.

S - Increase in price of an asset to current value for tax purposes upon death of owner.

T - Earliest age for non-penalty withdrawal of funds for most retirement plan owners.

U - Retirement account using after-tax contributions to "lock in" the current tax rate; future withdrawals will be tax-free.

V - Penalty amount assessed (plus taxes) for early withdrawal of funds from qualified plans and annuities—some exceptions allowed.

W - Basic yearly contribution amount for a Traditional and Roth IRA.

X - Quasi-Govt. non-profit org. overseen by Congress for investor protection, market integrity and compliance regulation of Broker/Dealers.

Y - Legal instrument in which individual expresses last wishes, special instructions and specifies distribution of the estate; must be signed, dated and witnessed by at least 2 people.

Z - Age at which retirement plan owners must begin withdrawal of funds to avoid penalties.

Answers to Financial Quiz:

1-L, 2-K, 3-W, 4-B, 5-M, 6-Q, 7-Z, 8-P, 9-N, 10-I, 11-D, 12-V, 13-C, 14-G, 15-H, 16-T, 17-E, 18Y, 19-J, 20-O, 21-R, 22-X, 23-F, 24-A, 25-S, 26-U.

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 www.evipreston.com.

Staying Sharp After 50



John Scott, a participant in the Disconnected Mind Research Project, holds a 3D printed copy of his brain created from his brain scan

Losing our thinking skills is one of people's greatest fears about growing older. However, emerging research evidence from the University of Edinburgh suggests that there are things we can all do to protect our brains and thinking skills as we age.

Diet

A healthy diet has long been recognised as having a role in preventing diseases like type two diabetes and heart disease but it is also important for brain health.

- Nutrients such as omega-3 fatty acids, vitamin D and flavonoids are linked to maintenance of thinking skills in older age.
- High levels of saturated fat (e.g. in butter, palm oil, dairy, meat) are linked to worsening of thinking skills in older age.
- Specific dietary patterns, such as the Mediterranean diet, show positive effects on brain health but it is not clear yet whether switching to such a diet in older age would be beneficial.
- Follow general nutritional advice to eat a balanced diet, high in fruit and vegetables and low in saturated fats.

Multilingual

You might be surprised to learn that speaking more than one language helps keep your thinking skills healthy in later life.

- If you already know more than one language, it's worth refreshing it. Knowing a language is good but practicing is even better.
- If you are considering learning a new language: it's never too late!

Smoking

We know that smoking is bad for our lungs and heart but researchers have shown that it also harms the brain.

- Smoking accelerates aging of the brain.
- If you smoke, quit. Partial reversal of the damage to the brain caused by smoking can occur after quitting but it's a long process.
- Brain aging doesn't suddenly start happening at a given age. Rather it appears to be the consequence of factors both genetic and environmental throughout our lives.

Read more about these topics and many others on the Staying Sharp website: www.ageuk.org.uk/stayingsharp.

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ASK LARRY

“Do I Really Need An Annual Physical?”

Q: *I'm 75, male, healthy and feel pretty good most of the time. I hate getting my annual physical which lasts maybe 15 minutes and seems to be a waste of my time and my doctor's. Unless there is something really bothering me healthwise, do I really need an annual physical? —John*



A: If you're feeling good, you probably don't need one. A growing number of doctors believe that a routine, annual physical is a waste of time and money and basically worthless. After taking an annual physical last month, I, too, question the need.

What can a doctor really learn about your health in 15 minutes? Not much. Other than asking perfunctory questions like “how are you,” that's pretty much it. And that's not a slam against my doctor or any doctor. Our current healthcare system is at fault, not the healthcare professionals.

My suggestion: become your own doctor and take charge of your own health. If healthy, skip the annual physical and colonoscopy. Take the annual flu shot and monitor your blood pressure at home. If something is worrying you, then see your doctor.

Q: *My husband of 40 years died last year and I'm so lonely now. We have no children, family or even close friends. Would a robot help ease the loneliness? —Martha*

A: So sorry for your loss. Although there is no substitute for a human touch, a robotic companion or assistant such as Amazon's Echo or Elli-Q from Intuition Robotics may bring some purpose and joy in your life. Above all, try to stay positive and engaged in life.

Got a question?

Ask me anything. Email: AskLarry@activeOver50.com. Or call 408.921.5806. “Ask Larry” is written by Larry Hayes, CEO/publisher of ActiveOver50 media.

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Fashion After 60

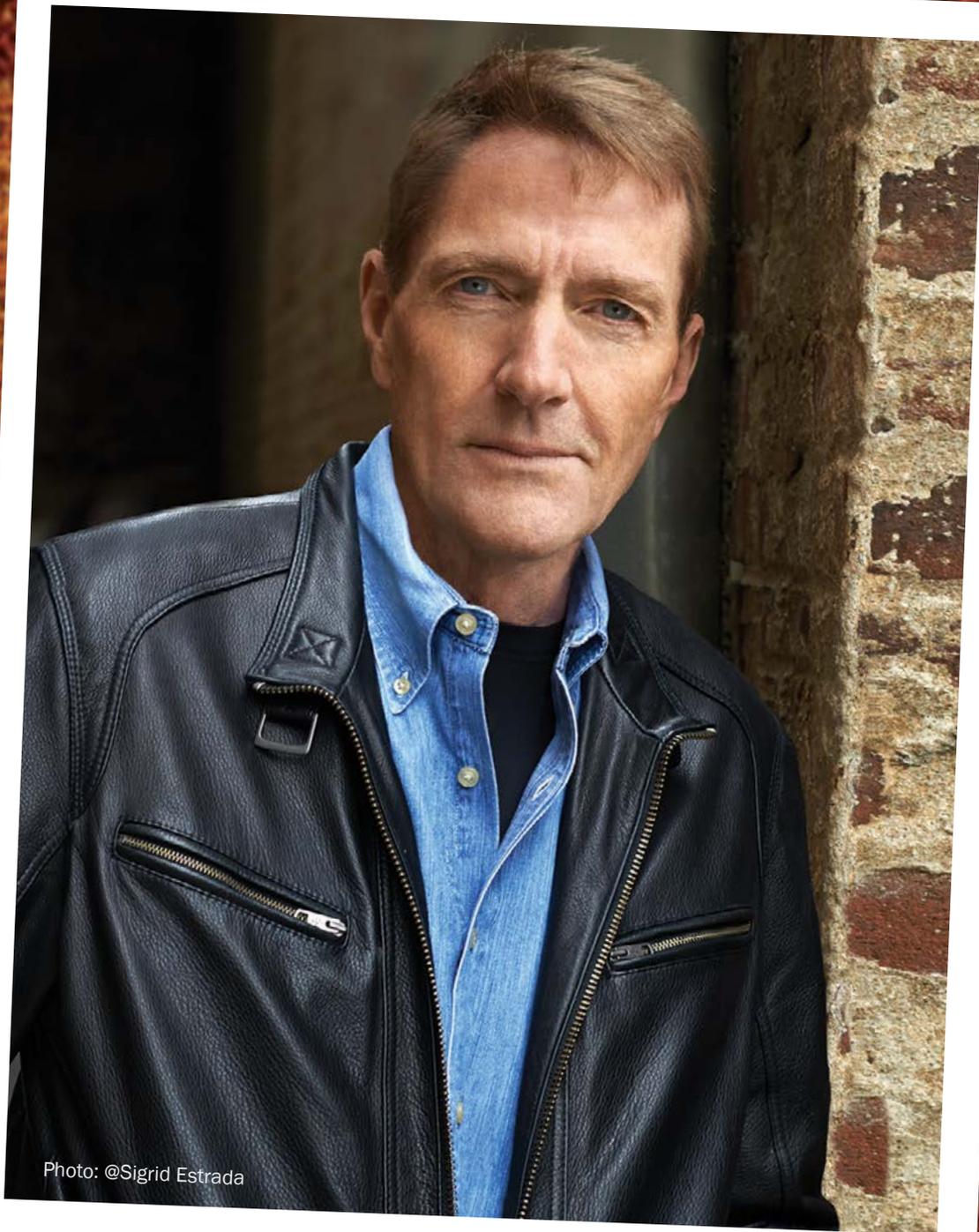


Photo: @Sigrid Estrada

Lee Child, 62

Author of the *Jack Reacher* novels and short stories. New York City. Grew up in Birmingham, England.

“I feel an emotional contract with my readers – if they want more of Reacher, why would I say no?”

“*No Middle Name: The Complete Collected Jack Reacher Short Stories*” is out now. The next Jack Reacher novel is “*The Midnight Line*” due November 7, 2017.

Fashion After 70



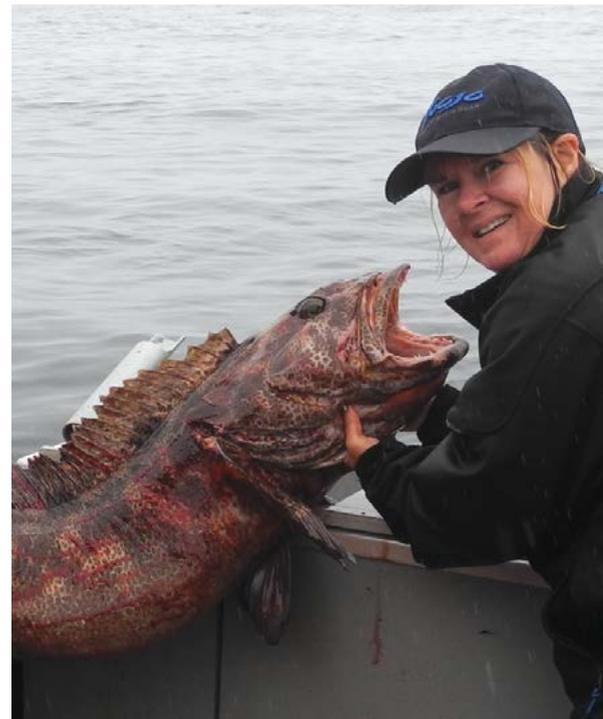
Photo: Lesley Pedraza

Gila Michail, 71

Model
Los Angeles, CA

How she keeps fit and active:

"I exercise every day and eat minimally processed foods. This summer I went zip-lining for the first time and it was a thrill. I believe staying youthful is an effort for both the mind and body. I do a five minute meditation each morning. Playing with my grandkids is also an excellent way to stay fit!"



Meet "Baja Bev" Hooked On Fishing

How did you get hooked on fishing?

My folks had a luxury yacht in Newport Beach, California and we spent a lot of time on it going regularly to Catalina Island and down to Ensenada, Mexico. Fishing on the boat and at the dock became my biggest pastime starting at the early age of five. Horses and boys rivaled that for a while later but the fishing bug was persistent.

You worked in the commercial fishing industry for many years. What was that like, especially for a woman?

When I moved to the Bay Area in 1989 I had my boat in tow; an older Larson model. I was hanging out at the docks in Monterey when I saw a

vessel with my name on it. The Bev A! Her crew and I got to talking over a dart game at a local piano bar (yeah, it's a little classy in Monterey). I got an offer to crew for hagfish which was the gateway drug for my commercial career.

Women were still few and far between and most were in husband and wife teams or later in my case, boyfriend and girlfriend teams. I also crewed solo with several other friends who were platonic in nature. I was in my 30's and tough as nails.

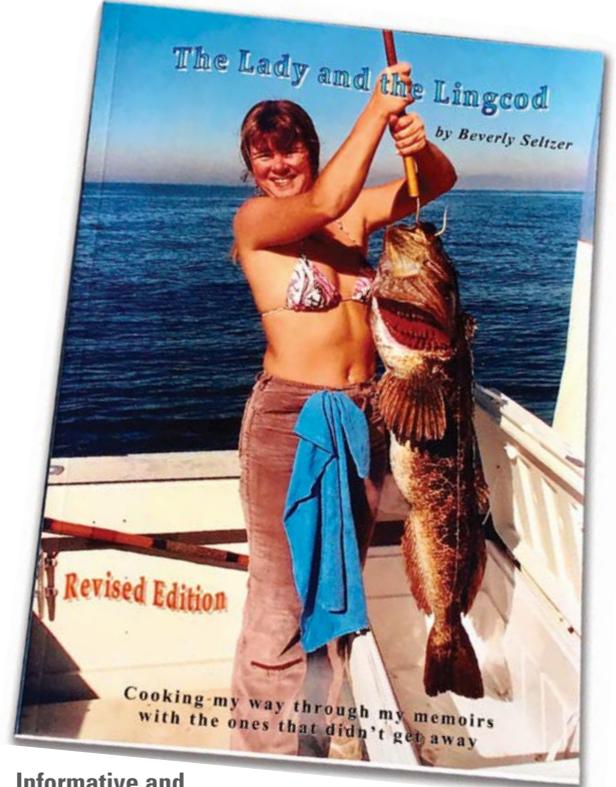
I could work the deck as hard as most men. I never went to sleep on a wheel watch, got seasick or went AWOL before a trip departure. Integrity and trust go a long way in this

field of work and I didn't want to give women a bad name since we were competing with men who had been doing this type of work for decades.

My fishing started off locally in the waters near San Francisco but in the last two to three years I really went all out and ranged up to Alaska and on to Hawaii before throwing in the towel in 1997.

During lulls in the commercial fishing, I would also deckhand for some party boats out of Pillar Point Harbor and in the off season I was an owner/operator courier; another male dominated job that I flourished in.

Commercial fishing is considered to be one of the most hazardous jobs as depicted on the TV series "Deadliest Catch." I would occasionally joke to my family about quitting to become a logger or resume my brief foray into being an apprentice jockey. I have had plenty of OMG moments on the sea, however, the closest call was when our 80' steel hull long-line vessel sank and we were rescued by the Coast Guard.



Informative and entertaining cookbook by Beverly Seltzer on how to cook Pacific saltwater fish. To order your copy, go to: bajabev.com.

You are one of the top female anglers on the Pacific Coast. How did you earn that title?

Time and dedication! Five decades in the making with an insatiable passion for learning the sport. Fishing every opportunity I could and being observant of the talent I was trying to emulate. I have accomplished catching over 150 Pacific saltwater species ranging from Panama to Alaska; have held a few IGFA world records; participated in tournaments, research trips and fishing clubs; pro staffed for numerous companies, published articles and devoted time to helping teach kids, assist veterans and promote the future of fishing for other women.

How often do you go fishing?

I usually average around 40 days a year but I can easily put the effort into twice that. I tend to gravitate to the spender side of the sport thus I'm curtailed by my bank account at times. Thankfully my husband picks up the tab when he goes with me once or twice a year.

What is it like to go on long-range fishing trips?

Heaven! I'm immersed in my element. Most boats I choose to fish have crews that love fishing with the same intensity that I do. There is camaraderie among the passengers as well. The food is outstanding! My number one reason to get people excited about long range is you get to experience fishing for species beyond the general scope of the day boat fleet and enjoy pristine waters and see amazing things.

Your favorite fish to catch?

Hands down, no contest; yellowtail! They are strong, savvy opponents and they taste wonderful.

Tips on ocean fishing?

I have been known to freshwater fish and I even own a fly rod, however, saltwater just has that intoxicating effect that keeps pulling me back. Most people who love the ocean avidly enjoy being on the water even if it's not a super calm day. So first off if you're prone to seasickness, it's

probably not going to be your cup of tea. Tides and ocean currents play a bigger part in ocean fishing. Your "target" species can change without notice so you have to be prepared for more challenges.

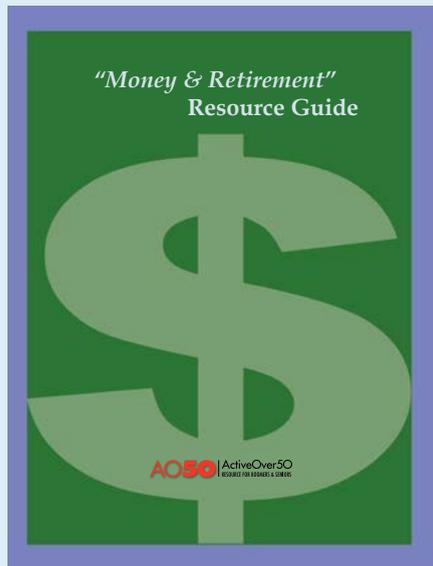
What is the best way to cook ocean fish?

Don't overcook it. Some fish are best suited to pan sautéing while others will hold up very well on a BBQ grill. I will admit that broiling fish is the most popular method in our home. I wrote a memoir cookbook titled "*The Lady and the Lingcod*" which covers most of the popular Pacific Ocean species as well as some alternates including fish found elsewhere in the world.

Editor's Note: Beverly Seltzer, a la "Baja Bev," serves as an advisor for the BASF Bay Area Sportfishers club. BASF is located in the San Francisco Bay Area with open membership to everyone including women and children. To learn more, go to bayareasportfishing.com.

COMING SOON! FEBRUARY 2018

New “Money & Retirement” Issue



The Winter 2018 issue of A050 includes our annual “Money & Retirement” guide. This is our most popular issue of the year featuring articles on “how to make your money last a lifetime,” estate planning, reverse mortgages, retirement investments and more.

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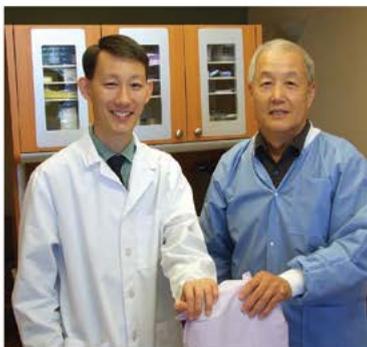
By Larry Hayes

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

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

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

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



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

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

About Hau Dental Group

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Cruising and Imbibing Down the French Rhone River

By Don Mankin



Don Mankin and wife Katherine cruising on the Rhone

Who could resist the fine wines constantly thrust my way on our 7-day, wine-themed cruise down the Rhone River in France? Not I. It would have been impolite to refuse.

The “adventure” for the Adventure Geezer on this trip was getting to my cabin without falling down the steps. Most of the time I succeeded.

Clearly, one of the main attractions of this AmaWaterways (amawaterways.com) trip was the wine-tastings, pairings and seminars led by Freddy Arredondo, winemaker and co-owner of Cave B Estate Winery in Eastern Washington. A knowledgeable, charismatic and skilled presenter, Freddy was able to hold the attention, day-after-day, of an audience of slightly tipsy passengers.

Well, maybe it was only me who was slightly tipsy. My mother taught me not to waste food so I didn’t spit or dump my wine like the more sophisticated passengers. Instead, I tried my best to drink everything poured into my glass. My mother would have been proud.

As fun and informative as the wine tastings were, even more important for me was the opportunity to visit several historically significant towns along the way in ease and comfort.

The cruise started in Lyon, the second largest city in France. If you’ll pardon the travel-writing cliché—Lyon is picturesque and charming. (In fact all of the places we visited were picturesque and charming. So to avoid repeating myself, factor the cliché into every description that

follows. You can also add “historic” and either “medieval,” “Renaissance,” or “Gothic,” or some combination of the three, to save time and space. All apply.)

Lyon is also special for the two rivers, the Rhone and the Saone, which flow through the old town before converging just south of the city, creating views from almost everywhere but the narrow, winding alleys and covered walkways (“traboules”) that weave throughout the historic core of the old city.

Our first stop after Lyon was Vienne, a Roman colony in the waning years before the beginning of the Christian era. Well-preserved Roman monuments are scattered throughout the city, including an impressive Roman theatre, still used for concerts.

For me the highlight of our day in Vienne was the steep hike up Mt. Pipet overlooking the city. After a few minutes to appreciate the views, our guide took us into the rustic chapel at the top of the hill and sang a rendition of Ave Maria that sent chills up-and-down my agnostic spine.

In Tournon, our next stop, we went to a red wine and chocolate pairing in the Tournon castle after we arrived, then tried to burn off the calories the next morning by hiking to the L’Hermitage vineyards on the hillside across the river.

This was followed by – what else? — a wine tasting. On the way back to the ship we stopped at Chocolate City, the flagship store for Valrhona chocolates. I didn’t stop sampling their wares until I had regained whatever calories burned off on the hike and then some.

Among the many options for our all-too-brief visit to Avignon was a morning excursion to the famous Roman aqueduct and World Heritage Site, the Pont du Gard. Built in the first century AD and at a height of over 160 feet and a span of almost 900 feet, it is a testament to the engineering skills of the ancient Romans.

The last stop on our cruise was the city of Arles, best known, perhaps, for the two years that Vincent Van Gogh spent in the city, a sojourn that produced some of his most famous paintings.

Looking for something different, I chose a morning excursion to the Camargue Regional Nature Park on the Mediterranean for a touch of wildlife and natural scenery. At the heart of the Camargue is a saltwater marsh that is a protected sanctuary for birds, including flamingos, egrets and ducks.

This is only a sampling of the many options that were available each morning and afternoon, ranging in level of activity from “gentle” to “active.” Most of the time we chose the active options to try and compensate for the wine and excellent meals and snacks we consumed several times a day. It must have worked since I only gained a couple of pounds on the trip.



Or maybe it was just the opportunity to drink as much as I wanted without worrying about anything more challenging than staying upright long enough in the evenings to get back to my cabin and slide into bed.

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



An unexpected attraction was the many locks we passed through as we descended down the river. Even my technophobic wife, who is usually uninterested in feats of engineering, was fascinated by the technical intricacies of the locks and the skill required to maneuver a large vessel through the narrow locks, usually with only inches to spare.

Possibly what I liked most about the trip was the smooth, fluid, silent passage through the environment. Much of the time, when I wasn't eating, drinking or on an excursion, I just kicked back on the deck -- sensing, observing and appreciating that I did not have to control where we went and how fast we got there.

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Family Adventure On the Colorado Green River

By Don Mankin

Ten year-old Beckett, with concentration befitting a brain surgeon, windmilled his way in his inflatable kayak through the churning rapids. I'm not sure this is what his parents had in mind when they let his grandparents take him and his 12-year-old sister on a white water rafting trip down the Green River through Dinosaur National Monument in Northwestern Colorado.

Beckett, his 12 year-old sister and his 70-something grandparents, Roy and Judith, were not the only family unit on this trip. Following him through the rapids, in rafts and inflatable kayaks, were 40-something Jason and Stephanie's son (age 9) and two daughters (12 and 14), as well as the adult sons of 60 year-old Dennis and Joyce.

This was not surprising since Holiday River Expeditions (bikeraft.com), my host for this trip, bills it as a multi-generational family adventure. What I didn't expect was that the kids made the trip even more fun.

First, the details: four days and three nights on the river in oar rafts (i.e., the guide does all the work while the guests lean back soaking up the sun or wringing themselves out after being smacked by a standing wave); at least seven named Class III rapids over the four days; and camping on the beach under the stars.

It wasn't the kids that drew me to the trip. It wasn't even the white water—there are dozens of white water trips offering thrills, spills and chills in the western US in the summer. For me, the main attraction was the scenery and natural history prominently displayed in the soaring walls of rock along the river.

As we floated down the river, we traveled through geologic time to well before the age of the dinosaurs. The canyon walls loom directly overhead at the water's edge and the folds, colors and striations reveal the forces that shaped this magical world over millions of years. With one glance at the canyon walls, I could look back through time and see the history of the Earth embedded in the tilted layers of rock formed by advancing and receding seas and thrust up into view by tectonic might.



I don't know if it was the dramatic scenery, the flowing river or the billion year perspective on my own mortality—most likely a combination of all three—but waves of serenity washed over me as we drifted down the river. That is, until the adrenaline rush of the rapids shattered my calm, in a good way, or a large cold wave shattered my calm, in not such a good way, by slapping me in the face. It was exciting, it was exhilarating and I didn't mind the soaking that much since I was still sitting in the raft, not swimming in the water.

If I wanted more excitement, I could have taken one of the inflatable kayaks through the rapids. Since this was my first outdoor adventure after my total knee replacement several months earlier, I still felt a bit vulnerable and opted to stay in the raft, except for a long stretch of flat water on our last

day. I took maximal advantage of the opportunity, drifting down the river in silence with only the sound of water trickling off my paddle and distant shouts from the kids engaged in a never-ending water fight.

I did test my new knee on a couple of the daily hikes. It passed the tests with flying colors, though the blazing sun and heat did the rest of me in on one of the hikes. I think I'm ready for more serious hiking but I'll wait until cooler weather.

The food was excellent—steak, grilled to order, omelets, also made to order, fajitas, lasagna, pancakes, etc. When I wasn't sitting in a chair on the beach at the end of the day drinking a cold beer or a wee dram or two of single malt whisky, which I had the foresight to bring along for medicinal purposes, I marveled at the ingenuity of the cooks as they prepared elaborate meals with rudimentary means.



My reaction to the kids was the biggest surprise of the trip. My initial take when all five of the kids piled into the van that drove us to our put-in point was that this was not going to be a restful trip. But over the next couple of days, after getting to know them better and observing them in action—and I do mean "action"—I came to appreciate their energy and playfulness. It helped that the guides did a great job of managing the kids and keeping them occupied.

It's trips like this that make me realize that one of the risks of growing old is being cut off from youth, especially for a childless geezer such as me. They remind me of what I might be missing. On the other hand, it was a relief when I bid my goodbyes and made my way home to peace and quiet.

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

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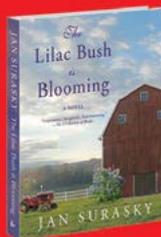


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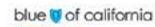
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