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Publisher's Note



Meet Sehin Belew, 59, Former Miss Ethiopia

Since arriving in America in 1978, Sehin Belew has become a motivational speaker, author, image consultant and model. An American success story.

Sehin also knows what it's like being poor and homeless. She spent two years working in a famine feeding camp in rural Ethiopia. And five years working at a homeless shelter as a Family Life Director in Bloomington, Illinois.

"No matter my situation, I'm far better off than the majority of the world," she said. "That's why I'm happy all the time."

Read about her amazing journey from Ethiopia to America, page 16.

You don't have to be a fisherperson to relate to Paul Rockwell's battle with a sea lion chasing his 20 lb. salmon. Enjoy "The Old Man and the Sea Lion," page 23. True Story.

Grandkids are the joy of being grandparents. Plan fun activities with grandkids to build everlasting bonds they will cherish throughout their lives. Read story, page 18.

You are what you eat! And if you eat healthy foods, you're more likely to live a longer, healthier and more active life. Learn the top 7 foods for a healthier heart, page 10.

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

Cover photo of Sehin Belew, Harvey Gold of Saratoga, CA.

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ASK LARRY

High Blood Pressure

Q: *I trust my doctor but sometimes I wonder about his treatment of my high blood pressure (bp). I've been taking Terazosin for over five years and my bp doesn't seem to be getting any lower. Most of the time, the range is from 80/125 but hits 140+ when I get a checkup. I'm 70, not overweight, watch my salt intake and try to exercise every day. Should I get another opinion?—B.J., San Jose, CA.*

A: I'm not a medical doctor but healthcare experts tell me that 50% of Americans over 50 have high blood pressure which

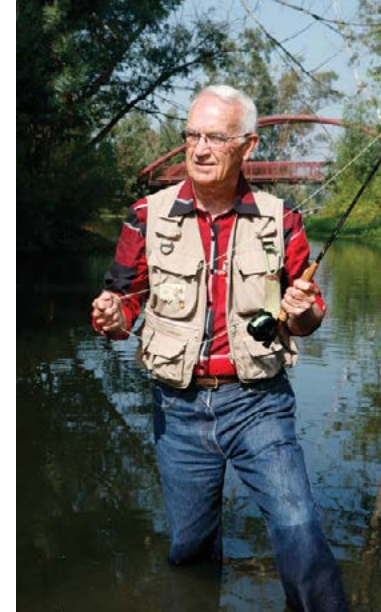
is defined as anything higher than 80/120. And the older you get, your blood pressure is likely to rise. It can lead to strokes or heart attacks so definitely worth being concerned about.

My suggestion? Talk candidly with your doctor about why your blood pressure is not getting any lower. He/she may recommend different meds but ask first about the side affects. Some of my male friends have complained that bp drugs affect their sexual drive and have trouble getting and maintaining an erection.

Personally, it doesn't hurt to get another opinion but discuss first with your doctor. And conduct research on the Internet. After all, you're responsible for your own health, not your doctor.

Q: *Congratulations on your 10th anniversary publishing ActiveOver50. Isn't it about time you retired?—S.P., San Francisco, CA.*

A: Not yet. Having too much fun and meeting so many ordinary people 50 plus doing extraordinary things. Besides, it keeps me young and active! This year, in partnership with



NBC Bay Area, we're producing a new TV series on COZI TV so that's exciting and challenging. Love what I do and hope to continue another 10 years.

Got a question?

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

What To Do with Your Stuff

A Primer for Baby Boomers, Seniors, and Families



A Guide to Decisions About Personal Possessions and Life Choices

Foreword written by Hardin L.K. Coleman, Ph.D.
Dean and Professor of Counseling, Psychology and Human Development of Boston University

Lois G. Tager M. Ed., CSA

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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.

Book Signing

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Don Mankin and wife Katherine hiding from a giant Galapagos tortoise

Active, Multi-Sport Adventure In the Galapagos

By Don Mankin

I feel a special affinity for the giant tortoises of the Galapagos. Like me, they are large and slow. Unlike me they are green, a hue I only achieve when I've had too much to eat or drink. They also live a very long time, well over 100 years on the average. Maybe that's the trade-off — move slowly, live long. I can only hope.

I met the tortoises plus a bunch of other animals, many unique to the islands, on an active land-based, multi-sport adventure run by Adventure Life, my hosts on this trip (www.adventurelife.com).

Animals are, of course, the main attraction in the Galapagos. Among my other favorites were the sea lions which swam alongside our kayaks on a morning paddle along the coast of San Cristobal Island,

our first stop on the trip. Alfredo, our guide, said that they were attracted by the colorful kayaks. I think that they mistook me for one of their own — large, mustached and grey.

We also saw lots of birds — gulls, frigates, boobies, finches, pelicans and herons — and iguanas, some of the most bizarre-looking creatures I have ever seen.

The best snorkeling of our trip was at Kicker Rock, a 400 high spire of sedimentary rock jutting out of the ocean a couple of miles off shore. The rock is split in three, creating two narrow channels between steep walls of rock that extend below water as far as they soar above.

As we snorkeled through the channels, the eerie dark canyons beneath me evoked foreboding images of horror movies yet to be filmed. Sharks, sea turtles and lots

of big fish swam past or lurked beneath. Sea lions whizzed by within a foot of my nose. Snorkeling will never be the same after this.

We also hiked and biked on our six-day adventure. One hike, on San Cristobal, took us up to and around a lake in the caldera of a volcano. The flora and atmosphere in the highlands is quite different than it is by the sea. The islands are mostly desert — very dry with lots of cactus and sparse vegetation — but the highlands are in the clouds, so the vegetation is greener, more dense and lush. The hike around the lake on a mud-slicked trail was like a walk through the moors of Scotland. The low brush looked like heather and the trail was shrouded in mist the whole way.

Another hike, this one on Isabela Island, took us to the rim of Sierra Negra, the second largest active caldera in the world, five miles across at its widest point. This ten mile round trip hike had a little bit of everything — a seriously muddy uphill trail for the first mile, a fog shrouded hike along the rim, a spectacular view into and across the huge caldera when the fog lifted, and a sunny hike across a lava field to a sweeping view of the ocean and coast from the turnaround point at the end of the trail.

Our bike excursion was also on Isabela Island, a three hour round trip to the Wall of Tears, built by prisoners hand by hand and stone by stone in a penal colony on the island in the 1940s.

Now, I don't mean any disrespect for the prisoners who suffered and died building this wall but the tears on this ride were mine, at least metaphorically. The road to the Wall of Tears is mostly gravel and sand with many rises and dips. For a cycling amateur like me, it was a real challenge. In any case I made it but only after a lot of sweating, burning thighs, aching knees and a nether region rendered numb from the hard seat.

The day ended with happy hour at a beach bar about 100 yards from the hotel. This gave me an opportunity to observe the mating rituals of another Galapagos animal, though one not unique to these islands. Post adolescent humans displayed their plumage and cleavage and demonstrated their fitness for procreation by playing beach volleyball and balancing on a slack line. The double shots of tequila for \$5 helped enhance my observational skills.

Highlights of Santa Cruz Island, the last island we visited, were the El Chato Tortoise Reserve and the Charles Darwin Research Center. At El Chato, the natural habitat of the largest species of tortoise in the Galapagos, we walked for over an hour among these fantastic animals, often up close and eye-to-eye.

The Research Center was impressive for what it represents as well as for its exhibits. It is a tribute to the scientist who changed our world. In effect, the islands, its people and institutions have turned Darwin into a national hero.

In this era of celebrity worship, anti-intellectualism and political dumbing down, it's great to see a scientist treated with as much reverence as a rock star. We can learn a lot from these people and not just about the evolution of the blue-footed booby.

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



Feeding frenzy at the Galapagos

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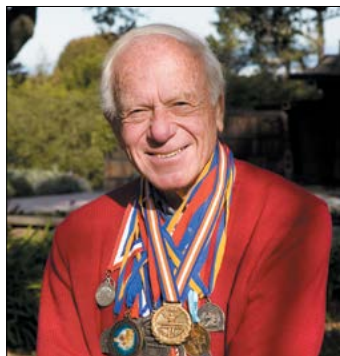
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Lifestyle Choices = Better Health



By Walter M. Bortz, II, MD

One of the pleasures of living in the atmosphere of an academic institution particularly one as formidable as Stanford is the growth opportunities along the way. Five years ago, I learned of an effort at Harvard Medical School entitled "The Lifestyle Medicine Institute."

It was led by Dr. Edward Phillips, professor at Harvard Medical School who has become a good friend.

I was so taken by this effort that I scrounged up a few dollars and sent a couple of our strong Stanford medical students to Boston to see what was up. They returned full of enthusiasm and before long they had set up our own Stanford Lifestyle Medicine course. We had 20 students attend the first year, 40 the second year, and currently in our fourth year, we have 80 students attending.



The students recognized as we all do that the standard medical curriculum is jam-packed with all sorts of technical trivia of marginal, if any, future use. But when it comes to issues as fundamental as nutrition and exercise and stress management, there is a vacuum.

Meanwhile Dr. Phillips is extending this reach to other schools and institutions. I am proud that we at Stanford have become his poster child.

Medical schools recognize that lifestyle choices lead to chronic disease and are now teaching their medical students the value of nutrition, exercise and overall wellness in an effort to combat the country's high obesity rates and Type 2 diabetes.

According to a 2012 study by the Robert Wood Johnson Foundation, obesity alone in the United States currently costs \$147 billion to \$210 billion in annual healthcare costs. The World Health Organization predicts that by 2020 two-thirds of diseases worldwide will be the result of lifestyle choices.

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



Best Christmas Present ***EVER***

By Larry Hayes



My daughter gave me a Fitbit Zip™ for Christmas. Turns out to be my best Christmas present ever.

It tracks my steps, distance and calories burned and syncs those stats wirelessly to my computer. My goal is 10,000 steps a day which is what the medical doctors recommend.

Now, I've always considered myself to be pretty active. Play tennis 1-2 times a week, lawn bowl with my wife at least once a week and walk often.

Since Christmas, I've been wearing my fitness tracker every day. To my surprise and shock, I'm **NOT** as active as I thought. Except on the days that I play tennis, I'm lucky to rack up 5,000 steps.

To reach 5,000, I need to walk at least one mile which I do at the Campbell Community Center track. One mile, four laps equals 2,000 steps. My goal is to walk 10,000 steps a day—five miles— but one step at a time for now.

Review

My Fitbit motivates me to keep moving which is great. You can easily attach the device to your clothes or slip into your pocket. Because it's so small, you have to be extra careful not to lose it. On a scale of 1-10, I give it a 9. Cost: \$59.95 ordered direct from Fitbit.com. Often discounted at retail stores.



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Top 7 Foods for a Healthy Heart

By Claudia Ehrlicher



Most of us tend to live a very busy lifestyle: long commutes, a hectic environment, a busy work schedule and trying to fit in time for family and friends.

But that means that we're often neglecting our health. Regular exercise, stress prevention and a healthy diet fall to the wayside and increase the risk of heart diseases (cardiovascular diseases, CVD).

All too often, we go for fast food, chocolate, biscuits, crisps and other fatty food, washed down with sugary drinks or alcohol.

It stills the hunger, yes; it may improve our mood or give us some energy for a short time, yes; but is it healthy? No, of course not! We know that. But what can be the consequences?

- Weight gain (even leading to diabetes)
- High blood pressure
- High cholesterol
- Even heart attack and stroke



One in two deaths is caused by heart disease. And people suffering from heart attack and stroke can be as young as 30 years.

So, how can we lower our risk?

By exercising on a regular basis (30 minutes per day on a minimum of 5 days per week), reducing our stress level and by taking steps towards a healthy diet. This means to cut down on the fatty and sugary stuff and to introduce the following heart healthy foods into your diet.

Remember, it's never too late to start to live a healthier life whether as prevention or whether you're already suffering from high blood pressure, high cholesterol or had a heart attack or stroke.

Top 7 Foods For a Healthy Heart

- ♥ **Fruits and vegetables** – keep it colorful and aim for 5 portions per day. Eat broccoli, kale, tomatoes, peppers, apricots, grapes, etc
- ♥ **Whole grain, pulses and soya** – all highly powerful with lots of possibilities to prepare healthy meals
- ♥ **Apples and oats** – rich in B-Glucan which reduces bad cholesterol
- ♥ **Salmon and other oily fish** like mackerel, herring, sardines, tuna, – aim for 2-3 portions per week and get a good amount of omega 3s
- ♥ **Vegetable oils** contribute to the omega 3 intake and a better balanced

lipid profile: olive, rapeseed, walnut, flaxseed, soya oil

♥ **Nuts** e.g. walnuts, almonds – eat a small handful (25-30g) daily

♥ **Red wine and dark chocolate** – in small quantities like 1 small glass of red wine or 1 square of very dark chocolate per day – have been shown to be beneficial for heart health. But please, be careful! In this case it's not 'the more the merrier'! You wouldn't want to protect your heart but get liver problems or become overweight instead.

These seven foods provide you with a variety of nutrients such as vitamins, minerals, antioxidants, omega 3 fatty acids, phytonutrients, fiber and B-Glucan and prevent blood clotting, reduce 'bad' cholesterol, clean your arteries and fight free radicals.

But not only that: they keep your blood sugar level stable, boost your energy level, improve a low immune system, fill you up and are good for your mood, too.

So, next time you're looking for a 'quick fix' snack, instead of a bag of crisps or a chocolate bar, why not grab a banana or an apple and have some nuts with it?

Claudia Ehrlicher is a certified dietitian with a real passion for food, teaching and motivating people to lead a healthy life. She regularly contributes on Healthspan's Nutrition Expert and London Dietitian.

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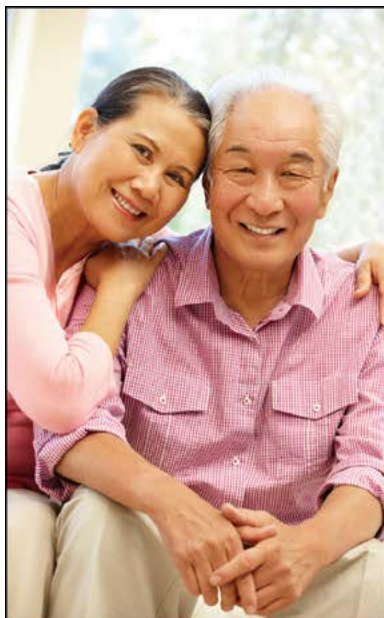
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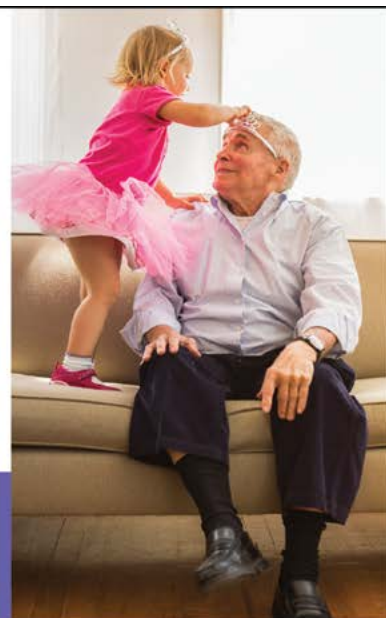
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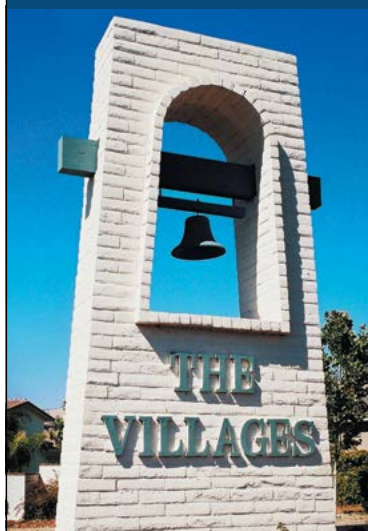
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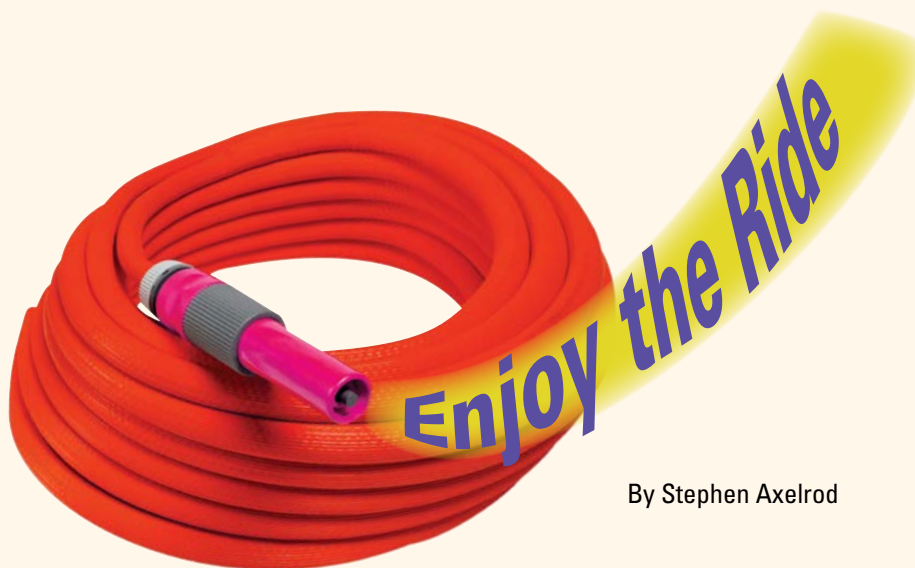
The thought of taking a colonoscopy filled me with terror. Jesus, what if they perforate my colon?

They nicked my friend Jim Muldoon last year and he nearly bled out and the dope was too stubborn to even let his wife know there was a problem until she found him sprawled out in a puddle of blood on the bathroom floor.

So, I decided to talk first with the head of the GI unit at the New York Veterans Hospital, Dr. Thompson. He looked like an old drug store cowboy, thinning gray hair pulled back into a nub of a ponytail. His fingers stained yellow from chain smoking cigarettes. His desk cluttered with papers and magazines.

"Well Mr. Axelrod," he said, "one in 1,000 may nick during the procedure. Remember, the test is invasive, accidents will happen."

"I wouldn't say one in 1,000 is exactly stellar odds doc."



By Stephen Axelrod

"Well son it's the best Uncle Sam has to offer, take it or leave. Now I have patients to see."

"One last question doctor, when was the last time you hopped up on a table and had 80 centimeters of hose shoved up your rectum?"

"As matter of fact wise guy I'm scheduled to be tested next Monday. Close the door on the way out," he snarled back.

Eight o'clock the following Friday I arrived at the GI unit. Nurse Frumkes was in charge.

"Mr. Axelrod find yourself an empty locker and hang up your clothes," she ordered. "There are booties and gown on the stool."

I insisted my Mets baseball cap stays on my head. If I should kick off during the test I need to know I was at least partially dressed.

"As you wish," she reluctantly responded.

When I was ready, Frumkes escorted me down a long corridor to the house of pain. Passing three guys in recovery, one of them in dreadlocks shouted, "dead man walking man."

Hop on the table Frumkes demanded, "Doctor Smirnov will be with you in a few minutes."

Ten minutes go by; 20 minutes no Smirnov and I'm waiting to be stuffed like a Christmas goose. Filled with anxiety, my imagination was on fire. What if the doctor is that wacked out hippy Thompson?

What if the hose gets stuck up there, then what? An operation, screw this. Wait a minute, Frumkes said Smirnov will be doing the procedure, not Thompson so relax.

Over my left shoulder I could see an open door that led into a slop room. Over the sink, hanging from the ceiling like salami in a kosher deli window, were six rubber hoses.

Frumkes entered the surgery with a needle in her hand. "I have your sedative here, Mr. Axelrod."

"No way, when I'm finished I'm out of here. No recovery room for me and please close that door behind me."

"You have to take the sedative," she insisted.

"Not in your life time, sweetheart."

"Good morning Mr. Axelrod, sorry I'm late. My last procedure took a bit longer than expected. I'm Dr. Smirnov...I'll be performing the procedure today."

"Why are you late, doc? Did you nick the guy's colon like my friend Muldoon? Is the patient going to make it, doc?"

"The patient is fine Mr. Axelrod. Relax, this is strictly routine. I've performed hundreds of colonoscopies."

Smirnov is about 30, 31. She's wearing black leather pants with a tight white ribbed blouse. Her black hair severely pulled back into a bun. She had a thick Russian accent.

"I understand you refused a sedative. May I ask why?"

"Let's just say I like to be in control," I responded.

"Control is an illusion Mr. Axelrod. Are any of us really in control? I think not. Besides it's very mild sedative."

"It's not happening doc."

"Well this is unusual but if you insist."

"I'll tell you what doc if the pain becomes intolerable, I'll raise my hand and you can hit me with the needle, deal?"

"Deal," she responded.

"Doctor could you please close the door behind me. It's freaking me out."

"Of course, sorry, okay let's get started. First I need you to roll over on to your left side and pull your knees up."

"I have positional vertigo, laying on my left side makes me dizzy."

Smirnov looked perplexed. It makes me nervous when doctors get that unsure look on their faces as if entering uncharted waters.

"Well the right side isn't anatomically correct for this procedure. Try lying on your back."

"That works, doc." At this point, all I could think about was her getting on top of me. She darned a translucent plastic apron and goggles.

"Okay Mr. Axelrod, raise and spread your legs, relax and breathe."

I don't know if she's aware of it but she's rubbing her hip against my shoulder all the while setting the nozzle of the air tank, like a welder preparing to strike a match. She grabs the hose and gently inserts into my rectum.

Frumkes is adjusting the picture of the overhead television which was practically in my face. Up comes a picture of my colon in color no less. All I can see is a wet pulsating labyrinth.

"Whoa...what the hell was that doc?"

"I just gave you a blast of air to open the colon. I must say you did a splendid prep job last night, Your colon is spotless."

"When was the last time you hopped up on a table and had 80 cm of hose shoved up your rectum?"

"Yea sure. You could practically eat off it, right doc?"

"That's funny Mr. Axelrod. You're doing fine...amazingly so. We're coming up on the first turn. You're going to feel a bit of pressure."

Pressure? I felt like I was giving birth to a baby grand piano. She's manipulating that hose back and forth trying to make the next turn and I'm thinking this may be the time to raise my hand for the spike. No way. I'm a Marine. I can take whatever she dishes out.

"This has to be uncomfortable for you Mr. Axelrod."

"I'm fiiiine doctor!!!"

"Mr. Axelrod, if you need to release air... do so." Smirnov said.

Is she crazy? There isn't any room to release air and besides there's no way I'm going to cut wind in front of a hot lady.

"Doctor Smirnov may I ask you a question?"

"Are you KGB trained?"

"You're a comic? I like a good sense of humor. You know Mr. Axelrod you could have avoided all this with a small sedative?"

Oh no. Willie Nelson just entered the surgery.

"How's our patient doing Doctor Smirnov?"

She pointed to the television set, "Very well Dr. Thompson. We do have a tight spot? Right there. The last two centimeters."

"Well perhaps if he had taken the sedative, his colon would be more relaxed and we wouldn't have this problem, would we Mr. Axelrod?"

"Doctor Thompson I have no doubt about that," I curtly responded and threw him the peace sign.

"Keep drilling Doctor Smirnov.

I want this test completed. In the meantime enjoy the ride Mr. Axelrod."

Smirnov was guiding that hose like a pilot trying to find the runway without light.

A few minutes later, she punched through. "Mr. Axelrod everything looks good, no polyps, everything is clean, no follow-up, will see you in five years. Take your time getting up."

"Actually you just met my husband."

"Willie Nelson is your husband?"

"Affirmative," she laughed.

SEHIN BELEW

Name: Sehin Belew

Age: 59

Occupation: Motivational Speaker,
Author, Image Consultant, Lifestyle Model

Education: Sterling College,
Sterling, Kansas, BA with honors

Family: Single—never been married. My father died when I was a little girl. My mom is healthy and active at 92. My mom, my sister and one of my brothers live in Silver Springs, Maryland. I have one brother in Vancouver, Canada and one in Sydney, Australia

Residence: Los Altos

What Was It Like Growing Up in Ethiopia?

Growing up in Ethiopia during Emperor Haile Selassie was pure joy. We did not have much but we had our freedom and people were very happy. When the Emperor was overthrown in 1974, the country went through political chaos.

Hundreds and thousands of lives were lost during the transition. Ethiopia has never been the same ever since.



Sehin Belew at age 12

How Did You Come to the United States?

I was very fortunate to get a full scholarship to attend Sterling College in Sterling, Kansas. If the college had not given me a full scholarship, I don't know how I would have been able to come to the U.S and get a great education. I am very grateful to Sterling for the opportunity.

Your Proudest Achievements to Date?

My #1 proudest achievement by far is the time I spent at two famine feeding camps for two years in the rural areas of Ethiopia during high school. Missionaries from overseas came to Ethiopia during one of the most severe famines. They needed people who were bilingual to work with them. That experience profoundly changed my life. It opened my eyes that no matter what situation I'm in, I am far better off than the majority of the world. That explains why I am statically happy all the time.

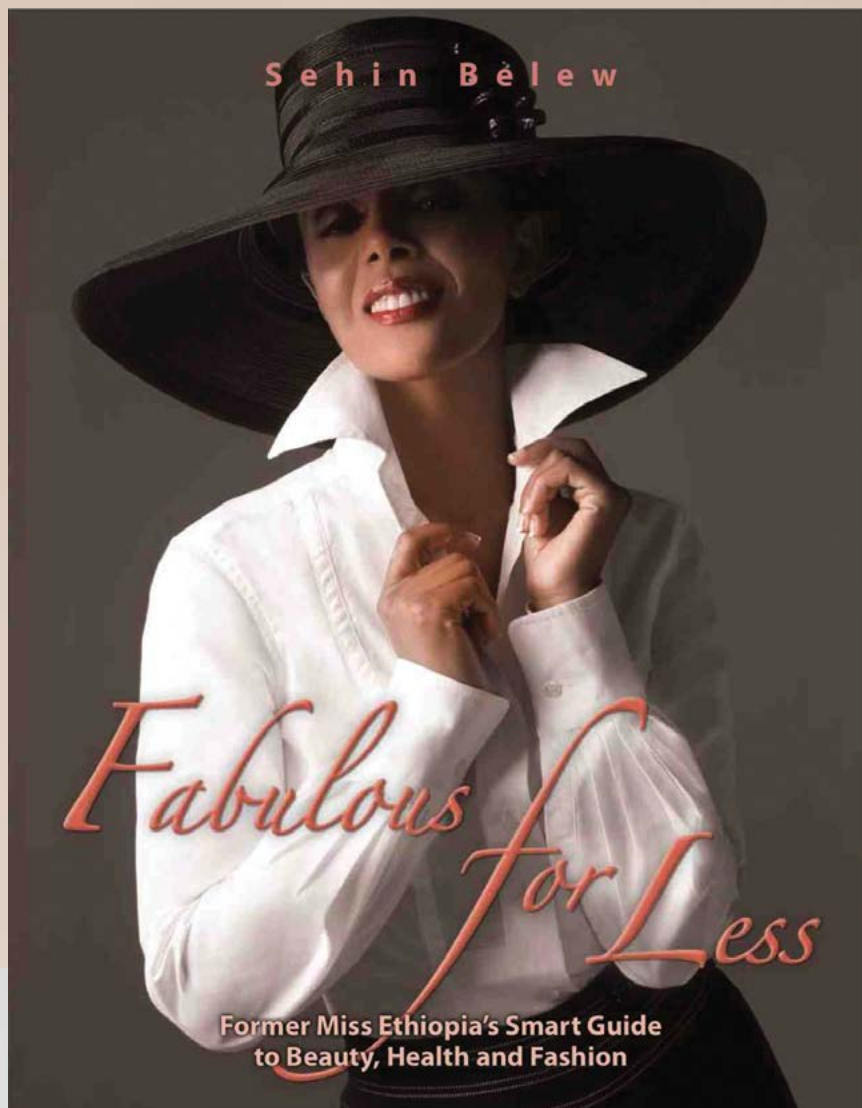


Sehlin Belew supports non profits protecting animals

My #2 proudest moment is my first job right after college graduation. I got a job working at a homeless shelter, Home Sweet Home Mission, in Bloomington, Illinois as a Family Life Director. I got that job because I wanted to give back to society. I worked there full-time for five years and it helped me understand what homeless people go through. They're people just like us but not fortunate enough to have good role models in their lives.

Tell Us About Your Book: *Fabulous for Less?*

Fabulous for Less is a book that has practical and applicable tips on beauty, health and fashion. The book came out as a result of all the questions I was being asked. Having modeled professionally for 10 years, I've learned a lot of beauty secrets and I disclosed all of them in the book. I truly believe that it's a universal truth that when we look good, we feel good.



Sehlin Belew's Fabulous for Less book is available at sehlin.net

"It opened my eyes that no matter what situation I'm in, I am far better off than the majority of the world."

That is exactly what I tried to do in this book. I share tips on how to look your very best for less money and less time. What separates this book from others is that all the beauty tips and products I talk about are holistic and healthy.

Secrets of Looking Good after 50?

- The number one secret in looking good at any age is to be selective about what you eat. We are indeed what we eat. As for my diet, I am vegetarian so I eat a lot of organic



fresh vegetables and fruit. Especially now with GMO (Genetically Modified Organisms) food around, we have to make it our business to be inquisitive of everything we buy and consume.

- We have to be physically active. The good news about working out is that we can increase muscle and strength until the day we die as long as we continue to be active. Of course, it's hard to do something you don't like for a long period of time. The key is to find a fitness that you love. If you find something that you enjoy, you will more likely stick to it.
- Another beauty tip is that we need to get quality rest. I sleep in organic bedding. You spend 1/3rd of your life in bed and you definitely don't want to subject your body to hundreds of chemicals found in conventional bedding. I have information in my book where people can buy organic bedding.
- Lastly, avoid all negative thoughts and dwell on positive thoughts. People who are positive are happier, look younger and have more energy.

How Do You Live an Extraordinary Life?

The secret to living an extraordinary life is to first and foremost to find your passion. Once you find your passion, do whatever it takes to live your dream. It will not be easy but it's worth every effort. Your passion is what you are made for so you owe it to yourself to live the life you were meant to live. Only then can you experience an extraordinary life.

What Is Your Biggest Challenge?

My challenge is more on the personal side. I do want to meet the right person and get married yet I have not even been able to date in the past six years. Somehow, the Bay Area does not seem to present the opportunity to do so.

Are You Still Modeling?

When I was younger, I did glamour and fashion modeling. Now, I do lifestyle modeling because this type of modeling does not have the extreme requirements the other two categories have. Glamour and fashion modeling require a flawless body. This pertains to your weight as well as your shape.

You need perfect skin, hair, nails and teeth. It's no wonder that young people feel depressed when they see fashion magazines because the picture Hollywood paints for beauty is unrealistic.

How Do You Stay Active?

I still teach dance at Google periodically. I also go ballroom dancing weekly. I go for walks in different parks. In addition, I go to the gym three times a week for strength training.



Outlet price for suit and blouse: \$350



Strength training at gym

Goals for 2015?

I have set a financial goal for my speaking business that I want to achieve in 2015. I support a lot of charities that work with Third World children as well as working for animals, horses and donkeys which are mistreated. In order to make a big impact in the world, I know that I have to have big goals and dreams. When I succeed, the world succeeds.

Sehin Belew is an accomplished motivational speaker, image consultant and author. She has been featured on dozens of television, radio, magazines and newspapers to talk about her book and her message that empowers people to live their dream. Shehin is also a humanitarian who has traveled nationally to speak on behalf of Third World children and animal rights. She has held numerous fund raising events for organizations such as World Vision, Food for the Hungry, SPANA (Society for the Protection of Working Animals Abroad) and PITA.

To book Shehin for a speaking engagement, image consulting or to get a copy of her book, you may contact her at: www.sehin.net, sehin@sehinbelew.com or 650.714.3311.



Derryl Molina

Fun Things For You and Your Grandkids

Whether you live at home or in a retirement community, time with your grandchildren is something to be cherished. Kids like knowing they can always count on certain things when they visit Grandma and Grandpa. But since children are constantly active, you have to plan activities that will satisfy both generations. Here are some hints from my own experience:

- My granddaughter loves to play "Performance" and we take turns singing, dancing or playing one of her instruments for an imaginary audience. It's even better when her mother is the audience.
- Card or board games are a big favorite. We played "Chutes and Ladders" six times, then "Memory" five times, then "Cranium Conga" two times and then "War" and "Old Maid" until I hungered for time off to prepare lunch.
- Hide and Seek around the house is a winner. If you're tired, you can rest for a bit and she thinks you are looking for her.
- The other day we spent an hour going over the most recent photo album in which my granddaughter starred shamelessly. Of course, she wanted to see it again and again.
- It would be nice to have a monthly movie festival with

my granddaughter, showing a new movie each time since I have every Disney movie ever created but she only wants to see Fantasia, Winnie the Poo and the Three Little Pigs. Since she wants me to sit with her, I've seen each of those movies no less than ten times. I did introduce her to the delights of "Dancing With the Stars" last week and she wanted to see it again the next morning. We practiced some of the moves we saw on the show during our next "Performance" game.

- Though she can read perfectly well on her own, my granddaughter still loves to have me read to her. Sometimes we read five or six books at a sitting and always two books before bedtime. I noticed that she copies my oral reading techniques and puts in emphasis and varied voices when she reads aloud.

- While we read, my granddaughter holds onto a special fuzzy and cuddly toy that is always waiting for her at my home. It gives her comfort and security and is a symbol of my everlasting love for her.
- I chauffeured her to a week of Magic Camp last summer and acted as her assistant when she performed the tricks she learned for her parents and her Grandpa because we were the only ones who shared the secret of doing the tricks properly.
- I have a collection of arts and crafts activities that I put out on the table and sit with her while she finger paints, water colors, crafts play dough or cranks out countless ever-improving drawings. Of course, she insists I create alongside her so we do it together.
- Finally, we have a hummingbird feeder placed so my granddaughter can see the birds from her dining room chair and she shrieks with glee whenever a bird appears.

If you haven't tried any of these activities with your own grandchildren, feel free to appropriate the idea. You'll have so much fun together that you'll build an everlasting bond they will cherish throughout their lives.

Derryl H. Molina is an Estate Planning and Elder Law Attorney as well as a mediator in San Jose, California, who helps clients to execute, reform and administer trusts and offers assistance with conflict-resolution, Elder Law and Medi-Cal Planning. Contact Derryl H. Molina at 408.244.4992 or email: attderryl@comcast.net. www.fulllifecareplanner.net.

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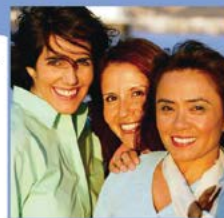


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Estate Planning Attorney Upholds Rights Of Mistreated

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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IMPRESSIVE ACHIEVEMENTS

On 16 October 2011, Singh became the first 100-year-old to finish a marathon, completing the Toronto Waterfront Marathon in 8:11:06.



INSPIRING ATHLETES OVER 60

PHILIPPA RASCHKER

DATE OF BIRTH FEBRUARY 21, 1947 (AGE 67)	NATIONALITY GERMAN/AMERICAN	SPORT ATHLETICS
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IMPRESSIVE ACHIEVEMENTS

She has won 68 Gold Medals at the World Masters Athletics Championships, including the ten she won at the championships in 2009 aged 62.

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The Old Man *AND* The Sea Lion

By Paul Rockwell

A friend warns me. “Think about it, man. Winds, currents, the potential for hypothermia. You’re just too old to go fishing for salmon from a float tube out in Carquinez Strait.”

It’s true that 14 inland tributaries of the Sacramento and San Joaquin Rivers surge past the Benicia State Recreation Area, off Dillon Point where I intend to fish this morning.

The narrow passage between San Pablo Bay and the Delta is 120 feet deep, and migrating salmon follow the currents and swim into Southampton Bay to rest before they resume their inexorable journey to their natal streams far up the Sacramento.

But I am not convinced by warnings from my friends. The tall hills in the west act as a windbreak. And hell, I’m only 76. My arthritis is much worse in bed. And my cardiologist says that omega-3 in salmon is good for my arteries.

I know one thing: my friends don’t complain when I serve them fresh broiled King salmon covered with mango sauce.

It is still dark at Carquinez Strait as snails with headlights move slowly across the trellised bridge. I am wearing waders, standing next to my float tube in two feet of water on the east shoreline of Southampton Bay.

A silver bluish rim is forming around the black, distant hills behind Benicia. Light clouds are turning pink. I put on my fins and begin paddling across the Bay. The stillness of dawn reawakens my sense of hearing, dulled by the din of city life, and I can hear baitfish scattering, breaking the surface pursued no doubt by striped bass.

As I glide smoothly across the Bay, I recall a frustrating fishing experience last year at Benicia, three miles east. Benicia is a charming town: antique shops, shoreline restaurants and salmon fishing just 100 yards off the First Street jetty.

But there is a major problem for float tube fishermen at Benicia: robberies on the water. The salmon are plentiful but so are the sea lions who show little respect for the territorial and property rights of senior fishermen.

You hook a big one and a 400-pound mammal steals it and runs out all of your line. Drives me crazy.

Last year, two sea lions—I named them Pepe and Rosanne—identified me as an easy mark. It got to a point where every time I took out my float tube, the quizzical mammals swam over to my raft, pushed up their heads as if they wanted a handout. I don’t denigrate cross-species friendships but I’m not a floating truck stop for voracious predators.

Like presumptuous houseguests, they would not leave. So this year I am over at Carquinez Strait or rather Dillon Point where the currents are especially hazardous.

As my V-shaped tube glides over the surface, I begin casting, counting to five to allow my lure to sink. Then I reel in. I am drifting too close to the edge of the main current where there are swirls and counter currents and I must expend precious energy to paddle back off. Now I count to 12.

Finding the right depth is key to finding fish. As the sun rises, salmon go deep. I am jolted. Wow! I'm hit. "Fish on, fish on!" I yell. Why am I shouting? There's nobody in hearing distance.

Line peels off my reel in spurts and I let the fish run 50 yards until it begins to slow down. Now I raise my rod, then lower it as I pump the fish toward my tube. He starts another run but is getting tired. I can see his black back, a flash of silver. What a beauty!

"I'm a fool. The sea lion is not after me. He wants—he is running off—with my salmon!"

Robbery On The High Seas

As I look out over the water, I see a black body, a hump in the distance. No! No! It's a huge sea lion, twice the length of my float tube and it's moving toward me with the speed of a rocket.

I feel like I am in one of those World War II naval flicks where you see a torpedo heading toward your vessel. I am filled with a sense of impending calamity. Out of fear for myself, I forget the fish at the end of my line.

Then suddenly my rod bends over double and there comes a shock of recognition. "I'm a fool. The sea lion is not after me. He wants—he is running off—with my salmon!"

Line peels off my reel so fast I would sever a finger just to touch it. I will lose a hundred yards of line if I do not cut it now but I am



Paul Rockwell holding his prize salmon

psychologically incapable of cutting off a fish even when it is in the mouth of a large predator.

To hold on, I use the tube as a drag, turning it toward the sea lion, raising the rod and letting the creature pull it. My tube skims across the water. Why doesn't the sea lion just eat the salmon now?

He's moving toward my tube. I reel in slack. Momentarily I glimpse the fish in this mouth. What is he doing? The sea lion dives and to my shock releases the fish. My salmon is free. The fish is too exhausted or stunned to swim away.

I grab my big net and scoop him up. I have him! I connect him to my stringer but I keep him in the net on my lap. Take no chances. He does not fight but is still alive. There's no blood, no gash in the flesh.

I am amazed. Did my float tube or my big fins spook the sea lion? I doubt it. Is this salmon—could be 20 pounds—a reward for all my giveaways over at Benicia?

Now I am back out in the big current. Luckily it is still moving toward Benicia, not toward the Golden Gate. I must rest and I must drink.

My body aches. The arthritis in my right hand is worse than a night in

bed. I lie back, hold the salmon on my lap, look up at the near-cloudless sky and just float. I feel like Huck Finn on the Mississippi River.

I feel a kind of bond with the salmon on my lap. The scale of travel in the ocean, the unexplained precision of their homing instinct, their uncanny sense of smell and metronomic timing, the drive and urgency to procreate and die, all compose one of the inscrutable wonders of the natural world.

I float on currents over which I have no control but the wind is actually helping me move toward the city. Now bystanders on the shoreline have spotted me.

They greet me at the edge of the water. "Are you all right?" I hold up my salmon by the gills but I am too exhausted to tell the story. I slip off my fins, take a cheap, disposable camera from my pocket and put it into the hands of a young man.

He snaps a picture and helps me carry my tube and gear.

There's some old, cold coffee in my thermos. I'll need it. I am apprehensive about the drive home. A slow-driving senior, a nemesis of tailgaters, risks life and limb driving on Route 80. I will stay in the right lane and play it safe.





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Evelyn Preston

Teaching Kids About Money

By Evelyn Preston



My granddaughter's 5th grade class promotes Class Cash, earning "money" for positive learning and special projects, holding auctions for school supplies and getting fined for poor behavior or performance.

Her after-school group works as a team in Biz-Movie, a mini-film company dealing with sales charts, marketing costs and executive financial decisions. These ongoing lessons offer hands-on experience that reinforce financial information and cement solid lessons in money management.

Why should we seniors care? Because it may benefit us in the long run by teaching children and grand-children how to handle money 1) as our financial caregivers should we become incapacitated, 2) as our eventual heirs, and most importantly, 3) so families won't have to waste money rescuing insolvent or incompetent siblings or spouses.

Remember we may have to hand off our checkbooks late in life and we'll certainly pass them on after we're gone.

Question: *Shouldn't all high schools require a year or more of financial management classes instead of leaving it mainly to parents who may need the same classes themselves?*

Answer: Many school systems offer economics in the Social Studies curriculum; some include financial

literacy as part of general living and health courses. However, it's now being proven that the most effective money management tool according to a WSJ study is teaching children "strong basic math skills." Professors at Harvard Business School found that being comfortable with numbers, making numerical comparisons and understanding the positive effects of compounded growth work best and lessen the emotional component in investing. And it is true that often parents bring their own hang-ups to sensitive subjects like sex and money.

Question: *As a grandparent, how can I benefit my grandchildren most about money issues?*

Answer: A) It's never too soon to plan for retirement...and seniors facing their own retirement reality are living this important lesson. The majority of adults have saved under \$25,000 for their "golden years." Help children at any age get started with a small monetary gift. Then follow through, especially with young adults, to develop a savings plan and stick to it—just keep it simple. Saving \$10 to \$100 a month (instead of a movie, lunch out, extra tee shirt or video game), should be doable. Let kids calculate future results using regular investments at realistic interest rates (6-10% until age 65) that can quickly add up to eye-popping amounts. Make each child proud to realize how few people their age actually understand this powerful concept.

B) Even with young children, encourage open discussion about family income, debt, budgets and costs. Talking about finances leads to "teachable moments," keeps money from becoming secret and scary" and eases the emotional aspects (power, loss, etc.) attached to money.

Question: *I'm mainly concerned about leaving my greatly appreciated Bay Area home to my three children after I die. I've heard so many horror stories of sibling battles over inherited real estate. How can I avoid this happening after I die?*

Answer: Columnists Jeanne Fleming and Leonard Schwarz, authors of the nationally syndicated column, Money Manners, said it best. "Death doesn't bring out the worst in people. Joint ownership does." Facing diverse choices (selling, renting, buyouts...) and exploring direct concerns (taxes, upkeep, insurance...) while you're still living, may soften dissension and/or present a best solution to everyone's satisfaction. If necessary, enlist a real estate specialist or estate attorney to keep emotions low and options high.

Question: *What's a good way for grandparents or older adults to introduce money issues for younger children?*

Answer: Use story-telling language they can understand such as:

MYTHS: Small amounts don't matter, money grows on (parental) trees, money buys happiness;

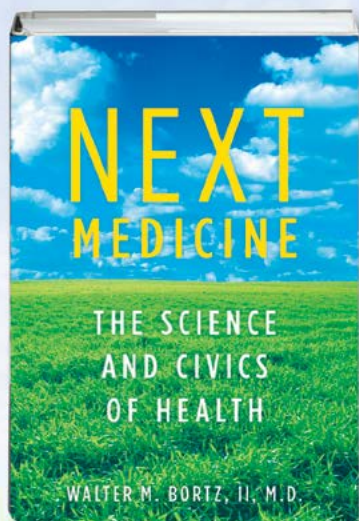
MONSTERS: The Credit Dragon, the Greedy Gremlin (instant gratification), The Wicked Witch of the Mall (shop 'til you drop);

MAGIC: Amazing expanding penny (compounding), Secret Formula (slow and steady savings, Open Sesame (the wide world of money—allowances/chores, lemonade stands, babysitting.)

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

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Throwing Caution to the Wind

By Pamela Spahr



I write a lot of articles and blogs about caregiving and often it is about the more difficult side of managing elders or those with brain impairments. But for me, it's not all about work. Oftentimes, I have a lot of fun with my husband, Bob.

He has middle stage Alzheimer's disease and I've been his caregiver for several years now. Sometimes we just throw caution to the wind and we have an adventure.

Several weeks ago, we went to the Scottish Games in Pleasanton, California. Usually we don't go to fairs and festivals because they're too crowded and very often people with dementia don't do well in crowds. But, as I said, we threw caution to the wind.

I wrestled the wheelchair into the car, packed up our sunscreen and hats and off we went. With attendance of over 50,000 people in two days of Scottish tradition and competition, the event parking is always bad. We ended up parking more than half a mile away from the fairgrounds in a dirt siding next to the train track.

Bob was excited and impatient about getting to the event. As I pushed the wheelchair along the sidewalk near the fairgrounds, we could hear the bagpipes. What a thrill!

Bob's ears perked up. He sat up straighter and his head swiveled around to try to see the bands. We went through the turnstile and rolled into the Glen of the Clans where the clan tents were pitched.

This area draws in all manner of interested spectators, including Bob. He had a chance to talk with people from the St. Andrew's Society and the Caledonian Club. He has belonged to both for decades. He was enjoying himself so much. He was so bright and cheerful and eager to be part of the excitement.

I pushed him over to the area where the bagpipe bands were practicing. After a while, I wanted to move on

to the competitions but Bob wanted to stay. In fact, he wheeled himself over to the pavement's edge to be closer to the bands.

There were at least five bands in that particular grassy area of the field. They were all tuning up and practicing for the afternoon competitions. The cacophony was so loud and strident and so exciting. You really had to be there to feel the excitement.

After a while, Bob insisted that I sit in the wheelchair. He pushed me around in circles. Then, he pushed me over bumps and branches and we ran off the edge of the pavement and almost tipped over. I laughed and teased him outrageously. We had so much fun!

And what would a day out be without an ice cream cone. Next to a food cart, we sat in peace and quiet and enjoyed huge ice cream cones. He was fascinated by the chocolate and vanilla striped ice cream that dripped over the sides of the waffle cone. YUMMY!

By the time we arrived back at the car, Bob was so tired that he could hardly pull himself into the passenger's seat. He was asleep by the time we drove on to the freeway. He dozed most of the way home. And, even though it took him several days to recuperate from our adventure, I'd gladly do it again. After all, this is the fun side of caregiving.

Pamela Spahr is the founder of Inspired Caregivers, a national speaker on aging and author of "Caregiver's Survival Toolkit."
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