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Meet Ms. Senior California

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P.O. Box 321209
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Larry W. Hayes / Publisher & Editor
408.921.5806

Email: larry@activeover50.com
Website: activeover50.com

Gloria Hayes / VP Operations

Charm Bianchini / Associate Editor

Mabel Tang / Art Director

To Advertise

Call 408.921.5806 or larry@activeover50.com

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Publisher's Note



10 Years and Counting!

How fast time flies! ActiveOver50 is celebrating its 10th anniversary this year.

What started out in 2005 as a 12 page printed newsletter with no advertising has morphed into a 32+ page glossy magazine with local and national advertisers. And the dream continues. This year, we're producing a 30 minute TV series with NBC Bay Area on COZI TV. Thanks to our readers and sponsors, ActiveOver50 is the #1 boomer and senior publication in the Bay Area with over 200,000 readers in print and online.

So far, so good.

Can one person make a difference? Howard Wood, profiled in this issue, took on government and commercial fisheries in his native Scotland and won in his battle to protect the seas and restore the local fishery. He also was one of six grassroots environmentalists from around the world to win the prestigious Goldman Environment Prize for 2015.

Read about his amazing fight to create and establish marine protected areas around the world, page 16.

Teach a kid to fish and he'll be hooked for life. Volunteers from the Bay Area Sportfishers club of Santa Clara teach kids to fish for the first time in their lives. Read story, page 20.

Meet Ms. Senior California. Dr. Gayla Jackson, 67, is no air head. She has two masters and a PhD in business administration. She competes in pageants to encourage women of all ages to stay vital and engaged in life. Read story, page 9.

Keep those emails, phone calls and letters pouring in. Your comments "keep me going." Love to hear from you on any topic. You can reach me at Larry@ActiveOver50.com or call **408.921.5806**.

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ASK LARRY

Should I Move?

Q: *We love the Bay Area and have lived here 45 years. All our family and friends are here. Our home of 25 years has nearly tripled in value (on paper, anyway) and we're thinking of selling and moving out of state to a less expensive place. Should we? My husband and I are both 68.*

A: Hard question. I have had some friends recently sell their homes and move out of state. They were able to buy larger, better homes... paid cash for them...and still have money left over for retirement.

Sounds good. But there is a catch. They had to leave

behind their families, friends and communities of 50 years and start all over in a strange place. Building a new life, making new friends and exploring new places are exciting when you're young but can be daunting in your later years.

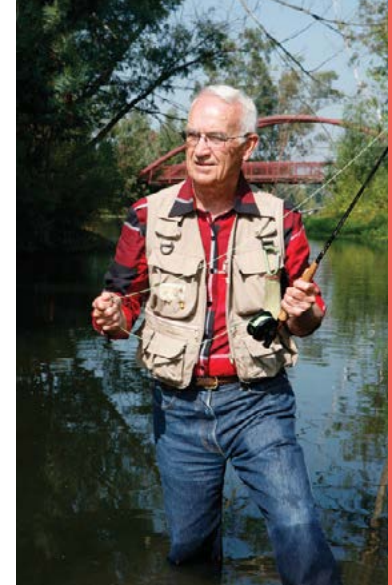
My wife and I moved to San Jose, CA when I graduated from Syracuse University in 1970. We loaded up our 1966 Ford LTD with a black & white 17" TV and two suitcases of clothes. We had no job, no place to live and didn't know anyone in the Bay Area. Me worry? No. We were young, idealist and full of energy and life.

Would we move today? Probably not. Our daughter lives 10 minutes from us. We're both active and engaged in our community and work as volunteers for several nonprofits.

But every situation is different. Selling your home, taking the equity and moving out of state may be your best option. It's a life changing decision. You just need to sleep on it.

Q: *I'm 78. Is it too late to make new friends?*

A: Not at all. What are your interests? Hiking? Fishing? Travel? Games? Gardening? Volunteering? Seek out and join organizations and clubs that interest you. Start your



search on the Internet. Visit senior centers, libraries and churches.

Ask around. You'll be surprised how many new friends you'll meet at any age.

Got a question?

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



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Katherine making her way up one of the few difficult sections of the trail

Hiking In South West Portugal

By Don Mankin

What comes to mind when you think of Portugal? Cathedrals? Historic sites? Sixteenth century explorers? Former colonies in Asia? Lethal jellyfish?

How about some of the best hiking in the world.

This past October, my wife Katherine and I hiked the Algarve, Costa Vicentina and Alentejo regions in SW Portugal. For the first four days, we hiked along the Atlantic coast including two days on the Rota Vicentina, the old fisherman's trail that runs along the cliffs overlooking the ocean.

Walking along the flat, sandy path on the cliffs, we gawked at rugged headlands, walls of rock and empty crescent beaches pounded by foaming surf. We occasionally had to hike down a steep, narrow trail to a beach and back up again on the other side.

In places we hiked through pine forests and waded through streams, soon to be waterfalls, as they rushed over the cliffs into the sea. Whitewashed fishing villages broke up the wild views every few miles. The trail was easy to follow, and we never needed to use the handheld GPS provided by Macs Adventure, the tour company that hosted us on this trip. (www.macsadventure.com)

If this wasn't the best four days of hiking I have ever done, it was damn close!

After the Rota Vicentina, a taxi shuttled us about an hour north and inland to the Alentejo region, a place of lakes, rolling hills and forests of oak

and eucalyptus. As soon as we arrived at the Quinta do Barranco da Estrada (www.paradise-in-portugal.com), a lodge overlooking a lake, I plopped down on the patio in front of our cottage and decided to take the rest of the day off to sit, read and gaze at the lake and explore the lush gardens surrounding the lodge.

The next day we went for a six-mile hike along the roads and through a forest near the Quinta. The views from the road were not as dramatic as along the Rota Vicentina but the landscape of low rolling hills, forests and vineyards was plenty attractive and matched our relaxed, easy going pace and mood.

The places we stayed during the trip, including the Quinta, added to the overall experience. Our accommodations for the first three nights were at the Aldeia da Pedralva (www.aldeiadapedralva.com/en/hotel-overview.html) which is more like a village than a hotel.

In fact, it once was a village with a population of about 200 people until it fell on hard times. Over the last several years, the current owners purchased most of the cottages and converted the ghost town into a thriving hotel and jumping off point for hikers, surfers and tourists from around the world.



Our waiter serving the bacalhau

We ate every night at the excellent restaurant at the hotel. My favorite dishes were the baked camembert covered with berries and nuts, the rich, meaty chorizo and the Portuguese classic, bacalhau (pronounced like the name of Tony Soprano's massive brother-in-law) also known as salt cod on bread. It's like a very thick chowder or stew of cod, vegetables and garlic served in a hollowed out loaf of crispy bread, similar to the clam chowder in a bowl of sourdough bread served on Fisherman's Wharf in San Francisco but much better.

And the wine! I'm not much of a wine drinker. I prefer my alcohol in the form of single malt whisky and west coast IPAs but if I lived in Portugal, I might switch to the fermented grape. We drank local wine every night and never paid more than \$11 for a bottle. As for the quality,



The "corridor" in our hotel, the Aldeia da Pedralva, a restored former village in the Algarve

I have to rely on the opinion of my much more sophisticated wife whose alcoholic preferences lean toward wine, vodka and tequila (not at the same time!) She was impressed.

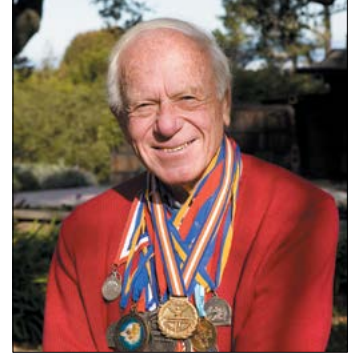
Life is short and the world is big so I try to avoid repeat trips to the same destination. But if I have a chance to return to Portugal, I'll take it.

For details and more photos, see the Adventure Geezer blog on Don's website, www.adventuretransformations.com.)

A promotional poster for a 21-day adventure. The top section has a teal background with the text "VIETNAM - THAILAND - LAOS - CAMBODIA" in white. Below this is a photograph of a large stone face sculpture from an ancient temple. Overlaid on the photo is the text "JOIN ACTIVE OVER 50'S DON MANKIN" and "A JOURNEY OF DISCOVERY" in large, white, bold letters. At the bottom, there is a teal banner with the text "A TRANSFORMATIONAL 21-DAY ADVENTURE THROUGH ONE OF THE MOST EXOTIC, MYSTERIOUS, AND CAPTIVATING REGIONS OF THE WORLD" and "NOVEMBER 2015". At the very bottom, there is a white banner with the website "www.wildland.com/active50" and the phone number "800.345.4453".

Walking the Talk

By Walter M. Bortz, II, MD



The American College of Sports Medicine (ACSM) is the mother church for the many of us who have embraced a physically active lifestyle as our principal strategy.

Our membership is around 6000 but our influence spreads far beyond. The exercise physiologists, the club trainers, PE instructors, the gym enthusiasts, clinicians, and corporate wellness types and myriads of others join our campaign for an active lifestyle for everyone. Michelle Obama's childhood fitness campaign is an allied effort.

Many of the leaders are or have been my friends. We have co-partnered articles. We have co-presented at national meetings. We have traded editorial responsibilities. We share many devotions. We collaborate.

One of the principal out-reaches of the ACSM is their campaign entitled "Exercise is Medicine" spearheaded by a past president of the ACSM Dr. Bob Sallis of San Diego.

This effort is an emphasis on the virtually limitless benefit that exercise exerts on mankind's woes from cancer to heart disease to arthritis to diabetes. Exercise is an essential part of the prescription. Its value now even extends to the neurologic defects that are currently pervading our later years. The Exercise Medicine campaign is now international in scope.

On Wednesday I fly to Phoenix for the ACSM annual meeting. I feel very honored by the presentation of a Walter M. Bortz lecture on aging and exercise. This is a very important acknowledgment for me. I am extremely appreciative of this recognition.

I am sure that my 85 years helps to qualify me. I ran my 10 mile run yesterday up and down the mountain. So I walk the walk as well as talk it. Thanks, ACSM.

Dr. Walter M. Bortz, II is one of America's most distinguished scientific experts on healthy aging and longevity. He spent his entire career at Stanford University where he holds the position of Clinical Associate Professor of Medicine. An active marathoner, he has written seven books including "Dare to Be 100" and "Next Medicine." To learn more, visit walterbortz.com or email: DRBortz@aol.com.

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

Secrets of Longevity



Dr. Gayla Jackson Crowned Ms. Senior California

Since Dr. Gayla Jackson, 67, won the crown of Ms. Senior California last August, she has been on the move.

"You need to move every-day to stay fit," Dr. Jackson said. "Walk through the mall. Go to the gym. Do anything to keep some physical activity going."

"It's also important to stay socially active with your friends and to volunteer your time to help others."

She competes in pageants to encourage women of all ages to stay vital and engaged with life.



ABOUT DR. GAYLA JACKSON

Born in Oxnard, CA, Dr. Jackson started her career as a professional actress and toured Europe with the American Theater Company. She has two masters' degrees in education and psychology and a Ph.D in business administration. She worked in marketing and sales with HBO and for the Los Angeles Lakers, San Diego Chargers and the Kings Sports team with Metro Sports. She was named "Queen of Cable Television" by the National Cable Television Association.

As a psychotherapist, she worked for the Glendale Police Department with gang teens and families. Currently, she is working pro bono with the Ventura County Youth Authority and four charity organizations.

ABOUT MS. SENIOR AMERICA

The Ms. Senior America pageant is the world's first and foremost pageant to emphasize and give honor to women who have reached the "Age of Elegance." It is a search for the gracious lady who best exemplifies the dignity, maturity and inner beauty of all senior Americans. The Ms. Senior America philosophy is based upon the belief that seniors are the foundation of America and one of our most valuable treasures. It is upon their knowledge, experience and resources that the younger generations have the opportunity to build a better society.

For more information about Ms. Senior California, contact Pamela Wheeler at Pwheeler94@cox.net. 949.241.4007. Website: MsSrCalifornia.com.



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Cruising Cuba

By Melody Wren



Touring Havana in style

After a two hour drive through rural mountain villages in a decommissioned Russian army truck, we arrived at El Nicho conservation area—a nature lover’s dream with hiking trails and a panoramic backdrop of the Escambray mountains.

We hiked a steep, rugged trail passing dozens of waterfalls. Looking to cool off, we stopped to swim at the base of one—the water invitingly clear, aqua green but I yelped at the surprisingly freezing temperature.

On our way back, we stopped at a roadside fruit stand to buy several enormous local fruits called Mamay that take 25 years to grow. Tearing them apart with our fingers, juices dripping down our faces, they tasted deliciously like a cross between a sweet potato and mango.

Tourists are a rare sight in the villages. Locals ran out of their houses, waving, trying out their English and shouting the carefully enunciated “How are you?” The few vehicles were primarily horse drawn carts; farmers plowed fields with horses and I was surprised to see a number of cowboys on horseback.



Cuban cowboy

I had arrived in rural Cuba by way of “Cuba Cruise,” a Greek Louis Crystal Ship that circumnavigates the island during the Winter season taking

passengers places they wouldn’t normally visit. Most tourists go to the resort side of Cuba, approximately a 12 hour drive from Cienfuegos city center where we had docked.

I had boarded the ship in Havana after a tour of the city in a 1950 red and white Chevy convertible—one of 70,000 classic American cars that account for half of the cars on the island.

After a couple of hours we reluctantly left Lucito, our driver and his grandfather’s car, and strolled around Old Town Havana. Wafts of Cohiba cigars followed us so it seemed natural when our guide took us to a cigar specialty store where we saw them rolling them by hand. I dearly wished I had more time there to explore the cafes, shops and see more of the faded elegant beauty of the historic buildings but the boat was waiting.

Three days into the trip, we disembarked at Paradise Island for a nature and adventure tour. A catamaran took us around the Bay of Nipe where we snorkeled in the clear, aquamarine water. Our guide Alberto pointed out a variety of urchins and schools of brightly colored fish.

After lunch at an ocean front restaurant, jeeps took us to Cayo Saetia, a natural reserve of pure, white sand. A former place of leisure for the ruling government, now open to tourists and locals, the reserve hosts animals from Africa and China.

Two days later, we pulled into port at Montego Bay, Jamaica, docking shortly after 7:00 am. Eager to see the island, I stood on deck with my morning cup of tea. It wasn’t the black clouds but the rainbow that caught my attention.

As I had never been to Jamaica before, I wanted to take full advantage so we went on a bamboo raft excursion for two miles down a winding river. The 7-meter long, flat-topped rafts used to carry bananas for export became famous when Errol Flynn put a seat on the raft for the comfort of his vacationing Hollywood friends.

Birds were plentiful and we were lucky enough to see a swallow-tailed hummingbird, the national bird of Jamaica. At one point, our guide Captain Jeff made a paste from limestone out of the river which he rubbed on my feet and legs. Just before we disembarked, he rinsed it off, leaving my skin silky soft and smooth. One of the guides Romeo sang Bob Marley's "Buffalo soldier" as we pulled into shore.

My travel companion and I hadn't signed up for an excursion in Santiago de Cuba so we explored on our own. A city map cost two pesos and the helpful local vendor even circled landmarks to visit.



Cuban music performed at Club 300

We headed for the beautiful spires we had seen from the ship and found the Catedral de Santiago de Cuba built on the central square in 1535 with its dramatic yet simple pulpit in marble and silver. We then combed the side streets for the Trova de Oro or Club 300 where the music movement of Cuba was first born.

We were rewarded with the incredible voices of two older female singers and fleet-footed salsa dancers sweeping through the closet-sized club.



River rafting on a Jamaican river

We both enjoyed the sociable aspect of the cruise and dining with six strangers every evening ensured that we met people from all over the world including a 93-year old grandfather who was delighted when we took him snorkeling for the first time.

Every day there were many excursions available but as most ports are close to city centers, you can explore them on your own. Exchange some dollars for Cuban pesos, and you can take a local taxi and design your own tour but do discuss the fare before you set out.

Would I recommend the cruise? Absolutely. It shows you an authentic view of Cuba that is likely to soon disappear—a place where farmers wave from their horses as they plow the fields wanting only a smile or a wave in return.

Notes for U.S. passengers: It's never been easier for Americans to visit Cuba. At the direction of President Obama, the Office of Foreign Assets Control (OFAC) has introduced new general licenses within 12 categories of authorized travel to Cuba that require no formal application, prior permission, nor post trip report to U.S. officials.

Cuba Cruise now welcomes Americans on board by offering two easy ways to travel: book a comprehensive program with a U.S. tour operator partner, like Road Scholar and Insight Cuba, or book directly with Cuba Cruise and register for a People-to-People Cuba Cruise program with U.S. non-profit organization Fund for Reconciliation and Development (FFRD). Cuba Cruise is experiencing a surge in interest from the U.S. and expects to sell out the remaining 2015 departures soon. For more information: www.yourcubacruise.com



ABOUT MELODY WREN

Melody Wren is a freelance writer because she believes that work and fun should not be mutually exclusive.

For her adventure stories, visit www.melodywren.com.



“We’re Not Dead Yet!”

A woman tennis player made that comment in March at the USTA National championship tournament for players 65+ in Surprise, AZ.

Judging from the high level and spirited competition over the three day event—the players were “far from dead, indeed.”

Approximately 200 men and women athletes representing 15 regions and states including Hawaii came to the Valley of the Sun to compete in the first ever National tournament for 65+ USTA players.

“About time USTA acknowledged that the 65+ demographic is the fastest growing in America,” said Larry Hayes, captain of the Sunnyvale 3.5 team representing Northern California. “We’re not as fast or strong as we once were but more crafty and smarter.”

“The most inspiring thing about the 65+ crowd is not how well we play— which is really high level—but how many still play after knee and hip replacements, strokes, heart attacks and other health issues,” said Hayes. “We’re blessed to still be playing and serving as role models for younger players.”

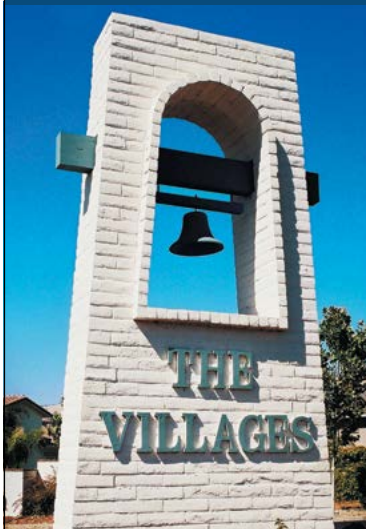
“Tennis keeps us alive and healthy. It’s a fun, competitive way to stay active as long as possible.”



Left to right: Bob Ziegler, Larry White, Tom Trankle, Po Chen, Shyamal Kanoo, Bill Moniz, Jim Connor, captain Larry Hayes, (kneeling). Not pictured: Merrill Clum and co-captain Robert Brown.

Editor’s Note: *The Sunnyvale 65+ team didn’t win the Nationals but all came home winners.*

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Best Time to Obtain a Reverse Mortgage?

By David Stormont, NMLS#453478,
Reverse Mortgage Funding LLC (RMF)

I have been in the reverse mortgage business for 13 years and have been asked thousands of questions. One common question I get is: "When is the best time to obtain a reverse mortgage?" My answer often surprises people. My answer is "When you don't need it."

Why do I believe this?

Well, the primary reason you should obtain the reverse mortgage "when you don't need it" is you can gain access to more and more of your home equity as you age—when you choose the "standby line of credit" strategy.

I want to stress that this reverse mortgage strategy does not work for everyone. It works best if your home is owned free and clear or has a loan balance of less than 20% of home value. And you must be age 62 or older. So how does it work? A reverse mortgage is a home-secured loan that allows the borrower to convert a portion of their home equity into cash, monthly advances or a line of credit (LOC). The borrower is responsible for property taxes, homeowners insurance, and property maintenance. A HECM is home-secured debt payable upon default or a maturity event. A maturity event occurs when the borrower sells or permanently leaves the home.

(Note: LOCs are only available on adjustable rate loans.) In this case, let's say we're going to convert your home equity into a reverse mortgage LOC which has the following characteristics. So long as the borrower does not draw down the LOC, the amount under the LOC remains available and:

- 1. Is not considered borrowed and therefore, does not have to be repaid**
- 2. Does not accrue interest**
- 3. Remains as equity in the home**
- 4. GROWS AT THE RATE OF INTEREST CHARGED**

So what does that mean, "GROWS AT THE RATE OF INTEREST CHARGED?" To explain this, let's make some assumptions for the sake of illustration. Hypothetically, let's assume our borrower is age 62, lives in California and owns a \$600,000 home free and clear. At this age and home value, with an initial, adjustable interest rate of 4.93%, a qualified borrower would be eligible for a line of credit of about \$303,000. So the starting balance in the LOC on day one would be approximately \$303,000. At this point, the unused LOC balance will begin growing at the rate of interest charged, which in this example is 4.93%.

This means that at the end of year one, assuming no withdrawals have been made and prevailing interest rates don't change, the amount of funds available to be borrowed under the LOC will have grown by 4.93% to about \$323,000. At this rate, 10 years down the road, the borrower will be able to borrow almost \$573,000 and 20 years later, almost \$1,085,000.

This hypothetical example is, of course, for illustrative purposes only. The actual amount that can be borrowed depends on a variety of factors including the borrower's age, home value, state of residence, prevailing interest rates and loan product.

And this LOC growth is guaranteed by contract (the deed of trust and note). The LOC can never be reduced or taken away provided you abide by the terms of the agreement which includes making required payments for taxes, insurance and maintaining the property. Finally, the growth rate on the LOC is independent of home's value.

The funds in the LOC can be borrowed at any time, can be converted to monthly installments at any point in the future, and if drawn, can be repaid to regenerate your LOC. I have clients who are using this strategy to gain access to emergency funds, access to long-term-care medical funds and hedge against the unknown. By taking the money "when you don't need it" and placing it in the LOC, you are putting your home equity to work in a growth strategy that can almost triple your available funds in 20 years, if you do not borrow any money along the way.

Please call me at 650.533.2349 to explore your reverse mortgage LOC options or ask me any other question about reverse mortgages. As a licensed reverse mortgage loan officer serving the San Francisco Bay Area, I will be pleased to help you learn more.

David Stormont is an experienced reverse mortgage loan officer with Reverse Mortgage Funding LLC (NMLS # 1019941). Branch address: 1510 Del Webb Blvd., #B102, Lincoln, CA 95648. Branch NMLS # 1262927. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act, License No. 4131266. Loans made or arranged pursuant to a California Finance Lenders Law license, License No. 603K578.



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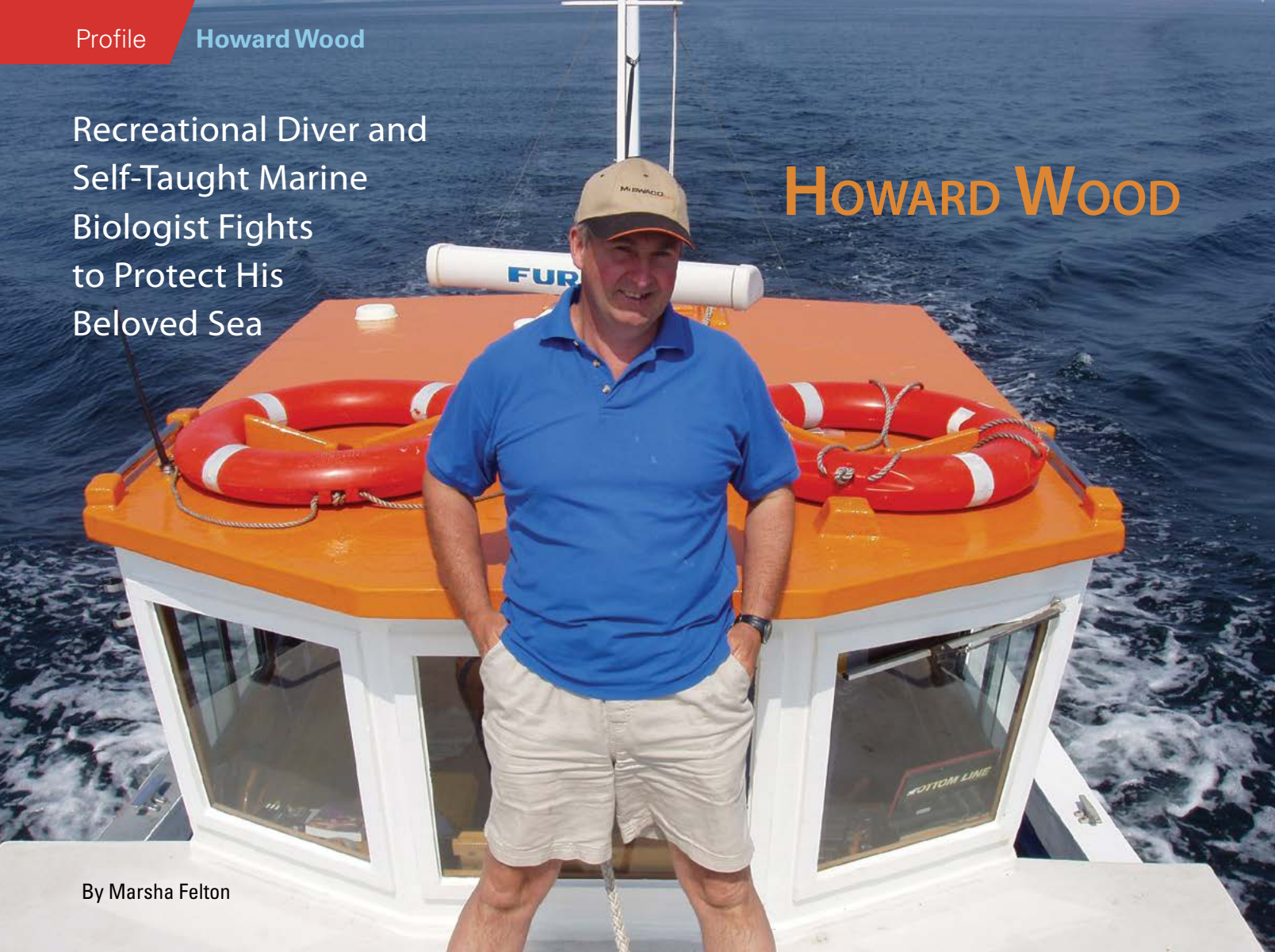
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Recreational Diver and Self-Taught Marine Biologist Fights to Protect His Beloved Sea

HOWARD WOOD



By Marsha Felton

Howard Wood heading out to sea

Profile: Howard Wood

Age: 60

Occupation: COAST co-founder; self-taught marine biologist, scientist and lobbyist; deep-sea diver, instructor, photographer and videographer; retired: family horticultural business

Family: Wife Lesley; son Martin, 27, and daughter Jennifer, 24

Residence: Whiting Bay, a village on the Isle of Arran in the 'Firth of Clyde' on the west coast of Scotland

Honors & Accomplishments:

- 2015 Goldman Environmental Prize
- Co-Founded COAST (Community of Arran Seabed Trust) in 1995
13 years later, the driving force to establish Scotland's first No Take Zone (NTZ) in Lamlash Bay in 2008
- Led campaign for another six years; government established 30 new Marine Protected Areas (MPA) and the first community-led MPA on the South Arran shore in 2014

“What stood out about Howard is his tenacity and that he is a completely self-taught marine biologist, scientist, lobbyist, and politician. He wasn't professionally trained in any of these fields but he can hold his own in a room full of scientists or government bureaucrats and he does so without an ounce of pretense.”

– David Gordon, Executive Director of The Goldman Environmental Prize

Howard Wood is one of six grassroots environmentalists from around the world honored with the prestigious Goldman Environmental Prize for 2015. (See Goldman Environmental Prize sidebar.)



Protecting the ocean is a full time job

What caused Howard, a deep-sea diver for over 40 years, to become a prominent advocate for protecting the seas, co-found COAST, challenge the Scottish Parliament to acknowledge the people's voice, win impactful victories and to this day... never take 'No' for an answer?

MF: What is your background and why did you become motivated to become a fighter for protecting the seas, persuading community activism and politicians?

HW: I have been fascinated with the sea for over 40 years. To some people, "out of sight, out of mind," but with the sea, I am always excited to find out more. At age 19, I became a deep-sea diver, then

instructor, photographer and videographer. With my long-time friend, Don MacNeish, through the 1980's as divers we witnessed the rapid decline in species and habitats due to fisheries management. Whiting Bay is a small village, most people know each other, we have lots of clubs; it's a small community with big, big community spirit. We believed we must get all segments of our community informed about the decimation of our seas and find a way to act as a group advocating for change and the development of Marine Protected Areas.

MF: How did you become a "self trained marine biologist, grassroots activist and lobbyist?"

ISLE OF ARRAN

Howard lives in the small village of Whiting Bay on the Isle of Arran. It is in the 'Firth of Clyde', which encompasses the largest and deepest coastal waters in the British Isles.

Arran is known as a "gem" in Scotland; tourism is very popular. It is well-known for its revitalizing fresh air, sea breezes, towering mountains, fertile valleys, beautiful coastlines, water and land recreations, old world charm and pleasurable pace of life.

What was not as well known was that the beauty and vital ecology in the sea were being dramatically destroyed and exploited in the sea by commercial fisheries and the Scottish government, which overturned a 100-year old ban on destructive fishing practices. As a result, the Clyde was (and to a major extent still is) devoid of commercially exploitable fish, with the fishing industry left with just scallops and prawns, using methods that destroy the ecosystems.

WHAT IS A MARINE PROTECTED AREA (MPA)?

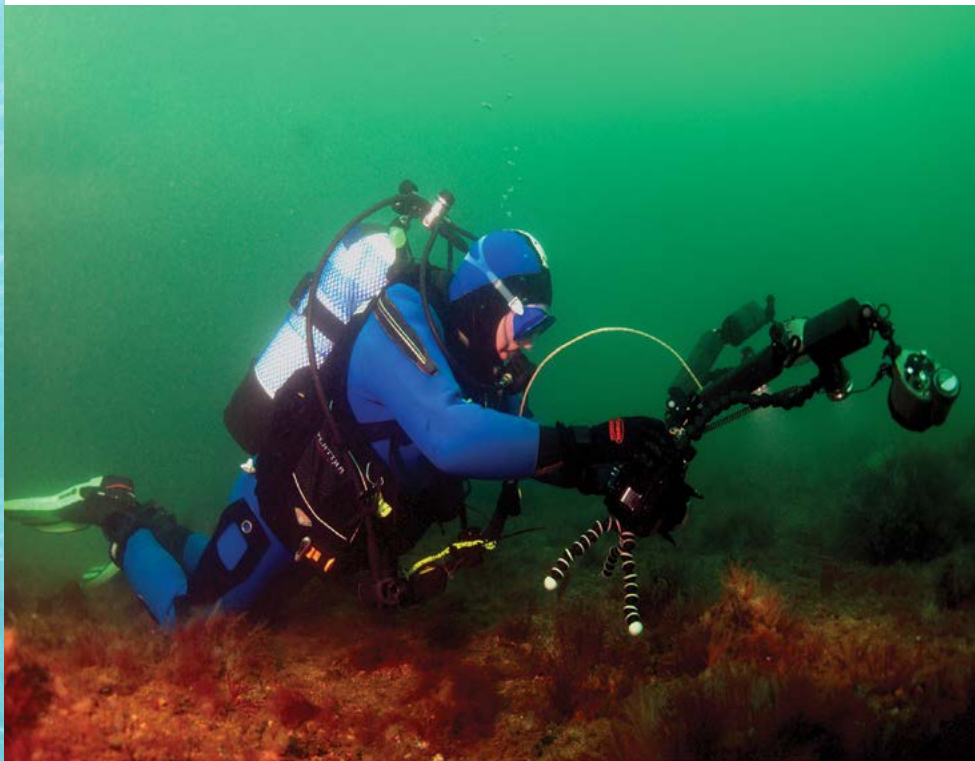
Marine Protected Areas are like National Parks in the seas and oceans.

Not surprisingly, one of Howard's heroes is the Scottish-American John Muir. A renowned conservationist and essayist, Muir fought to protect the places he loved. He inspired America to protect and preserve natural areas for their beauty, ecological importance and profoundly contributed to the Federal Government's establishment of the National Park Service.

COAST

(COMMUNITY OF ARRAN SEABED TRUST)

Co-founded by Howard with Don MacNeish, COAST is a Scottish non-profit, recognized worldwide as model of innovative and highly effective community advocacy, involving many sectors of the public. One of its primary goals is persuading the government to acknowledge the will of its constituents. COAST has had to take the lead in driving the scientific debate which has led to action on marine conservation issues. Their work benefits the local community, enhances the experience of the many visitors to Arran and contributes to the recovery of their seas. They recently hosted visiting government, NGO and university representatives from China who sought to learn about public participation in environmental policy, management and community-led environmental campaigning.



Exploring the seabed for life

HW: Don and I learned as we went along. Beginning in 1993-94, we went to MP (Member of Parliament) surgeries (which are meetings). In 1999, MPs evolved to MSPs (Member of Scottish Parliament) with monthly surgeries held at different villages on the island. Constituents go to speak to their elected representatives. We would eagerly ask for support to create marine reserves. We told them the fish stocks were in very bad shape and the government didn't seem to be doing anything about it. We learned how to lobby; we were invited to speak at committees and put in petitions. We learned how our passions could be persuasive.

MF: How did you and Don enroll others to join your cause and COAST?

HW: Initially we set up COAST meetings. A lot of the earlier people who came along to help were either divers or recreational sea anglers.

Eventually all kinds of people from all kinds of backgrounds came to volunteer, ranging from teachers to lawyers to web experts to tradesman and retired fishermen. Twenty years ago, we set up as an association with a membership of over 2,000 people, 30%-40% of our island of 5,000. After transitioning our status as a charitable non-profit, our supporters are many more thousands.

MF: Do you know about Dr. Sylvia Earle? (ActiveOver50 Winter 2013 Cover Profile)

HW: Of course! Dr. Sylvia Earle is obviously amazing and a complete legend. A great thing about COAST is that leaders like Sylvia need local initiatives. It's very difficult to put in MPAs if locals don't understand and don't want them. What COAST is about are grassroots initiatives to build support amongst local communities so they're pushing government for them. Scientific research shows

when communities like COAST get involved and make sure there is good compliance within an MPA, these MPAs become the most effective for sustainable marine management and are the best for economics.

Lamlash Bay Success Leads to New MPAs

After 13 years of intense community engagement and government lobbying, in 2008, Wood and COAST succeeded in establishing a No Take Zone (NTZ) in Lamlash Bay. It prohibits fishing of any kind and protects key habitats. Residents from the Isle of Arran, mostly retirees, watch the NTZ with binoculars from porches and balconies to monitor for violators. Since the establishment of the NTZ, scientists have documented a dramatic recovery of the seabed.

Building off the Lamlash Bay victory, Wood began a campaign to establish a Marine Protected Area (MPA) to

establish a larger buffer zone. In 2014, the government established 30 new MPAs around Scotland including the first community-led MPA on the South Arran shore in 2014.

MF: What are some of the biggest challenges you face? What are your goals?

HW: Biggest challenge, which is a COAST issue as well, is to get the Scottish government to manage our seas as a public asset. For years, we have meetings, and debates. The Scottish government kept insisting managing of our seas was between the government and fishing industries.

Our lawyers fortunately convinced them they had to manage all our seas as a public asset. Are their decisions in the public interest and making a difference for future generations? In my experience, all governments are interested in short-term economics which is why our seas are in such state. The government has never taken one fisherman to court for infringements into the NTZ. Last fall, they refused to accept our proposed management position for the MPA.



Greenpeace supports the cause

There is a big battle and campaign ahead. There's a fair chance they will put in a management plan that is totally unacceptable. It's incredibly complicated. They continue to consult with us but do not listen to the public! They know they're under pressure. There will likely be some type of compromise.

HW: Goals include to make sure management and compliance is effective in MPAs. And within 5-10 years, to go to Australia and New Zealand* and see more MPAs!

*Another of Howard's heroes is Dr. Bill Ballantine, awarded the Goldman Environmental Prize in 1996 for his work on marine conservation and New Zealand's Marine Reserve Act.

Howard says: "It's time for effective, well articulated marine management. Our MPAs must be managed in a way that contributes to the Government's wider marine commitments. Lets not take the 'P' out of our MPAs! Marine Scotland cannot continue to hide behind their own narrow definitions of what constitutes a marine protected area. The public won't buy it, COAST won't buy it and the Scottish Government will have lost a real opportunity to make a contribution to the health of our marine life and coastal economies."



ABOUT MARSHA 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. Email: marshabf@gmail.com

GOLDMAN ENVIRONMENTAL PRIZE

For more than a quarter century, the world's largest prize honoring environmental pioneers from six regions of the globe.



In 1989, the late philanthropists Richard N. Goldman and his wife, Rhoda H. Goldman established the Goldman Environmental Prize, stemming from their lifelong commitment to environmental protection in order to recognize ordinary individuals working at the grassroots level who protect and enhance our environment. Their legacy is continued by their two sons, John and Doug Goldman and daughter Susie Gelman.

ABOUT THE PRIZE

- The Goldman Environmental Prize each year honors six heroes from the world's six inhabited continental regions: Africa, Asia, Europe, Islands & Island Nations, North America, and South & Central America.
- The Prize recognizes individuals for sustained and significant efforts to protect and enhance the natural environment often at great personal risk.
- The Goldman Prize views "grassroots" leaders as those involved in local efforts where positive change is created through community or citizen participation in the issues that affect them.
- Through recognizing these individual leaders, the Prize seeks to inspire other ordinary people to take extra-ordinary actions to protect the natural world.

Financial support: \$175,000 to each recipient to pursue their vision and heroic efforts

2015 Award Ceremonies: San Francisco & Washington, D.C.

Total number of Prize winners to date: 169

Total number of countries represented by Prize winners to date: 83

Total amount of money given to Prize winners to date: \$21 million





Teach a Kid to Fish

Billy Larson, 12, was born and raised in the city by a single parent, his mother. "Fish" was something you bought at the grocery store. Fishing? What is that?

For Billy and hundreds of city kids like him, fishing is not cool or something you do today. Unless someone teaches you.

Thus was born South Bay "Fishing In the City" for Kids.

Since 1995, South Bay Fishing in the City has taught thousands of local children 5 to 15 on how to fish through in-school programs and fishing clinics at various Santa Clara County and San Jose City parks.

The program also provides children an appreciation of the outdoors and promotes a sense of stewardship of parks, fishing and the environment as a whole.

The Bay Area Sportfishers club of Santa Clara, CA is one of the major partners of South Bay Fishing In the City.

"We're proud to be a 20 year sponsor of these free fishing events for kids in our community," said Steve Ondry, long time member of Bay Area Sportfishers. "Many kids have never fished before so this is an opportunity

to introduce them to the joy of fishing and to the great outdoors."

"Our club provides both funds and volunteers for these events," said Ondry. "You can't believe how excited kids get catching their first fish. We get excited watching them have fun."



Children are loaned a rod and reel, tackle box and bait. Volunteers show them the basic techniques and provide help when needed. Local waters are typically planted with trout and/or catfish courtesy of the Fish and Game Department.

About Bay Area Sportfishers

Founded in 1972 by HP employees, Bay Area Sportfishers is one of the oldest fishing clubs in the San Francisco Bay Area. Membership is open to everyone including women and children. Youngest club member is 10; oldest is 90.

"We fish all over Northern California for all kinds of fish in both fresh and salt water," said Larry Hayes, club president. "Stripers in San Luis Reservoir. Salmon and rock cod out of Santa Cruz, Monterey and Half Moon Bay. White bass in Lake Nacimiento. Trout and bass in local lakes. Sturgeon in the Sacramento River and San Francisco Bay."



BASF members Joe Humphrey and Jerry Taylor weighing their catch

"We also go crabbing and hunt for mussels out of Half Moon Bay," said Hayes. "We're a fun, social group who love fishing and sharing that knowledge with others."

If you enjoy fishing or would like to introduce your child to fishing, contact Larry Hayes at 408.921.5806 for more information. Monthly club meetings and outings provide a wide variety of activities for both the experienced fisherperson and first timers. Picnics and parties are held throughout the year. Visit www.bayareasportfishers.com

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Estate Planning Attorney Upholds Rights Of Mistreated

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

Recently, Molina helped a pro bono client obtain the home he inherited after it had been stolen from him through Elder Abuse and Fraud.

Additionally, she assisted a mother to gain custody of her daughter who had been fraudulently placed under a guardianship for seven years.

Molina prevented another client's trustee brother from cheating him of his life estate by selling the house out from under him. But Molina is particularly proud that she was able to save an elderly couple from being conserved by their daughter who wanted to get her hands on the parents' money during their lifetime.

Molina specializes in helping clients protect their assets from elder abuse and fraud.

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

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

— Rick L, San Jose, CA.

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BayAreaSportfishers.com

“What To Do With Your Stuff?”

A Primer for Baby Boomers, Seniors and Families

By Lois Tager

Q: Why Did You Write the Book?

My clients often come to see me when their parents have passed away without any prior decisions regarding their “stuff.” They are left to discard everything left behind such as contents of the home, jewelry, keepsakes, etc. and often strongly disagree on who gets what. These disagreements often fracture the family for life. My hope is that the book will encourage people to make decisions as to who gets what to help avoid family arguments and life-long estrangement.

Q: How Do You Get Rid of Stuff?

There are a number of ways to decide what valuables and collectibles are to remain with loved ones and what to discard. A simple journal to record whom is to receive special articles is just one simple way. Help is available



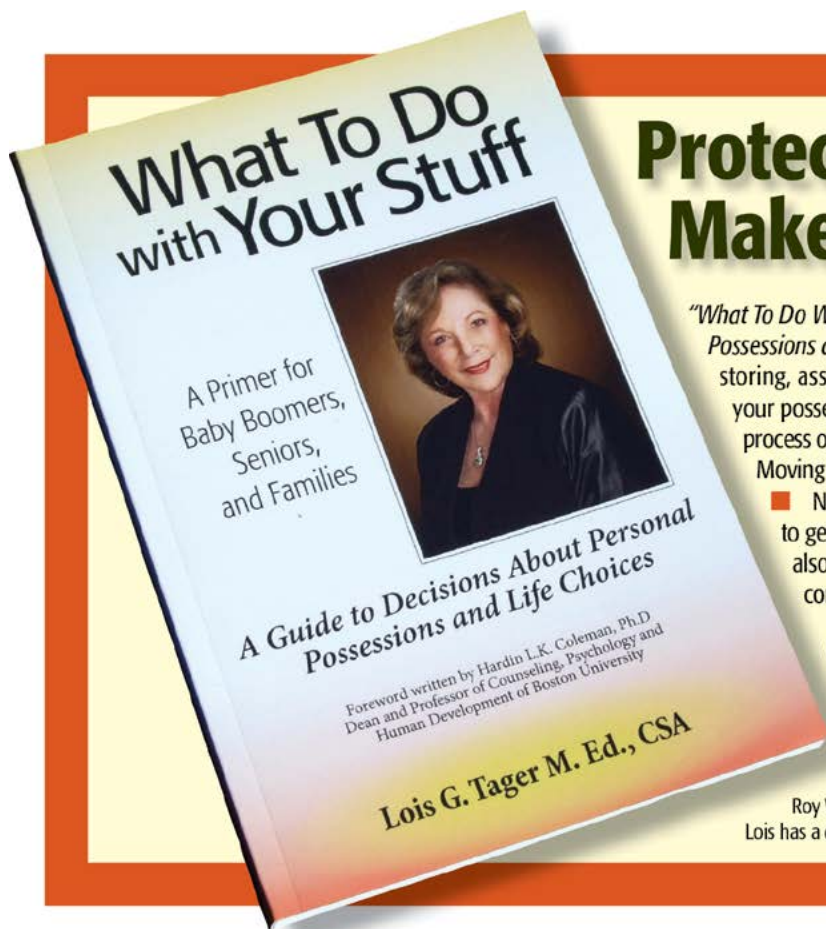
Lois Tager at book signing event

when there is a great deal of “stuff” such as organizers and move managers. The book delves into many different ways to get rid of everything from the simplest to the most complicated.

Q: What are Life Choices?

Do you have an up-to-date Power of Attorney for Healthcare? “Life choices” covers everything from Powers of Attorney to an Advance Health Directive so your wishes will be known when it is necessary for others to make decisions if one is incapacitated. It also applies to end-of-life decisions which so many choose to ignore, therefore allowing others to make decisions which may or may not be in concert with what the elder would want at a very difficult and emotional time.

Lois Tager, M.Ed., CSA, is a published author in numerous journals and an expert in helping seniors deal with a variety of issues including living situations, Alzheimer’s and dementia. She is the Director of Geriatric Care Management at the Law Office of Roy Litherland in Campbell, CA. 408.356.9200.



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Lois Tager is the Director of Geriatric Care Management for the Law Firm of Roy W. Litherland in Campbell, CA. Lois has a decade of experience working with seniors and their families.

HOSPICE: Dispelling the Myths



By Moira Fordyce MD, MB ChB, FRCPE, AGSF

Webster's Dictionary Has Two Definitions of Hospice:

1. Hospice, a program, begun in England in 1967 that eases the last days of terminally ill patients and assures a natural death in as home-like surroundings as possible;
2. Hospice, a building, usually kept by a religious order, where travelers can obtain rest and food.

Both definitions leave a lot to be desired. Hospice care goes much further back than this:

- 1879 The Sisters of Charity open hospices in Dublin
- 1905 The Sisters of Charity open hospices in London
- 1958-1965 Dr. Cicely Saunders works in St. Joseph's Hospice in London
- 1967 Dr. Saunders opens St. Christopher's Hospice in South London
- 1963 Dr. Saunders visits Yale University, USA and introduces

the idea of specialized care for the dying

- 1969 "On Death and Dying" by Dr. Elizabeth Kubler-Ross is published
- 1974 First American hospice opened in Connecticut
- 2004 More than 1 million Americans with a life-limiting illness were served by the nation's hospices, the first time the million-person mark has been crossed

Hospice Care Involves:

- Offering good medical and nursing care, and support to the patient and caregivers before, during and after death
- Evaluating the whole person and relieving symptoms such as pain, nausea and constipation as they occur
- Addressing depression and suffering, physical, mental, emotional and spiritual with love, patience, counseling, support and judicious use of medications
- Giving appropriate nutrition and hydration as wished by the patient

Ten Myths About Hospice

1. Hospice is a place

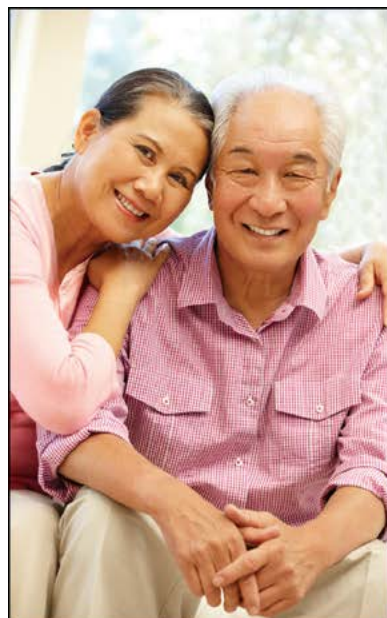
Those of us who now practice hospice care regard it more as an attitude of mind than a program or place. We call this the hospice mindset and it is not negative – it is dynamic, positive and committed to helping the terminally ill person and his or her caregivers.

2. Hospice is only for people with cancer

Experts in end-of-life care consider that at least 30% to 40% of dying Americans could benefit from hospice-type terminal care. It has even been suggested that general hospice principles would help anyone dying of a chronic illness whether mental and/or physical which means more than 70% of the dying.

3. Hospice is only for old people

Death can come at any age – not only the old die. The death of a child is one of the saddest experiences in life and devastates



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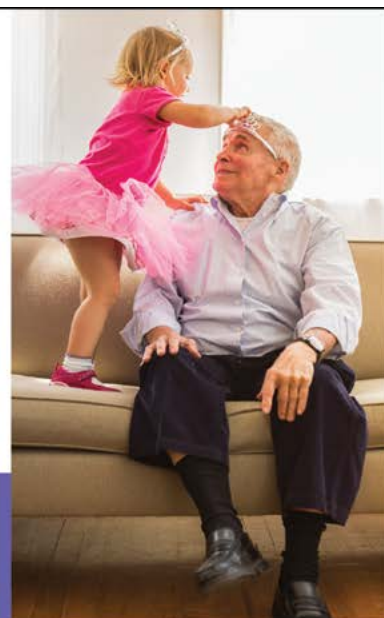
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the family. Good, sensitive hospice care can help to ease the terrible lasting pain of the survivors.

4. Hospice can help only when family is available

While it is comforting and helpful to have some family/friends involved, the patient who is alone can be well cared for since hospice is a team effort.

5. Hospice is for people who don't need a high level of care

There are so many factors involved with a terminally ill person that he or she needs a high level of expert care to make the last days on earth as comfortable as possible. The hospice team can do this.

6. Hospice is only for those who can accept death

While it is important to acknowledge that death comes to all of us eventually, experienced members of the hospice team know how to work with and help the person who denies that they will die.

7. Hospice is only for those with a religious belief

This is not correct. Hospice care is for all kinds of believers and non-believers. Hospice staff, during their training, are told that no matter what their personal beliefs are and however deeply they hold them, they must NEVER impose

these beliefs on the terminally ill person in any way.

8. Hospice means the withdrawal of all medical care

Some terminally ill patients and families are under the impression that hospice is negative, a giving up, that all medications and other therapies are stopped and the patient allowed to die. This is far from the truth. Any medication that is making the patient feel better will be continued.

9. Hospice care is too expensive for most patients

Medicare, Medicaid in most states, the Department of Veterans Affairs, most private insurance plans, HMOs and other managed care organizations pay for hospice care. Also, community contributions, memorial donations, and foundation gifts allow many hospices to give free services to patients who can't afford payment. Some programs charge patients according to their ability to pay.

10. Hospice is only about pain management

Care of the terminally ill involves a great deal more than pain management and teamwork is essential.



- An interdisciplinary team of experienced health professionals works with the patient and caregivers to manage symptoms and other problems. The key person on the team is the hospice nurse closely followed by the medical social worker.
- Consultation, as needed, with a dietician, a pharmacist, and physical, occupational and communications therapists, is helpful.
- A physician, serving as medical director, consults with and advises the team members and makes patient evaluation home visits as needed.
- Volunteers also can contribute a great deal in day-to-day patient care and caregiver support. On occasion, with the patient's permission, they can even attend hospice team meetings.
- If the patient is religious, a minister, priest, nun, imam or rabbi, though not usually a member of the team, can provide counsel and spiritual comfort to the patient and may be able to give valuable insights to the hospice team.

For more information about hospice go to: <http://www.nhpco.org/about/hospice-care>

Got a question for Dr. Moira Fordyce?
Email: moiraf9@gmail.com.

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Evelyn Preston

Money Tips for Globe Trotting Seniors

By Evelyn Preston



Last fall, after a marvelous trip to Israel with my son, I reviewed our costs and choices. So many seniors travel—and from cruises to safaris, alumna trips to Road Scholars, all-inclusive tours probably give “the most bang for the buck.”

Group travel has its charms and discounts but our journey was more narrowly defined and after exploring popular tour itineraries, we opted for a personal guide—Yossi, whose price included clean, safe accommodations, car, gas and time.

We offset his higher daily rate by part-time adventuring on our own with his input and directions. It worked. Overall, we paid about the same as a tour package and received special benefits: a close, new friendship, unique events and an off-the-beaten-track experience. Our main money “extra” was “priority” plane tickets for a little more legroom, better seats (even an empty middle) and early boarding—well worth the few hundred in upgrades.

Question: *Now that I’m retired, I plan to travel more often. What’s the best way to regularly communicate with the folks “back home” as I won’t be carrying a computer?*

Answer: Even seasoned travelers have gotten “caught” via their cell phones, racking up huge, unexpected bills. Call your carrier if you plan to use your mobile device, especially an iPhone. Remember apps can always be on and get updated even when you think you’re not “using” your phone. We emailed from hotels for a nominal cost per a specific amount of Wi-Fi time vs. texting. While there are SIM phone cards available for international calling, our guide gave us his extra phone with overseas access and local charges—part of our package. Internet cafes have largely disappeared due to the increased use of mobile phones.

Question: *I know that foreign ATMs charge a lot to use your own money. Isn’t it less costly to use credit cards in other countries?*

Answer: Yes, as long as you make it VISA. And be sure to inform your bank and credit card company (and phone company if you’ll use it abroad.) Security conscious companies assume the worst and need to know specifics: dates of travel, list of countries, dollar limits, etc. or you’ll find yourself frustrated and broke.

Question: *I’m not very good about exchange rates when dealing with foreign currency. What’s the best way to offset fees and costs when shopping in a foreign country?*

Answer: Practice! An Israeli shekel was about 3.59 to a dollar. I kept dividing 4 into total prices —food,

jewelry, etc. (Or think like my son, “It’s just funny money anyway. Enjoy!”) Depending where you travel, most shop owners will translate prices into dollars—always ask! Shipping gifts may have cost advantages (if not dependable arrival dates) while pricey take-with purchases may be highly taxed. Some countries offer to redeem their Value Added Tax if you show your receipt and the unwrapped item at the airport—at special counters. (Some stores offer large plastic bags just for this purpose.) If available, this is worth the hassle and time for high-priced goods.

Question: *I try to always carry-on my luggage. With planes now so over-crowded, what’s the best way to avoid all those tacked on costs from baggage to blankets?*

Answer: Don’t get caught with a suitcase overstuffed with gifts and extras, especially on international travel. Size and weight will be measured carefully. Leave home with extra room in carry-ons and overhead bags. Other passengers always look longingly at my homemade, non-messy sandwiches (no onion!) and apples, orange slices to complement airlines’ free drinks. Always available water vs. costly liquor helps ease jet lag, a light/fleecy jacket offsets temperature changes and less is definitely more when flying long distance! Happy Landings.

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

My Rainy HiTech Day

By Beth Baily

It seems my kids want me to keep up with the times so I was convinced to get a smart phone. I'm trying to use it more.

Each morning, I get up and look at the phone to see what is on my calendar and then I look at the weather so I will know how to dress. This morning my phone showed my area would be cloudy but no rain.

After lunch, I drove to the local bicycling trail for my daily bike ride. Getting out of the car, I noticed it was a bit chilly so I put my arm warmers on and took off.

I hadn't packed a jacket but I did have my raincoat in my handlebar bag. I put it on and rode to my turn around spot. Working hard because of the headwind, I had begun to perspire in my plastic raincoat. I decided to take it off for the return trip since the wind would now be at my back.

You know what happened as soon as I removed the raincoat, don't you? It started to sprinkle.

I'm now as far away from my car as I get on my short ride, eight miles. The sprinkle turned into a rain and it continued all the way to my car. It's not cool in my crowd of cyclists over 60 to have fenders on your bicycle so my rear tire deposited all the grit and grime along with an abundance of water onto my polypropylene, breathable, high-tech jersey.

This nifty jersey filtered the grit and let the water pass right thru to my spine. There this abundance of water proceeded to run down my back into my shorts where it collected on my hi tech, completely synthetic pad in my lycra bike shorts.

I feel like I am sitting in a plastic tub full of water. My shoes are so heavy they weigh more than my hi tech bike



does. My glasses are so wet I can't really see where I'm going but it's ok because I'm on a trail. All the intelligent people got off the trail because they didn't have a smart phone to tell them that it wasn't going to rain today.

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Former NFL Star Quarterback Joe Theismann Interviews Dr. Richard Gringeri, D.C on Type 2 Diabetes

Joe Theismann is a Super Bowl winning quarterback and former Monday Night Football broadcaster. Dr. Gringeri has helped hundreds of Type 2 diabetics in the greater San Jose area to reduce or eliminate their medications with natural solutions.

JT: *You're a chiropractor by trade but you have evolved and developed a treatment for diabetes. Tell me about it.*

Dr. G: For many years, I treated neck and back pain and all those things that most chiropractors do. My focus now is helping people who have Type 2 diabetes.

What I've found is that Type 2 diabetics usually develop high blood pressure and high cholesterol, at least a big majority of them do. It's one of the major health problems that we have in America today.

JT: *It's almost an epidemic, isn't it?*

Dr. G: That's right and the medical community has come up with the term "metabolic syndrome." It includes diabetes, high blood pressure, high cholesterol and obesity. The viewpoint is that once you get one, you usually end up with all of them.

JT: *When I think of a chiropractor, I don't normally think of them working with diabetics. How did that happen?*

Dr. G: I've always worked with people both with chiropractic adjustments and nutrition. About 12 years ago, a gentleman came in to see me about neck and back pain but he said "my big health concern is diabetes." He told me that no matter what he did and no matter what his doctors were doing with him, he continued to get worse. He was very worried because his mom had Type 2 diabetes and she had gotten so seriously ill



Joe Theismann (left) interviews Dr. Richard Gringeri of The Human Engine Clinic

that she was blind and had part of her leg amputated. I said let's see if we can help you with this and he began my program and recovered pretty quickly to the point that his doctors were able to take him off all his medications.

JT: *Give me the idea of a program that would give a diabetic some relief and help?*

Dr. G: We have an approach that we call the "Human Engine" approach. I teach patients that the body is an engine just like the engine in your car. You need to put fuel in it. You need oxygen – the fuel mixes with oxygen - then you need a spark for it to burn. The body is similar; it needs those things to run. I went to the medical textbooks on diabetes and they said that diabetes was a digestive problem, an oxygen deficiency problem, and possibly a combustion problem. The books said that what I was doing was the exact right thing to do. It's been in the medical literature for a long time - since the 1940's - on proper methods to handle diabetes.

Medical treatment has shifted away from that and become more drug oriented now than it used to be.

JT: *I think most people in society have the idea that "if I take a pill, I'm going to feel better." But that's just a temporary masking of the problem, isn't it? If you start to take a lot of medications, you break down the body more than help it. The way you're treating diabetics is an opportunity that's better than feeding yourself full of medication and thinking that's it going to be solved. You're helping people to help themselves.*

Dr. G: Yes, I teach people how to understand their condition better and how to gain mastery over it.

JT: *Thanks for helping people.*

To see the full 11 minute interview, go to <http://humanenginedoctor.com/joetheismanninterview/>

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