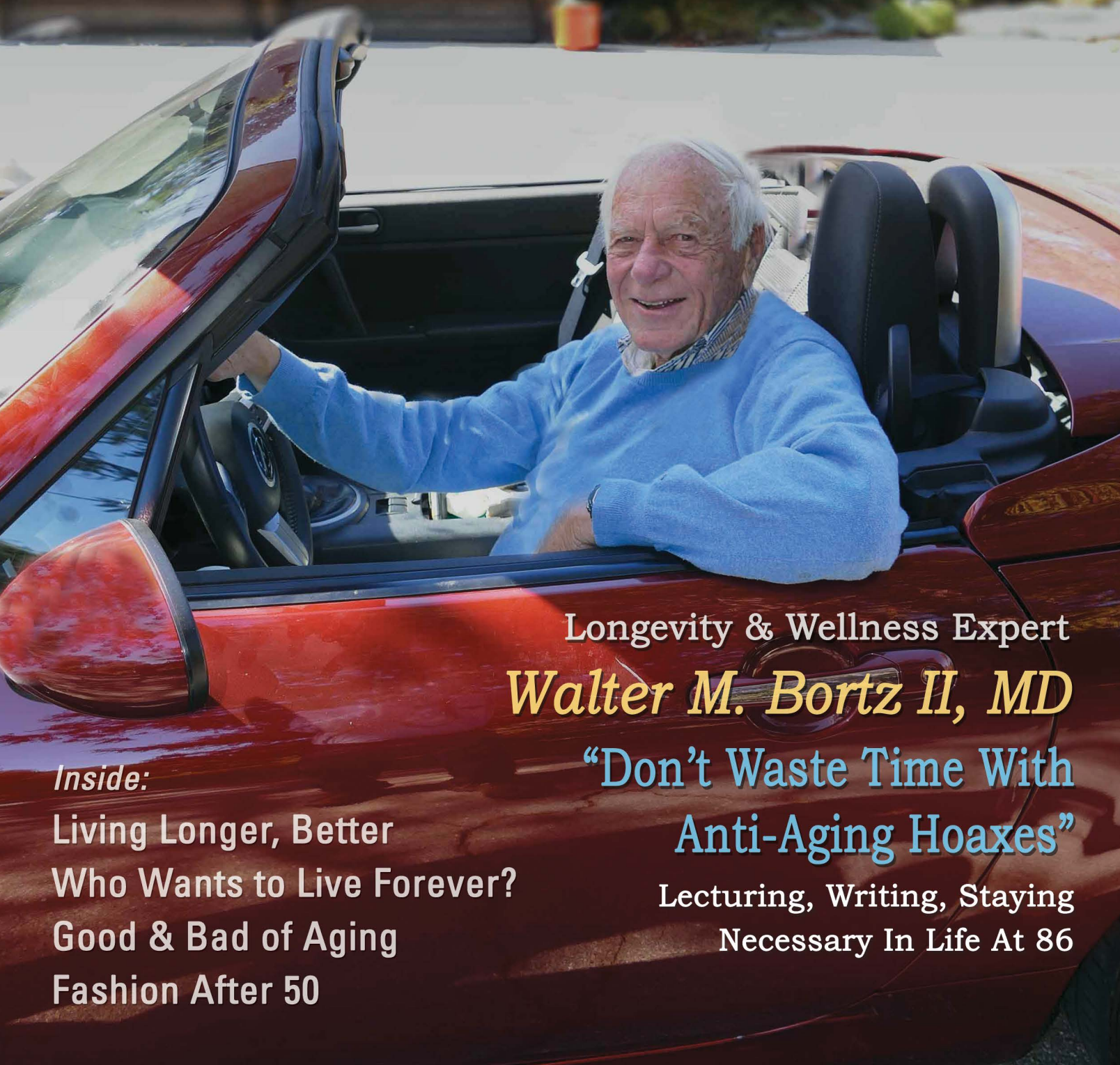


# *Active* Resource Guide for Boomers and Seniors *over 50*<sup>®</sup>

SPECIAL  
**HEALTH**  
ISSUE



Longevity & Wellness Expert  
*Walter M. Bortz II, MD*

*“Don’t Waste Time With  
Anti-Aging Hoaxes”*

Lecturing, Writing, Staying  
Necessary In Life At 86

*Inside:*

Living Longer, Better  
Who Wants to Live Forever?  
Good & Bad of Aging  
Fashion After 50

**FREE COPY / YOURS TO KEEP**

**ActiveOver50.com**

**Fall 2016 Issue**





## 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 900 doctors, has been serving the South Bay for over 35 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.

We proudly offer the following health plans.



## Members of Physicians Medical Group have access to...

**BEST**  
Area  
Hospitals

**900+**  
Physicians

**650+**  
Specialists

**30+**  
Languages

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

Affiliated with Physicians Medical Urgent Care



WWW.PMGMD.COM

## COVER/PROFILE

Walter M. Bortz, II MD	24
------------------------	----

## IN EVERY ISSUE

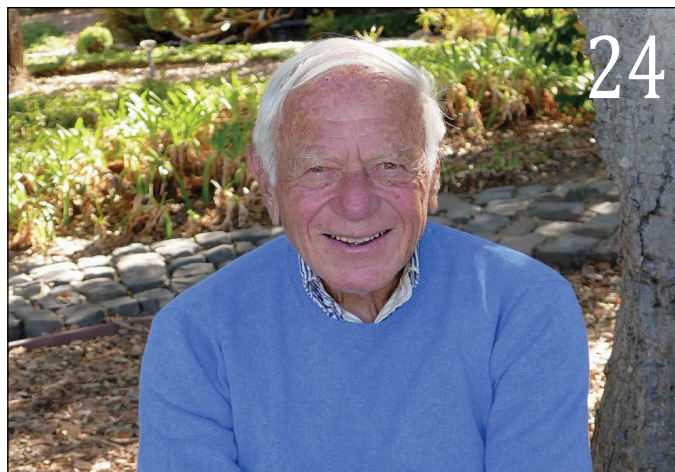
<i>Publisher's Note</i>	4
<i>Walter M. Bortz, II, MD— Technology vs. Reality</i>	20
<i>Ask Larry—My 15 Minute Physical</i>	21
<i>Evelyn Preston—Get Your House In Order</i>	36
<i>Don Mankin—Cuba On the Cusp of Change</i>	38

## HEALTH GUIDE

Health & Innovation Guide	5
How to Care For Your Parents In the Future	6
Inevitable Aging	8
Fashion After 50	10
Fashion After 60	11
Fashion After 70	12
Fashion After 80	13
Who Wants to Live Forever	14
Innovative Care for Seniors	16
License to Care	22
Transient Ischemic Attack?	28
Personal Hygiene Help	29
Medicare Update	30
Move It. Or Lose It	31
Goodbye Big Bananas	32
Am I still Necessary?	33
Cylce Indoors to See the World	34
Dating Again After 60 Years	44

## TRAVEL

Walking On the Camino	40
Canadian Rockies Train Adventure	42







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

**Larry W. Hayes** / Publisher & Editor  
408.921.5806

Email: [larry@activeover50.com](mailto:larry@activeover50.com)  
Website: [activeover50.com](http://activeover50.com)

**Gloria Hayes** / VP Operations

**Charm Bianchini** / VP Editorial

**Mabel Tang** / Art Director

#### To Advertise

Larry Hayes

Call 408.921.5806 or [larry@activeover50.com](mailto:larry@activeover50.com)

#### To Subscribe

Call 408.921.5806 or [larry@activeover50.com](mailto:larry@activeover50.com)

Copyright 2016 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



### "Make Yourself Necessary"

**After the death of his wife of 62 years last year and a health scare this year, you would think Dr. Walter Bortz would start to slow down at age 86.**

Not so. He's busy as ever—teaching at Santa Barbara's City College for LifeLong Learning, writing a blog for the Huffington Post and working on a new book entitled: *"Aging Is Negotiable."*

Author of *"Dare to Be 100"* and *"The Roadmap to 100,"* Dr. Bortz believes exercise is the key to extending the human life span. He plans to run his 11th Boston Marathon in 2020.

"It's not how old you are. It's how you are old. And that's a choice," proclaims Dr. Bortz. "Go make yourself necessary. Stay engaged in life." Read his inspiring story, page 24.

**How you will care** for your parents in the future is not fantasy. The benefits of technology are real and available today. Read story, page 6.

**Eventually, everything wears out** including your body. No one escapes and for some, the aging process accelerates the older they grow. "Focus not on what you can't do but on what you can do"— Moira Fordyce, MD, page 8.

**Fashion After 50?** This new section in *ActiveOver50* shows that women in their 50s, 60s, 70s and 80s look stylish, youthful and energetic at any age. Read their stories, starting page 10.

**Who wants to live forever?** This new film documentary is about the myths, facts and contradictions of aging by Don & Christine Scioli, page 14.

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

Cover and inside photos of Dr. Walter M. Bortz: Harvey Gold of Saratoga, CA.

## HELP WANTED!



### Retired? Bored? Need Extra Money?

Sell advertising for *ActiveOver50*—the leading resource for boomers and seniors in the San Francisco Bay Area.

- Commission based
- Unlimited earning potential
- Work from home—full or part time
- Multi-products to sell: print, digital, video

#### Requirements

- Computer, internet savvy
- Motivated and energetic
- Prior media experience: magazine, newspaper or radio

To learn more, go to: [ActiveOver50.com](http://ActiveOver50.com).

Send resume: [larry@activeover50.com](mailto:larry@activeover50.com).







# 2016

## *San Francisco Bay Area* ***“Health & Innovation” Guide***

Welcome to our 2nd annual “Health & Innovation” guide.

As we get older, our health and lifestyle needs change.

Our goal is to encourage you to stay active and engaged in life as long as you can. Technology is helping us to enjoy a longer, healthier and better quality of life.

**Active**  
*over* **50**<sup>®</sup>  
A Media Company

# How You'll Care For Your Parents In the Future

By Shawn DuBravac and Steve Ewell



**Chances are, your parents are more technologically aware than any previous generation and technology is going to define the relationship you have with them throughout their golden years.**

Sure, most of them aren't sending you snaps (yet) but they are increasingly comfortable navigating the digital realm. They may not sleep with their phones under their pillows or keep up with the latest emoticons but they are bridging the digital and physical worlds better than any prior generation at their age.

At the same time, however, the population of the United States is aging quickly. We're living longer than at any other time in history. Today, there are more seniors living in the U.S. than at any other time in history. In the 1930s, a little more than five percent of the population was over 50 years of age; today, it's 34 percent.

According to research from the Consumer Technology Association (CTA), the U.S. market for active-aging technology now encompasses 85 million Americans, including seniors and caregivers. That's more than one-quarter of the national population.

**The ranks of seniors** are growing faster than younger populations, raising the median age in the United States to 37. At the same time, there are now more millennials than baby boomers. These two trends will collide head-on in the years to come with massive implications for both you and your parents.

You and your parents may have more in common than you think. You value independence. You want answers and solutions and are willing to turn to technology for help.

You see the wide array of benefits of technologies. While you live very different lives, you and your parents are straddling a world increasingly defined by both the physical world in which we live, and the digital world, in which a growing share of services and offerings exist.

**Imagine a scenario** in which your mom wakes up in her own home and goes about her daily routine. You get a regular morning notification that she took her medications but by midday you notice something is amiss. You share an ongoing Fitbit challenge with each other and you see her activity levels from the past few days are well below her norms.

You give her a call and cut through the "Oh, nothing's wrong!" banter to discover that she fell a few days earlier and was putting off going to the hospital.

You jump on the phone to schedule an appointment with Teladoc which determines she should get X-rays. You schedule her an appointment via Zocdoc and order her an Uber (or an autonomous car in the future). Her doctor accesses her complete medical history via her electronic health records even before he sees her.

The X-rays are negative for broken bones and the doctor encourages her to take it easy for a few days. You couldn't meet her at the doctor's office but she reluctantly dialed you in. As the Uber takes her home, you order her dinner via GrubHub. As you walk into your own home that evening after work, you find your daughter on Skype with your mom who joins you remotely as you sit down for a family dinner. She's healthier and you're happier without ever seeing each other in person during this process.

We're making steady progress toward a more seamless remote care experience. Technology provides exponentially better access, immediacy and transparency throughout the process. If your parents are like our parents, they don't want to be burdensome. Technology solves this. We can stay informed without being invasive.

Our parents aren't used to sharing everything and being monitored in real time. But these systems grant our parents control over what information is shared and with whom, and over time, they'll see that continuous monitoring behind the scenes will minimize their time in hospitals and doctor offices.

**The cost** of these technologies and services is small compared with needing to move into more advanced care, especially when you consider the peace of mind and independence of remaining at home.

Of course, face-to-face exchanges triumph over digital dialogue every time. But we can't always be there in person and our parents don't expect us to be. So text your mom, tell her you love her and that you care about her well-being — in both the real world and the virtual world.

---

*Shawn DuBravac is chief economist of the Consumer Technology Association (CTA) and the author of "Digital Destiny: How the New Age of Data Will Transform the Way We Live, Work, and Communicate." Steve Ewell is executive director of the CTA Foundation, a public foundation with the mission of linking seniors and people with disabilities with technologies to enhance their lives.*



# Take control of your heart health

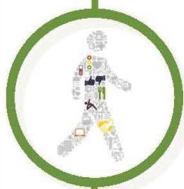
Many individuals identified as at risk or diagnosed with heart disease can be treated or managed with lifestyle choices or proper medication and/or supplements.

How can you take control?



## Understand your risk

Boston Heart offers a set of highly specialized blood tests that can help you better understand your individual risk for heart disease. Your test results are translated into uniquely designed reports that make it easy to follow your provider's recommendations.



## Take control of your heart health

Once you have Boston Heart test results, take action to improve your health with the Boston Heart Lifestyle Program. Create your personalized nutrition and activity plan, access your food journal and customized recipes, and get support from a Registered Dietitian coach. Your program is all about you, so that it works better for you.



## Get started with Boston Heart

Talk with your healthcare provider to see if Boston Heart testing is right for you. Your provider can find out more information by contacting Customer Care at 877.425.1252. Or find a provider that offers Boston Heart testing by contacting Customer Care at 877.425.1252.

Find out more at [bostonheartdiagnostics.com](http://bostonheartdiagnostics.com)

**bostonheart**  
diagnostics®

# Inevitable Aging

## Good News. Bad News

By Moira Fordyce MD, MB ChB, FRCPE, AGSF

**“Now which color would be best?”  
I mused to myself as I tried to  
choose an outfit to wear at our  
50th wedding anniversary party.  
Suddenly I saw someone looking at  
me. Who was this old woman? Oh  
no! I was looking at my own  
reflection in the mirror!**

After I hit 75, I only started to feel old. I was forced to accept a general slowing up, stiffening as I sat or lay still and fleeting aches and pains. Fortunately nothing that stopped me doing everything I wanted to including my 2 mile walk (minimum) each day.

I have been forced to ponder everything in our physical world eventually wears out including our body. No potion, spell or bargain with god or demon can change this.

**No one escapes** and for some, the aging process accelerates the older they grow. Others experience step-wise aging with plateaus where they stay the same for a period of time, then slow down a bit more, then hit another plateau.

Aging is a normal part of living and like every stage of life, it brings with it joys and sorrows, triumphs and failures, hopes and regrets. Keep living long enough and you will find that you are old. Aging brings all living things closer to death. The death of an elderly person after a long life, although sad, is the inevitable end to life. We will all go there so a philosophical acceptance of this and preparation for it is wise.

Fortunately, the mind, the spirit, creativity and the various kinds of love, affection and mutual support need not deteriorate. On the contrary, they can continue to grow as long as we are alive and we can use our experience and compassion to console those around us who are hurting either physically, mentally or emotionally.

**As we age**, we become more fragile than when we were younger which means that:

- All our body systems, including the immune system, function less efficiently
- Minor aches, pains and some degree of stiffness are not uncommon
- Recovery from disease or injury slows and is often incomplete

**Drugs of all kinds** have a different effect on body and mind; sometimes more powerful, sometimes less so review all medicines regularly with your health professional or pharmacist. Include:

- Prescription
- Over-the-counter, including vitamins and minerals
- Alternative and herbal therapies
- Alcohol and other mind-altering substances
- Make a note of any allergic reactions and medication side-effects

**Changes in memory** are part of the aging process:

- Retrieving information from our memory files becomes slower in most older adults
- “Tip of the tongue” phenomenon is common – the missing word is close but we have to push to find it
- New skills of all kinds can be learned throughout life but later in life:
  - May take us longer
  - Require more concentration, less interference (quiet versus noisy surroundings)
  - Good light
  - Comfortable surroundings



### Creativity

Living long can enhance most kinds of creativity. There are many outstanding examples of older adult geniuses in every field.

- Art – Picasso, Grandma Moses
- Music – Verdi, Pablo Casals playing his cello beautifully at age 93; many orchestral conductors
- Literature – Tolstoy, P. D. James

Studies now available confirm that singing or playing a musical instrument stimulates the brain at any age. Making music with others feeds the brain and spirit as well as providing pleasant social interaction.



Writing down personal life experiences stimulates both creativity and memory. So get busy. Don't focus on what you can't do, focus on what you can do and build on it. This works at any age and will mean that only the shell will grow old.

Got a health question for Dr. Moira Fordyce? Email: [moiraf9@gmail.com](mailto:moiraf9@gmail.com).



# Start living your retirement dreams



Saratoga Retirement Community offers the secure future you need while supporting the resort-style living you want and deserve. With a full social calendar and every level of healthcare at your doorstep, you can stay active, pursue your passions, and fully embrace life. Come live in style in one of our bright, spacious, luxurious apartment homes.



**Call 408-741-7194 today.**  
**or visit [www.retirement.org/saratoga](http://www.retirement.org/saratoga).**

14500 Fruitvale Ave., Bldg. 1000, Saratoga, CA 95070  
A not-for-profit organization • An IOOF Community. COA#: 211 • RCFE#: 435201057 • SNF#: 220000416





# Fashion After 50



**Lisa Clarke, 53**

Regional Director  
Heritage Financial North  
San Francisco Bay Area

---

#### Secrets

"Taking good care of yourself. You need to do what makes you happy and smile. You need to get plenty of sleep, drink plenty of water and do any type of exercise that gets your blood flowing."

Photo: Harvey Gold



# Fashion After 60



## Sehin Belew, 60

Motivational speaker  
San Jose, CA

### Secrets

"I get 8 hours of sleep daily. There is a reason it's called 'beauty sleep.' It's impossible to be healthy without exercise. Eating only wholesome food is key for me."

Photo: Naphtalie Joiner



# Fashion After 70



**Emily Smith, 70**

Model/movie extra,  
medical editor  
Chicago

**Secrets**

“Daily exercise. Lots of filtered water. Vitamin B12 supplements. No red meat. No deep fried or processed foods. Low sugar, salt intake.”



# Fashion After 80



**Joyce Hanna-Smith, 81**

Associate Director  
Health Improvement Program  
Stanford School of Medicine

## Secrets

“Keep exercising, keep being involved in life so you express vitality in your face and body and when you move. Forget what you don’t like about your looks. Celebrate what you have.”

Photo: Harvey Gold



# Who Wants to Live Forever: The Wisdom of Aging

By Don & Christine Scioli



**Who Wants to Live Forever, the Wisdom of Aging is a one-hour documentary film about the myths, facts and contradictions in the never-ending battle for both longevity and healthy aging produced by husband and wife team, Don and Christine Scioli of Zan Media.**

This film also examines the economic, political, social, spiritual and philosophical implications of living longer than any generation in history with scores of experts' commentary in their particular fields.

Often surprising interviews from a myriad of aging experts, both clinicians and scientists, include Dr. Steve Cummings, Dr. Greg Tranah and Dr. Peggy Cawthon from the University of CA, San Francisco and the CA Pacific Medical Center, and Dr. Brian Kennedy, Dr. Simon Melov, Dr. Gordon Lithgow, Dr. Judy Campisi and Dr. Julie

Anderson from the Buck Institute for Research in Aging.

Striking commentary is also included by Emmy Award winning actor, author (Sleeping Where I Fall: A Chronicle, The Rainman's Third Cure) and Buddhist priest, Peter Coyote; author and economist Dr. Robert Eyster; bestselling author Gary Braver (Elixir); Sonoma County, CA Supervisor and aging activist Shirley Zane; and Aging as a Spiritual Practice author Lewis Richmond.

Viewers will also meet an albatross named Wisdom, a great white shark named Deep Blue and many other stellar seniors.

Who Wants to Live Forever, the Wisdom of Aging? is a compelling documentary for anyone in the world who aged today. This film will be airing on KQED/PBS World periodically — check local listings for dates and times.

It is currently available on Amazon Video Direct and Amazon Prime Video — <https://www.amazon.com/dp/B01JJAR5U4>.

*Because so many topics were uncovered that remain to be explored, the producers are asking for additional aging issues and ideas for a sequel via the website. Visit [zanmedia.com](http://zanmedia.com) for more information.*

**SUBSCRIBE  
TODAY**

**Go to [ActiveOver50.com](http://ActiveOver50.com)**



## We Care Every Day In Every Way®

Experienced senior care for total peace of mind

Bathing Assistance • Dressing Assistance • Grooming  
Assistance with Walking • Medication Reminders  
Errands • Shopping • Light Housekeeping  
Meal Preparation • Friendly Companionship • Flexible Hourly Care  
Respite Care for Families • Live-in Care



Sunnyvale 408.735.0977 Fremont 510.284.0000  
Redwood City 650.777.9000 West San Jose 408.241.5100

America's Choice in Homecare.  
**VisitingAngels.**  
LIVING ASSISTANCE SERVICES

Each Visiting Angels agency is independently owned and operated.

## Downsizing?

**But don't know where to start?**

### I can help with:

- Free analysis of home value
- Free home preparation tips
- Organizers and movers
- Housecleaners
- Staging your home
- Free professional photography

I'm with you every step of the way. As a Seniors Real Estate Specialist (SRES), I can help you explore all your options.

To get started, call today for our **FREE** "Moving On" guide.

**Tina Perez**  
**510.407.5073**

Tperez0663@gmail.com  
www.RealEstateRescue911.com  
SRES ■ Call BRE#01841450



**kW** BENCHMARK  
PROPERTIES  
KELLERWILLIAMS. REALTY

Care  Patrol

*"Better Senior Living Choices"*

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) 940-2688**

[www.CarePatrol.com](http://www.CarePatrol.com)



**KENSINGTON PLACE**  
*A Memory Care Community*



Kensington Place Redwood City is now open and revolutionizing care for those with Alzheimer's and other types of dementia in the Bay Area. Our beautiful community—filled with the warmth of family, friends, our expert team, and pets—offers two well-designed neighborhoods to better serve varying stages of ability and care needs.

We are eager to deliver on our promise  
*to love and care for your family as we do our own.*

Call today to schedule your visit:  
**650-363-9200**

2800 El Camino Real • Redwood City, CA 94061  
[www.KensingtonPlaceRedwoodCity.com](http://www.KensingtonPlaceRedwoodCity.com)

# Innovative Care for Seniors

By Jessica Derkis

**In Silicon Valley and beyond, there is a flood of new apps, programs and devices that seek to address forgetfulness, loneliness and isolation as well as physical needs of people growing older. But, as with anything, it doesn't hurt to revisit the basics.**

"Eat your vegetables, get good sleep and exercise," says Mehrdad Ayati, MD, Stanford Geriatrician, founder of Bay Area Senior Care Society and author of *"Pathways to Healthy Aging."*

Imagine that. Mom was right. But in this hubbub world and the hectic days and long commutes of this area in particular, how does one follow these tried and true models? Dr. Ayati noted that one follows the other.

If you exercise, do so outside, soak up that Vitamin D and work up an appetite. Eat plenty of leafy greens and the whole rainbow of colors really. Snack lightly and often to fuel your movement. When the day is done, lower those shades, cool your room and fall to sleep.

That's not to say all will be right again but this is a good start.

## What other technologies are local aging gurus recommending?

Check out a pretty nifty invention, the Free2Go Mobility aid. Frustrated daughter, Lesli Jenkins Wang, noticed that her mother would skip beverages the day before an outing and realized that public bathrooms are a pain for those with walkers. The navigation alone! She designed a rolling walker that doubles as a toilet lift and seat – with a built-in wipes holder even. Check it out at [Free2GoMobility.com](http://Free2GoMobility.com).

Dr. Sonya Kim's company, Aloha VR, is getting some great buzz, too. NPR recently featured 103-year-old Virginia Anderlini enjoying a virtual reality visit to a Hawaiian beach complete with setting sun, lapping waves and flowing palm fronds. Entering an immersive other world, fulfilling bucket list destinations and calming sounds "help inspire them to live another day, where they're happy," Kim noted.

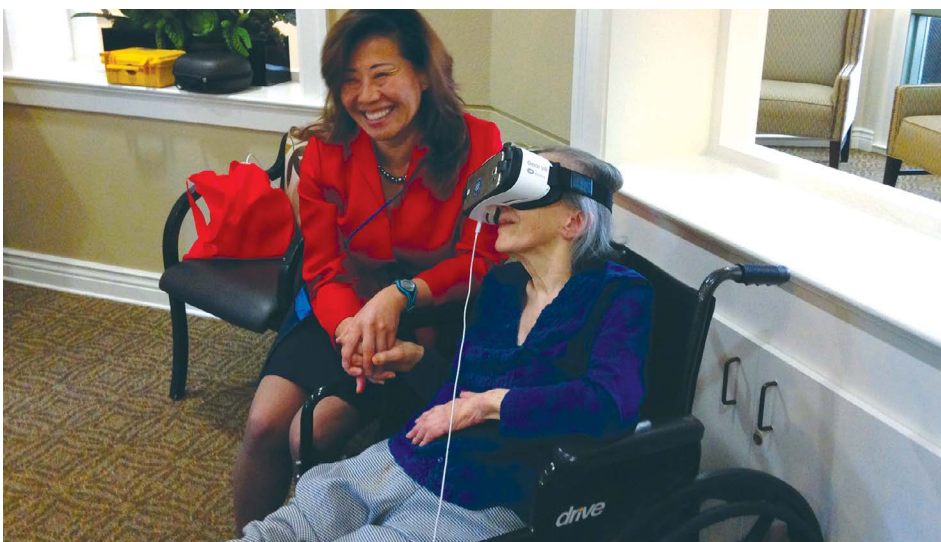
Recent successes include improving mood and cooperation with a once agitated senior who was nearly asked to leave his community. Find more at [OneCaringTeam.com](http://OneCaringTeam.com).

Kensington Place Redwood City, too, uses tools to make the lives of residents' with memory loss safer, more fulfilled and enjoyable. A high tech system monitors residents for wakefulness, pacing, even bathroom habits without compromising privacy or peace of mind.

This helps caregivers to be responsive to needs as they occur. The advanced "Haven" neighborhood boasts an open kitchen with cool-touch induction cooktops under the granite and beautifully plated options to interact with rather than a lengthy and complicated menu.

with Stanford Internist, Bryant Lin, MD, to create an app to unify communication between the patient, hospital physicians, primary care doctors, patient navigators, care communities and family in a single conversation.

They are working to effectively clarify the often many moving parts of senior's life from home to the emergency room to surgery to recovery to a rehabilitation center so that important information, appointments and medicine are not missed or delayed. Trials will begin soon and you can watch their progress at <http://zingcares.com>.



*Enjoying a virtual tour of Hawaii*

Simple pleasures like on-demand movies, projecting karaoke onto the big screen via iPad and long distance video calling have all been helpful for residents to connect with each other and the world around them. In fact, a couple residents have smart phones and love Snapchat®!

There is much more coming, too, thanks to local entrepreneurs, educational institutions, investors, and organizations like Aging2.0 fostering innovation in growing older. For instance, Stanford alumni and Biodesigner, Theo Tam, is teaming up

Senior care is a burgeoning arena where out-of-the-box thinkers are needed. Thankfully, there are already several looking for ways to make aging kinder and gentler.

Til then, though, eat your veggies!

*Jessica Derkis is the Director of Outreach for Kensington Place Redwood City—an innovative, new Assisted Living community exclusively serving those with Alzheimer's and other types of dementia. 650.363.9200. [kensingtonplaceredwoodcity.com](http://kensingtonplaceredwoodcity.com).*



## Thinking of Selling Your Home?



Our **FREE** consultation will help you optimize your plans and educate you.

- ◆ How much is your home worth?
- ◆ Where is the market going?
- ◆ Strategies for clearing your clutter.
- ◆ Other important financial considerations.
- ◆ What housing options are available?

Ease your stress and worry  
when the time comes to sell.

**Contact us today for expert  
guidance on the road ahead!**

**(408) 558-6644** [DSTeam@DebraSchwartz.com](mailto:DSTeam@DebraSchwartz.com)  
**[www.DebraSchwartz.com](http://www.DebraSchwartz.com)**

BRE# 00815454

## VILLA SIENA

SENIOR LIVING COMMUNITY



**INDEPENDENT LIVING, ASSISTED LIVING,  
AND SKILLED NURSING CARE**

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

*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](http://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.



## 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](http://belmontvillage.com)

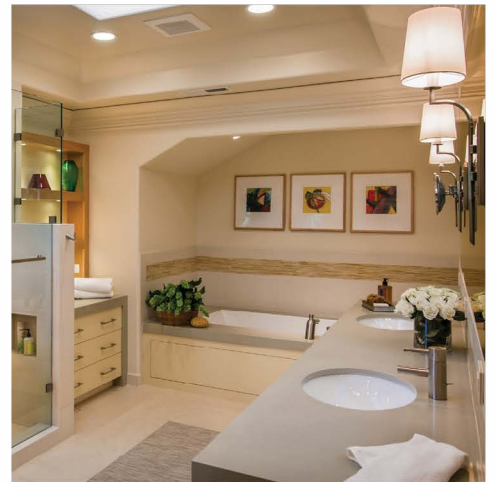
SAN JOSE | 408-984-4767

SUNNYVALE | 408-720-8498

Winner of the Argentum 2016 Best of the Best and George Mason University Healthcare  
Awards for the Circle of Friends® memory program for Mild Cognitive Impairment.

RCFE Lic. 435202350, 435202351 © 2016 Belmont Village, L.P.









## AT HARRELL REMODELING, WE WORK WITH PEOPLE WHO LOVE WHERE THEY LIVE...

...but need some level of home improvement. If you are looking for an enjoyable and fulfilling remodeling experience with predictable outcomes and exceptional results, Harrell Remodeling may be a good fit.

**Give us a call today!**

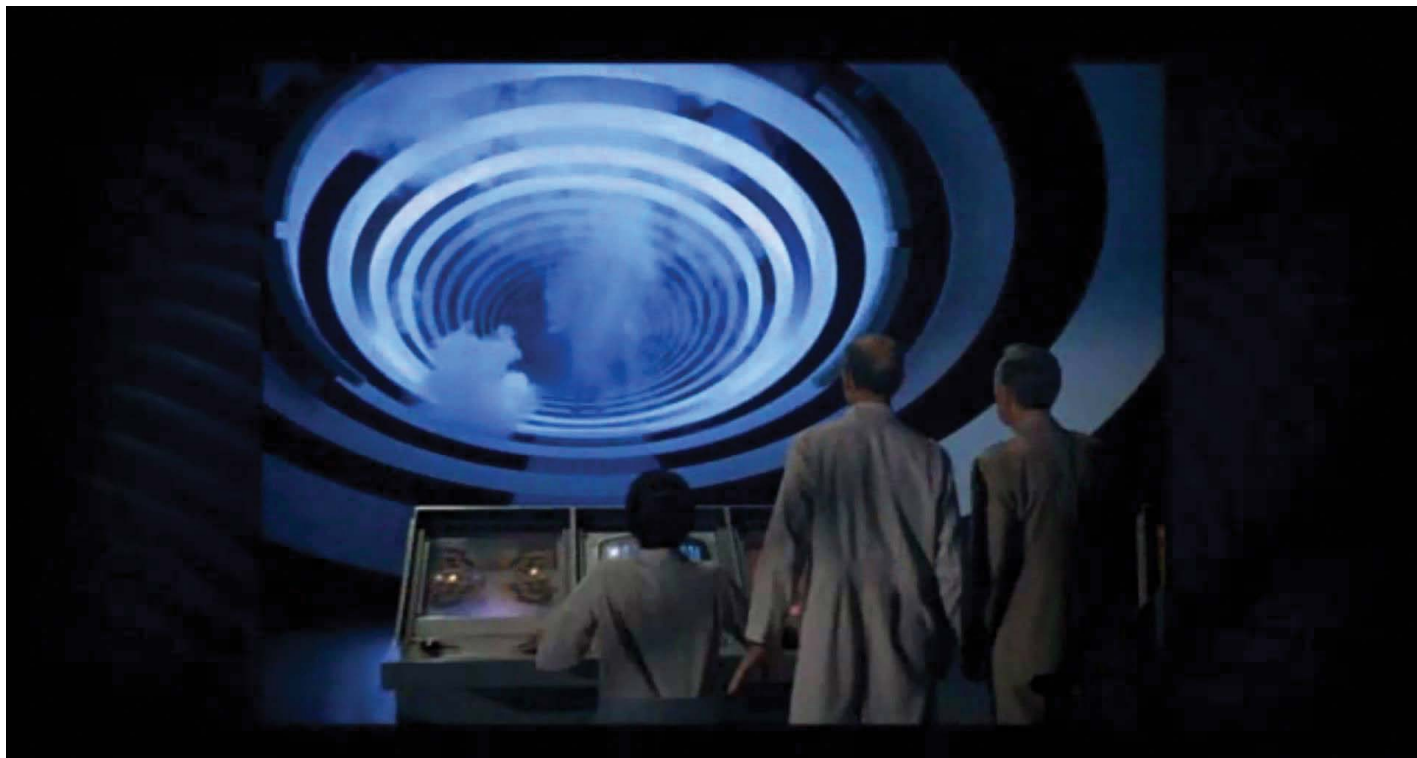
- Universal Design & Retrofitting/Remodeling
- Whole House Renovations & Additions
- Master Suites & Personal Retreats
- Kitchen & Bathroom Renovations
- Wine Cellars & Temperature Controlled Storage
- Outdoor Living Spaces & Gardens
- Exterior or Interior Design Upgrades



**Woman Founded.  
100% Employee Owned.  
Client Focused.**

**harrell-remodeling.com 650.230.2900**  
License B479799





## Technology vs. Reality

**Last year there was a Time magazine cover story asking, “Can Google Solve Death?” To me that conjured up the ultimate app: “Press here. Don’t die.”**

Such hyperbole speaks to the excessive faith that some of us have defaulted to the false promise of technology. The entire thrust has been spurred on by Ray Kurzweil and his Singularity movement which extrapolates from the gains in life expectancies which we have seen in the last 50 years to project future lifetimes of over 150, 250 and beyond.

If you believe that sort of bluster I have a bridge that I would like to sell you.

But the Immoralists crowd continues to claim advocates to its creed driven mostly by the commercial hope that their product will provide glistening castles of Disney proportion.

It takes me back to Ponce de Leon who searched for the fountain of youth. I believe he died at the point of an Indian arrow, unfulfilled. He is certainly

not alone in his search for a long, long, long, long life—it goes on today.

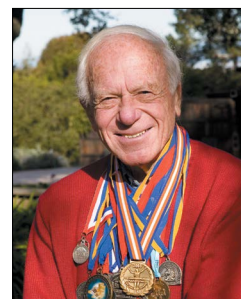
To me it is a same time type of search that prompts a friend to suggest that such hype resembles that of one eager to change the color of the sky from blue to green. Why not? I like green, too.

**Unfortunately** there are basic laws in effect such as thermodynamics. Everything in the universe ages. Everything wears out. Entropy rules.

So whenever a magazine or TV commercial attempts to solicit you to order a potion that guarantees another 20 more years, turn away. I was consulted recently by Forbes magazine that asked my opinion about whether the new step counters were helping humanity.

My response was simply that they are simple tools to record physical activity. They may be helpful if they are not confined to the bedside drawer.

Sure, we will not turn our back on what technology has delivered to us.



Walter M. Bortz, II, MD

We are way ahead of the Bushmen but the Second Law of Thermodynamics places restrictions on our dreams and reality.

Things will always fall down instead of up regardless of what the false prophets may proclaim.

---

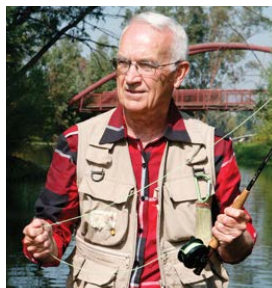
*Dr. Walter M. Bortz, II is one of America's most distinguished scientific experts on healthy aging and longevity. He spent his entire career at Stanford University where he holds the position of Clinical Associate Professor of Medicine. An active marathoner, he has written seven books including "Dare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



# ASK LARRY

## "15 Minute Physical?"

**Q:** *My annual physical took all of 15 minutes. What can my doctor really learn about me in that short of time? I feel cheated and frustrated. Are 15 minute annual exams the norm today?*  
— B.M, Morgan Hill, CA.



**A:** Welcome to modern medicine. But don't blame your doctor. It's the healthcare system most of us have today. Physicians are under extreme financial pressure to see new patients every 15 minutes. There is little time to ask more than a few cursory questions. This rushed "assembly line" medicine doesn't work for the patient or the doctor.

**What to do?** Before your visit, write down a list of health related questions to ask your doctor. Don't "chit chat." If possible, take your blood test before the visit so you can talk specifically about the results with your doctor.

If you feel that your questions or concerns aren't being fully addressed, ask for another appointment or a new doctor. But remember—doctors are doing the best they can under our current healthcare system. The good news is that technology is rapidly improving healthcare.

**Q:** *Prior to a filling, my dentist injected novocaine in the area to be worked on which is a normal procedure. However, when tilted back in the dentist chair, I immediately felt very dizzy and disoriented. The vertigo spell dissipated in a few minutes and the dental work was completed with no further effects.*

*However, when I stood up to leave, extreme dizziness hit again and I could barely walk without fear of falling. This vertigo stayed with me for 4-6 hours. I'm 75. What happened?—P.L, San Francisco.*

**A:** Without knowing anything about your health (plus I'm not a doctor) what happened to you at your age is not uncommon during dental procedures. According to some experts, arteries in the brain shrink over time causing decreased blood flow. Any sudden movement can bring on the vertigo sensation you described. In the future, tell your dentist that you experienced vertigo in the past so he/she can take extra precautions.

## Got a question?

Ask me anything—email: [ASKLARRY@activeover50.com](mailto:ASKLARRY@activeover50.com). Or call 408.921.5806. "Ask Larry" is written by Larry Hayes, publisher of ActiveOver50 media.

## AFFORDABLE APARTMENTS IN CUPERTINO FOR SENIORS



**STARTING AT \$2,895 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](mailto:MarieLouise@chateau-cupertino.com)

**chateau-cupertino.com**

10150 Torre Avenue, Cupertino, CA



# License to Care?

## California Home Care Providers Need License

By Kathy Janz



**All Home Care agencies in California must be licensed or cease operating as a home care agency pursuant to a California law, the Home Care Services Consumer Protection Act of 2013.**

The state did not have the process in place until the fall of 2015 so Home Care Agencies submitted application packets from mid-November 2015 through June of 2016.

As of September 2016, some 1,200 agencies in the state have been licensed and have HCO numbers. To be licensed, home care agencies must employ all their caregivers and provide workers compensation; provide both documented orientation and annual training and insure that their aides are TB tested

at time of hire and at specified times thereafter. All caregivers must be registered by the state and affiliated to the agency.

All agency caregivers must to be registered and listed as “affiliated” aides to the specific agencies they work with. They can be “affiliated” to several agencies at the same time and also work as an “independent” registered caregiver for private clients. So far over 80,000 caregivers have been registered.

The state has denied some caregivers their “registration” because of criminal actions including elder and child abuse, theft, etc. Aides barred from registration most likely will seek work with private clients so families in particular should be very careful to make sure that they are



Kathy Janz

only hiring “Department of Social Services Home Care Services Bureau registered aides” whether they be listed as “affiliated” to home care agencies or as “independent aides.”

Anyone can check an aide status by going on the Caregiver Background Check Bureau at [www.cclld.ca.gov/PG399.htm](http://www.cclld.ca.gov/PG399.htm).

There are still many unlicensed agencies in the state so demand to see HCO licensed numbers and you can check the DSS website as well. Note that home health agencies, hospices and assisted living communities that have “home care” components are not licensed but their parent organization license makes them accountable to the state. And agencies that provide extensive services to Developmentally Delayed clients are also waived the licensure requirement.

Private consumers who are hiring independent caregivers should take extra precautions in vetting their aides since caregivers who are not able to get their DSS Home Care registration will most likely be searching for private jobs.

You should ask that they register themselves and get fingerprinted authorization through the DSS online registration process. If there is a problem, they will not be assigned a registered caregiver number and you will be forewarned.

---

*Kathy Janz is the owner of Matched CareGivers, a licensed home care organization in Menlo Park, CA. For more information, call 650.839.2273. [matchedcaregivers.com](http://matchedcaregivers.com)*



## FREE Newsletter for Boomers & Seniors

Don't miss out on the latest news, current events and resources for boomers and seniors in the San Francisco Bay Area.

Available free online, ActiveOver50 newsletters are published 10 times a year and sent via email to your in-box.

Privacy protected—your name and email will not be shared with anyone.

To subscribe today, go to: [activeover50.com](http://activeover50.com).

**Active**  
over 50®  
A Media Company

# LOOK BEAUTIFUL!

## AFFORDABLE, GLAMOROUS & ELEGANT JEWELRY

Easy to put on and off with the innovative, one "click" MagnaClasp™ from Jewels to Jet.

- Elegant, contemporary designed sets complement any outfit
- Create your own unique style, multiple combinations
- Buy 2 sets, get FREE organizer case for travel convenience

To learn more, go to [JewelsToJet.com](http://JewelsToJet.com).  
Call 818.455.3197



Opened MagnaClasp™



Closed MagnaClasp™



JEWELS TO JET

SPECIAL 10% DISCOUNT FOR READERS OF ACTIVEOVER50. USE CODE: ACTIVE10

The Gift That Says  
"You'll always be remembered!"



This holiday season, show your loved one how much you appreciate  
the life they've lived by preserving their legacy forever

(408) 975-9325

[www.ELIASLEGACYFILMS.com](http://www.ELIASLEGACYFILMS.com)



## Walter M. Bortz II, MD

**Age:** 86

**Family:** 62 year marriage (1953–2015) to Ruth Anne Bortz (dec.). Daughters Danna Breen, 62, Gretchen Lieff, 61. Sons Edward Charles Bortz, 59, Walter Michael Bortz IV, MD, 58; 9 grandchildren

**Education:** Williams College B.A., cum laude; Perelman School of Medicine at the University of Pennsylvania, M.D.

**Occupations:** Clinical Professor of Medicine at Stanford University School of Medicine. Geriatrician. Author. Researcher. Lecturer. Blogger.

**Residence:** Portola Valley, CA

**Accomplishment Highlights:** *(partial list)*

Completed 45 marathons in consecutive years

Hiked Mt. Kilimanjaro; climbed to base of Mt. Everest

Author of 8 books on aging, longevity and living a long, robust life

Professional research and writings published in all of the major health and medical journals, as well as mainstream media

National network broadcast appearances; podcasts

Blog for Huffington Post online

Lectures widely to organizations and corporations

Introduced/taught course at Stanford "The Roadmap to 100: The Science of Living a Long Life."

Past co-chairman of the American Medical Association's Task Force on Aging

Former President of The American Geriatrics Society

Founding Chair of the Medical Advisory Board for the Diabetes Research and Wellness Foundation

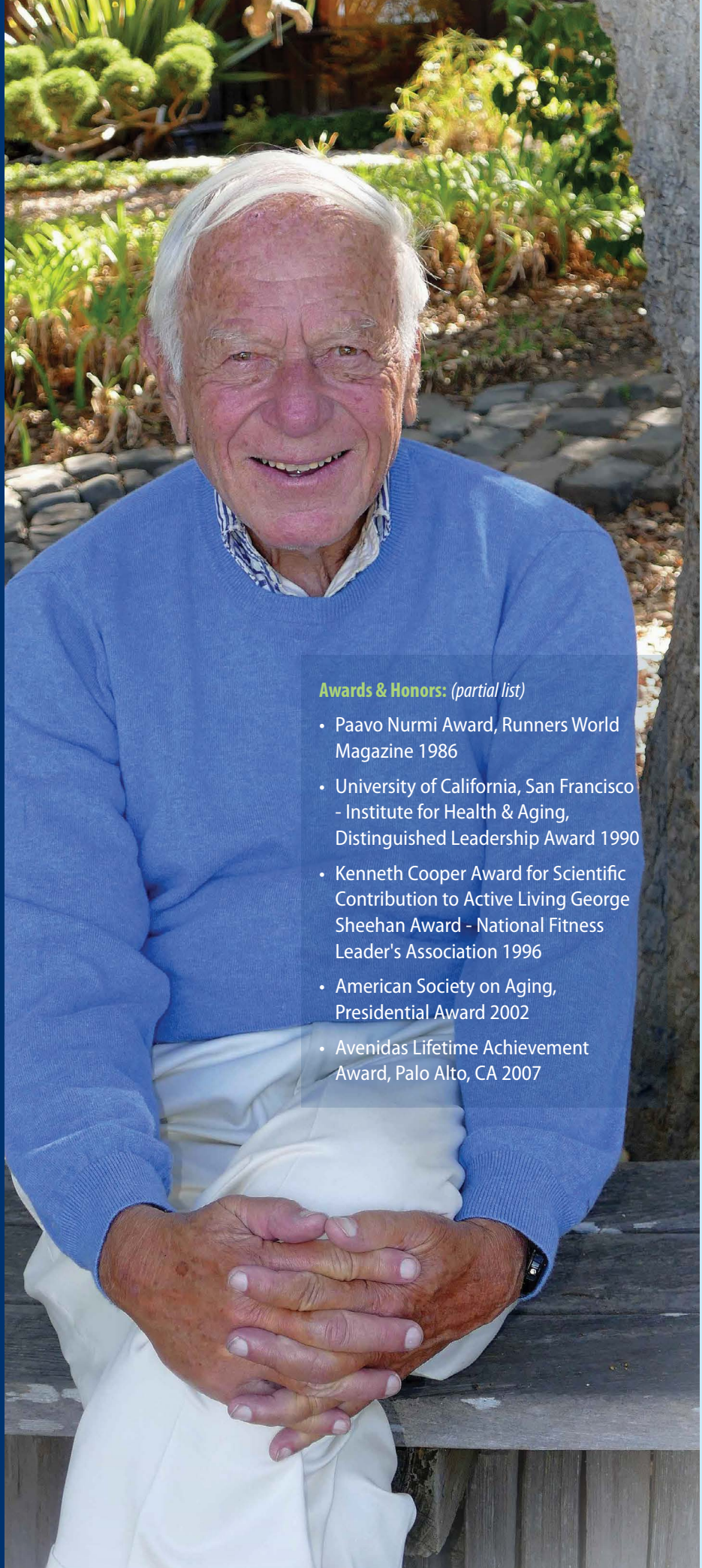
Chairman of the Board of Directors of Fifty-plus Lifelong Fitness

Senior Advisor to Healthy Silicon Valley

Founded private 501(c)3: 100 Healthy Years

**Awards & Honors:** *(partial list)*

- Paavo Nurmi Award, Runners World Magazine 1986
- University of California, San Francisco - Institute for Health & Aging, Distinguished Leadership Award 1990
- Kenneth Cooper Award for Scientific Contribution to Active Living George Sheehan Award - National Fitness Leader's Association 1996
- American Society on Aging, Presidential Award 2002
- Avenidas Lifetime Achievement Award, Palo Alto, CA 2007





# AGING IS NEGOTIABLE!\*

By Marsha B. Felton

\*This is the title of Dr. Walter Bortz' upcoming 9th book. Dr. Bortz has written popular columns for ActiveOver50 for 10 years. Right in front of us is one of the world's foremost experts on robust aging and longevity!

For this cover profile, I met with Walter at his pastoral Portola Valley home in California. Dr. Bortz has dedicated his life to helping people realize their full potential, whatever their age, by improving their health and fitness levels. His thesis is clear: exercise is the key to extending the human life span. "We know enough to live 100 healthy years," Bortz says, "but we screw it up."

Read on, learn more from and about the extraordinary Dr. Walter Bortz.

**MBF: Where have you been, Dr. Bortz?**

**WB:** I've been born terribly lucky! I was an only child. My dad was a Harvard MD and youngest president of the AMA. I made house calls and hospital rounds with him. I got into medical school before they got my grades because I was 'Ed's boy.' Dad created the first White House Conference on Aging. I've always wanted to honor that heritage and I think I have done him proud, taken his seeds and grown them into a wonderful orchard. So I'm taking advantage of this every day.

A family guy, I was married for 62 years to the same woman. I have four kids and nine grandkids. I live in a beautiful home. I'm still affiliated with Stanford University. I was spoiled in my youth; I like to believe that I've made the most of that spoiledness.

Still working hard today. I'm lecturing, writing and I just finished my blog for the Huffington Post. So where I've been is very fortunate.

**MBF: You've run a marathon every year for 45 years but recently had a health scare with atrial fibrillation, then an ablation procedure. How are you doing now?**

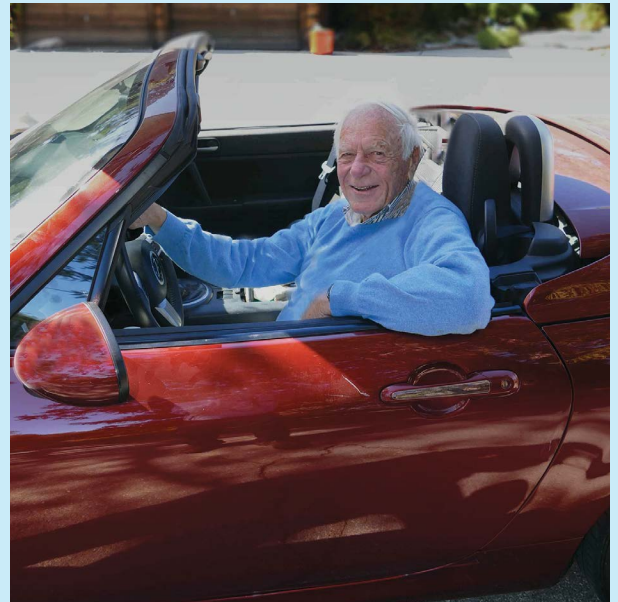
**WB:** Well, it used to be that I was interested in aging extrinsically. I would think of it as it's something that happens to other people. Now all of a sudden, I recognize it's happening to me. The biggest jolt in that direction was my wife Ruth Anne's death a little over a year ago from Alzheimer's. The last bit was tough.

The other thing that happened was my own heart started skipping. I didn't like it. I'm still a kid—I'm only 86. The heart is an electric organ with a cable down it that keeps the heartbeat regular. My electrical impulses were short-circuited going the wrong way, creating atrial fibrillation.

When you're fibrillating, you don't feel so hot. I didn't want to live that way. Fortunately I found my way to a grand doctor recently recruited at Stanford, Sanjiv Narayan.

A little over a month ago, I was under anesthesia for 8 hours of Sanjiv's innovative ablation. So here I am now with my heart ticking on cue and I love it. I'm rejoicing and facing my future of 14 more good years.

That's all I'm asking. I claim that our human life potential, our birthright, is 100 healthy years and that's what I seek.



---

*"It takes guts and smarts to grow old. You have to be bold as well as being smart if you want your whole tale to be told" – Dr. Walter Bortz*

---

**MBF: Since the ablation, what are you doing for exercise?**

**WB:** I never stopped running, even while I was fibrillating. I lost a lot of vitality when I was down. I used to run 16 miles a week. I'm starting to train again. I run very slowly and will consistently run more miles. I plan to run my 11th Boston Marathon in 2020 when I will be 90!

**MBF: You say: "Use it or Lose It." What is this about?**

**WB:** After a ski accident 40 years ago, I had an epiphany. My left leg was in a cast for months. I noticed how it withered and began years of research. Most of the negative things we associate with aging aren't a result of chronological aging but rather a lack of physical activity. This profound truth has old roots. For our Paleolithic ancestors, movement was the central survival strategy.



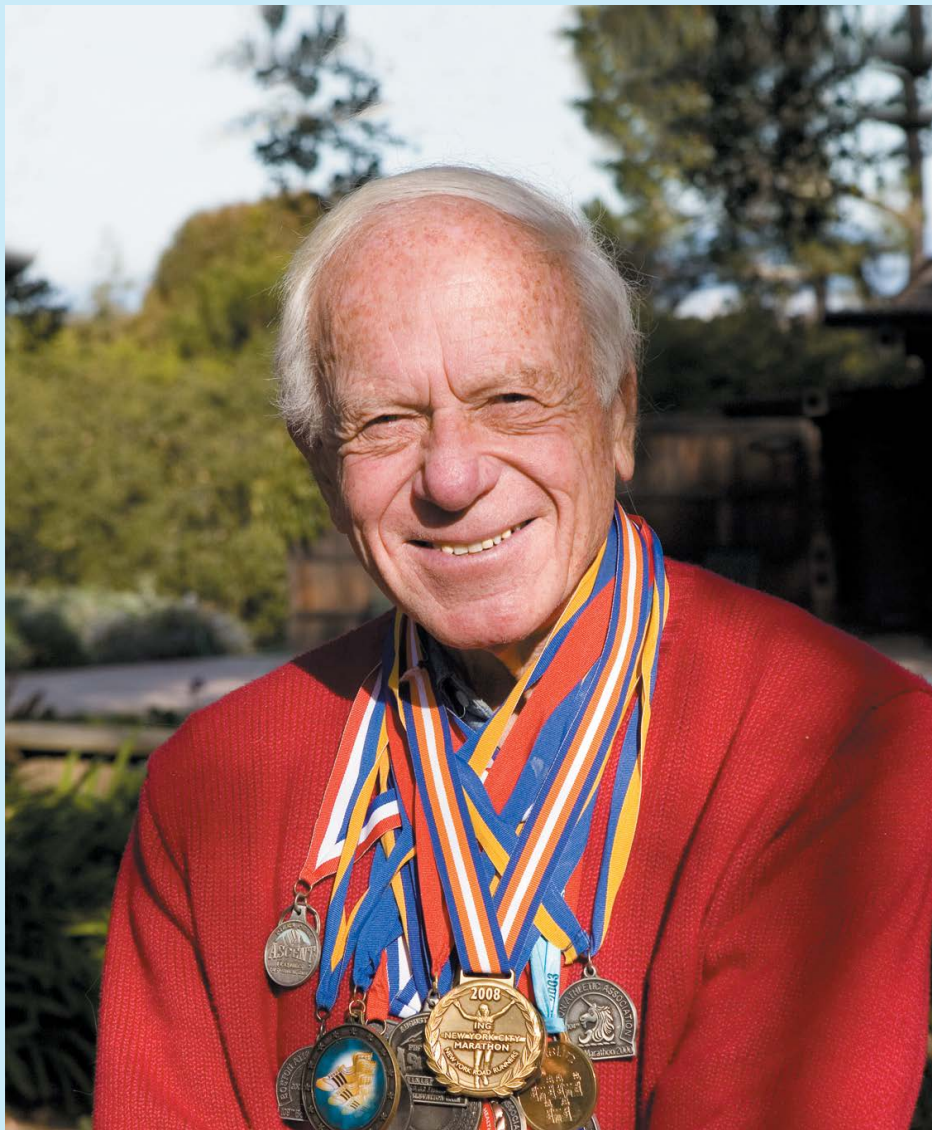


Photo: Allan Hayes

Movement and purposeful survival were intimately linked then, much as they are now. It is your choice. 'Survival of the Fittest' is not an archival whimsy. It is an everyday reality. You can increase vitality as you age. When you stop using yourself, you decay rapidly.

**MBF: You've said: "It ain't the cards you're dealt, it's how you play the hand you're dealt." How does this relate to our genes?**

**WB:** The statement 'if you want to live a long time, choose old grandparents' is simply wrong. I have research from 20,000 pairs of twins, records of Veterans from World War II.

If heredity is important, they should die simultaneously of the same disease. Heredity was the cause of 15 percent of deaths. The ultimate challenge of anyone's life is the opportunity to make the most of it that can be made.

Who you get to be—how old, wise, competent, active, creative, sexy, fun you become—depends largely on how you plan. Decrepitude and loss are not predetermined. How you determine your course—personal responsibility—is predictive of the journey you will take.

**MBF: What is one of your ideas to motivate people to exercise? What do you think about today's exercise apps?**

**WB:** One of my theories is that we should insert a step-counter under the skin. On the 14th of April before you pay your income taxes, you turn it in and if you haven't taken enough steps, you pay more. When you get around to taking care of yourself, then I'll help share your bill.

*Forbes* magazine recently came to ask me what I think about health and exercise apps. The answer is pretty self-evident: they're valuable if they will help you to get more active, not put them in your bedside table.

---

*It's never too late to start but always too soon to stop – Bortz' law*

---

**MBF: You wrote *Next Medicine* in 2011 about our broken U.S. healthcare system. Many, including *The Journal of the AMA*, praised it. Has there been much progress in the last five years?**

**WB:** I think it's still pretty bad. The U.S. spends 3x more on healthcare than any country in the world. The present capitalistic medical system is like a body shop with devices and drugs. Come in and we'll fix you, put in a new organ and then we'll send you a bill.

---

*One way to lower your medical bills is to take a walk, not a pill*  
– Dr. Walter Bortz

---

My paradigm: **prevention** rather than repair. We need to make health pay, not sickness. No drugs, operations or other fancy medical maneuvers can replace this. Our well-being is tied to our fitness level which is accomplished only by exercise. Movement is life and life is movement.

*(Dr. Bortz presented the same message to the AARP to try to convince them to invest in health promotion and embed it in everything they do. One idea was to connect seniors with fitness ambassadors.)*



*It's not how old you are. It's how you are old. And that's a choice*  
– Dr. Walter Bortz

**MBF: Your 1996 Dare To Be 100 and 2010's The Roadmap to 100 are still among the top books on how to live long and enjoy life to its fullest. What is your DARE and what are some updated advisories?**

**WB:** Diet-Attitude-Renewal-Exercise are part of my DARE formula, supported by lifelong research, to have a more fulfilling life:

**Diet** (pay attention to amounts eaten; avoid risk of caloric excess by exercise)

**Attitude** (own your self-care; be necessary; involvement in life)

**Renewal** (recharge yourself; maintain creative spark)

**Exercise** (keep your oxygen tanks full...be sexy, be fit)

#### Four forms of exercise:

1. Aerobic is the most important  
(*oxygen is like spark to a candle*)
2. Muscle strengthening  
(*so not to drop your grandkids!*)
3. Flexibility
4. Balance

I'm unsure of my balance which is the part that gets me right now. I should be doing the 'flamingo stand' more often and I recommend it to others.

Be persistent getting improved sleep and avoid sleep deprivation in our lives. Don't waste time with anti-aging hoaxes such as vitamins to help you live longer. Exercising just because it is good for you isn't enough for most people. It should be fun, too. If not, chances are you won't sustain it. Keep a sense of humor and optimism. KNOW YOURSELF.



Interview with ActiveOver50 publisher Larry Hayes

**MBF: You've described yourself as a "symphony buff." How do you compare the start of a symphony performance to vital exercise?**

**WB:** I wrote a blog 'Exercise as the oboe's A.' The orchestra is busy bashing away randomly until the Concert Master summons the oboe to play 'A.' All of the instruments tune in to the signal, and from that moment on, they are all an ensemble. So too does exercise give all of the body's trillions of genes the signal that they should tune in to the master signal.

**MBF: What is the most important lesson you learned from your paternal grandfather?**

**WB:** 'Go Make Yourself Necessary.' Stay engaged with life. Maintain social activity and intellectual pursuits.

**MBF: What are you involved in now?**

**WB:** I'm lecturing and writing my next book. I just finished my Huff Post blog. I founded '100 Healthy Years,' private 501(c)3 to expand my online presence. Also teaching at Santa Barbara's City College Center for Lifelong Learning. So I'm rich ideologically but I also need a woman in my life! My two attendant daughters are trying to fix daddy up!

*"Living longer is a choice, not fate. Living longer is active, not passive. You create your own destiny"* – Dr. Walter Bortz

I used to know how when I was 15 but at 86, it's a very different scenario. I'm learning and failing but that's all right. It's also fun.



#### ABOUT MARSHA B. FELTON

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

Marsha Felton is a Marketing Consultant and freelance writer.

<http://marshafelton.tumblr.com/>  
Email: [marshabf@gmail.com](mailto:marshabf@gmail.com)



# Transient Ischemic Attack?

## Take Mini Strokes Seriously

By Moira Fordyce MD, MB ChB, FRCPE, AGSF



A transient ischemic attack (TIA) is sometimes called a little or a mini stroke. It is caused when blood flow to part of the brain is briefly interrupted.

### THIS COULD BE FOR ANY OF THE FOLLOWING REASONS:

- A blood clot in an artery of the brain
- A blood clot that travels to the brain from somewhere else in the body, for example, from the heart (embolism)
- An injury to blood vessels
- Narrowing of a blood vessel in the brain
- Narrowing of a blood vessel leading to the brain, for example, in the neck

### High blood pressure is the number one risk factor for TIAs and stroke. Other major risk factors are:

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>• Heart disease, especially with irregular heart beat (atrial fibrillation)</li> <li>• Diabetes</li> <li>• High blood cholesterol</li> <li>• Family history of stroke</li> <li>• Increasing age, especially after age 55</li> </ul> | <ul style="list-style-type: none"> <li>• Race               <ul style="list-style-type: none"> <li>– African Americans and Hispanics are more likely than Caucasians to die from stroke</li> </ul> </li> <li>• Smoking</li> <li>• Excessive use of alcohol               <ul style="list-style-type: none"> <li>– More than 2 drinks a day for men and 1 for women is considered risky</li> </ul> </li> </ul> |
|--|---|

People with poor blood flow in their legs caused by narrowed arteries are also more likely to have a TIA or stroke.

## EMERGENCY

**A TIA is a medical emergency. Call 911, or another local emergency number right away. Do not delay! Do not ignore symptoms just because they go away. They may be warning signs of a future stroke.**

### The symptoms of a TIA:

- Begin suddenly
- Last only a short time, usually from a few minutes to 1 - 2 hours but might last up to 24 hours
- Go away completely but might occur again at a later time

### Any of the following can be symptoms of a TIA:

- Dizziness or an abnormal feeling of movement (vertigo)
- Numbness, tingling or muscle weakness, especially on one side of the body
- Change in alertness (sleepiness, less responsive, unconscious)
- Confusion or loss of memory
- Inability to recognize objects or people
- Trouble speaking or understanding others who are speaking
- Difficulty writing or reading
- Difficulty swallowing
- Loss of control over the bladder or bowels
- Loss of coordination and balance, clumsiness or trouble walking
- Problems with eyesight – double vision or loss of all or part of vision

TIAs do not cause lasting damage to the brain but:

If the symptoms and signs of the TIA have gone away by the time you get to the hospital this does not matter. A TIA diagnosis can be made based on your medical history. You will be admitted to hospital so that the health practitioners can try to find the cause of the TIA and get treatment started.

About 1 in 3 people who have a TIA and are not treated, eventually has a stroke with about half of these strokes happening within a year. The stroke may occur on the same day as the TIA or at a later time. Some people have only a single TIA episode and some have more than one.

After you have been evaluated and treated in hospital, it is essential to follow up with your health care provider to manage for the rest of your life any risk factors in your lifestyle such as high blood pressure, heart disease, diabetes, excess alcohol consumption, smoking and lack of exercise.

You can find further information about TIA and stroke at: <http://www.stroke.org>. [www.ninds.nih.gov/disorders/tia/tia.htm](http://www.ninds.nih.gov/disorders/tia/tia.htm)



# Personal Hygiene

## Help For Those With Limited Mobility

**June 9, 2006 is a day that Deborah Tacoma will never forget. She was in a car accident that broke her back that left her in a back brace for nearly five months.**

Limited mobility and being unable to take care of her own personal hygiene caused great emotional and physical stress. Deborah states that "leaving the hospital a week later, being obese and with a broken back, I experienced humiliation and frustration as others assisted me in keeping clean."

Restrictions of the back brace made it difficult to take care of her toileting and grooming which resulted in being restricted to her home for weeks due to unpredictable bathroom visits and no adequate personal hygiene aid.

However, out of this bad experience came a good idea: the creation of FreedomWand, a personal hygiene tool for people with limited range of motion.

"I realize that people live with limitations longer than a few months;

some live with it their entire lives," Deborah said. "I realized how they function and created something to help with that."

Unlike other toileting aids on the market, FreedomWand is multi-length, multi-purpose and portable. It comes in three pieces that can be used at 7", 14" or 21" and can hold toilet tissue, razor, Loofah and ointment sponges. There is also an option to purchase an extension for an additional 4" or a strap for added leverage and gripping.

"We created FreedomWand to help people become more active, stay independent and be confident with taking care of their own personal hygiene. It's becoming the next best care practice because it can help people who struggle with spinal surgeries, hip and knee surgeries."

*To learn more about FreedomWand, go to [FreedomWand.com](http://FreedomWand.com). Or call toll free: 1.866.931.0886.*



*"There's no place like home"*



## Matched CareGivers

Providing the **best**  
in home care  
for over **25 years**

**Matched CareGivers** is nurse owned and operated. Our **trained caregivers provide:**

- Personal care
- Bathing
- Dressing
- Companionship
- Exercise and mobility assistance
- Medication reminder
- Meal planning and preparation (including specialized diets)
- Transportation and errands
- Coordination of social activities
- Light housekeeping and laundry

When someone you care about needs assistance, you can count on us to be there.

**Call 650.839.2273**



Menlo Park  
San Mateo  
San Jose  
Lic#414700002

[MatchedCareGivers.com](http://MatchedCareGivers.com)

## Commentary

# Medicare Update

By Larry Shoemaker



**Preventative care is proving to be very cost effective. Hospitalizations and length of stays have gone way down when clients cooperate with provider's annual wellness checkups and implement personal health plans.**

Another improvement is the use of "Extensivists." These specialists follow patients through the steps of care and recovery as they move from hospital to skilled nursing to home. Along the way, they assure that all of the planned care is done properly. This doesn't relieve friends and family from being caregivers or advocates. It just makes their roles easier.

Technology has substantially cut costs and improved care for some insurers. Clients with strong chronic conditions are provided with remote monitoring and communications devices. COPD clients are given network linked scales that give real time warnings of changes in weight to command centers.

This can activate immediate response when serious changes have occurred. Dementia clients are provided tracking monitors so that their movements are followed. Networked tablets are used with clients to update information about daily activities and changes in health. All of these tools (and many more) have prevented undesirable hospitalizations and emergencies.

---

*To learn more about Medicare, contact Larry Shoemaker of Financial Shepherds Insurance Services at 408.622.8706*

## If Applying for Medicare, Pay Attention to These Details:

1. Medicare has Part B eligibility periods for applying depending upon whether a person will start Medicare at age 65 or later when they leave employment.
2. When you have coverage from work, you may not need Part B. Check with HR as some employer plans do require Part B enrollment.
3. Ask your employer whether switching to a Medicare plan would be more cost effective for you.
4. When leaving employment, you'll need documentation of the end date of coverage and the date when coverage began (before age 65). COBRA is not considered credible coverage so don't expect it to defer your Special Enrollment Period for transitioning from an employer plan to Medicare.
5. Sometimes insurers leave markets or make changes to the plan's coverage. A 15% increase in one or more coverage items may



justify changing plans. When these changes occur, you'll receive an Annual Notice of Change (ANOC) letter. Keep this. It will be important if you do change plans.



# Move It. Or Lose It.

By Karl Knopf, Ed.D

**When many people over 60 think of "aging," they imagine becoming more and more disabled.**

Previous Surgeon Generals have estimated that close to 85 percent of our most dreaded diseases could be prevented with appropriate lifestyle changes such as good diet and regular exercise.

Proper health style behaviors and sensible exercise would not only prevent disease and untimely death but would improve the quality of life at any age. It is never too late. Exercise will allow 60 plus people to not only survive but to thrive!

Age is no excuse for infirmity. The concept of unhealthy living is not what our bodies are programmed for but rather longevity and vigor.

Real purpose of exercise is not to increase years to one's life but rather life to one's years

While aging is inevitable and extremely desirable when compared to the alternative, being frail is not considered desirable. Unsuccessful aging is the result of abuse, neglect and misuse of the human machine.

This is much like the old grandfather clock in the living room that does not work. Does it not function fully because the springs have lost their ability to recoil or because they are over-worn or is it because somebody forgot to wind it up? Which analogy best represents your body?

The expectation of a slow, steady decline with progressing years is not true for those individuals who show interest in fitness and healthy lifestyles. We now know that a fit person (someone on a regular exercise



Karl heading to the beach to catch a big wave

program) of 70 can be compared to an unfit person of 30. As remarkable as that may seem, more and more evidence supports the fact that chronological age has very little to do with aging and is nothing to worry about.

Research has proven that the more a person sits, the more it correlates directly to decreased life span, increase in metabolic diseases and cardiovascular diseases. Sitting is as hazardous to your health as smoking.

The solution "Move it or Lose it" has real meaning to the 60 plus generation.

Most older adults don't want to just survive, they want to thrive.

"Active aging is not a journey to the grave with the intention of arriving with regrets but rather to skid in broadside, thoroughly totally worn out, and loudly proclaiming, WOW, what a ride!"

If you are looking for the fountain of youth, forget the miracle supplements but rather find yourself a fun filled fitness class. Swimming or water

exercise is an excellent method to increase fitness for those with orthopedic issues.

Lifting weights 2-3 times a week is a great way to maintain strength to perform activities of daily living. Getting involved in a gentle stretching program does wonders to bring suppleness back into tight muscles.

More and more research support that being socially engaged is good for your health so find an activity that you enjoy that matches your personality. Also match the dose of exercise that is aimed at your particular goal. Never let any trainer "should" on you. Do what you like and like what you do. Slow and steady wins the fitness race fitness and he/she who comes in last in the game of life is the winner.

---

*Dr. Knopf is the author of over 15 books on Fitness for people over 50 available on amazon or a local bookstore. Published by Ulysses@ulyssespress.com.*

# Goodbye Big Bananas

By Lauren McFadden

Nanette, a retired commercial pilot, didn't think she was a candidate for hearing aids. "I kept thinking, 'I am 63 years young.' I'm not old enough for a big bulky hearing aid," says Nanette. "So I put off going to the audiologist to have my hearing checked."

Nanette's story is not an unusual one. According to research, one out of six baby boomers have some level of hearing loss.

Despite this fact, many individuals still hesitate to take the step of getting hearing aids. Like Nanette, they worry they'll be thought of as old. And they fret about how hearing aids might look. Everyone's mind goes back to their grandparent and the "big banana" hearing aids they had.

But hearing aids are not what they used to be back in your grandparent's day. They are now incredibly small, discreet, beautiful to look at and comfortable to wear all day. In fact, hearing aids are now actually winning international product design awards.



These powerful little computers on the ear can also do amazing things. They can connect to your smartphone and your television. They make music sound better and they can isolate even the softest voice in conversation in a crowded restaurant.

"I had no idea that hearing aids were so sophisticated. I didn't know they could actually gather data on the listening situations where I was spending my time, and the kinds of sound environments I was encountering," says Nanette. "It is an

absolutely awesome piece of ingenuity. I guess you could compare it to the autopilot of an airplane. It just hums along and does everything automatically without me having to touch anything."

*They are now incredibly small, discreet, beautiful to look at and comfortable to wear all day.*

Like Nanette, many people may suspect they have hearing loss but don't think they are old enough for hearing aids or worry how they'll be perceived. However, if you find yourself struggling to hear conversations, looking at people's lips to communicate or if you are consistently turning up the volume on the TV or radio to hear, it is possible you too may have hearing loss.

Laura McFadden is the Senior Marketing Manager for Product Brands at Unitron. Laura is responsible for integrated global product launches to build Unitron's brand and product awareness. For more information, visit [www.unitron.com](http://www.unitron.com).

## Hometown Friendliness Meets Personalized Care

LOCALLY OWNED AND OPERATED SENIOR LIVING WITH HOSPITALITY AND CONCIERGE SERVICES

  
**San Carlos Elms**  
Excellence In Senior Housing with Services

**650-595-1500**

  
**The Grove**  
Excellence In Memory Care At  
San Carlos Elms



707 Elm Street San Carlos, CA 94070 • [info@sancarloselms.com](mailto:info@sancarloselms.com) • [www.sancarloselms.com](http://www.sancarloselms.com)



A Non-Profit Community Sponsored by the San Carlos Development Corporation License #415600135



# "Am I Still Necessary?"

By Larry Hayes

Recently I had the honor of interviewing Dr. Walter M. Bortz for a video segment on "how to live a long and healthy life."

Dr. Bortz is one of America's leading experts on longevity and wellness. He has written eight books on healthcare including his best seller: "*Dare To Be 100*" which is still one of the best books ever written on longevity.

At age 86, he's just as passionate and upbeat about life today as ever before, although the passing of his wife, Ruth Anne, last year was a tremendous jolt after 62 years of marriage.

He's received another jolt this year having undergone ablation surgery but is once again healthy and active.

"I ask myself at 86: am I still necessary?"—Dr. Walter Bortz

If the answer is yes, then life goes on. Beside teaching at Santa Barbara City College and writing for the Huffington Post and

---

*The most effective way to improve the quality and duration of life is exercise.*

---

ActiveOver50, Walter is working on his 9th book: "*Aging Is Negotiable*."

He strongly believes that "exercise" is the miracle drug we should all take on a daily basis. "Use it or lose it" is not an advertising slogan but a scientific fact.

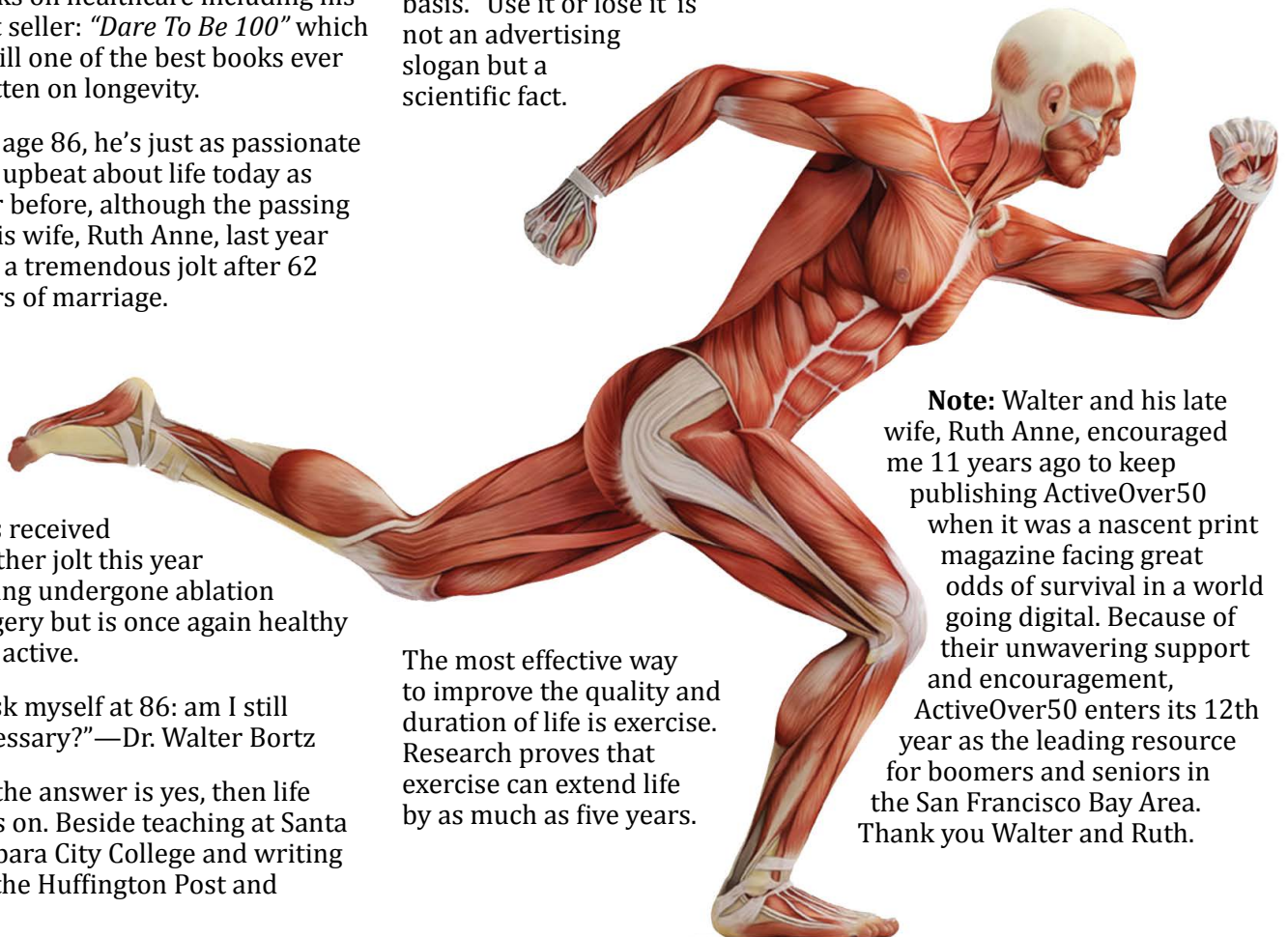
The most effective way to improve the quality and duration of life is exercise. Research proves that exercise can extend life by as much as five years.

In my interview with Dr. Bortz, he states that "100 good years is our natural birthright. Immortalists claiming that you can live forever are charlatans selling "snake oil."

To learn how to enjoy a long, healthy life, see my entire interview with Dr. Walter Bortz at [activeover50.com](http://activeover50.com).

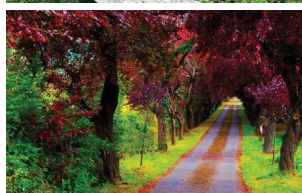
And ask yourself:  
**"Am I Still Necessary?"**

**Note:** Walter and his late wife, Ruth Anne, encouraged me 11 years ago to keep publishing ActiveOver50 when it was a nascent print magazine facing great odds of survival in a world going digital. Because of their unwavering support and encouragement, ActiveOver50 enters its 12th year as the leading resource for boomers and seniors in the San Francisco Bay Area. Thank you Walter and Ruth.



# Cycle Indoors And Tour the World

By Jan Hunter



**Relentlessly the doctor's advice is, "You need more cardio exercise to keep your heart healthy."**

But let's face it, I can't think of anything more boring than pedaling a bicycle inside. I mean, isn't the main joy of riding a bike to go somewhere – explore new places and get some fresh air?

So I wonder as I look at the exercise bike gathering dust in the corner, what's the answer?

Indoor cycling is healthy and provides increased muscular endurance, lowered stress levels and aids in weight control. And it's safer: sadly, in 2014

there were 50,000 cycling accidents resulting in injuries in the U.S. alone.

So cycling inside is a logical solution but how to keep it interesting? Playing videos such as Bike-O-Vision showing down-the-road scenery and discovering what's around the next bend piques riders' curiosity. When the videos explore exotic and famous destinations even the most stubborn couch potatoes can get in the mood for serious cardio workouts.

In cities, gyms with indoor cycling (spinning) classes are popular but now people in rural areas and smaller communities who want to ride at home can take advantage of the motivating

power of virtual reality without the fuss of a long commute. For example, Bike-O-Vision.com provides a series of 54 different videos that feature the amazing natural beauty of national parks, Europe and tropical islands.

Indoor cycling videos are used with the riders on their exercise machine in front of a TV playing a DVD. Regular old exercise bikes work fine as do recumbents, ellipticals and treadmills.

If losing weight, improving your heart's health and your mood or working to keep Alzheimer's at bay seem like good ideas, get out that bike or treadmill, put in a DVD and get motivated!



## IN-HOME HOURLY OR LIVE-IN HOME CARE & PERSONAL CONCIERGE



WE SERVE SILICON VALLEY AND THE BAY AREA

We are your advocate. We take care of you or your loved ones like our own family. With respect, dignity and compassion.

- In-home hourly or live-in home aide
- Personal Concierge or "Summer Time" Concierge
- Services at the place of your choice
- Specialty care including Alzheimer's or Dementia
- Professional, trained and reliable staff
- Tailored service to your needs 24/7
- Member of CAHSAH

Call today for a FREE consultation.

**408.489.9674** or

Email: [info@auxilio-homeaide.com](mailto:info@auxilio-homeaide.com)

[www.auxilio-homeaide.com](http://www.auxilio-homeaide.com)

**AHA Auxilio-HomeAide**

*"When You Can't, Together We Can"*



**Earn FREE Concierge Hours!**

## Reveal your best self.



We offer a full range of surgical, non-surgical, laser, and skin care services to help you achieve the look you want. Available to both members and nonmembers.

### San Jose Cosmetic Services

2440 Samaritan Drive, Suite 2, San Jose, CA 95124

**408-851-8200 / [kpcosmeticservices.com](http://kpcosmeticservices.com)**



**KAISER PERMANENTE®**

Services described here are provided on a fee-for-service basis. These services are not provided or covered by Kaiser Foundation Health Plan, Inc., and you are financially responsible to pay for them. Clinical services are provided by providers or contractors of The Permanente Medical Group, Inc. Results of services may vary among patients and cannot be guaranteed. Kaiser Foundation Health Plan, Inc., and Kaiser Foundation Hospitals may receive compensation for providing facilities and/or other support in connection with these services. For specific information about your covered health plan benefits, please see your Evidence of Coverage. Photo of model, not actual patient.

# "It Pays to Shop Around"

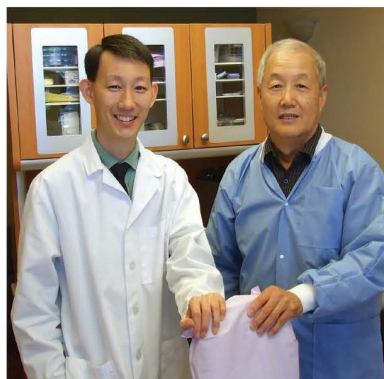
**By Larry Hayes**

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

"Is there an alternative treatment?" "No" was the reply.

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

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



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

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

## About Hau Dental Group

A family practice, Dr. Lou and son Phil have been in business for 40 years. Services include oral health and treatment, cosmetic dentistry and dental implants.

To learn more about the Hau Dental Group, call **408.246.8686** or visit [www.haulevineandmalmberg.com](http://www.haulevineandmalmberg.com).

888 Saratoga Ave, Ste. 100,  
San Jose, California.

**Need a Second Opinion?  
Call 408.246.8686**

# Dating Again After 60 Years

By Edward A. Dreyfus, Ph.D.



Edward Dreyfus

## An 85-year old man asks after his wife of 60 years dies, "how do I connect back in the game after six decades of married life?"

An 89-year old retired physician visits a therapist complaining, "my 70-year old wife is going to divorce me if I don't make love to her."

You may smile when you read this and wonder, "what's going on with these old codgers? It's time for them to pack it in."

It's no longer the case that septuagenarians, octogenarians and nonagenarians are throwing in the towel on life.

The 85-year old who wants to connect back in the game realizes that he still has a bit of road in front of him and would like to find a new partner with whom to travel on it. As a recent widower, he must recognize that he cannot compare a new partner to his deceased wife. And what he is looking for today is different from what he looked for as a young man.

The 89-year old physician had to learn that while he may not be able to engage in vigorous all-night lovemaking, he could learn the art of erotic massage; he became a great lover instead of just a sexual athlete.

Age is a time on a calendar; youthfulness is a state of mind and can be had at any age.

Aging is a time of discovery. It's a time to learn new things rather than moan about what we no longer can do. As we age, we learn we do not have to give up the things we love; we just may have to learn how to do them differently.

At 79, I may no longer be engaged in combative martial arts (I earned a black belt at 70) but I can do Tai Chi. I cannot do the jitterbug but I can do a rumba.

A friend of mine never learned to ride a bicycle. But at the age of 80, he and his 75-year old wife bought tricycles to cruise around their retirement village complex. They are getting more exercise today than they got when they were half their age.

Dating and lovemaking are different when you are 60, 70 and 80 than when you are 20, 30 or 40. Instead of it being a performance game, it is a quality experience. It's an opportunity to meet new people. The focus is more on the human connection than on looks, stamina and money.

*Age is a time to appreciate the gift of life rather than racing through it.*

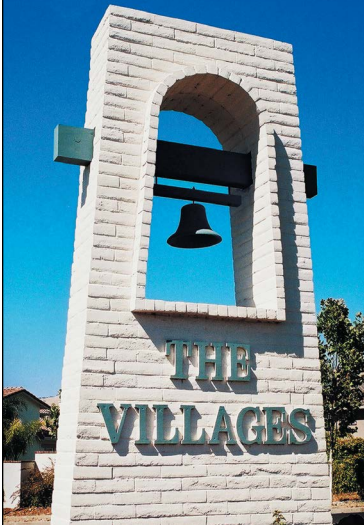
Age is a time to appreciate the gift of life rather than racing through it. When we are young, we cannot wait to reach the next age. When we are older, we want to slow down the clock. We want to learn how to appreciate each moment. Appreciating the journey, marveling in discovery and developing the fine art of lingering – this is what aging is all about. It would be wise to pursue connecting with a new partner with the same mind-set.

---

*Fulfillment is more important than simply fun and dining is more important than inhaling fast food. For more information about dating after many years, go to: [www.50PlusConnects.com](http://www.50PlusConnects.com).*



# Enjoy Resort-Style Senior Living at The Villages Golf & Country Club



Voted among the  
top 20 active adult  
communities in America

## Active Adult Community 55 years+

Villas & homes from 650–2,490 sq. ft.  
Offered at \$390,000 to \$1 million+

- Peace of mind with gated, 24/7 security
- Over 100 clubs & activities
- 18 & 9 hole USGA rated golf courses
- Country club membership INCLUDED
- Riding & hiking trails
- Tennis & fitness centers
- 4 swimming pools
- RV/boat storage lot
- And much, much more!

All Villages properties are  
RESALE VILLAS and HOMES  
offering over 60 floorplans.  
550 acres to 1,200 acres  
near Diablo Mountain range in  
Evergreen District, San Jose.



**Carla Griffin**

"Broker/SRES/CRS"  
CalBRE #00710852

## Happy Clients Say it Best

*"Carla made the buying experience  
effortless for us."*

*"Carla provides honest information  
about The Villages' lifestyle."*

*"We're living a lifestyle we never  
thought we could afford."*

**CALL today for an  
introductory tour.**

**408.274.8766**



BandARealtors.biz  
Facebook.com/B.A.Realtors

## Your local reverse mortgage specialist.

**Reverse Mortgage | FHA-Insured**

Purchase a new home using a reverse  
mortgage and retain your money  
for other needs

**OpenMortgage®**

Where Better Is Possible®

Mobile: 408-722-0010 | Fax: 408-448-2652 | Email: MarilynRoss@OpenMtg.com

2504 Lansford Ave, San Jose, CA 95125

[www.marilynbrownross.openmortgage.com](http://www.marilynbrownross.openmortgage.com)

**RETAIN  
OWNERSHIP  
OF YOUR  
HOME!**



Open Mortgage, LLC NMLS #2975

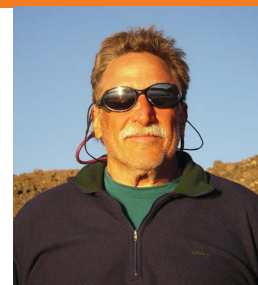
**Marilyn Brown Ross**  
Reverse Mortgage Specialist  
Reverse Mortgage Branch Manager  
NMLS# 453436

*I work with many realtors, eldercare advisors, CPAs, financial planners and anyone in the eldercare world. I would appreciate the opportunity to meet and explain all of the wonderful options available, not only to homeowners but anyone connected with helping seniors remain in their home and attain freedom from financial worries. Please call me for a complimentary analysis.*



# Cuba On The Cusp Of Change

By Don Mankin



Adventure "Geezer" reliving his adolescence in a classic 1963 Chevy convertible

A lone, untethered horse wandered down the dusty main drag in the light of the full moon, munching on tufts of grass by the side of the road. There was no other traffic on the road, no one else in sight. The serenity of the scene belied the bloody history of this historic place.

I was sitting on a patio in front of my room in Playa Larga, a sleepy little town of low-rise cinder block houses strung along the beach on the infamous Bay of Pigs, the site of a 1961 invasion by a para-military band of 1,200 Cuban Americans in an unsuccessful attempt to overthrow Fidel Castro.

It's amazing how a place with such a dark history could be so placid. This

low-key town, devoid of pretense and manufactured charm, is as authentic as it gets. History played out along these mundane shores, men died, reputations ruined. It's hard to believe how important this simple, peaceful place once was.

Sitting on a patio drinking a Bucanero beer on the Bay of Pigs is not exactly what I would have guessed 55 years earlier as I read the news about the ill-fated invasion. But then again, there is a lot I wouldn't have guessed back in those days about what I would be doing today.

I was in Cuba for my host, ROW Adventure's ([www.rowadventures.com](http://www.rowadventures.com)) seven-day people-to-people kayaking trip, one of the first trips of its kind since President Obama re-established diplomatic relations with Cuba last year. In fact we arrived in Cuba at pretty much the same time that Obama did on his historic visit in March, close enough to significantly delay our flight and the arrival of our



Chillin' on a lazy river near Trinidad

luggage on the baggage claim carousel. I could forgive him all of that but the changes in our dinner plans that evening were too much.

Those inconveniences aside, nothing better captured the changes happening in Cuba than our two-day visit to the Bay of Pigs. The kayaking on these once bloodied waters was sublime. On our first day, we paddled for a couple of hours around the shallow bay in the late afternoon. There was nobody else on the water. Not a boat or kayak other than our own, just the birds and the wind.





Pink flamingos in a lagoon near Bay of Cienfuegos

The next day we paddled for 4-5 hours in nearby Zapata National Park, a vast saltwater marsh dotted with islands covered in mangroves and low brush. The water is so shallow we could have walked from island to island if the bottom weren't so soft and silty. Again, we had the place to ourselves. No structures, boats or other kayakers. Nothing but egrets, flamingos and other birds. It's hard to imagine that it will stay like this for very long, especially now that Cuba is opening up to tourism from the United States.

We kayaked somewhere almost every day. Besides the Bay of Pigs and the shallow wetlands of Zapata National Park, we also kayaked across a lagoon surrounded by lush mangrove forests to gawk at a flock of pink flamingos, along the Caribbean coast near Cienfuegos, and up a river near the World Heritage Site of the colonial city of Trinidad.



View of Trinidad from the tower of Palacio Cantero

We also snorkeled, visited a crocodile breeding facility, toured Trinidad and Havana, and met many Cubans. For the moment, "people-to-people" programs are the only legal means for Americans to tour Cuba (cultural exchange, family visits, and educational and scientific programs are also legal), so this was an important element of our trip. We met with the Director of Zapata National Park, a botanist from Jardin Botanico Cienfuegos, and an entrepreneur in Trinidad

who will no doubt be very rich in a few years as economic ties between Cuba and the US improve.

But the most telling vehicle for these people-to-people interactions came via our hosts at the *casas particulares*, a Cuban version of a B&B, where we stayed most nights. Our hosts were typical Cubans with the vision and ambition to embrace and take advantage of the changes just beginning to shape the lives of every-day citizens.

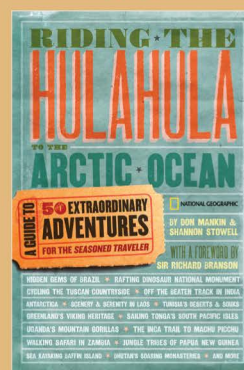
This was not my first visit to Cuba. In 1997, I came to Cuba, legally, to present a paper at an international conference. Things looked very different then. Classic old buildings were crumbling, doctors were driving taxis, engineers were selling tchotchkes in flea markets and the grass on the campus of the university that was the venue for the conference looked like it hadn't been cut in years.

Now the roads are in much better shape and the streets and sidewalks of Trinidad and Havana were clogged with tourists who have to pick their way around one reconstruction project after another.

I'm glad I made it to Cuba now. It is going to look very different in a few years. If you want to get a taste of history while the taste still lingers, go soon. I'm not sure what it will be like in the future.

For more information and photos see the blog, under the Caribbean category on Don's website, [www.adventuretransformations.com](http://www.adventuretransformations.com)

## WHAT'S ON YOUR BUCKET LIST?



### ***Riding the Hulahula to the Arctic Ocean: A Guide to 50 Extraordinary Adventures for the Seasoned Traveler***

Part how-to guide, part inspirational narrative, this delightful book details the world's best off-the-beaten-path trips for active people over forty.

BY **ACTIVE OVER 50** TRAVEL WRITER DON MANKIN AND SHANNON STOWELL  
WITH A FOREWORD BY SIR RICHARD BRANSON

*"One of the best travel books ... a wonderful and inspiring read."*  
—THE WALL STREET JOURNAL

**NATIONAL  
GEOGRAPHIC**

AVAILABLE WHEREVER  
BOOKS ARE SOLD  
[nationalgeographic.com/books](http://nationalgeographic.com/books)





Welcoming pilgrims into Santiago



covers 800 kms; while the full Camino Portugues is 600 kms long) over the course of several years, often bumping into fellow pilgrims along the way.

"I met a Canadian woman who was walking with a French man that she met over 8 years ago. They had a great rapport and decided that every year they would take two weeks out of their normal routines to walk the Camino Frances together. This year they were walking their final section. They were elated and sad all at once to be completing this epic journey but I am sure they will remain lifelong friends," adds Lisa.

The Camino is a special journey filled with both physical and emotional challenges. People from all around the world set out to walk the trails each year. They 'do the Camino' for many personal reasons: as a challenge, to get away from their routine, to get some space, for spiritual reasons, to be closer to nature, to allow yourself time to think, to connect with others, to meet new people or simply experience the colourful Spanish culture at a different pace.

## Walking on The Camino

**The Camino de Santiago is often a destination to be ticked off the bucket list. This ancient medieval pilgrim route is probably the most famous long-distance trail in the world.**

More than a pilgrimage, the Camino is today a very special, rich and unique cultural experience and a journey like no other. Thousands from all over the globe walk or cycle to Santiago de Compostela each year; over 260,000 pilgrims arrived in the city in 2015 alone.

There are many Camino routes stretching thousands of kms across Europe. While the Camino Frances is the most known and popular, featuring in movies such as *The Way*, as well as countless books, each way has its own appeal, landscapes and, of course, culture and gastronomy.

Lisa Gibbons from CaminoWays.com walked the Portuguese Coastal Way earlier this year from Baiona to Santiago.

"Taking time out of our busy lives is becoming harder and harder. We all

seem to find excuses to make ourselves even busier than before. Getting outdoors, back to nature and visiting new places is a welcome break. Simply waking up every morning with one objective: walking from one town to the next was a treat. Whatever you like to call it—an escape, an adventure, a challenge, all of it... it is time to turn down the noise of distractions," she explains.

"You are embarking on an adventure. Unlike most vacations, you will see several towns, small villages and small streets that otherwise would go unnoticed."

Most pilgrims choose to walk at least the last 100kms into Santiago as this is the minimum distance required to receive the Compostela pilgrim certificate issued by the Pilgrims Office in Santiago.

Many choose to walk the full route (the Camino Frances for instance







On the way to Santiago

"In the mornings, you will rise early to get on the road. You will want to reach the next town at a reasonable hour, giving you time to explore but also, depending on the time of year, to avoid the hotter parts of the day.

On average, your daily walk is between 20 – 25 kms, taking you from the coastal promenades to lush green landscapes, stopping in quaint villages along the way. Each day you can look forward to seeing new places, meeting fellow walkers and admiring the stunning scenery.

In the evenings, you will be tired, hungry and filled with a sense of achievement. Drop by a tapas bar to enjoy some of the fresh local produce and the best wines. Calamares,



paella and pulpo are just three of many must-try dishes in Galicia. It is worth every step," she adds.

*CaminoWays.com is a Dublin-based Camino de Santiago specialist. Visit [caminoways.com](http://caminoways.com) or contact the team on 015252886 for information.*

## Discover the Real Indonesia!

Experience the natural beauty, history and biodiversity of the archipelago on our two traditional pinisi schooner liveboards - Katharina and Ombak Putih.

**Sea Trek**  
SAILING ADVENTURES  
[www.seatrekbali.com](http://www.seatrekbali.com)



# explore4

DISCOVER THE WORLD WITH  
**FOUR OFFERS VALUED  
UP TO \$2000**

Book select January 2017 - April 2018  
cruises and receive all four offers:\*

1. Signature Beverage Package
2. Pinnacle Grill Dinner
3. Reduced cruise fares for friends & kids
4. 50% reduced deposit

Suite guests receive additional  
\$200 Internet Credit and  
Prepaid Gratuities.



**Holland America Line®**  
SAVOR THE JOURNEY

## Embark on a JOURNEY worthy of a memoir

Alaska + Asia + Australia & South Pacific  
Canada & New England + Caribbean  
Europe + Panama Canal + South America  
Hawaii & Tahiti + Mexico + Holiday

### PANAMA CANAL

FROM  
**\$1499** per person double occupancy  
(Price based on inside stateroom, 14-nights,  
12/08/2017 sailing. Taxes, fees, port expenses  
are an add'l \$390 per person plus airfare.)

San Diego, Puerto Vallarta, Huatulco, Puerto Quetzal, Puerto  
Corinto, Puntarenas, Panama Canal, Cartagena, Ft. Lauderdale



**PEAK**  
TRAVEL GROUP  
a Direct Travel company  
[www.peaktravelgroup.com](http://www.peaktravelgroup.com)  
1723 Hamilton Ave, San Jose CA 95125

Contact us at:  
**408.286.2633**  
800.999.2608

Ask for "HAL Sale-A50"  
Promotion

\*Fares and Explore 4 offers are based on Promo(s) KA/KC/JA. Offers are capacity controlled, restrictions apply. Contact Peak Travel for details. ©2016 Holland America Line Ships' Registry: The Netherlands. Peak Travel CST#2029626-40.



# All Aboard! You're Invited!

Join Me on a Canadian Rockies by Train Adventure—Larry Hayes

## Embark On An Exciting Journey

9 Days. Departure: August 31, 2017

### Highlights:

*British Columbia. Vancouver. VIA Rail. Jasper. Columbia Icefield. Choice of glacier experience or glacier skywalk. Lake Louise. Banff. Calgary*



**From the lush green Pacific coast of Vancouver, board VIA Rail's *The Canadian* for a once-in-a-lifetime overnight train journey.**

Relax in the dome car and experience panoramic views of snow-capped mountains, glacial lakes, rushing rivers and the sheer unspoiled wilderness of Canada.

Arrive in Jasper and see the dramatic Maligne Canyon and its picture-perfect lake, where you enjoy breakfast with a view! Journey along the unforgettable Icefields Parkway.

Stop at Columbia Icefield and choose from a Glacier Experience across this mass of glacial ice or

take a walk on the Glacier Skywalk. Feel like royalty while overnighing at the fabulous Fairmont Chateau Lake Louise and Banff Springs Hotel, where you have your choice of included dinner venues.

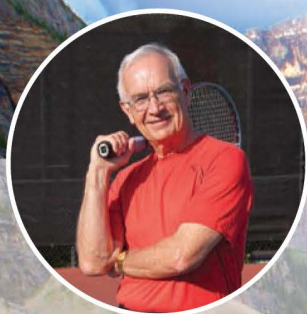
Discover the natural beauty of Moraine Lake, the powerful Bow Falls and impressive Hoodoos. Experience a day on a ranch in the Alberta plains, complete with a wagon ride in search of buffalo and a BBQ lunch in the great outdoors.

End your journey in cosmopolitan Calgary. Fly back to San Francisco Int's Airport (SFO). For more information and an early bird discount, call Terri Landon at 510.796.8300 or [terri@bjtravelfremont.com](mailto:terri@bjtravelfremont.com).

## Canadian Rockies by Train

August 31 – September 8, 2017

**collette**  
guided by travel



**Join Larry Hayes,  
Publisher/Editor  
of ActiveOver50  
on this Deluxe Trip...**

Highlights: British Columbia, Vancouver, VIA Rail, Jasper, Columbia Icefield, Choice of Glacier Experience or Glacier Skywalk, Lake Louise, Banff, Calgary

**\$4,799\***

Book by March 1, 2017  
and SAVE \$50 per person!\*\*

**To book or for more information call Terri Landon at 510.796.8300 or [terri@bjtravelfremont.com](mailto:terri@bjtravelfremont.com)**

\*Rates are per person, double and include roundtrip air from San Francisco International Airport, air taxes and fees/surcharges, and hotel transfers. Airfare: For your convenience, we offer airfare for purchase with all tour packages. If you purchase an air-inclusive program, your airfare will be quoted inclusive of all fuel, taxes and fees. Your rates are subject to change until paid in full. Seats are limited and may not be available on every flight or departure date. Checked Baggage Charges: Some airlines may impose additional charges if you choose to check any baggage. Please contact your airline or refer to its website for detailed information regarding your airline's checked baggage policies. \*\*Book by savings valid on air-inclusive bookings only. Call for rate after book by date. CST# 2006766-20 UBN# 601220855 Nevada Seller of Travel Registration No. 2003-0279



# WESTERN · ADVENTURE · VACATION

*Contact us for that adventure of a lifetime.*



## ELK MOUNTAIN RANCH

Buena Vista, CO

Unique for its spectacular location, horseback rides of unmatched beauty, variety of activities, superb menu & intimate capacity. Rafting, shooting sports, van trip to Aspen, biking, square-dancing & hayrides.

1-800-432-8812

[www.elkmtn.com](http://www.elkmtn.com)



## ECHO VALLEY RANCH & SPA

Jesmond Clinton, BC

Some call it heaven, we call it home. Come and be part of the magic at Echo Valley Ranch & Spa, in the heart of BC's Cariboo Country.

1-800-253-8831

[www.evranch.com](http://www.evranch.com)



## GREENHORN CREEK GUEST RANCH

Quincy, CA

Your California Dude Ranch Resort Since 1962.

All-inclusive vacations that combine the simplicity of ranch life & great horseback riding programs.

1-800-334-6939

[www.greenhornranch.com](http://www.greenhornranch.com)



## ELKHORN RANCH

Gallatin Gateway, MT

Elkhorn offers a vacation for multiple generations – as individuals and couples as well as family groups. Just out of Yellowstone National Park, Elkhorn has been welcoming guests since 1922.

1-406-995-4291

[www.elkhornranchmontana.com](http://www.elkhornranchmontana.com)



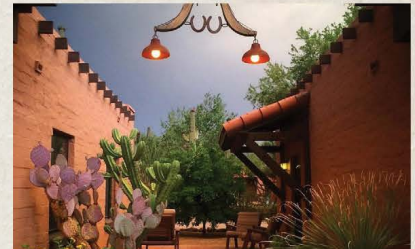
## ROCKING Z GUEST RANCH

Wolf Creek, MT

Enjoy great riding and horses as a beginner or long time rider. Delicious ranch style meals with out-standing desserts. Spacious & comfortable home-style rooms. fishing & shooting too.

1-406-458-3890

[www.rockingz.com](http://www.rockingz.com)



## WHITE STALLION RANCH

Tucson, AZ

Live your cowboy dream as you reconnect with nature, family, friends and serenity. Ride through the pristine desert, rugged mountains and towering cactus on an adventure of a lifetime!

1-888-977-2624

[www.whitestallion.com](http://www.whitestallion.com)



[www.duderranch.org](http://www.duderranch.org)

866-399-2339



## AVERILL'S FLATHEAD LAKE RANCH

Bigfork, MT

Whether you're interested in spending the morning on horseback & the afternoon on the Flathead Lake, the day is yours and there is more than enough to do for the whole family.

1-406-837-4391

[www.flatheadlakelodge.com](http://www.flatheadlakelodge.com)



# Get Your House In Order

By Evelyn Preston



**The maxim that we're as young as we feel needs a tweak—we're also as young as our minds and bodies allow. When setbacks**

**stymie plans, positive seniors adjust expectations, modify exertions and continue to enjoy.**

**Q: My father's in a top-rated and expensive Continuing Care Retirement Community where he paid for life long care at different levels as needed. However, even in Assisted Living, he requires special aides that aren't covered by his monthly fees. Is that legal?**

**A:** Oh, those long, confusing CCRC contracts! Read carefully, ask questions and have an attorney check for possible trouble spots. Usually buried in the verbiage, however, is a reference to a "personal service provider...non-covered expense..." No matter the pre-paid care provisions, there's rarely complete coverage for on-going, daily, personal aides. Other out-patient services to another facility (hospital, rehab), if not under Medicare, may also incur extra costs.

**Q: Seniors are awash in instructions: set up a trust, sign a health directive, diversify investments. However, your columns refer to many other important areas. What's the best way for seniors to cover all the bases, for themselves...and others?**

**A:** Organize! It's healthy and cost-effective to get your "house" in order. Besides amassing all on-line information from passwords to auto-

pays as recently suggested, spend specified time gathering and filing all pertinent records: financial, insurance, professional certificates, military records and of course, updates and changes to your trust.

Remember always—files are for easy retrieval—not storage—so separate and celebrate. For **Home:** splice Home Maintenance into separate categories; i.e.: one folder each for Homeowner Insurance policy, Umbrella policy, Rentals, etc; **Auto:** Insurance, Registration, Pink Slips, AAA, Maintenance; **Financial:** Banks, Stocks, Mutual Funds, IRAs, Pensions, et al.

Think of a son/daughter, attorney or friend needing to quickly access any part of this information. It's much easier to spot the **Medical** file tab to grab the Supplemental (Medi-gap) Insurance folder than find it crammed into a large **Insurance** file and have to plow thru a slew of diverse policies from annuities to autos.

Individual, legible, up-to-date files in a clearly marked drawer or box are not only a welcome gift to your heirs, but a cost-conscious legacy so that no assets, policies, accounts, warrantees, due dates or up-dates disappear in a cluttered, undecipherable mess.

**Q: A recent funeral showed a professional screening of the deceased's life, although I've also seen short family videos. How I wish my (93 when she died) cousin had shared our family history—she knew all the long-gone relatives and nailed everyone's quirks with insight and humor. Any inexpensive ideas?**

**A:** I have a small, homemade tape of a beloved aunt—double the pleasure of her stories and voice—an easy way to



*As my sharp, 95 year old night-owl friend leaps over my modern-culture gap via late night talk shows although she's confined to a wheel chair. At some point, even to ageless ActiveOver50 readers, "stuff" happens!*

*Therefore, all our wise and considered choices from housing to health care need an extra dose of foresight to prevent the pain of hindsight. To ease the unexpected and stem regrets, it pays to regularly review, revamp and read the fine print.*

hoard memories! More and more families corner elderly relatives and get them reminiscing to transcribe, copy and share. Funeral homes, social media sites and self-created networks offer online memorials and condolence postings to mourn and remember, uncover insights and continue histories.

Scrap-bookers compile pictures with names, family trees and lengthy comments to capture the generations—as fancy or informal as time/money allow, though hard to reproduce. Get into the act and accompany mom, dad or grandpa to a local memoir writing Adult Ed or Community College class. The results are low-cost, everlasting and easily copied "heirlooms."

---

*Evelyn (Evie) Preston is a finance columnist for ActiveOver50 and has worked as a financial advisor for over 25 years. Her book, "Memoirs of the Money Lady" is available at [www.eviepreston.com](http://www.eviepreston.com). She can be reached at 650.494.7443.*



I am making a list of everything I forgot.



**UNDER CARDIAC ARREST**

©2016 JOHN DONAGHUE

John Donaghue is the creator of "Under Cardiac Arrest" comics. Living in San Francisco, he is "Active and Well Over 50." To see more comics, go to [UnderCardiacArrest.com](http://UnderCardiacArrest.com)

**FreedomWand®**

Personal Hygiene & Toilet Aid

Toll Free: 1.866.931.0886

Protect your or a loved ones dignity and active lifestyle when reaching is difficult!

The FreedomWand Helps You Keep Your Dignity & Independence

View Our Demonstration Video At [www.FreedomWand.com](http://www.FreedomWand.com)

- Toileting
- Bathing
- Shaving
- Ointment Application



U.S. Patent No. 8,875,337

Made In MI, USA



**You tell each other everything.**

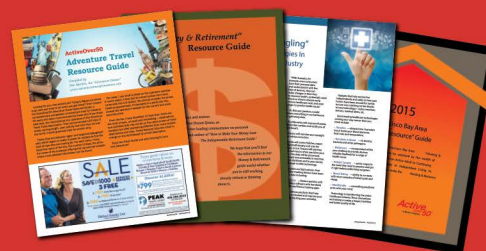
When it comes to end-of-life care, talking matters.

Sharing your wishes for end-of-life care can bring you closer to the people you love. Visit [TheConversationProject.org](http://TheConversationProject.org) for inspiration, personal stories, and a step-by-step guide to get you started.



the conversation project

**FREE!**  
Resource Guides



- Travel Adventure
- Money & Retirement
- Housing
- Healthcare & Technology

**Active over 50®**  
A Media Company

Download a free copy today!  
[www.activeover50.com](http://www.activeover50.com)

# ActiveOver50

## DON'T MISS A SINGLE ISSUE.

## SUBSCRIBE TODAY!

Although ActiveOver50 is a free, quarterly magazine, it's not always available at drop off locations due to its popularity. It goes fast! To ensure you don't miss a single issue, we'll mail ActiveOver50 to your home, family or friends. The cost is \$10.00 for all four issues. Prepaid by check or credit card. (If paying by credit card, call 408.306.6947 with card info.)

To subscribe for yourself or to give a gift subscription, simply complete the subscription form below and mail along with your check to ActiveOver50, P.O. Box 321209, Los Gatos, CA 92032. To subscribe online—go to [activeover50.com](http://activeover50.com).



*"What I like about your magazine is that it covers a wide range of topics—very comprehensive, informative, motivating and uplifting."*

*"I always pick up copy of your excellent magazine usually at Good Sam hospital. Your articles and information are always helpful."*

*"Please keep up the good work. It's helpful, relevant and encouraging."*

*"Just went through your magazine and I was delighted to see a magazine specifically for the over 50 population. I'm impressed!"*

*"I save every issue! Can't wait for the next one."*

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**GIFT SUBSCRIPTIONS**—Share ActiveOver50 with your family and friends.

**Active**  
**over 50**<sup>®</sup>  
A Media Company



# RESOURCE GUIDE

Large Enough to Serve,  
Yet Small Enough to Care



- Certified Public Accountants
- 25 years experience serving individuals & businesses
- Full tax services including electronic filing, accounting & payroll service

Call today:  
**408.559.3337**

Email: [mervr@aol.com](mailto:mervr@aol.com)

**\$10.00  
DISCOUNT**

**"LYN ALWAYS GETS TO PLACES ON  
TIME, HELPFUL AND LOVING."**—MARIE G



- Personalized Transportation
- Escorted Round Trip Service
- Serving Seniors 7 Years in the Bay Area

Call Lyn today

**408.590.5898**

**Delivered by Grace**

[www.deliveredbygrace.org](http://www.deliveredbygrace.org)  
CPUC: TSP0028989

## **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.



[www.SeniorSeasons.com](http://www.SeniorSeasons.com)

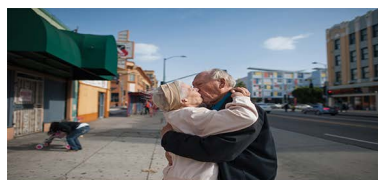
## **YOUR AD HERE \$85\***

\*Mini ad price based on  
prepaid purchase of  
three or more insertions.  
One time rate: \$99.00.

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

**The Bali Retirement Villages**  
Paradise is more affordable than you think...

<http://thebalivillages.com>

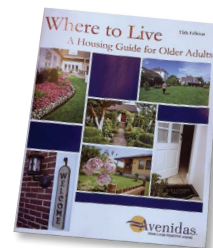


**Be a part of a film!**  
Call **323 393 5579**  
or email  
[seniorlovefilm@gmail.com](mailto:seniorlovefilm@gmail.com)

Young filmmakers seeking producers for film on seniors. Investors needed for unique, captivating drama with all senior cast. Film focuses on love, romance, intimacy and loneliness. Get your chance to contribute to a film by two award-winning up-and-coming artists!

**Where  
to Live?**

**Avenidas  
Senior Housing  
Resource Guide**



- Most comprehensive listing of senior housing options in San Mateo & Santa Clara counties
- Over 150 types, description, unit size, price range, contact info. 50 pages. 15th edition.

\$10 + \$2.50 shipping.

Call to purchase.  
**650.289.5400.**

**Avenidas.org**

## ***Change a Life Forever***

Give something back. Volunteer as a tutor teaching adults to read and write. Your reward is helping adults improve their literacy skills to support themselves and their families. Discover how you can help.



Call **408.676.7323** today or  
visit [www.visionliteracy.org](http://www.visionliteracy.org).

**Vision & LITERACY**  
Partners Creating Opportunities

## **GO FISH!**



Discover San Francisco Bay Area's hot spots for salt and fresh water fishing from members of the Bay Area Sportfishers club.

- Monthly club meetings & events
- Share fishing tips & stories
- Meet new fishing buddies
- Host "Fishing In the City" for kids
- Fish fry's & fun picnics

**To learn more,**

call Larry Hayes at 408.921.5806  
or email: [Larry@ActiveOver50.com](mailto:Larry@ActiveOver50.com).  
[BayAreaSportfishers.com](http://BayAreaSportfishers.com)





**Carlton Senior Living resident Marion Hubbard  
and Jennifer Wong, RN.**

# Here When You Need a Little Help

When living life to its fullest means you need a little help, we're here. Carlton Senior Living is a family of communities offering independent living, active assisted living, enhanced assisted living and memory care located throughout Northern California. The vibrant, activity-filled communities are full of new friends and well-trained, respectful associates, providing the perfect backdrop for a fulfilling, fun and exciting life. Stop by today and chat with some of our happy residents.

## **Pleasant Hill**

*Independent and Assisted Living*  
**2770 Pleasant Hill Road • Pleasant Hill**  
**(925) 935-1660**  
Lic. No. 071440541

## **Poet's Corner**

*Dedicated Memory Care*  
**540 Patterson Boulevard • Pleasant Hill**  
**(925) 287-8750**  
Lic. No. 075601363

## **San Leandro**

*Independent Living, Assisted Living and Memory Care*  
**1000 E. 14th Street • San Leandro**  
**(510) 636-0660**  
Lic. No. 015600341

## **Downtown Pleasant Hill**

*Independent Living, Assisted Living and Memory Care*  
**175 Cleaveland Road • Pleasant Hill**  
**(925) 935-1001**  
Lic. No. 075600194

## **Fremont**

*Independent and Assisted Living*  
**3800 Walnut Avenue • Fremont**  
**(510) 505-0555**  
Lic. No. 015600118

## **San Jose**

*Independent Living, Assisted Living and Memory Care*  
**380 Branham Lane • San Jose**  
**(408) 972-1400**  
Lic. No. 435200727

