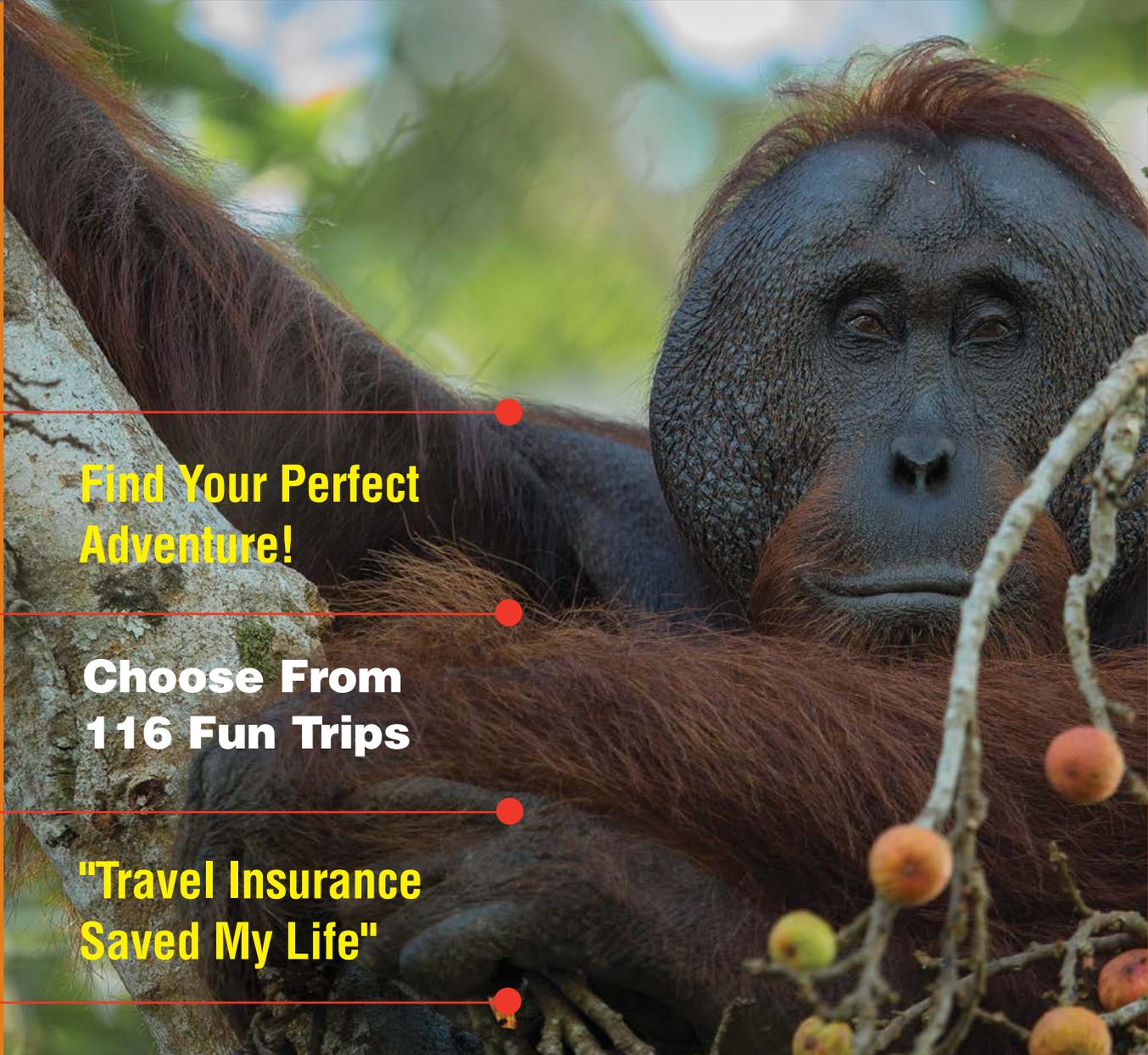


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**Publisher's Note**



**Find Your Next Adventure!**

This is our third annual *Travel Guide* and the most comprehensive compiled by award-winning travel writer Don Mankin. You'll discover new and exciting adventures ideally suited for active boomers and seniors.

Choose from 116 trips of varying length, cost, activity and kind located all over the world, including several for women only. From hiking and biking to horseback riding to exploring the wilds of Borneo. Or just ocean or river cruising. The 2018 Travel Guide includes fun adventures for everyone.

While traveling to exotic adventures in far off places, we often forget how much our own country offers. In *Discovering America. The Road Less Traveled*, Evelyn Preston reminds us of America's beauty and uniqueness from the Wild West to exciting New York City and historical Washington D.C. See page 10.

**Traveling overseas?** You might want to consider getting travel insurance. It could save your life. Read Paula Zacher's life and death experience vacationing in Katmandu during a 8.9 earthquake. See page 16.

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

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# 116 Adventures For Active Boomers & Seniors

*2018 Edition of the AO50 Adventure Travel Guide*

*Compiled by Don Mankin, the "Adventure Geezer"  
Adventuretransformations.com*



**Looking for your next adventure? Trying to figure out where to go and what to do when you get there? Then consult the 2018 edition of the AO50 Adventure Travel Resource Guide, a comprehensive compilation of adventure trips for travelers 50 years and older recommended by those who know these trips best--the tour operators who offer them.**

Over 100 tour operators from the Adventure Travel Trade Association, the largest international organization of adventure travel tour operators, have recommended 116 trips of widely varying length, cost, activity and kind located all over the world, including several trips for women only.

These trips are listed in the following pages and organized by region and geographically within each region to make it easier for readers to find the kind of trips they are looking for. Each entry includes the name of the trip, the number of days, the price, the name of the company offering the trip and the website where more detailed information can be

found. If the location is not noted in the name of the trip, that information can be found in parentheses before the name of the trip.

The costs are the lowest price listed on the operators website. Actual prices may vary depending on time of year, number of trip participants, level of accommodations, currency exchange rates, etc. You should consider the prices listed as approximate. If you are interested in a particular trip, consult the operator's website for the current and most accurate price.

For additional recommendations, consult last year's edition of the Travel Guide as well as my previous stories in past issues of AO50.

Enjoy the Travel Guide and start looking for your next adventure!

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# North America Adventures



Photo: Denali Park Adventures

**Alaska Coast** to Denali Journey — All-inclusive Guided Journey, 7 days, \$4995, Alaska Wildland Adventures, [alaskawildland.com](http://alaskawildland.com)

**SE Alaska** Classic Yacht Expeditions, 7 days, \$4250, [pacificcatalyst.com](http://pacificcatalyst.com)

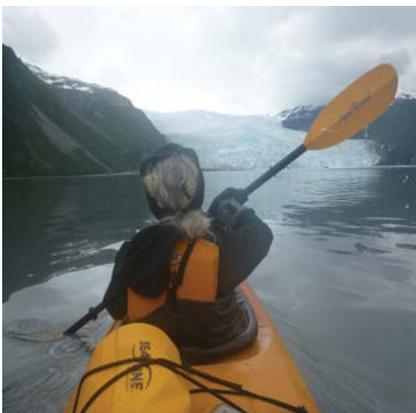


Photo: Don Mankin

**(Canada)** Whales & Wilderness Glamping, 4 days, \$1495, Spirit of The West Adventures, [kayakingtours.com](http://kayakingtours.com)

**(Canada)** Arctic Watch Wilderness Lodge, 8 days, \$7495, Quark Expeditions, [quarkexpeditions.com](http://quarkexpeditions.com)

**Haida Gwaii** by Sail: Canada's Galapagos, 9 days, \$5000, Maple Leaf Adventures, [mapleleafadventures.com](http://mapleleafadventures.com)

**(Canada)** Frontiers North's Big Five Safari, 8 days, \$5349, Frontiers North Adventures, [frontiersnorth.com](http://frontiersnorth.com)

**(Newfoundland, Canada)** Walking, Ambling, Skipping, Tarrying, and of course, Hiking, 2 days, \$2554, Fogo Island Inn, [fogoislandinn.ca](http://fogoislandinn.ca)

**(Montana)** Grizzlies, Glaciers, and Climate Change: Day Hiking in Glacier National Park, 8 days, \$1595, Sierra Club Outings, [sc.org/adventure-travel](http://sc.org/adventure-travel)

**(Wyoming)** Yellowstone & Grand Tetons Bike Tour, 6 days, \$3499, Trek Travel, [trektravel.com](http://trektravel.com)

**(Utah)** Zion & Moab Under Canvas, 8 days, \$1995, We Are Explorer X, [explorer-x.com](http://explorer-x.com)

**(Colorado)** Green River Rafting through Desolation Canyon, 5 days, \$1249, [oars.com](http://oars.com)

**(Arizona)** Sedona to Grand Canyon Road Bike Tour, 4 days, \$1295, Arizona Outback Adventures, [aoa-adventures.com](http://aoa-adventures.com)

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(California) Death Valley: Walks and Talks Among the Rocks, 6 days, \$2995, Black Sheep Adventures, blacksheepadventures.com

Hawaii Islands Adventure, 10 days, \$3549, Grand American Adventures, grandamericanadventures.com

(Mexico) Shark School, 5 days, \$1499, Pro Dive International, prodivinternational.com

(Mexico) Sierra Gorda Nature Explorers, 4 days, \$650, Sierra Gorda Ecotours, sierragordaecotours.com

(Mexico) Sea Kayaking Expedition Circumnavigating Isla Espiritu Santo, 9 days, \$890, Baja Outdoor Activities, kayakinbaja.com

(Mexico) Offshore Outpost Expeditions' Sea of Cortez Cruise on the Pacific Provider: Adventure Yachting, 7 days, Offshore Outpost Expeditions, \$5925, Offshore-Outpost.com

Walk Cuba's National Parks, 8 days, \$3490, Cuba Unbound, CubaUnbound.com

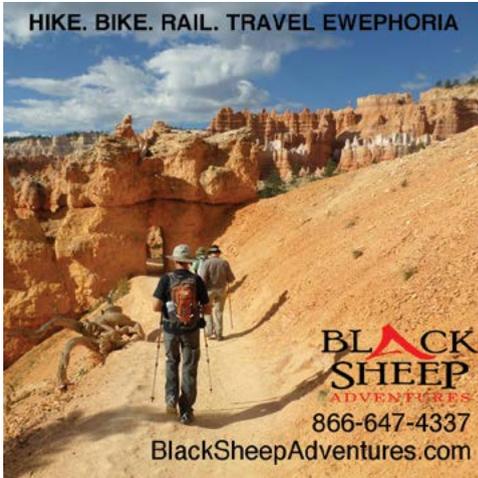


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# Central & South America Adventures



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**(Guatemala)** Ring of Fire Volcano Trekking Tour, 14 days, \$2615, [adventureguatemala.com](http://adventureguatemala.com)

**(Panama)** Rumble in the Jungle, 9 days, \$2799, BikeHike Adventures, [bikehike.com](http://bikehike.com)

Hidden Natural and Prestigious Destinations in **Colombia**, 5 days, \$1000, [ecotrektravel.com](http://ecotrektravel.com)

**(Belize)** Glover's Reef & Mayan Caves, 8 days, \$1979, [Island Expeditions](http://islandexpeditions.com)

**(Ecuador)** Galapagos Islands Scuba Diving - Aboard Aggressor III, 7 days, \$5500, [Cruise Planners](http://CruisePlanners.com), [tripcruisers.com](http://tripcruisers.com)

**(Ecuador)** Galapagos Premium Wildlife, 5 days, \$ 2346, [Neotropic Expeditions](http://NeotropicExpeditions.com)

**(Ecuador)** Galapagos Island-Hopping, 6 days, \$2051, [Borton Overseas](http://BortonOverseas.com)

**(Ecuador and Peru)** Machu Picchu & Galapagos Island Trip: Two of South America's most spectacular sights in one trip; 15 days, [Vaya Adventures](http://VayaAdventures.com), \$7510

**(Peru)** Sacred Valley & Lares Adventure to Machu Picchu, 5 days, \$1800, [Mountain Lodges of Peru](http://MountainLodgesofPeru.com)

**(Peru)** The Great Inca Trail - Trekking the Inca Highway, 8 days, \$3490, [SA Expeditions](http://SAExpeditions.com)

**(Peru)** The Apu's Trail: Ausangate Lodge Trek, 5 days, \$1600, [Andean Lodges](http://AndeanLodges.com)

**(Peru)** Urubamba Weavers Trek, 11 days, \$5125, [Southwind Adventures](http://SouthwindAdventures.com)

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**(Peru)** Tambopata Research Center Lodge – Elevated Rainforest Walkways Experience, 5 days, \$1100, Rainforest Expeditions, [rainforestexpeditions.com](http://rainforestexpeditions.com)

**Peru** Self Drive Guided 4x4 Adventure, 16 days, \$5293, Peru Safari, [perusafari.com](http://perusafari.com)

**(Argentina)** Glacier, Falls & Tango, 8 days, \$1179, Say Hueque Argentina & Chile Journeys, [sayhueque.com](http://sayhueque.com)

**(Argentina)** Aconcagua Guided Trekking, 10 days, \$3600, Juan Herrera Travel Service, [juanherrera-travel.com](http://juanherrera-travel.com)

**(Argentina)** Trail To Table In Salta and Northwest, 7 days, \$3366, Pure Adventures, [pure-adventures.com](http://pure-adventures.com)

Cycle **Chile** and **Argentina's** Lake District, 13 days, \$3309, Saddle Skedaddle, [skedaddle.co.uk](http://skedaddle.co.uk)

Surprising **Chile**: Self-Drive Tailor-Made Tour of Unexplored Chile, 15 days, \$3636, Better Places Travel, [betterplacestravel.com](http://betterplacestravel.com)

**(Patagonia)** Multisport in Torres del Paine—Guided Tour, 5 days, \$2295, Chile Nativo Travel, [chilenativo.travel](http://chilenativo.travel)

**Patagonia** Paine Circuit, 11 days, \$4175, KE Adventure Travel, [keadventure.com](http://keadventure.com)

**(Patagonia)** Jeep Overland Safaris, 5 days, \$3850, Quasar Expeditions, [quasarex.com](http://quasarex.com)

Wild **Patagonia**, 27 days, \$7975, Chimu Adventures, [chimuadventures.com](http://chimuadventures.com)

**(Patagonia)** Explore Tagua Tagua Park, 5 days, \$1650, Swoop Patagonia, [swoop-patagonia.com](http://swoop-patagonia.com)



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# Discovering America

## The Road Less Traveled

By Evelyn Preston



Modern travelers circle the globe, cruise and tour from China to Cuba. However, anyone seeking the ultimate adventure needs only to drive across our own grand country.

City dwellers clamoring about crowds can marvel at the vast open spaces in America. Children and teens will imbibe living history everywhere. Touring “at home” is the “wagons-ho” formula for discovering America’s greatness in the slow lane, a reminder of the USA’s beauty, hospitality, diversity and uniqueness—unsurpassed anywhere else in the world.

The open road stitches our country together. Travel old Route 66 of song and TV fame with its old-timey kitsch and kooky outposts from start—Chicago’s famed Art Institute, to finish—California’s fabled Santa Monica pier.

In the ‘50s, I wound up the Atlantic coast featuring Key West’s Hemingway house, Florida orange groves, then north through the solemnity of civil war battlefields and Kentucky horse country. No one should miss the grandeur and civics lesson of D.C.

The thrill of the United States delights in all directions. My personal American odyssey was a drive from California to Chicago in 1961, then replicated in 2002—noting 40 years of change and revisiting the magic of cross-country America.

The first trip, my husband’s sporty two-seater Triumph followed the rolling ribbon of two-lane highways through huge swathes of lush farmland, classic small towns, even July snow in the massive Rockies. We propped up our pup tent when the mood hit, the sun sank or we got hungry—no reservations necessary. Our goal was to hit all the national parks and back then, Yellowstone offered a few campsites for latecomers. Fortunately, the bears and most tourists skipped the near-by Grand Tetons.

Forty years later, the national park scene had changed and clogged. Expansive vistas gave way to snaking lines, ticket booths, gift shops and limited access. The concrete pavilion/cafe of Mount Rushmore distanced the impact of the presidential carvings.

Cruising swiftly along a widened Interstate 80 sharply contrasted with our earlier route now weedy and cracked with worn out towns and shuttered gas stations. However, in ‘02 we watched an enormous Crazy Horse mosaic unfolding on a mountainside, gazed at the 1,000 pound pig at the Iowa State Fair.

If memory dims the differences of my two trips, it highlights their delights—much remains. The amazing corn palace constructed solely from cobs still beckons travelers to Mitchell, S. D.; the ‘49er’s wagon ruts survive as do the daily orders tacked up at an original Kansas fort.



A multitude of adventures also merge—car wheels stuck at a deserted Ogallala beach; an almost plunge into a reservoir in total blackness, a lightning storm across the open plains, eerie Jurassic terrain above Cody, Wyoming.

It’s America—tempting byroads, famous landmarks, hidden gems, silos, skyscrapers—always, amazingly more.

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



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\$8959, Blue Green Expeditions,  
bluegreenexpeditions.com

**(Iceland)** Laugavegur Hut to Hut  
Trek, 4 days, \$1550, Flashpacker-  
Connect, flashpackerconnect.com

**(Norway)** Exploration of  
Svalbard with M/S Stockholm,  
11 days, \$11490, PolarQuest,  
polar-quest.com

Wolves, Moose & Beavers;  
A Forest Conservation Tour in  
**Sweden**, 5 days, \$1650,  
WildSweden, wildsweden.com

**(Russia)** Moscow & Beyond Guided  
Cycle, 8 days, \$2290, UTracks,  
utracks.com

**Russian** High Arctic - Franz Josef  
Land Archipelago Expedition  
Cruise, 15 days, \$8816,  
Poseidon Expeditions,  
poseidonexpeditions.com

**(Estonia, Latvia, Lithuania)**  
Cycling the Baltics, 11 days,  
\$1855, Exodus Travels,  
exodustravels.com

Photo: Collette Travel

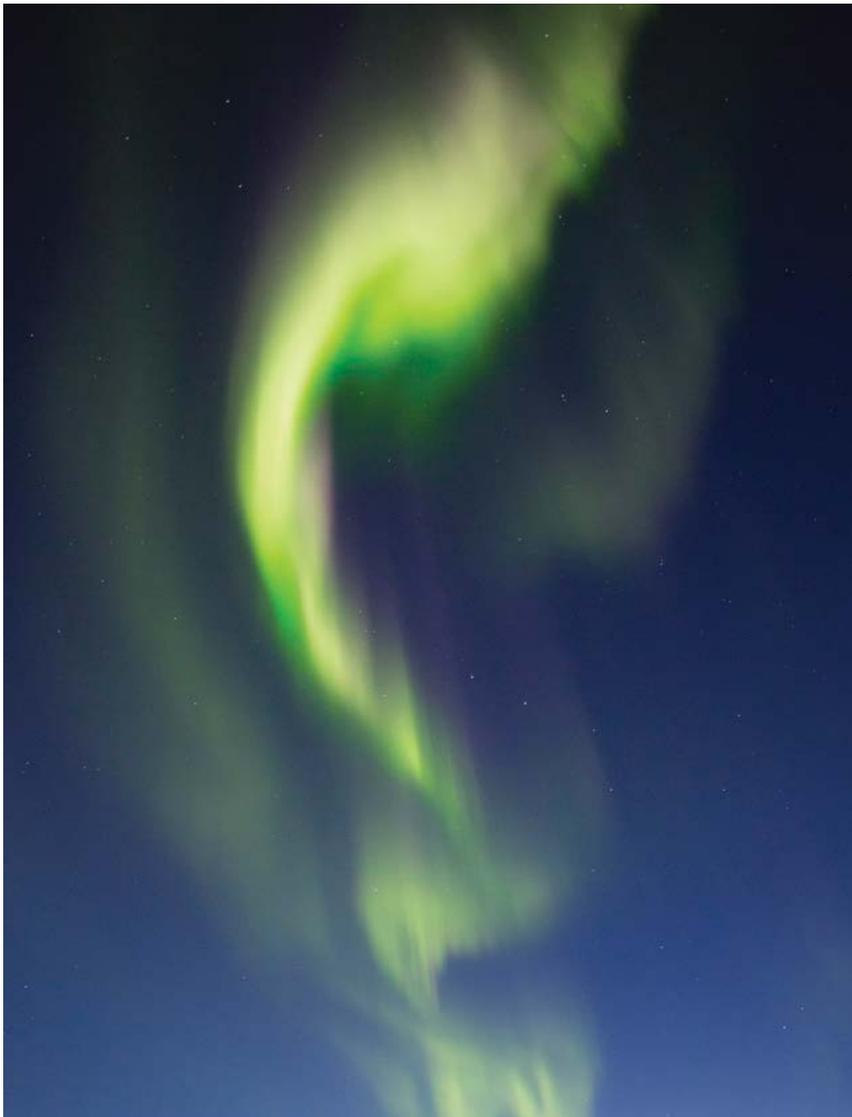


Photo: Collette Travel

**(Poland)** Cycling along Tatra and Podhale Valleys: Self-guided Cycling, 7 days, \$740, Jan-Pol Incoming Tour Operator, janpol.com

**(Austria and Czech Republic)** Salzburg to Prague, 7 days, \$1390, BikeTours.com, biketours.com

**(Scotland)** Road Cycling—Island Explorer, 7 days, \$2492, Wilderness Scotland, wildernessscotland.com

**(Ireland)** Self-Guided Beara Way Hike, 8 days, \$935, Ireland Walk Hike Bike, irelandwalkhikebike.com

**(Ireland)** Hiking the Dingle Peninsula, 10 days, \$1059, Ireland Ways, irelandways.com

**(Ireland)** Ancient Ireland Tour, 6 days, \$2013, Vagabond Small Group Tours of Ireland, vagabondtoursofireland.com

**England:** The Coast to Coast, 8 days, \$4595, The Wayfarers, thewayfarers.com

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**(Italy)** Walkers' Classic Tuscany  
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Photo: Trekking Hellas Group

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**(Portugal)** Algarve Cliff Trails Hike,  
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Trails, portugal-naturetrails.com

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# "Travel Insurance Saved My Life" But Not All Policies Are the Same

By Paula Zacher

**Travel is my favorite form of entertainment. A few years ago, I went with a friend on a luxury trip to the Himalayas. It was an exciting trip but certainly not in the way that I thought it would be.**

After riding out the 8.9 earthquakes in Katmandu, we went to Tibet where I had an emergency appendectomy followed by diagnoses of chicken pox, altitude sickness, a lung infection and rubella.

But the biggest hurdle through all of that was dealing with the travel insurance companies. I had two insurance policies (one was embedded in my tour and one was purchased separately) so I could compare them side by side as I dealt with both on a daily basis in my efforts to return home.

One company would have left me to die in Tibet; the other company stepped in and saved my life. The greatest takeaway from that experience was that all insurance companies are NOT alike.

After returning home, my challenging survival spurred me to write a book about my experiences in hopes that I might save just one other person from a similar ordeal.

As I wrote, I was able to unleash the knowledge that I had obtained on a first-hand basis. Since then, I have made it my mission to research any insurance company that I might use. I urge others to do the same.

Of course, I often use the company that saved my life but in certain instances, it might be more fitting to use another. The one question I always ask is, "Who answers the call when a traveler reaches out to you?"



If a company outsources to an on-call center instead of providing their own staff, then I would not use them under any circumstance. They are merely a sales force and an accounting team.

The company they hire to answer their calls has no direct commitment to the end user...which is you, the traveler! These companies are under contract to many travel insurance providers so it is like any other call center...frustrating and often ineffective.

As an example, at one point in my travails, the call center spokesperson for the incompetent and inefficient group told me they could not help me because it was a holiday in Japan. I was trying to get them to evacuate me from Tibet, which is 3,000 miles and many cultures away from Japan. They really needed to invest in a map.

As we age, the likelihood of a physical mishap such as a fall on a cobblestone street or a stroke becomes greater. Added to that is today's political climate where a terrorist attack could happen anywhere.

Every time I plan a trip, I revisit the available travel insurance policies. There is no cookie cutter coverage that will work for every trip. Each journey has different requirements depending on the destination and the type of trip.

In addition, the offerings and inclusions are constantly changing. My favorite policy may no longer be available or the fine print might have changed.

Each trip becomes a study in insurance as well as in the destination, flights, hotels and activities. Travelling can sometimes be exhausting even before you leave home. But like anything, with proper planning, the benefits can be colossal.

You must always be prepared for life's little glitches such as the occasional change in schedule, a delayed flight, a hotel in the midst of remodeling or a closed museum or other much anticipated tourist site.

This type of thing is inevitable but you should not let it disrupt your expectations. Just forge ahead. Sometimes the unexpected becomes the most memorable event of your trip. But those glitches could also be of a more devastating or catastrophic nature. For those, you must be prepared not just mentally and emotionally but you must have your safety net: travel insurance from a reputable company.

---

***Paula Zacher, author of [If Something Should Happen on Amazon](http://www.somethingdidthappen.com), can be reached through her website [www.somethingdidthappen.com](http://www.somethingdidthappen.com) where you can ask questions or share your own story. And yes, a recent contact communicated that the book saved her life. Mission accomplished.***

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# Africa & Middle East Adventures



Photo: Wildland Adventures



The Saffron Tales: An **Iran** Food & Culture Tour with Yasmin Khan, 10 days, \$4683, Wild Frontiers, [wildfrontierstravel.com](http://wildfrontierstravel.com)

Remarkable **Egypt**, 7 days, \$2999 Engaging Cultures Travel, [engagingcultures.com](http://engagingcultures.com)

**Kenyan** Horse Riding Safari - Laikipia and Masai Mara, 7 days, \$6197, Cheli & Peacock Safaris, [chelipecock.com](http://chelipecock.com)

**Kenya** Digital Detox Safari for Families, 12 days, \$7500, Elevate Destinations, [elevatedestinations.com](http://elevatedestinations.com)

**Tanzania** Migration Safari & Uganda Gorilla Tracking Fly-In, 12 days, \$5687, Adventure To Africa, [AdventureToAfrica.com](http://AdventureToAfrica.com)



Photo: Don Mankin

**(Tanzania)** Kilimanjaro Trek: The Western Approach, 13 days, \$5690, Thomson Treks, thomsontreks.com

**(Zambia)** In Norman Carr's Footsteps, 9 days, \$4740, Time + Tide, timeandtideafrica.com

Wild **Zimbabwe** Safari, 10 days, \$4650, Wildland Adventures, wildland.com

**Botswana** – Great Wilderness, 11 days, \$9998, Austin Adventures, austinadventures.com

Cycling Tour to the Highlights of **Namibia**, 14 days, \$2890, African Bikers Tours, africanbikers.com

**Namibia:** A Vision for Wildlife Symposium and Giraffe Conservation Safari, 14 days, \$10695, wildernesstravel.com

**(Madagascar)** – Discover Andasibe Rainforest and Anjajavy Luxury Stay, 10 days, \$4030, Madagascar Tourism Expeditions, madagascar-tourism-expeditions.com

**South Africa:** Through the Prism of Mandela—Escorted Tour with Professional Historian, 7 days, \$3450, Essential History Expeditions, historyexp.com

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

**(South Africa)** Western Cape Wildflowers Rowing & Hiking, 9 days, \$3620, Rowing The World, rowingtheworld.com



# Asia Adventures

**(Mongolia)** – Horse Trip to Khagiin Khar Lake, 8 days, \$520, Adventure Rider Mongolia, [adventurerider.mn/en](http://adventurerider.mn/en)

**(Mongolia)** Gobi Crossing: 12 Day Gobi Desert Tour, \$3200, Stone Horse Expeditions, [stonehorsemongolia.com](http://stonehorsemongolia.com)

**(Kyrgyzstan, Western China, Tajikistan)** The Pamir Highway & Across Fabled Frontiers, 18 days, \$7795, MIR Corporation, [mircorp.com](http://mircorp.com)

**(China)** Ancient Great Wall Trekking Challenge with Boutique Hotels, 15 days, \$5439, CAT-China Adventure Tours, [chinadventuretours.com](http://chinadventuretours.com)

**Japan:** Hiking the Nakasendo Trail, 10 days, \$6395, Boundless Journeys, [boundlessjourneys.com](http://boundlessjourneys.com)

**Japan's** Culinary Heritage, 11 days, \$4410, Oku Japan, [www.okujapan.com](http://www.okujapan.com)

**Japan,** Geishas and Gardens, 11 days, \$11500, Are We There Yet Adventures, [arewethereyetadventures.com](http://arewethereyetadventures.com)

**Pakistan:** Baltistan Food Tour With Sumayya Usmani, 14 days, \$4389, Wild Frontiers, [wildfrontierstravel.com](http://wildfrontierstravel.com)



**(Bhutan)** Trailing Nomads: Trek and Village Visit, 12 days, \$3875 Crooked Trails, [crookedtrails.org](http://crookedtrails.org)

**(Nepal)** Everest Luxury Lodge Trek: See Everest in Style, 12 days, \$2050, Snow Cat Travel, [snowcattravel.com](http://snowcattravel.com)

**India to Nepal:** A Himalayan adventure, 23 days, \$3029, Village Ways, [villageways.com](http://villageways.com)

**(India)** Walking Under Canvas in National Parks In Search of Tigers & Sloth Bears with Delectable Cuisine from Centuries Old Maharaja Recipes, 14 days, \$5975, Ibex Expeditions Pvt Ltd, [ibexexpeditions.com](http://ibexexpeditions.com)

**Sri Lanka** by Bike The Easy Way (\*e-bike option), 7 days, \$2350 Grasshopper Adventures, [grasshopperadventures.com](http://grasshopperadventures.com)

**Vietnam:** North to South, 14 days, \$3999, PhotoEnrichment Adventures, [photoenrichment.com](http://photoenrichment.com)

**(Malaysia)** Wild Borneo Adventure, 12 days, \$4810, Sticky Rice Travel, [stickyrice-travel.com](http://stickyrice-travel.com)

**(Thailand, Cambodia, Vietnam)** Bangkok to Ho Chi Minh by Bike, 16 days, \$2650, Indotrek, [indotrek.com](http://indotrek.com)

**(Indonesia)** Papua's Whale Sharks & Birds of Paradise, 10 days,



\$5750, SeaTrek Sailing Adventures, [seatrekbali.com](http://seatrekbali.com)

**(Papua New Guinea)** Melanesia Discoverer – Expedition Cruise, 14 days, \$6995, Heritage Expeditions, [heritage-expeditions.com](http://heritage-expeditions.com)



# Oceania Adventures



Photo: Don Mankin

**(Australia)** Wild Tasmania, 12 days, \$5595, Mountain Travel Sobek, [mtsobek.com](http://mtsobek.com)

**(Australia)** Pristine Tasmania Small Ship Cruise, 8 days, \$3950, AdventureSmith Explorations, [adventuresmithexplorations.com](http://adventuresmithexplorations.com)

**(New Zealand)** Northland Discovery, 5 days, \$1750, Hiking New Zealand, [hikingnewzealand.com](http://hikingnewzealand.com)

**New Zealand** South Island, 12 days, \$8295, National Geographic Active Expeditions, [natgeoexpeditions.com](http://natgeoexpeditions.com)



**(New Zealand)** World Heritage Walking Tour, 13 days, \$5999, New Zealand Trails, [newzealandtrails.com](http://newzealandtrails.com)



Falkland Islands, South Georgia & Antarctica with Brian Keating, 19 days, \$21795, Civilized Adventures, [civilizedadv.com](http://civilizedadv.com)

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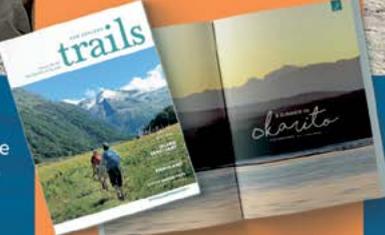
Antarctic Odyssey, 6 Days, \$25150, Antarctic Logistics & Expeditions, [antarctic-logistics.com](http://antarctic-logistics.com)



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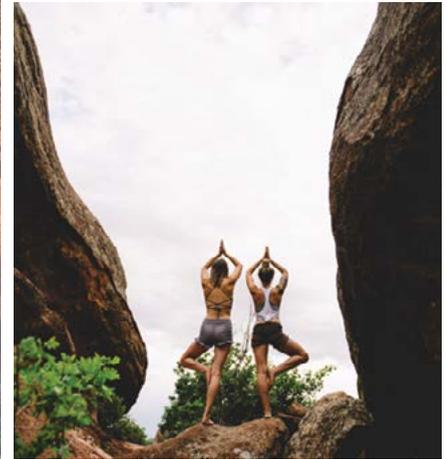


Photo: Canyon Calling Adventures for Women

# Women Only Adventures



Moab Mindful Running Retreat: Women's Guided Trail Running and Mindfulness Retreat in **Moab, Utah**, 4 days, \$1950, Run Wild Retreats + Wellness, [runwildretreats.com](http://runwildretreats.com)

**Colorado Rockies** Ramble- Women's Multi-Sport Tour, 7 days, \$2550, Adventures in Good Company, [adventuresingoodcompany.com](http://adventuresingoodcompany.com)

**Dominican Republic** Tropical Adventure: Women Only Multi Sport, 8 days, \$1699, Explorer Chick Adventure Co., [explorerchick.com](http://explorerchick.com)

**Costa Rican** Explorer, 8 days, \$2995, Canyon Calling Adventures for Women, [canyoncalling.com](http://canyoncalling.com)

**(Egypt)** Goddesses, Queens, and Heroines Tour, 12 days, \$4795, Wild Women Expeditions, [wildwomenexpeditions.com](http://wildwomenexpeditions.com)

**Ethiopia:** From Addis to the Omo River, 13 days, \$4599, The Women's Travel Group, [thewomenstravelgroup.com](http://thewomenstravelgroup.com)



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# Living The Good Life In Northwest Argentina

By Don Mankin



Photos for this article: Don Mankin

**Rugged red rock gorges, steep winding roads and regiments of giant cacti standing guard over vast, dusty planes—I could have been in Utah, except for the alcohol.**

Salta Province in NW Argentina is known for its wine. I had ample opportunity to confirm this fact in a recent three-day small group tour of Salta's scenic Calchaqui Valley hosted by Socampo Adventure Travel ([socompa.com](http://socompa.com)).

The tour started with a drive through Quebrada de las Conchas (Canyon of the Shells). The canyon derives its name from the thousands of shells embedded in the rock walls, the remains of the ancient sedimentary sea bed pushed up by geologic forces millions of years ago.

We stopped at several viewpoints and popular tourist sites along the way. "Popular" in this part of the world means, for example, that you share the hushed acoustics of a natural amphitheater with a dozen or so people, not the hordes that swarm similar sites along the main highways in Utah.

We ate lunch—barbequed goat, roasted vegetables, juicy empanadas and excellent red wine—at the El Porvenir Winery in a Spanish Colonial mansion surrounded by vineyards that stretch for miles. After lunch, we spent a balmy hour or so hanging out in the town square of Cafayate, a spitting image of the town square in Sonoma, looking at the flowers and listening to the birds.

Then it was time for more wine. After a tour of the vineyards at the El Esteco winery, we sampled their Torrontes and Malbec, semi-arid, high-altitude wines (the elevation is about a mile) made from grapes typically unavailable outside of Argentina.

We spent the night at the Vines El Cafayate Wine Resort. My room was huge with double French doors that opened onto a large deck with views of vineyards that seemed to fill the valley all the way to the distant foothills of the Andes.

The next morning we saw why the trip is described as "overlanding by 4X4." For several hours, we drove on dirt roads through a craggy desert that was only occasionally



broken up by a house, small farm or cluster of buildings that might generously be called a village. We barely saw any other vehicles the entire day.

After a lunch of empanadas and cold beer at Hacienda de Molinos we headed for the cozy and remote Casa de Campo La Paya for our last night.





bedroom apartment) in the adobe style Los Colorados at the foot of Jujuy's famed 7 color mountain.

As the sun came up the next morning, I saw how the mountain earned its name. I'm not sure I saw all seven colors but the different shades of red and orange, contrasting with a few greys and black, made for quite a show.

To describe the region as Utah with alcohol is an oversimplification but it does hint at the melding of scenery and the good life you will find in this remote corner of Argentina. If you like desert scenery -- deep canyons, tall cactus, surreal landscapes, hills that glow red at sunset—but also an excellent glass of wine in a picaresque setting at the end of the day, this is the place.

*For more information on the Adventure Geezer, visit his website and blog at [adventuretransformations.com](http://adventuretransformations.com).*

The next morning on our return drive to the town of Salta, our starting point, we stopped at Los Cordones National Park, my favorite attraction of the trip. Tall human-like cacti with upraised arms spread over the vast, open landscape. Best of all, we had this sweeping panorama all to ourselves.

After a few days chilling out in Salta, I embarked on a second adventure, exploring the province of Jujuy (pronounced hoo-hoey), an even more remote region in northwest Argentina.

The two-day trip, hosted by Argentinian tour company Say Hueque ([sayhueque.com](http://sayhueque.com)), began by following the route of the historic Train to the Clouds, a high altitude railroad (almost 14,000 feet at its highest point) built in 1948 to connect Salta with the region near the borders with Bolivia and Chile. The road took us through high desert scenery that was just as dramatic but even wilder than the Calchaqui Valley—desert, gorges, hills and cacti plus windy frontier towns and tilted sedimentary layers colored by a variety of minerals.

The highlight was the Great Salt Flats near the border. The almost infinite expanse was made even more surreal by the distant silhouettes of people walking mysteriously across the blazing white salt flats. I felt like I was on another planet or in a scene from a Fellini movie.

From there we drove over a 14,000 foot pass, then made our way via one hairpin turn after another down a steep, sphincter-challenging road through a gorge of red rock. The views were spectacular when I dared to look.

We ended up in Purmamarca, a quaint, sleepy town as colorful as the mineral rich hills that surround it. I settled for the night into my spacious "room" (more like a one-

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# Cycling the Canal du Midi In Provence, France

By Diane Covington-Carter



Photos for this article: Diane Covington-Carter

**The late afternoon sun sparked on the river Aude as we stopped at the bridge to admire the medieval walled city of Carcassonne, on the hill in the distance. It was the final stop on our seven-day bicycle tour in Provence, cycling 25 to 30 a day.**

At ages 74 and 68 respectively, my husband and I were happy. We savored our sense of accomplishment before heading up the hill to our hotel. We would celebrate that night in the medieval city.

## The Previous Fall...

We'd talked about doing a bicycle trip in France for six years and since we weren't getting any younger, we realized we'd better get on with it. The challenges were to find a tour that fit several criteria: our Fall dates, my desire to avoid roads with cars whizzing by and a cycling distance of about 30 miles a day.

We settled on a tour along the Canal du Midi in Provence, cycling along the old towpath and passing through villages with minimal time on roads. And since I'm also a Francophile and speak French, it sounded perfect.

The Canal du Midi, completed in 1681, was once used to transport goods. Now, vacationers in rented boats, leisurely cruising along, create the main activity.

We began on the Mediterranean. The first evening, after an orientation, we tried out our bicycles and were given a map and directions to follow each day. The tour company, which had handled all the hotel reservations, would move our luggage each day.

The next morning, after breakfast, we set out. Our path took us along the Mediterranean and we breathed in the fresh salt air as we rode past walkers, joggers and shuttered beach clubs.

Each day was an adventure as we pedaled through villages where church bells rang out the hour. The tour company had little signs on lampposts and street signs which meant, 'this way' and we were always relieved to see them, reassuring us we were on track.

Most of our time, we cycled along the Canal du Midi, peaceful and shaded from the September sun by huge plane trees. We watched boats navigating locks and waved to the cruisers; sometimes we moved at a faster pace than they did.



Breakfast was included in our tour each morning but evenings we enjoyed the fun and freedom of exploring each village and finding a restaurant.

Most evenings we each chose 'le menu', a three-course option for between 17-20 Euros. (20-24 dollars.) Dessert choices included chocolate mousse, crème brûlée or a lemon or apple tart. After bicycling all day, I indulged without guilt.



Mornings, we'd stash a sandwich in our saddlebags and stop wherever we wanted for a picnic. Then there was always a 'grand crème (latte), when we needed another break.

We cycled past open markets selling antiques and villages like Villeneuve-lès-Béziers which looked so much like a quintessential charming French village. I thought I'd fallen into a postcard.

As we took a well-earned break on a park bench, munching snacks and drinking water, I told my husband, "I've never spent this much consecutive time on a bicycle seat in my life!" But I was relishing the adventure and enjoying the challenge. That evening, to our delight, our hotel room included a Jacuzzi tub, the perfect remedy for our tired muscles.

September was harvest time and we watched as giant truckloads of grapes poured their contents into crushing machines. I breathed in the rich fragrance of ripe, red grapes as we pedaled past.

This region of Provence, Languedoc Occitanie, has earned an excellent reputation for its wine. We sampled the various 'Vin de Pays d'Oc' wines with our dinners each night.

At the end of our tour, we took the TGV/fast train to Paris for a few days before heading home. We loved the trip so much that we're planning our next one, possibly for ten days. There are so many choices, The Loire Valley in France, Greece, Croatia.

We're not sure yet. But we know that it will be a fun and adventure filled journey.

*Diane Covington-Carter is an award-winning writer of articles and books. [www.dianecovingtoncarter.com](http://www.dianecovingtoncarter.com). © Diane Covington-Carter 2018*

## IF YOU GO...

- Train so that you know that you can bicycle the 25-30 miles each day. (The bicycle seats were comfortable.) An electric bike is also an option.
- Slow down, relax and enjoy the beauty of Provence as you pedal along. We can learn a lot from the French's 'l'art de vivre', the art of living.
- Have a sense of adventure as you explore villages and meet people in cafes. At one, we began chatting with a couple from Australia and they knew my Australian cousin.
- Take the train. Sit back, relax and enjoy the scenery on France's fast trains. The experience is a luxury we don't have here and is not to be missed.

[www.freewheelholidays.co.uk/](http://www.freewheelholidays.co.uk/)

[www.about-france.com/regions/languedoc.htm](http://www.about-france.com/regions/languedoc.htm)

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

# San Luis Obispo

## Racing through 72 Hours in the SLO Lane

By Kathy Chin Leong



Photo: San Luis Obispo Chamber of Commerce

**Although San Luis Obispo thrives on its SLO acronym, there's no such thing as slowing to a crawl in this college town with fashionable inns, budget-friendly shopping, gourmet dining and outdoor adventure. We take on you on a three-day sprint to this coastal city hugged by the Santa Maria Mountain Range that boasts over 300 days of sunshine annually.**

### Day One—Morning

Your drive from the SF Bay Area will take three to four hours. Upon arrival, check into Petit Soleil, a bed and breakfast with daily rates of \$179-\$299. Accented with French antiques, each of the 15 rooms will make fans of all-things-European feel right at home.

A complimentary piping hot breakfast is served in the dining room along with a wine hour that includes local and French wine with homemade appetizers. Located on the edge of the downtown shopping enclave, the B&B is five blocks away from the city core.

### Brunch

The action happens not in the front but in the back patio of Novo Restaurant and Lounge. This iconic restaurant with global eats is where every SLO resident has to come and nosh on its famous Sunday brunch at least once in their lives. Overlooking a creek, Novo is abuzz with activity every day and reservations are advised.

### Shopping

In 1772, Spaniards came to downtown SLO and established Mission San Luis Obispo de Tolosa which is still operating as a parish church. Surrounding the mission is a restored downtown. Many of the brick buildings have been rescued and transformed into small shops with men's and women's fashions, art, jewelry, and even pet clothing.

### Afternoon

Need a coffee break? Seems that every street features a gourmet, eco-friendly roastery and finding just one to try may be daunting. Many swear by Scout Coffee, an independent roaster on the side street called Garden.

On the outskirts of town is Coastal Peaks, another bustling java joint that specializes in pour-over coffee. The favorite of this writer is the Garden Island blend from Hawaii featuring smooth flavor with no acidity.

### Dinner

Tonight hit up Thomas Hill Organic Kitchen. This upstairs eatery has already garnered a reputation for clever cocktails and stand out farm-to-table cuisine. The simple and tasteful decor will ease you into your first night as you dine on entrees starring local grass fed beef and free range chicken.

### Day Two—Morning

After your power breakfast at Petit Soleil, it's hike time. This is "The Thing To Do" in San Luis Obispo. Nearby is the Lemon Grove loop trail, only 1.5 miles long. Another relatively easy one is the Johnson Ranch Trail at 3.7 miles.

Many are devoted to Montana de Oro State Park for its panoramic sea-to-sky views. Go early for a good parking spot. The hikes are relatively easy for adults and children, and they feature above-ocean vistas of dramatic waves and jagged cliffs.

In the mood for beach time? Consider Pismo State Beach and try your hand at clam digging. You need a salt water fishing license and can only keep up to ten clams per day.

And for a beach that delivers a different treat, head to the Oceano Dunes State Vehicular Recreation Area. It may be the only place in the state where you can legally drive your car onto the sand next to the water.

### Lunch

Next, casual bites can be purchased at SLO Provisions. House-roasted rotisserie chicken and meats, and tasty sandwiches are excellent savory selections after a walk or hike. The red-and-white farmhouse chic decor is welcoming, and the ordering method is no-nonsense.

### Afternoon

If you are just too beat after your lunch, the folks at East Well Being can pick you up in their open air vehicle resembling part scooter, part van. This is just one of the quirky benefits you get when you sign up for a massage, acupuncture, or facial treatment here in this Asian-inspired day spa.

### Dinner

Well, well, well. After all that pampering you may feel a bit guilty, but it's dinnertime at the Ciopinot Seafood Grille where oysters reign. Anyone who comes has to order these glistening, meaty fruits of the sea. This is not a college hangout, for the fare is pricey but worth it.



Photo: Kathy Chin Leong

### Day Three—Morning

Visit the California Polytechnic State University San Luis Obispo campus. Cal Poly, all of 6,000 acres, is full of open space, traditional college classroom buildings and a high-tech performing arts center.

The area is so large, it can be overwhelming. So, if you can, go online in advance. Sign up for a college tour to get a true feel for the campus. If anything, walk the campus just to feel young again.

### Lunch

The Vegetable Butcher Culture Kitchen may sound like a vegetarian-only dining spot but it's not. The large eatery features local meats and sustainable seafood and regional fruits and veggies.

### Afternoon

Did you know that SLO features a thriving wine region? Wine tasting in the Edna Valley is an adventure of the taste buds. And while each vintage is decidedly different, every tasting room reveals its own personality and backstory. Chamisal Vineyards touts itself as the first vineyard planted in

the Edna Valley and features tasting patios in back and front of the barn which is also a tasting room. Meanwhile, Tolosa Winery features a modern tasting counter and a voluminous clubroom for its members which faces its vineyards.

Other wineries in the SLO area include Claiborne & Churchill which has erected the state's first straw bale winery. Over at Biddle Ranch Vineyard, guests can try flights of pinot, sparkling or white wines.

Today, switch to the renovated Granada Hotel and Bistro, a boutique hotel with a full-service restaurant. Located in the center of downtown, you are adjacent to loads of stores so you can shop and drop your

bags

in your room and then fly out for more retail therapy.

If you are visiting on a Thursday, you must peruse the 6 p.m. Farmers' Market that occurs downtown every week. This one is world renowned, and you can purchase fresh fruits and veggies to bring home on your last night in SLO.

### Dinner

Tired of running around? Your last meal is at your hotel. Chefs at Granada Bistro work the kitchen producing tummy-warming New American entrees in small plate and large plate portions.

The end of your 72 hours is up and you will probably go home with several bottles of wine in your trunk in addition to suitcases full of new clothes and trinkets for your home. You probably have pairs of dusty hiking boots lying in the floor of the back seat. But hey, you can't say we didn't warn you!

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*Kathy Chin Leong is an award-winning journalist whose works have appeared in the New York Times, the Los Angeles Times, the Dallas Morning News, and more. She lives in Sunnyvale, CA.*

# Busy As a Bee

## 99 Year Old Carves Animals, Studies Spanish

By Derryl H. Molina, Esq.



**I just met someone who is the epitome of staying active—Jack Thompson, 99. He stays active by taking Spanish lessons, reading books to broaden his knowledge, carving animals from scraps of wood to give away and delight the younger generations and driving his car.**

I went to interview Jack at his Spanish class at the Saratoga Senior Center in Saratoga, CA. He had driven his car to class as he does every week. “I keep my car in good condition and try not to be a problem in traffic so I see no reason to stop driving.”

He used to drive trucks for the State of California. “I may have driven a half a million miles in my lifetime.”

Jack has a daily routine he follows religiously: walking for exercise, sleeping well and eating nutritiously. At his age, he worries about falling but walks carefully. He and his wife used to walk in the woods when he lived in Florida but when working for the State of

California and having to sit behind a desk, he needed a hobby—so he took up wood carving.

“I read a Mercury News story about a man named Marshall Frack in Willow Glen who had a studio that housed all the carvings he made.” Mrs. Frack commissioned Jack to carve a giraffe for one of their customers since the Fracks carved mostly people.

“I do mostly animals,” explains Jack. “I carve the world as I see it. Most people don’t do animals so much.” He gives away 90% of what he carves, exhibits at fairs and sells a few.

Jack brought some of his carvings for me to see. He had a bear he finished in 1996, a turtle dated 1994, a wild boar from 1999 and a puma in 2001. He also had a number of small carvings made in 2015—a dog, an elephant and an otter.

Jack served in the U.S. Army Corps because the Air Force didn’t exist before World War II, working as a CW (Continuous Wave) operator sending

Morse Code messages about airplane flights and their passengers. After the Pearl Harbor attack on December 7, 1941, which happened to be his birthday, Jack was sent to Australia to fight against the Japanese.

His most memorable experience was flying a B-17 in one of the first formations to be used during the Battle of Coral Sea. “A Japanese O plane came up and scared us to death. No shots were fired. Seems like the Japanese pilot was just showing off.” An “O” plane is a Mitsubishi A6M Zero-Sen Navy Type Zero.

After the war, he and his wife Hazel moved to Sacramento getting a job with the State of California as a radio/telephone technician where he remained until retiring in 1962.

Jack is a self-taught man. “I find joy in reading, especially technical manuals trying to figure out how radios and transmitters work. Things are so different today.” His Spanish teacher revealed that Jack is constantly bringing new Spanish books to class.

When asked why study Spanish, Jack says he learned the International Code as a young man which is essentially another language. He decided to take up Spanish to build on what he learned in high school and to fill in the hours since he wife passed away.

“I enjoy what I’m learning. I handle my life without aggression and like to make replicas of the world around me.”

---

***Derryl H. Molina is an Estate Planning and Elder Law Attorney as well as a mediator in San Jose, CA helping clients to execute, reform and administer trusts and offers assistance with conflict-resolution. You can contact Derryl at 408.244.4992 or email: attderryl@comcast.net.***

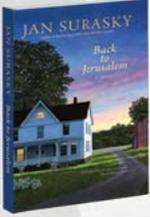
FROM AWARD-WINNING AUTHOR  
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# Positive Attitude Leads to Better Health and Longevity

By Vanessa Valerio



A holistic definition of health does not limit health to its physical and mental aspects but rather views health as a state of being—an attitude.

Studies have shown the benefits of having a positive attitude. According to research in the October 2011 issue of *Psychosomatic Medicine*, individuals with a positive, optimistic attitude have lower levels of inflammation and heart disease risk.

---

*Aging happens to us all but having a positive attitude about aging can add years to your life. Choose to be optimistic and avoid unnecessary worrying.*

---

“Besides having a healthy heart, having a positive attitude can help improve relationships, self-esteem and lead to better decision-making and less stress throughout your



day,” says David Burns, MD, a psychologist and an adjunct clinical professor emeritus of psychiatry and behavioral sciences at the Stanford University School of Medicine.

How long you live, to a great extent, is under your control. Aging happens to us all but having a positive attitude about aging can add years to your life. Choose to be optimistic and avoid unnecessary worrying.

Look at aging as an opportunity. Spend time with loved ones and friends. If you can, find some meaningful work after retirement.

Volunteer. Continue to have goals. Count your blessings. Practice relaxation techniques regularly.

How do we stay positive amidst a tragic incident? One of my clients, whom I will name Rebecca, taught me how. In 2016, Rebecca lost the love of her life, an extraordinary man she met when she was only 14 years old.

They were married for almost 70 years. I asked Rebecca how she managed to overcome her grief and move on. I was not prepared to hear her response.

“I am extremely fortunate to have experienced love that was so pure and so genuine. I wish everyone could have this kind of love,” she said. “My husband and I had fond memories—memories that are enough reason for me to live. Ours is a story that reminds people that true and lasting love still exists. I still have a purpose.”

Rebecca’s positive attitude has kept her grateful despite her loss. She has chosen to dwell on the positive aspects of events in her life and she continues to view life as meaningful. Life is filled with challenges but how we view and respond to these is key. Enjoy life however it presents itself. Attitude—a positive attitude—is everything.

---

***Vanessa Valerio is a co-founder of Care Indeed and serves as COO and VP for Patient Care. To learn more about Care Indeed, go to [CareIndeed.com](http://CareIndeed.com). 650.328.1001.***

# “It Pays to Shop Around”

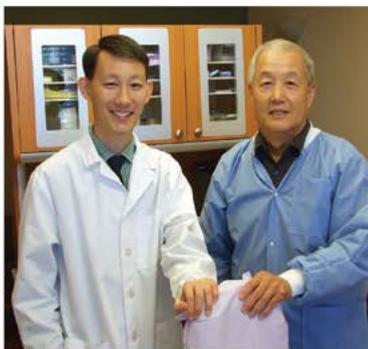
**By Larry Hayes**

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.*

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# Love Connection

By Walter M. Bortz, II, MD

**I've just returned from wonderful trips west and east. The west portion was to Hawaii. The east leg was to Williamsburg, Virginia. Both ventures leave shimmering memories.**

It was June 1941 when I first went to Hawaii. I was 11 years old and was accompanying my parents as Dad was giving some medical talks. I fell in love with the many glories of Hawaii and promised to return there for my honeymoon—then still 12 years in the remote future.

Fast forward—high school, graduation from Williams College in 1951, and the first two years of medical school at the University of Pennsylvania School of Medicine. Fell in love with Ruth Anne which brought us to our wedding day in Boston May 14, 1953.

We debarked on schedule beneath the Golden Gate Bridge on our way transpacific to fulfill my honeymoon commitment of 12 years before. Five idyllic rapturous days brought us offshore to Oahu where the Royal Hawaiian Hotel still reigned.

Waving to us from the gallery at the dock was Dr. Nils Paul Larsen an old friend of Dad's who was to become one of our dearest friends and our first child's godfather.

Previously I had arranged to do epidemiologic research with Dr. Larsen at the Queens Hospital. Dr. Larsen paid me a dollar an hour and I dutifully reviewed autopsy records that generated several scientific articles in good medical journals.

Our 10 week Hawaii honeymoon was sumptuous, and not surprisingly, featured our first born, Danna Sheldon Bortz, still 63 years later a total glory.

Return to medical school in Philadelphia, graduation in 1955 with M.D., internship 1955 to 1956, bringing me to the inevitable armed service obligation. I was ordered to Fort Sam Houston in San Antonio where I baked for six weeks awaiting assignment. I nearly convulsed when the critical order read "Schofield Barracks," Hawaii.

The ensuing two years in Hawaii were about as close to heaven as is possible on this planet. Our two young daughters never wore shoes as they were on the beach of our front yard.

We plundered Hawaii. We explored every niche, savored every breeze and again it was the birthing ground of a child, this time a son, Edward Charles Bortz.

Hawaii infected us. Our delicious years there still resonate. Ruth and I returned numerous times at Christmas and on vacation.

My recent close affiliation with friend Jeanne Kennedy inspired a re-immersion to Hawaii. The Royal Hawaiian Hotel is still as grand and glorious as 77 years ago. Jeanne and I were giddy over the rediscovered treasures of Hawaii. She had been unaware. But we were no sooner unpacked than we were off again, this time to the East.

The occasion was the fourth annual Walter M Bortz lecture sponsored by the American College of Sports Medicine, many old friends resurfaced.

Being in Virginia afforded the opportunity to revisit Williamsburg. I had been there as a teenager, and I bore pleasant memories of this colonial reconstruction created by John Rockefeller.

Jeanne had not been there before so we took communal pride in hunkering down in John's splendid quarters and

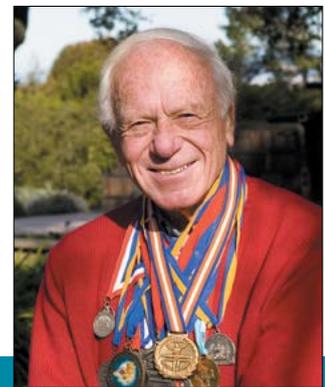
wondering whether Thomas or George may be joining us for dinner to our early history.

As meaningful as these two major trips are they are dwarfed by the trip I did not make. Today was the Boston Marathon and vicariously I was there as I was five years ago when the bomb punctuated the occasion. I rendered my proxy to Amby Burfoot, past editor of Runner's World and good friend.

Amby WON the Boston Marathon 50 years ago and today he ran it again. MY KIND OF GUY!

---

**Editor's Note: Happy to learn that friend and long time A050 columnist Dr. Walter M. Bortz, 88, recently made a "love connection" with Jeanne Kennedy, 85. Dr. Bortz lost his wife Ruth Anne two years ago after 62 years of marriage.**



*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: [DRWBortz@gmail.com](mailto:DRWBortz@gmail.com).*



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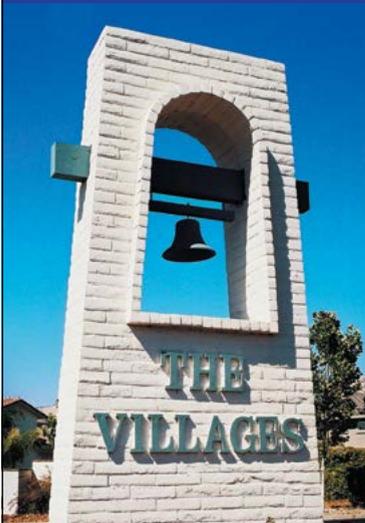


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# ASK LARRY

## “Should I Get Travel Insurance?”

**Q:** My wife and I are in our mid 70s and planning a two-week safari in South Africa. Should we buy travel insurance? We always thought it unnecessary and a waste of money since we're both in good health.—T.S.



**A:** Good question. Like you, my wife and I have never purchased travel insurance and we've been all over the world including many trips to Australia. But the older you get, you're more likely to experience some kind of health problem sooner or later. That's life. God help you financially if you need “medevac” service in the U.S, not to mention from Botswana or other remote places. You're talking thousands of dollars and your regular healthcare insurance may not cover it.

While traveling, the odds are slim that something bad will happen such as accidents, illness, earthquakes or terrorism. But stuff happens especially in today's volatile world.

To get back to your question--for peace of mind and financial protection, my advice is to seriously consider travel insurance especially if over age 70 and traveling overseas to remote places. Better to be safe than sorry.

One warning—not all travel insurance companies are alike. Read Paula Zacher's harrowing experience while ill and trapped in Tibet during the 8.9 earthquake. She had two travel insurance policies. One saved her life. The other was useless. See article, *Travel Insurance Saved My Life*, page 16.

### 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, CEO/Publisher of ActiveOver50 media.

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# Active Over 100

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Ruth Colvin and Larry Hayes, A050 CEO/  
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### Career Highlights

- Over 45 years teaching millions of adults to read and write. Launched Literacy Volunteers of America in 1962. Merged with Laubach Literacy in 2002 to form ProLiteracy.
- Author of nine books; taught literacy training in 26 developing countries; received the President's Volunteer Action Award from President Ronald Reagan in 1987; the Presidential Medal of Freedom from President George W. Bush in 2006; and inducted into the National Women's Hall of Fame in 1991.
- At 101, Ruth continues to work with students as a tutor at Literacy NYC and serves on the board of ProLiteracy, the largest adult literacy nonprofit in the U.S. 2018 commencement speaker at Le Moyne College in Syracuse, NY.
- Stays active and fit exercising 3-5 times a week. Her motto: "If I don't do something, who will?" Working on a new book in her spare time. To learn more about amazing Ruth and adult literacy education, visit [proliteracy.org](http://proliteracy.org) and [visionliteracy.org](http://visionliteracy.org).

**Editor's Note:** I had the honor of interviewing Ruth at the Santa Clara City Library hosted by Read Santa Clara and Vision Literacy—two outstanding nonprofits providing adult literacy programs in the San Francisco Bay Area.

Full of life, fun and high energy—Ruth was truly impressive and inspiring.

During my lifetime, I've met and known only three truly outstanding individuals making a difference in this world—Dr. Frank C. Laubach, Dr. Walter M. Bortz, II and now Ruth Colvin. To read my full interview with Ruth, read my blog at [www.activeover50.com](http://www.activeover50.com).

# the **AMERICAN RADIO SOCIETY**

## presents **Old Radio Trivia**

Fun facts from the **Golden Age of Radio (1920s -1960s)**

Comedy shows typically had a team of 6 to 8 well known radio celebrities. Here (from left to right) → is the famous cast of the popular Jack Benny show.



Rochester, Dennis Day, Phil Harris, Mary Livingstone (*Jacks real life wife*), Jack Benny, Don Wilson and Mel Blanc -the voice of Bugs Bunny and many other cartoon characters.



**Bette Davis**, in addition to her screen triumphs, hosted the radio series "Whispering Streets" during the 1950s.



**Jimmy Durante** started his career in vaudeville as a member of the comedy team Clayton, Jackson and Durante.

Tributes to Bette Davis, "Whispering Streets" and Jimmy Durante are included in a series of **Wide World of Radio** documentaries, produced by the American Radio Society.

### Radio Station Call Letters

The call letters of most of the early radio stations stood for the companies that owned them. Chicago's WGN, owned by the Tribune, stood for "World's Greatest Newspaper".

### From Radio To Film

Many Hollywood film stars began their careers acting in radio dramas. They included Orson Welles, Agnes Moorhead and Don Ameche.



### From TV To Radio

Radio shows typically moved to television. But during the '50s two shows actually began on TV then moved to radio. They were "Have Gun Will Travel" & "My Little Margie".

### Farewell To Radio

The last radio drama to say farewell to the Golden Age of Radio was the program "Yours Truly Johnny Dollar" in 1962.



**Burns and Allen** introduced Mel Blanc as the "Happy Postman" and Clarence Nash as "Herman the Duck".

**The Andrews Sisters** began their careers as children and went on to become "America's Singing Sweethearts".



**Milton Berle** was first known on radio as "Ziegfeld's Biggest Folly". On TV he became the famous "Mr. Television".



**William Bendix** starred in radio, TV and film. He was best known for his life of blundering misfortune as Chester A. Riley.

The **Wide World of Radio** documentaries on Burns & Allen, the Andrews Sisters, Milton Berle and William Bendix feature many great celebrities including Frank Sinatra, Bob Hope, Bea Benaderet, Al Jolson and Gabby Hayes.

For more history on the Golden Age of Radio visit the **Wide World of Radio** website.



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You saw the performers in your own mind."  
- Jack Benny*

# On-line Scams, Crashes & Goofs, Oh My!

By Evelyn Preston



**Practice what you preach has a new meaning for me! After years of warning readers to be wary and circumspect about online offers and costly perils of sending personal information into the Internet ether, I got taken.**

Looking back I made many classic mistakes...succumbing to the little bit of greed that's in all of us...falling for a "hurry up this won't last" pitch... not understanding all terms and conditions...not reading/rereading every word nor seeking an opt-out clause...and not getting complete company information. Worst of all? I believed that "free" actually meant "no further charges."

**Q: What is the first line of defense when dealing with an Internet purchase gone wrong?**

A: Most people, myself included, immediately call their credit card company to protest an incorrect or suspect charge. However, it works in the purchaser's favor to first contact the merchant directly to swiftly resolve a problem. Major credit card issuers, while mostly helpful, fund through banks with no direct access to individual sellers or companies. Only American Express has access to both card issuer and merchant information and can more quickly respond to customers' needs and problems.

**Q: What are the main danger zones when responding to on-line offers?**

A: We're constantly warned to think carefully before sending credit card/bank account details when dealing with a new, untested entity. Paying only "postage and handling" (which requires credit info) can be a set-up for larger, unsuspected charges. It's preferable to reserve any payment specifics until sure of a product's final or continuing costs, product viability and reliable contact info. I easily cancelled a "money back guarantee" item via phone, although had to pay the return FedEx bill. Customer service and cancellation policies can vary greatly. Hang onto all receipts; keep track of delivery; check which costs are prepaid.

**Q: Some people do everything on-line from banking to buying; I worry about expensive mistakes and fraud. Any helpful advice?**

A: Be alert, follow on-line charges as posted on statements and simplify transactions as much as possible. I use a separate credit card (Discover) for all my Internet purchases and automatic payments not directly drawn from my bank account. Most card issuers resolve problems via phone. **Their fraud detection works overtime with immediate notification concerning suspicious charges well before you become aware.** For questions, returns or complaints, heed instructions, obtain a case or contact number; make copies and track progress. In some cases, send forms or returns via certified mail to insure delivery.

**Q: Computer problems happen all the time from hidden hackers to software glitches. I've paid a lot for different anti-virus programs and the Geek Squad but my computer continues to go crazy from "the bad guys" to my hitting a wrong key. What's the most cost-effective remedy when computers crash?**

A: If you're computer savvy—and patient—there's the "help" key and protocols to follow to fix problems or restore content. However, if you are like me—in the dark beyond the basics—you often need to enlist technical gurus. Never believe "cold callers" who must "take over" your computer for a magical fix or click on some unknown "repair" link. Experts are found in large companies like Best Buy and Apple, reliable storefront services or recommended individuals.

I opt to pay a small monthly fee to a personal, reputable, IT expert, Bill McDonnell (Business Technology Consulting.com), who's available via phone, works remotely and offers regular monthly tune-ups as well as emergency service. According to Bill, preventive maintenance finds lurking dangers the average user rarely suspects; immediate fixes from scary ransoms to a dying screen save time, money and aggravation. Since I no longer pay for my own anti-virus programs, the convenience, peace of mind and a great deal of free advice are well worth the nominal monthly charge.

---

*Evelyn (Evie) Preston is a financial columnist for A050 and has worked as a financial advisor for over 25 years. She can be reached at 650.494.7443. Her book: "Memoirs of the Money Lady" is available at [www.eviepreston.com](http://www.eviepreston.com).*

# GET THE FACTS ON REVERSE MORTGAGES

By Larry Hayes

---

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

---

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

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

**Q: HOW DO REVERSE MORTGAGES WORK?**

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

**Q: WHAT ARE THE BENEFITS?**

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

**Q: HOW MUCH MONEY CAN I GET?**

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

**Q: WHAT ARE THE COSTS?**

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

**Q: WILL I STILL OWN MY HOME?**

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

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

---

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



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# Road Trip

There seems  
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# No Love Lost

## Tennis vs. Pickleball

By Larry Hayes, USTA captain/tennis player



Learning how to play pickleball from friend Milton Iha

**A friend Milton Iha recently convinced me to try pickleball which is reported to be America's fastest growing sport for boomers and seniors.**

As an active USTA tennis captain/player for over 30 years, I was a little hesitant to try. For one—I really don't have time for another sport as I play tennis 2-3 times a week, lawn bowl with my wife once a week and love to fish when I find the time.

Compared to tennis, the game looked "slow," not very competitive and not providing much exercise. It also looked like an easy sport to learn.



I was wrong for the most part.

The game is not slow. Points come fast and furious. Games are over quickly. To my surprise, pickleball is very competitive, especially among the better players who showed me no mercy even though it was my first game.

Exercise wise—tennis gives me a better, all around workout. After two hours of pickleball, I felt a little winded but not really tired. (However, my chest muscles were somewhat sore the next day. Obviously, you use different muscles playing pickleball than tennis.)

Contrary to what I thought, pickleball is NOT that easy to play.

The weird looking plastic "wiffleball" doesn't look, act or bounce like a tennis ball. With pickleball, you hit with a paddle similar to a table tennis paddle. All wrist action. Different strokes. Different positioning. Different scoring. Played indoors and outdoors on a court smaller than tennis with a lower net.

Being a long time tennis player, I mistakenly thought I could master pickleball within a few games. My biggest adjustment was "hitting and returning" the ball. Since the wiffleball has little bounce, I found myself swinging and missing. Embarrassing and frustrating.

Eventually, I got the hang of it... somewhat...but my returns were lob-like and easily put away by the opponents.

### Observations

- Pickleball is NOT tennis. It's an entirely different sport with different rules and scoring. It will NOT help my tennis game because everything is different and more ping-pong like. Actually, it may hurt my tennis game.
- While challenging, it's not for me at this stage in my life. When no longer able to play tennis, I may give pickleball another shot. But for now, I'm going to stick with tennis. My first love.

## Where to Play Pickleball?

Contact your local community and senior centers. Some city tennis clubs also are reconfiguring their courts to accommodate pickleball much to the chagrin of many tennis players.

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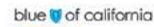
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