

AO50

ActiveOver50®

FREE COPY / YOURS TO KEEP

SPECIAL ADVENTURE TRAVEL GUIDE

A close-up photograph of a woman with a warm smile, wearing a traditional Native American headdress with a large feather. She is holding a small, fluffy, brown and black dog close to her face. The background is dark and out of focus.

Find Your
Dream Vacation

“Letting Go of The
Misery Myth”

What Goes On In a
Retirement Home?

Watch The Cool Kids

*“My Favorite
Top 10 Trips”*

—Don Mankin, the Adventure Geezer

KITCHEN AND BATH SEMINAR

REMODELING ESSENTIALS



A DESIGNER'S GUIDE TO YOUR DREAM HOME

Join us for a free seminar to discover the latest trends in kitchens, baths, and additions. We'll share everything you need to know before embarking on a remodeling project.

KITCHEN AND BATH SEMINAR:

April 20th, 2019 from 10 am - 12 pm

To reserve your seats,
visit casesanjose.com/seminars-events
or call 408-323-5300.

CASE DESIGN/REMODELING

2157 O'TOOLE AVENUE STE. 70 | SAN JOSE, CA 95131



BECAUSE IT'S YOUR HOME



CA. Lic# 850885 This business is independently owned and is operated under a license agreement with Case Handyman & Remodeling Services, LLC.

IN EVERY ISSUE

<i>Publisher's Note—Find Your Dream Vacation</i>	4
<i>Ask Larry—OMG! I Lost My Wallet!</i>	17
<i>Evelyn Preston—Go Figure Health Costs!</i>	18
<i>Walter M. Bortz, II, MD—What Is Anosognosia?</i>	24
<i>Don Mankin—A Very Small Boat Cruise In SE Alaska</i>	26

TRAVEL

<i>"My Favorite Top 10 Trips"</i>	
—Don Mankin, <i>The Adventure Geezer</i>	5
North America	6-7
South America	8
Oceania	9
Europe	10-11
Asia	12-13
Africa	14-15

HEALTH

<i>Letting Go of the Misery Myth—Joyce Hanna</i>	16
<i>I Learned About Dementia With Virtual Reality—Larry Hayes</i>	28
<i>Hard to Believe. I'm 70—Carol Hitchie</i>	30



8



9



26



16



Published by Hayes Marketing
Communications, Inc.
P.O. Box 321209 Los Gatos, CA 95032

Larry W. Hayes/ CEO/Publisher
408.921.5806

Email: larry@activeover50.com

Website: activeover50.com

Gloria Hayes/ VP Operations

Charm Bianchini/ VP Marketing

Mabel Tang/ Art Director

To Advertise

Larry Hayes

Call 408.921.5806 or larry@activeover50.com

To Subscribe

Call 408.921.5806 or larry@activeover50.com

Copyright 2019 Hayes Marketing
Communications, Inc. All rights reserved.
Reproduction in whole or in part of any text,
photograph or illustration without written
permission by the publisher is strictly prohibited.
The magazine is not responsible for unsolicited
manuscripts, artwork or photographs. The
opinions expressed in *ActiveOver50* magazine
are those of the authors and do not necessarily
reflect the views of *ActiveOver50* magazine.
The magazine assumes no responsibility.

Publisher's Note



Find Your Dream Vacation

Where in the world do you want to go? Cruising
The Inside Passage in Alaska? Sea kayaking in Mexico?
How about an adventure cruise in the Russian Far East?
Antarctica? African safari?

To find your next adventure, check out Don Mankin's
"Favorite Top 10 Adventure Trips" in this issue,
starting page 5. You're bound to find a great trip suited
for your liking and budget.

Believe it or not but most active older adults are happy and content
contrary to the myth of being weak, feeble and depressed. Read "Letting
Go of The Misery Myth" by Joyce Hanna, Stanford School of Medicine.
She's a spry, happy 84 year old and still working.

Have a great day!

Keep those emails, phone calls and letters coming in. Your comments
and suggestions are always welcome. Love to hear from you on any
subject. Reach me at larry@activeover50.com. **408.921.5806**.

— Larry Hayes, A050 CEO/Publisher

Cover Photo: A. Charles/Heritage Expeditions



**What tracks will you
leave behind?**

Leave a legacy gift to
protect the wildlife and
wild places you love.



DEFENDERS.ORG/A050TRACKS
TOLL-FREE 1-800-915-6789





Photo: A. Charles/Heritage Expeditions

MY FAVORITE TOP 10 TRIPS

By Don Mankin, the Adventure Geezer

A question I'm frequently asked is — aside from "how did you get to be so handsome and smart — "what is your favorite trip?"

Since embarking on a new career as a travel writer over 12 years ago, I have written stories on more than 50 adventure trips so I have loads of possibilities to choose from. After considerable deliberation,

I've been able to come up with a list of my 10 favorites.

In the following, I briefly describe each trip and provide information on length, cost and how to contact the operators offering these trips (disclosure — I was at least partially hosted on most of these trips). The descriptions also tell you where you can view photos and read about the trips in more detail by clicking on the links in the

"Articles" page on my website and on my "Blog." Buttons for both can be found at the bottom of my homepage (adventuretransformations.com).

Most of the tour operators offer significant **discounts** to the readers of *AO50*. Call or email the operators for specifics and make sure to tell them where you read about the trip.

North America



Photo: Baja Outdoor Activities

Espiritu Santo Circumnavigation (sea kayaking in Mexico) 9 days from \$1,190, Baja Outdoor Activities, kayactivities.com, 888-217-6659

Warm weather, camping on secluded beaches and snorkeling with sea lions; this 9 day trip around pristine Espiritu Santo Island, a UNESCO World Heritage Site that rises out of the warm azure waters of the Sea of Cortez like an orange colored layer cake, is one of the premier sea kayaking adventures in the world.

And it is relatively inexpensive and easy to get to, just a two hour boat ride from La Paz, Mexico near the southern tip of the Baja Peninsula. It is a leisurely trip with plenty of time to relax on the beach at the end of the

day with a book and a cold beer. Or just gaze out at the sea or explore the desert buttes and mesas of the island.

Baja Outdoor Activities offers two options for this trip, self-catered and fully-catered. I chose and highly recommend the fully-catered option which means that a motor boat (panga) carries all of your gear plus ice chests with cold beer and perishable food and a two person crew. The crew and guide did all of the cooking and dove for fresh seafood throughout the trip. The boat also provides a back up in case the weather turns bad, as it did for us when high winds and big swells made it difficult one day to move on to our next campsite.

See the article, “Never too Old for Adventure (A Perfect Storm in the Sea of Cortez),” and the December 22, 2015 blog entry under “Mexico.”

Alaska: Journey to Sitka (adventure cruise) 8 days from \$5,755, Wilderness Travel, wildernesstravel.com, 800-368-2794

“Whales, eagles and bears, oh my,” to paraphrase that famous line from the movie, *The Wizard of Oz*. Plus seals, glaciers and some of the most dramatic scenery on earth. Alaska is one of my all time favorite destinations and of the several trips I have taken to Alaska in the last 50 years. My recent cruise along the Inside Passage in an historic, eight passenger, wooden yacht was at or near the top of my list.

Not only did this trip offer some of the best wildlife and scenery I have ever seen, the ship was able to get into secluded bays and coves that are

too small for the bigger ships that also cruise the Inside Passage. This also meant lots of opportunities for kayaking in protected waters, including a paddle through the aptly named Fords Terror, a narrow channel that turns into whitewater when the tides change. Shore excursions included up-close bear watching at a fish hatchery and easy hikes to a remote lake and a natural hot springs-fed bath on the banks of a roaring river.

I expected to see spectacular wildlife and scenery; I didn't expect to be served healthy, creative, gourmet meals that rivaled the best I've eaten in the major cities of the world. Maybe I was just hungry – (whale watching can do that to you) but each meal was a delight and a surprise. The chef, who was also the First Mate in the total crew of three, would not be out of place running the kitchen in one of the excellent, if overpriced, restaurants in my tony Venice Beach, CA neighborhood.



Photo: Don Mankin

This trip is the subject of the featured travel story in this issue so read the article for more detailed

information. Also see blog entry dated July 27, 2018 under the category "Alaska."

WESTERN · ADVENTURE · VACATION



Contact us for that adventure of a lifetime.



WWW.DUDERANCH.ORG • 1-866-399-2339



South America

The Salkantay Trek to Machu Picchu
(high altitude trek in Peru)
7 days from \$2,290,
Mountain Lodges of Peru,
mountainlodgesofperu.com,
877-491-5261

Photo: Mountain Lodges of Peru

Machu Picchu is a glorious combination of one of the most mysterious man-made sites in the world embedded in one of the most dramatic natural settings in the world. What better way to experience this 15th Century Inca citadel than an immersive 6 day high altitude hike through the mountains of Peru to experience this World Heritage Site through “Inca eyes,” to quote a guide from my first visit to Machu Picchu in 1997.

That visit came at the end of 5 day trek on the Inca Trail. It was

an incredible experience, especially for the 20-30 somethings that clogged the trail and filled up the funky campsites. For fit seniors who prefer cold drinks, hot spas, comfortable beds and private baths at the end of a strenuous day of trekking – including a heart-pounding trudge up and over a 15,300’ pass – this is the trip.

There is a scenic mountain lodge waiting for you at the end of the day as well as a chef and crew who depart early to get to the next lodge in time to prepare hors d’oeuvres

for the tired trekkers dragging themselves through the door in the late afternoon.

But be warned – this is not for the casual hiker. The altitude requires serious training. If you don’t want to do the training but are willing to trade off sore knees for sore butts, there is an equestrian option.

See the article, “*Trekking Lodge to Lodge in the Mountains of Peru*” and the blog post dated October 8, 2013 under the category “Peru” for more information.

Oceana



Antarctic Small Ship Expedition
(adventure cruise)
10 days, from \$5,995,
***Adventure Life*, adventure-life.com,**
800-344-6118

Photo: Adventure Life

When I tell people that I am going to Antarctica about half of them look puzzled and ask why and the other half get dreamy expressions on their faces and want to hear more. Since I've been to Antarctica twice and am heading there again for my third trip this year, it's clear in which half I fall.

For the dreamy expression group, Antarctica is a "bucket list" trip. I can't say exactly what the appeal is. Maybe it's the raw, pristine beauty. Antarctica can only be described in superlatives. The colors are more vivid, vistas more dramatic and feelings of awe more awesome. This is not a place of man

but of the gods. In Antarctica, you can see things and have experiences you can't have anywhere else in the world.

Then, of course, there are the penguins. You can have your YouTube videos of kittens, puppies and babies. In my opinion, these endearing creatures win the Super Bowl of cute hands down. Many of my favorite photos from the trip are of penguins waddling, diving, hanging out, and, yes, having sex.

But for me, the most important reason is what I can only call a connection with the infinite. I am not a very spiritual person. I've tried

meditation and fallen asleep and gone to temple on the High Holy Days to similar effect. But Antarctica is where I sense that I am part of something bigger and enduring outside the confines of my own head. It's a cliché to talk about feeling small, humble and insignificant in the presence of wild, untouched nature. I have used that cliché often myself, always sincerely. But in Antarctica it is writ large in every way possible.

See the article "*Touching the Cosmos*" and my blog post under, you guessed it, "Antarctica" for more information.

Europe



**Czech Republic Hiking
— Vienna to Prague
(guided group hiking)
9 days from \$2,899
for members, \$3,199
for non-members,
REI Adventures,
rei.com/adventures,
800-622-2236**

Photo: Don Mankin

In many respects this is a perfect trip for active seniors. The hiking is just challenging enough (about 6-7 miles a day on mostly flat trails) to compensate for the wine and rich meals you ingest at the end of every day but not so challenging that you throw yourself into the plush soft beds in your hotel room in the late afternoon and refuse to stir until the next morning.

Scenery is as gentle as the hiking. It isn't a wild and dramatic landscape of wilderness, steep mountains and gorges but a peaceful countryside of vineyards, farms and gently rolling hills. You also pass many historic sites along the way – castles, chateaus, stately manor houses, monuments, formal gardens and villages with medieval squares lined with classic houses. The villages are so picture

perfect they could be Disneyland attractions or a set for a Czech remake of the *Sound of Music*.

The most charming village of all was the UNESCO World Heritage Site, Cesky (pronounced Chesky) Krumlove (pronounced Krumlove). More town than village, Cesky Krumlove is the second most popular tourist destination in the Czech Republic after Prague. What makes the town so picturesque are the huge castle complex and the cathedral on a hill in the middle of the town.

A fast-flowing river goosenecks through the town, affording views of castle, cathedral and river from almost everywhere. And of course there is Vienna where the trip starts and Prague where it ends. You can't get a more perfect blending of activity,

comfort, history, culture, bucolic scenery and vibrant, old world city life.

For more information read my article, *"Limping Through the Czech Republic,"* and the blog posts under the category, "Czech Republic."

Its worth noting that I had a great deal of difficulty choosing between this trip and a self-guided hiking trip along the Rota Vicentina, a coastal trail in SW Portugal offered by *Macs Adventure* (macsadventure.com, 720-487-9898). Since this trip, like the Ireland self-drive trip, also runs along the Atlantic Coast In Europe, I decided to choose the Czech Republic hiking trip. Both trips are great. You can read about the Portugal trip in my article, *"Hiking in SW Portugal"* and in my blog posts under "Portugal."



Driving the Wild Atlantic Way on the West Coast of Ireland. (self-drive auto trip) length and cost TBD, Discover Ireland, wildatlanticway.com

The biggest challenge of this trip is driving on the opposite side of the car on the opposite side of some very narrow roads. This is made even more difficult by the constant temptation to avert your eyes from the road to the stunning scenery on your left (or your right if you are heading south).

The intense blue sea reaches to the horizon and carves the rugged, emerald green countryside into cliffs, bays and sweeping, curving white sand beaches. The scenery is broken up only by quaint villages where you can stop for a meal of fresh seafood plucked out of the water just a couple

of hours before. Since you're there, you might as well spend the night in a bed and breakfast a short walk from a convivial pub where you can schmooze (a Gaelic expression) with the locals and listen to them play Irish music while you sip a Guinness or whiskey.

Highlights of our 10 day trip included hikes on the Beara Peninsula, through the Gap of Dunloe, along the legendary Cliffs of Moher, around Blasket Island off of Dingle and Inishbofin Island in Connemara, and up Diamond Hill, also in Connemara.

Among the other highlights were a very wet ride in an open boat to visit

Skellig Michael, the spooky site of an ancient monastery at the top of a rugged cliff, a day of fishing in Dingle Bay and eating the fruits of our labors in a restaurant on the docks. And you can't beat the people – friendly, warm and playful with a twinkle in their eye. Or in the words of my wife, “they always seem to be channeling their inner leprechaun.”

See my article, “*Driving the Wild Atlantic Way on the West Coast of Ireland*” and the blog posts listed under the category “Ireland 2013” for more information.

Photo: Don Mankin

Active Vacations For Women



www.CanyonCalling.com

Hiking & Active Holidays in Greece



Authentic
outdoors
Greece
www.trekking.gr

WWW.OUTDOORSGREECE.COM & WWW.TREKKING.GR | INFO@TREKKING.GR

Asia

Wrangel Island: Across the Top of the World (adventure cruise in the Russian Far East) 15 days from \$11,000, Heritage Expeditions, heritage-expeditions.com, 866-285-7884

I can't think of another trip on this list, except perhaps for the one to Antarctica, that feels more adventurous or evocative of the legendary explorations of the 19th Century than this one; two weeks in a Russian research vessel sailing around a remote cape off northeastern Siberia, one of the most forbidding regions in the world, to an island that is essentially a maternity ward for polar bears.

This is about as far from a luxury cruise as you can get and still be at least moderately comfortable.

The ship stops at remote outposts and sites along the way – Whalebone Alley with whale skulls, pelvises and jawbones arrayed in ways that suggest some still undetermined archeological significance; the town of Laurentiya, which at first glance looks like a gloomy Soviet relic but where indigenous dancers and musicians perform with smiles as wide as their vast land; and a summer fishing and seal hunting camp of a local Chuchi (the indigenous people of the region) family.

Principal attraction, of course, is the wildlife. Whales, walruses and especially polar bears – dozens of polar bears, some spotted from our Zodiac a safe distance off shore, others staring at you up close on the ice floes as the ship slides by, and one almost too close for comfort about 50 feet up the beach on a brief shore excursion.

For more information see “*Whales, Walruses and Polar Bears in the Russian Far East*” (both a long and short version) and my blog posts under “Russia.”



WRANGEL ISLAND:

Across the Top of the World

Cross the Arctic Circle and discover Russia's Wrangel Island, the world's Polar Bear denning capital on an authentic expedition cruise aboard legendary icebreaker *Kapitan Khlebnikov*.

FREEPHONE
1.866.285.7884



Heritage Expeditions

Antarctica • Western and South Pacific
Subantarctic Islands • Russian Far East

info@heritage-expeditions.com

www.heritage-expeditions.com

History and Culture in Exotic South East Asia (mix of group and customized tours)

This “trip” is different than all of the others listed here. It wasn’t one specific trip I took but an amalgam of several in Thailand, Laos, Cambodia, Vietnam, and Indonesia starting in the mid-1990s and continuing up to the present time. I don’t think any region I have visited has impacted me more, by transforming my views of other cultures, the world and my place within it.

Among the places I have visited in SE Asia are northern and northeastern Thailand, home to the country’s history and far from the discos, beaches and resorts of the south; Luang Prabang, the former capital of Laos, one of the most beautiful and graceful cities in the world; the atmospheric ruins of the Angkor empire in Cambodia including Angkor Wat; Hanoi, a walkable colonial city with a seering history; and sailing through the



Photo: Don Mankin

Lesser Sunda islands in Indonesia, including Komodo island, the home of one of the weirdest and most sinister creatures on earth. There is much, much more that I can’t fit into this brief description.

It’s also worth mentioning that the dollar goes far in SE Asia. This is one of the few regions of the world where I can afford to stay in luxury hotels and book customized trips that include my own guide/translator and a driver on an itinerary of my own design.

For more information see my articles, *“Three Enchanting Weeks in Sultry*

Sumatra,” “A Life Transformed in South East Asia,” “Bangkok: The Side Tourist Rarely See,” “Through a Wormhole on a Small Boat Cruise in Indonesia,” “A Mekong Meditation,” and “Cambodia Off the Beaten Track.” Also see the chapter, *“Scenery, Serenity, History, and Culture in Laos” in Riding the Hulahula to the Arctic Ocean* (National Geographic, 2008) and my blog posts under “Indonesia 2014,” “Sumatra,” and “Bangkok 2014” and “2016.”

I will be leading a trip to SE Asia later this year. If you are interested, check out the ad in this magazine.

SPICEROADS
CYCLING

SEE THE WORLD DIFFERENTLY

ROAD CYCLING BANGKOK TO PHUKET 10 days • Road	AUTHENTIC MOROCCO BY BICYCLE 8 days • Touring	CYCLING VIETNAM CENTRAL COAST 10 days • Touring	KYUSHU ONSEN TO ONSEN 6 days • Touring
---	---	---	--

SOUTHEAST ASIA | EAST ASIA | SOUTH ASIA | CENTRAL ASIA | EUROPE | AFRICA | MULTI COUNTRY | MIDDLE EAST

SPICEROADS.COM

Africa

**Namibia Highlights Luxury Fly-in Safari
(African Wildlife Safaris)
12 days from \$10,795
(varies depending on exchange rate),
ATI Holidays, ati-holidays.com,
888-33-3876**



Let the crowds pay top dollar for safaris in Botswana and South Africa; go instead to Namibia, the hidden jewel of southern Africa, perhaps even the entire continent. Etosha NP has one of the greatest concentrations of “charismatic mega fauna” (large mammals like lions, elephants, etc.) in the world. Namibia’s roads are among the best on the continent so you can even self-drive from the capital, Windhoek, to the park in just a few hours.

Etosha is only one of the many attractions Namibia has to offer. One of my favorites are the safari camps and game drives in Damaraland, north of Etosha, where you can see desert-adapted lions, elephants and rhinos up close.

Since this area doesn’t receive many visitors, the animals are not used to humans and you’re likely to

be the only visitors in sight. Being face-to-face with animals that can rip your face off or stomp you to death if they weren’t as scared of you as you are of them feels about as wild as you can bear. This is one of the best adrenaline-inducing experiences you can have while sitting still in a stationary vehicle without any sides.

Other highlights include some of the tallest and most colorful sand dunes in the world, a scenic desert that has been used for astronaut training and as the setting for the most recent Mad Max movie,

a barren coastline – the Skeleton Coast – littered with the hulks of ships run aground just a few dozen yards off shore, and one of the most luxurious safari camps I have ever stayed in on the crocodile-infested river that separates northern Namibia from Angola.

See the article “*Namibia: Raw and Wild*” and my blog posts under “Africa” for more information.



Mountain Gorilla Safari: Gorillas, Chimps, and a Big Game Safari (Uganda).

10 days from \$6,995,

Wilderness Travel, wildernesstravel.com,
800-368-2794

Imagine a 450 pound silverback gorilla passing so close in front of you that you could trip him if you were crazy enough to stick your foot out! That was our experience (my wife and I) after trekking for 40 minutes up a muddy jungle trail, then crawling through the brush for several minutes.

In Uganda, you hike in groups of 8, not including trackers and porters carrying your daypack, to visit one of the three gorilla groups that have been acclimated to human contact. You have one hour to stand around and watch the dozen or so gorillas which includes the boss silverback, maybe another silverback, a couple of younger mature males (called black backs because the fur on their backs has not yet turned gray) females and children of various ages.

You are supposed to stay about 20 feet away but if they approach you, it's OK. For obvious reasons, you do not turn around and run!!!! At one point, I just put my camera down (I have over 100 photos from the two days we visited the gorillas) and watched them go about their daily business which for the adults was mostly eating (bamboo shoots not tourists) and for the kids was mostly playing, swinging from the vines and falling all over each other. To be in the presence of such amazing creatures was mind blowing!

For more information read the chapter written by my wife, Katherine, *"Tracking Mountain Gorillas in the Bwindi Impenetrable Forest"* in *Riding the Hulahula to the Arctic Ocean* (National Geographic, 2008).

Mountain Gorilla Safari

10 days | from: \$6995

- Enjoy thrilling encounters with mountain gorillas in Bwindi Impenetrable National Park
- Track chimpanzees on the trails of Kibale Forest National Park
- Phenomenal big game safari in Queen Elizabeth National Park in the Great Rift Valley
- Comfortable forest lodges with superb access to the wildlife



Wilderness Travel

800-369-2794 • wildtrav.com/trips/uganda

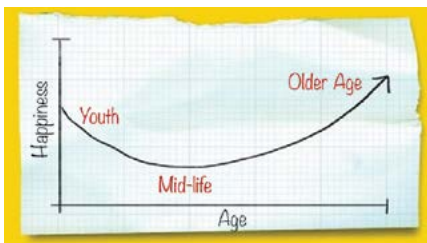
Letting Go of the “Misery Myth”

By Joyce Hanna, Stanford School of Medicine

Letting go of the Misery Myth may be the most important lifestyle choice we can make as we age.

The Misery Myth goes something like this: “Older people are miserable, sad, lonely, unhappy, dejected and depressed.” Don’t buy it! Study after study shows this stereotype of the miserable older person to be completely invalid.

Consider the U-shaped “*Happiness Curve*,” which depicts the relationship between happiness and age generalized over a lifetime. Happiness (or life satisfaction) follows a U-shape over the course of a lifetime with youth and old age reported as periods of relative happiness. This U-shape is the result of multiple studies in social science and medicine, done over 80 nations around the world and is adjusted for factors such as health and income. It turns out we reach the low point of that U in mid-life, not in older age, and that levels of happiness climb back up as we get older.



Embrace this truth: in general, older people are far happier than middle-aged people. We are more optimistic, with the lowest rate of depression of all age groups. What a paradox! A group who is losing their physical stamina, their youthful attractiveness, and their



opportunities for economic growth—how can older people be so content?

How can we explain this paradox of aging? For starters, we have a healthy life-perspective or “internal span clock.”

We see the importance of savoring the time that is left. We have a new way of evaluating what is worth our time, attention, worry or anger. We understand the fragility of life, the inevitability of changes and endings.

What’s more, we are more mentally stable and wiser with greater self-knowledge and higher self-esteem. We have integrated life’s experiences and deepened the relationships that nourish us.

80% of our health is determined by our lifestyle choices (The MacArthur Foundation) leaving us with a lot of choices to make every day on how we live our lives.

As we age, we work hard to make good choices around tobacco and

alcohol, what we eat, if we exercise, and how we manage our stress. We all know we need to sit less and move more; we need to eat less sugar and processed foods; we need to eat more fruits and vegetables.

But what about our choices around our belief system? Make a lifestyle choice to let go of the Misery Myth! It impedes change and growth and is based on a false stereotype of the miserable older person.

The truth is that happiness rebounds as we age. Let’s enjoy the ride together at the peak of the U!

To know how to grow old is the masterwork of wisdom and one of the most difficult chapters in the great art of living.

—Frederic Amiel

Joyce Hanna, MA, MS, is Associate Director of the Health Improvement Program in Stanford School of Medicine. Joyce has graduate degrees in education, exercise physiology and nutrition. She has worked as a behavioral health consultant, helping people make healthy lifestyle changes.

Joyce also gives classes on healthy aging, called, “Getting Older — Don’t Take it Sitting Down.” She focuses on the importance of exercise and nutrition but as she herself has gotten older, she puts more emphasis on the importance of attitude and acceptance of change.

ASK LARRY

“OMG! I Lost My Wallet!”

Q: While shopping at a Walmart store, someone stole my wallet right out of my handbag in my shopping cart. Within two hours, the thief(s) charged over \$10,000 using my credit cards. In my 70+ years, this is the first time something like this happened to me. I'm very careful with my personal items and not someone who leaves their handbag unattended. What to do? —GD



A: It wasn't your fault. Sounds like you have been the victim of an organized gang who prey on older adults, especially women because handbags are often an easy “target of opportunity.” This happens frequently, according to the police.

Immediately, cancel all your credit cards. This will protect you from being financially responsible. Also, notify the police at once and give them a detailed statement. This is important. By filing a report, the police then have the authority to obtain and view the store's video to help solve the crime. Unfortunately, our current system for credit card transactions is easy picking for thieves. For most transactions, all you need is a credit card. Rarely is anyone asked to show an ID or bank passcode.

Q: Do I have to keep working until 70 to receive full Social Security benefits? I turn 70 this year —AB

A: You don't have to be employed or work until age 70 to claim full SS benefits. However, you must wait until age 70 to apply, whether working or not. This assumes that you have worked long enough to qualify for full SS. Before claiming SS, check with your local Social Security Administration office or visit: ssa.gov

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 AO50.

Rise and really shine.



There's a charming, lively place tucked into the foothills of Cupertino. With shady walkways that come courtesy of the maple and the sycamore. And apartments, garden homes, and villas that all come with views. You'll also find peace of mind here—we're a continuing care community, so care is available to you when you need it. Come to Sunny View and discover the true meaning of community.

Independent Living | Truly Yours Assisted Living
Summer House Memory Care | On-site Care Center

Call Judy at **408.454.5600** to schedule your tour today, and learn more about our move-in specials!



22445 Cupertino Road
Cupertino, CA 95014
sunny-view.org



We're an equal opportunity housing provider.

CA License# 435201317 COA# 214

Go Figure Health Costs!

By Evelyn Preston



The only “trip” I took last year was on uneven concrete, falling face down in a Road Runner splat during a tour of (can you believe?) a local hospital’s new wing.

Wearing a hard hat didn’t save me from their fear-of-liability: a 911 call to close-by EMTs, a gurney ride to the even closer Emergency Room, hi-tech tests, low-tech rest and proving I was okay by sprinting to a sale at the gift shop.

The bad news: total cost \$6,487.03; the good news: Medicare paid \$401.03, and my supplemental policy covered the remaining \$102.30. The other \$5,983.70? Lost in the mystery of Medicare!

Q: I’m getting older and wonder if I’d be better off with a Medicare Advantage Plan or staying with original Medicare coverage?

A: I note many ads for Medicare Advantage seminars held across the Bay Area to explain various choices and costs. Bundling all Medicare coverage, these one-stop plans have built in networks from providers to facilities as well as covering dental, hearing, vision and drug needs. According to The Motley Fool, coming improvements may include: longer enrollment or tryout periods, lifestyle support like home safety fixes, aides and household help. Medicare payments go directly to the plan which handles paperwork. I believe Kaiser also operates with its own in-house doctors and separate hospitals. Carefully check and compare what works best for your situation.

Q: My husband and I are still fairly active but health problems dictate that we find a retirement facility with all levels of healthcare no matter what happens as we age. Where can we find the least costly living that offers the greatest overall care?

A: Continuing Care Retirement Communities (CCRC) come in the proverbial 36 flavors with a smorgasbord of amenities, professionals and extras. Without buy-in costs, monthly rental CCRCs may limit some medical services, contract them out and/or increase monthly fees. Some offer on-site extra care for paid-out-of-pocket services. Others have extensive rehab centers for specialized therapy. No matter the contracted promises of assisted-living, memory or end-of-life care, few cover the full cost of individual, hourly aides.

Search online, seek referrals and visit different places with a list of your needs and wants. Kiplinger experts warn: carefully check the underlying financial solvency (net assets, occupancy rates, outstanding debt, etc.) and state regulations of CCRC ownership. Comb its contract for refund, resale and fee-coverage policies.

Q: Why would anyone stick around the crush and cost of the San Francisco Bay Area when they retire? I’ve heard that other states and countries stretch retirement dollars to greatly enhance lifestyles and substantially limit costs.

A: A seaside villa or Mexican town may beckon active retirees—cooks, gardeners even an expat community but there’s no substitute for Bay Area’s



world class healthcare: a pantheon of professionals, specialists and cutting edge tech. Lack of near-by specialists could wipe out any savings, even cost life-saving minutes as we confront the unexpected vagaries of age. Some countries, like Ecuador, do offer excellent healthcare; lower cost Thailand is known for safe medical procedures. Famed Cleveland Clinic has a huge outpost in South Florida. Check an area’s health care reputation and access—as enviable a lifestyle choice as an isolated cottage in Provence.

Rarely will Medicare pay for health services or supplies if you travel outside the U.S. though Advantage Plans may. Seniors abroad need to consider “in-case-of” supplemental policy provisions or buy emergency insurance with airlift provisions to offset not being able to pack American medical coverage for a sprained ankle or heart attack..

Q: Are Medicare and senior services bound to cost more and deliver less as more retirees flood the system?

A: There’s hope—and positive changes. Large institutions like Sutter Health are moving toward online “doctoring,” walk-in clinics and many pharmacies offer tests, shots and consultations. Best of all, we can help ourselves with better nutrition, regular exercise and positive choices. Healthy habits should lead to lower costs!

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



IT'S MORE THAN JUST A NEW HOME.
IT'S YOUR DREAM.

55+ ACTIVE LIFESTYLE FROM THE UPPER \$200S

K. Hovnanian's® Four Seasons at Los Banos is an affordable active lifestyle gated community for those 55 and better. Here, neighbors become treasured friends and every day feels like a vacation at a 5-star resort. Visit today to view the 2 decorated model homes and find your dream.

- Three single-story home designs from 1,503 to 1,953 square feet
- 2 bedroom homes with dens available
- 2-car garages
- Beautiful amenity center with swimming pool, tennis courts, billiards room, library and fitness center
- Many clubs, weekly and monthly activities



K. HOVNANIAN'S®
FOUR SEASONS
At Los Banos
An Active Lifestyle Community

K. Hovnanian® Companies of California, Inc. reserves the right, at its sole discretion, to make changes or modifications without prior notice to any and all content set forth in this advertisement/website, and other ancillary information upon which this advertisement/website is based, including, but not limited to, prices, maps, plans, specifications, materials, features and exterior elevations/colors. Square footage is approximate. Photography is for illustrative purposes only. Please contact a Sales Consultant for the latest information concerning the availability and pricing of homes as well as the availability of amenities and facilities within the community including, if applicable, information about any related assessments. See Sales Consultant for details. Any home at an advertised price is subject to immediate sale and, therefore, the availability of a home at an advertised price is subject to change without prior notice. ©2018 K. Hovnanian® Companies of California, Inc. BRE license number 0153847. Any photographs used are for illustrative purposes only. Photographs of people do not depict or indicate any preference regarding race, religion, gender, sexual orientation, disability, familial status, or national origin. At K. Hovnanian's® Four Seasons communities, at least one resident of each household must be 55 years of age or older. A limited number of residents may be younger than 55. The developer of K. Hovnanian's® Four Seasons at Los Banos is K. Hovnanian's® Four Seasons at Los Banos, LLC, an affiliate and indirect subsidiary of Hovnanian Enterprises®, Inc. We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin. See a Sales Consultant for full details. ©2018 K. Hovnanian® Companies, LLC.

830 Auction Street, Los Banos
888-408-6590
or khov.com/4-seasons-los-banos

Why Live In An Adult 55+ Community?



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

Q: Where is it?

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

Q: Why do you live there?

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

Q: What kind of housing is available? Prices?

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

Q: Things to do?

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

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

Take a tour with me and get a \$25 gift card!

Call 408.274.8766



To learn more about this 55+ resort-style community in San Jose, contact Carla Griffin, B & A Realtors. Broker, CRS, SRES, DRE #00710852.

BandARealtors.biz





TV Review

"The Cool Kids"

Review by Larry Hayes

If you haven't seen the new sitcom "The Cool Kids," check it out on Fox. It's about a group of active boomers having fun and sex, living in an upscale retirement community.

Don't watch if you're offended by racy jokes and funny antics of older adults enjoying life, sex and booze. One of the main actors is gay and not afraid to flaunt it.

The Cool Kids is NOT about the maladies of old age but rather "savoring life" with friends. Life is short. Live a little. Have fun. It's cool to want and to have sex at any age.

On a 1-10 scale, I give it an "9".

GET ACTIVE. GET A050

1 YEAR 6 ISSUES FOR \$10

2 PRINT + 4 DIGITAL

Get the latest on healthcare,
housing, money, travel and more.

SUBSCRIBE TODAY!

Mail \$10 check payable to ActiveOver50, PO, Box 321209,
Los Gatos, CA 95032. To pay online, go to: activeover50.com.

Name _____

Address _____

City _____ State _____ Zip _____

Email (required) _____



A050
ActiveOver50

AFFORDABLE APARTMENTS IN CUPERTINO FOR SENIORS



STARTING AT \$3,000 WITH 3 MEALS

Amenities include:

- 3 restaurant style meals; dinner served with wine
- 7 day concierge service; 24 hours staff
- Emergency call system in bedroom and bathroom, 24/7 monitor
- Weekly housekeeping with laundry service
- All utilities except phone and cable
- Chauffeured van and bus to all medical needs, personal errands, shopping, outings and excursions to San Francisco, Monterey, Santa Cruz, Sausalito. etc
- Kitchenette with full size refrigerator and 2 cook tops
- Full monthly calendar with activities, wellness program and daily exercise with instructor

Chateau
Cupertino
Retirement Residence

The Quality of Your Life is Our Focus

Contact: Marie Louise Cates, Sales Manager

408-446-4300

Email: MarieLouise@chateau-cupertino.com

chateau-cupertino.com

10150 Torre Avenue, Cupertino, CA



HERITAGE *by* LENNAR

Active Lifestyle Communities designed for 55 and better

RESORT-INSPIRED LIVING

Priced From the High \$300,000s

ACTIVE ADULTS AGED 55 and better can discover a low-maintenance and amenity-rich way of life at one of Lennar's 9 collections across Greater Sacramento. Each luxurious community offers a selection of single-story home designs in prime areas, with incredible amenities both inside the community and a just short drive away. Enjoy features such as upscale clubhouses, swimming pools, fitness centers and more with community recreation centers for activity and connecting with friends and neighbors.

Every home at Lennar Sacramento's Heritage communities also showcase **Everything's Included®** features and **Thoughtful Design®** details to accommodate changing lifestyle needs of today's active adults. So homeowners can enjoy solar*, stainless steel appliances, smart home technology, wider hallways and doorways, lower appliance design, extra lighting throughout the home and so much more at no additional cost.

Live the Life You Deserve in a New Lennar Home!



AWARD-WINNING INTERNET SALES TEAM

Trisha, Jennifer & Carolyn

lennarsacramento@lennar.com

916-304-9711

Lennar.com/SacActiveAdult



HERITAGE EL DORADO HILLS

REFLECTIONS COLLECTION

5 unique floorplans, 1,137 – 1,650 sq. ft.

1040 Pacifico Lane
El Dorado Hills, CA 95762

916-293-7665

ESTATES, LEGENDS & MOSAIC COLLECTIONS

14 unique floorplans, 1,235 – 2,993 sq. ft.

2968 Calypso Circle
El Dorado Hills, CA 95762

916-293-7650

HERITAGE WESTSHORE

Nearing Closeout!

CORONADO COLLECTION

4 unique floorplans, 1,743 – 2,206 sq. ft.

4400 Danube River Lane
Sacramento, CA 95834

916-333-7165

HERITAGE VINEYARD CREEK

4 unique floorplans, 1,743 – 2,206 sq. ft.

7463 Golden Stars Way
Sacramento, CA 95829

916-642-7265

HERITAGE SOLAIRE ROSEVILLE

ECLIPSE, LARISSA & MERIDIAN COLLECTIONS

12 unique floorplans, 1,246 – 2,766 sq. ft.

4073 Afterlight Lane
Roseville, CA 95747

916-580-6480



LENNAR®

ei EVERYTHING'S INCLUDED

THE HOME WITHIN A HOME®

TD THOUGHTFUL DESIGN®

follow **Lennar Sacramento**



*Requires either participation in SunStreet's solar program or the separate purchase of the system. Details at SunStreet.com. Award-winning Internet Sales Team source: <http://www.northstatebia.org/mame>. Pursuant to the Fair Housing Act, housing is intended for occupancy by at least one person 55 years of age or older per unit. Stated dimensions and square footage are approximate and should not be used as representation of the home's precise or actual size. Any statement, verbal or written, regarding "under air" or "finished area" or any other description or modifier of the square footage size of any home is a shorthand description of the manner in which the square footage was estimated and should not be construed to indicate certainty. Models/lifestyle photos do not reflect racial or ethnic preference. Photographs are solely for illustrative purposes and should never be relied upon. Existing and proposed amenities for the community are subject to changes, substitutions and/or deletions without notice. Seller makes no representation or guarantee that the community or any amenities will be built out as currently planned. Please see your New Home Consultant and home purchase agreement for actual features designated as an Everything's Included feature, additional information, disclosures, and disclaimers relating to your home and its features. Visit Lennar.com or see a Lennar New Home Consultant for further details and important legal disclaimers. This is not an offer in states where prior registration is required. Void where prohibited by law. Copyright © 2019 Lennar Corporation. All rights reserved. Lennar, the Lennar logo, Next Gen - The Home Within A Home, the Next Gen logo, Thoughtful Design, the Thoughtful Design logo, Everything's Included, and the Everything's Included logo are U.S. registered service marks or service marks of Lennar Corporation and/or its subsidiaries. Lennar Homes of California, Inc. License #728102. Lennar Sales Corp. - Broker. DRE License #01252753. 3/19



What Is Anosoglosia?

By Walter M. Bortz, II, MD

Periodically, my curiosity drives me to look up a word that is unfamiliar to me. Such was the case when I was doing rather random Internet roaming about Alzheimer's disease.

I stumbled over a blog about senior living written by Sarah Stevenson. Its title was *Anosoglosia and Alzheimer's*.

Anosoglosia was a foreign term to me so I took the next step and looked it up. Anosoglosia means the lack of awareness of impairment. It is said that 80% of persons with Alzheimer's disease have it. Strokes are also a common precursor.

The condition poses severe management problems for the caregiver of the individual who lacks an awareness of the mental aberration in effect.

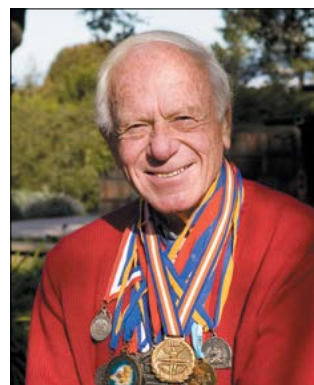
Individuals with it may also have other problems such as performing routine tasks, money management, inappropriate anger control and confabulation.

It's often impossible to get the person with this condition to acknowledge that they have a difficulty. It is critical to use positive approaches to communication. Being gentle and encouraging restructured scheduled tasks and personal care are important.

Responsibility should be minimized. Working together is critical and above all staying calm and focused.

The blog that I read recommended a book *"I'm Not Sick. I Don't Need Help"* by psychologist Xavier Amador, a professor at Columbia for helpful assistance.

Words matter a lot.



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

ActiveOver50 presents...

TROPICAL COSTA RICA

October 26 — November 3, 2019 • 9 Days • 14 Meals

Highlights: San Jose, Coffee Plantation,
Guanacaste, Monteverde Cloud Forest,
Choice on Tour, Arenal Volcano, Lake
Arenal Cruise, Cano Negro Refuge, Zarcero

SAVE \$100
per person*

Join Me!

Larry Hayes
AO50 CEO / Publisher



DOUBLE

WAS
~~\$2,849~~

NOW
\$2,749pp

SINGLE

WAS
~~\$3,249~~

NOW
\$3,149pp

TRIPLE

WAS
~~\$2,819~~

NOW
\$2,719pp

 **collette**
celebrating 100 years of travel together

For more information contact: Larry at 408.921.5806 or email larry@activeover50.com

*For bookings made after 4/26/2019 call for rates. Included in Price: Round Trip Air from San Jose Intl Airport, Air Taxes and Fees/Surcharges, Hotel Transfers. Not Included in Price: Cancellation Waiver and Insurance of \$315 per person. All Rates are Per Person and are subject to change based on air inclusive package from SJC



Photo: Don Mankin

A (Very) Small Boat Cruise in SE Alaska

The Inside Passage in SE Alaska is the kind of place that inspires multiple visits. My trip this past summer, my third, was far and away the best.

The first two trips were on the Alaska Marine Ferry; the most recent was on the 85 foot long MV *Windward*, built in 1924 and the first charter yacht in Alaska. The yacht is an intrinsic part of the experience – cozy (only 4 cabins), lots of wood and classic design. Much more intimate than the ferry or the giant cruise ships that sail up and down the Inside Passage all summer. On this 7-day trip, I got to know everyone, including the 3-person crew.

We were also able to get into coves and bays and through channels that larger boats cannot. And the itinerary was flexible, enabling us to change course to see whales, take advantage of weather to kayak in protected waters or dodge icebergs as we cruised down narrow fjords.

On cloudy days we chugged through a silver world, passing islands covered in tall evergreens. Tufts of clouds and fingers of mist hung in the air between the hills and islands, wrapping the rolling contours of green in wispy cotton. On sunny days, we sat in shirt-sleeves on the deck soaking up the warm rays.

I got up early every morning to stand on the deck and watch eagles swoop, salmon leap, sea lions play and the sky turn colors in the emerging dawn. There was plenty of time to read, nap, contemplate, or sit on the deck at the front of the boat looking for whales spouting in the distance.

Despite the relaxed pace, there was plenty of activity. We kayaked for an hour or so most days, usually an easy paddle in a protected cove, along a beach or around an island.

We also hiked — the longest, three miles round trip, took us through an old growth rainforest to a lake.

The rough trail and the fresh bear scat made it seem even longer. The soft green forest muted the sounds we made to scare off the bears or at least not catch them by surprise. Our noisy efforts must have worked since we didn't run into any. I was both disappointed and relieved.

Another day we hiked up a hill alongside a roaring river to a natural hot spring. The trail was mostly board-walk but with enough rocks, mud and roots to make me feel as if I had earned the soak once we got there.

We saw tons of wildlife, pun intended. We spent almost two full days looking at whales, mostly humpbacks plus a few orcas. Some were in the distance but many swam alongside the boat, flipping their tails as if waving goodbye before diving deep in the water. One swam so close I got a photo of his nostril-like blowholes; another breached just a few feet off our bow, spraying me with an impressive splash as he flopped back into the water.

We also spent an afternoon at a fish hatchery watching bears scrounge for salmon in the river just 20-30 yards away. There were at least a dozen, including a big mama with four cubs and two young bears hanging out like brothers, which they apparently were. We had enough time to note personalities, relationships and even a dramatic teeth-baring exchange of snarls and growls between two bears challenging each other over a choice fishing spot in the river.

It's hard to top whales and bears but the last two days of the trip came close, cruising down Endicott Arm, a long fjord carved deep into the snow-capped mountains of the Coast Range. Our first stop was Fords Terror, a steep and narrow fjord branching off from Endicott Arm named after a naval crewman who rowed through the narrows in 1899 at high tide only to spend several scary hours trapped by the turbulent, twisting currents when the tide surged out.



Author Don Mankin (l) soaking up the good life. Photo: Don Mankin

We waited for high tide before entering the narrows. It's a breath-taking ride between sheer granite walls 2000' high with streams cascading through the seams in the rock. John Muir described this place as Yosemite with water. That only begins to describe the dramatic beauty of this place, one of the most spectacular places I have ever visited. We stopped at the end of the fjord for the night. It felt like the end of the world.

It was worth getting up early to watch the sun touch the snow-capped peaks behind the walls of rock, then creep down the sheer walls to the water. Mist hung over the stunning reflections of the walls in the water and the fragrance of evergreens filled the air. The only sound was the soft rustle of distant waterfalls.

On the way out of the fjord at high tide, we got in the kayaks to observe the waterfalls up close and paddle the last couple of miles back through the now placid narrows to our boat waiting for us on the other side.

Once aboard, we headed to Dawes Glacier, a massive tidal glacier — about 200' high and a half mile across — that carved out the fjord millions of years ago. Our captain carefully threaded his way through the many icebergs and bergy bits floating by along the way.

We sat and looked at the glacier for hours, bundled up against the cold wind, listening for the cracks of thunder that signaled the calving of chunks of ancient, deep blue ice, some as big as houses crashing into the water. That was essentially the last day of the trip. I probably won't come back this way again. It would be hard to match this trip and impossible to beat.

(Don was hosted on this trip by Wilderness Travel, www.wildernesstravel.com. For more information and photos, see his blog on his website, www.adventuretransformations.com)

Journey to
EXOTIC SOUTHEAST ASIA
with Adventure Geezer
Don Mankin

October 20 – November 1, 2019
www.Explorer-X.com/SE-Asia-2019

EXPLORER
EST 2017 • SEATTLE, WASHINGTON

“I learned About Dementia With Virtual Reality”

By Larry Hayes, A050 CEO/Publisher



Author Larry Hayes exploring VR

At first, I was reluctant to try the new “virtual reality” dementia training program offered by Care Indeed, a homecare provider in the San Francisco Bay Area.

Being somewhat claustrophobic, I felt that it might make me dizzy and disoriented. Wrong. However, I opted to stay seated instead of standing up. Less likely to get vertigo sitting down, I thought.

My fears were unfounded. No dizziness or disorientation. Somewhat strange to get used to but nothing to worry about.

After putting on the headset, I was immediately immersed into another world watching a pseudo caregiver take care of a pseudo older person with dementia. (Although the caregiver and dementia patient in the video were professional actors, they appeared real and believable to me.)

Throughout the short training program, a series of interactive, multiple questions and answers appeared based on the situation I was watching. I missed some of the questions but was allowed to retake and correct. Made me realize that there are no “right” answers to every situation in life. Just some better than others.



Taking care of people with dementia is very difficult and challenging.

It requires a tremendous amount of compassion, understanding and patience. The VR dementia program offered by Care Indeed is a very good educational tool not only helpful for caregivers but for anyone. To learn more about VR, call Care Indeed. 877.504.3822. careindeed.com.

Note: Although I have friends whose parents or relatives have or had dementia, I personally have never known or spoken to anyone with the disease. The “VR” dementia training program opened my eyes to the reality of dementia and how terrible it must be to lose your mind.



We Help Families Find Independent Living, Assisted Living, Memory Care & In Home Care Options.

We Review the Care & Violation History of the Communities We Work With.

We Personally Tour You to Recommended Facilities That Meet Your Needs.

We Are a FREE Community Service!

Call Sue Gibson
(415) 656-6869

www.CarePatrol.com

GO BOWLING! Santa Clara Lawn Bowling



Open to everyone, all ages.
Fun. Low-key sport, easy to learn.
Gentle, walking exercise in
beautiful Santa Clara Central Park.

For **FREE** lessons
and information,
call Jerry Patrignani
408.499.5423.

2625 Patricia Drive, Santa Clara.
Located off Homestead Road
between Central Park Library
and International Swim Center.



BELMONT *Village*

SENIOR LIVING

Distinctive Residential Settings
 Chef-Prepared Dining and Bistro
 Premier Health and Wellness Programs
 Award-Winning Assisted Living & Memory Care
 Therapy and Rehabilitation Services



The Community Built for Life.®

belmontvillage.com    

ALBANY | 510-525-4554

SAN JOSE | 408-984-4767

SUNNYVALE | 408-720-8498

RCFE 435202350, 435202351, 019200721 © 2018 Belmont Village, L.P. 



CARE INDEED VIRTUAL REALITY DEMENTIA TRAINING



We Are Leading the Way

With an innovative and immersive form of training that teaches through practical simulation rather than theoretical concepts

Why Virtual Reality?

Our goal is to empower every caregiver with the knowledge and skills they need to confidently map out the best possible dementia care.



Powered by **STRIVR**

Perfect the way you perform

“Virtual training is real. Kudos for Care Indeed to lead the way locally.”



Larry W. Hayes
CEO/Publisher

AO50
Artificially Old

Ready to Embrace VR Dementia Training?

Please contact our
Business Development Team
at (877) 504-3822.

Hard to Believe. I'm 70

By Carol Hitchie



Photo: Karen Hirsch

Over the many years I've ridden the city bus but no one ever offered me their seat. So the first time is a bit disconcerting, like a warning of some certain doom.

It's a few years ago and I'm on the city bus heading home, wearing a short tennis skirt and pink *Life is Good* visor, my racquet slung over one shoulder. I've wormed myself halfway down the crowded bus, grabbed a ceiling strap and braced myself against a bumpy ride.

"Would you like to sit down?" I hear someone ask.

I'm gazing thoughtfully out of the bus's windows at the passing park, running through today's game in my mind and how my serve needs work.

"Ma'am? Would you care to sit down?" the voice asks again. I look down and realize this young man (when did I start using the term 'young man'?) is talking to me. My eyes widen and I catch my breath. 'He's talking to you!' shouts a voice in my head and I frantically look around for a place to hide. The young man (there I go again) starts to get up.

"No, really, I'm fine", I tell him shakily, feeling uncomfortable at possibly embarrassing us both. "But thank you." I'm very warm and sense that everyone is staring at me – the old lady with a tennis racquet in a shamefully short skirt.

That was a few years ago yet the question buried in my ego pops up now and then. Was it because you're old or was it just someone being chivalrous. And why does it bother me so much?

But now I'm suddenly 70 and everything seems different.

It's a feeling of loss, something that didn't happen at 30 or 40. Not even at 50 or 60—"zero" year birthdays that are celebrated with crude cards, jokes and warnings of going down some treacherous hill.

FREE SENIOR HOUSING ADVICE?

Need help selecting the Senior Community that is best for you? Whether it's an active retirement community or caring support that you need, we can help you choose.



Senior Seasons 877.373.6467
Home Referrals and Resources
[www. Senior Seasons.com](http://www.SeniorSeasons.com)

In my late 20s, people warned 'wait until you're 30!' So on my 30th birthday, I stood very still in the middle of my living room, closed my eyes and waited for something to happen. Nothing and I wondered what all the fuss was about. Ditto at 40, 50 and even 60. Life simply went on.

But at 70, something happened and suddenly everyone is younger. The world speeds up and I'm convinced that if I don't pay constant attention, I'll be stranded in a strange, lonely place by a younger world that's left without me.

Is it the Internet? Social media? Too much information?

Or is it that so much today is simply not important anymore? At 70, do we instead seek out a slower pace, a simpler life, a safer place? Or are we stubbornly fighting to hold on to our youth in fear that by losing our grip just a little, life will slip away forever, leaving nothing but darkness.

What is it about being suddenly 70?

VILLA SIENA

SENIOR LIVING COMMUNITY



INDEPENDENT LIVING, ASSISTED LIVING, AND SKILLED NURSING CARE

- Studio and One Bedroom Units
- Beautiful Landscaping
- Compassionate Care

★★★★★

5-Star Ratings from:

- Centers of Medicare & Medicaid
- City Beat News Customer Satisfaction Report
- US News & World Report – Best Nursing Homes

We provide a serene atmosphere where residents can enjoy their golden years and maintain their dignity.

To schedule a tour please call: 650-961-6484

1855 Miramonte Avenue
Mountain View, CA 94040
www.villa-siena.org

Licensed by the CA. Dept. of Health Services #220000432 and CA Dept of Social Services #430708114.
Sponsored by the Daughters of Charity of St. Vincent DePaul.

GET THE FACTS ON REVERSE MORTGAGES

By Larry Hayes

**Reverse mortgages are not for everyone.
But for many, it could provide extra money allowing you to
live independently in your own home as long as possible.
Reverse mortgage specialist Marilyn Brown Ross gives us an
overview of this type of loan for older homeowners.**

**Q: HOW DO YOU KNOW IF A REVERSE
MORTGAGE IS RIGHT FOR ME?**

A: First of all, you must be 62+. It's my job to review your situation and make sure you understand how a reverse mortgage will affect you. You will also have the opportunity to complete a counseling session with a HUD certified housing counselor.

Q: HOW DO REVERSE MORTGAGES WORK?

A: A reverse mortgage allows you to stay in your home the rest of your life as long as you comply with the mortgage terms. They really function like a regular mortgage. If you decide to sell your home, the reverse is paid from escrow and you or your heirs get the balance.

Q: WHAT ARE THE BENEFITS?

A: Too many to list but the most important one is that it allows you to remain in your home as long as you want without the worry of having to make a monthly payment. It may also allow you to access money when needed for whatever challenges life throws at you-- in home care, getting out from under debt, travel and in general, just living a better life as we age.

Q: HOW MUCH MONEY CAN I GET?

A: That depends upon your current situation and whether you have a mortgage that will be paid off with the reverse. That's where I come in to prepare a no cost or obligation analysis of your situation-- explaining what is available including the intricacies of the product.

Q: WHAT ARE THE COSTS?

A: The costs will be determined by the value of your property, the amount of a current mortgage (if any), the type of loan you choose and how much you take out upfront. This is why I compile an analysis for your personal situation. Then I'll be able to address this question with certainty.

Q: WILL I STILL OWN MY HOME?

A: You definitely own your home as you will remain the only one on the title. There are three things necessary for you to do with a reverse mortgage: pay the property tax, homeowners insurance (hazard insurance) and keep the house in decent repair. Should you decide to sell in the future, just put the house on the market and the reverse will get paid off from the proceeds and you get the balance.

The same applies to your heirs when it is passed to them. They have the ability to pay off what you owe on the reverse and keep the property or sell it and pay off only what you have used plus any accrued interest, and they keep the balance.

*To learn if a reverse mortgage is right for you, contact
Marilyn Brown Ross, Open Mortgage Branch Manager,
at 408.722.0010. Email: MarilynRoss@OpenMtg.com.
Visit MarilynBrownRoss.OpenMortgage.com.*



NMLS# 453436





Doctors who speak your language Find the right one for you

One decision. All the care you need.

Choosing a physician is one of the most important decisions you make. We can help you find one who personally cares about your health.

Physicians Medical Group of San Jose, a committed group of more than 880 doctors, has been serving Santa Clara County for over 30 years.

Our motto of "Patient-Centered Care" reflects the core principles under which we operate.

Our doctors speak over 30 languages and accept almost every health plan in Santa Clara County.

Members of
Physicians Medical Group
have access to...

BEST
Area
Hospitals

880+
Physicians

650+
Specialists

30+
Languages

Professional care, personal interest.
All from one phone call.

We proudly offer the following health plans.



Affiliated with Physicians Medical Urgent Care



WWW.PMGMD.COM