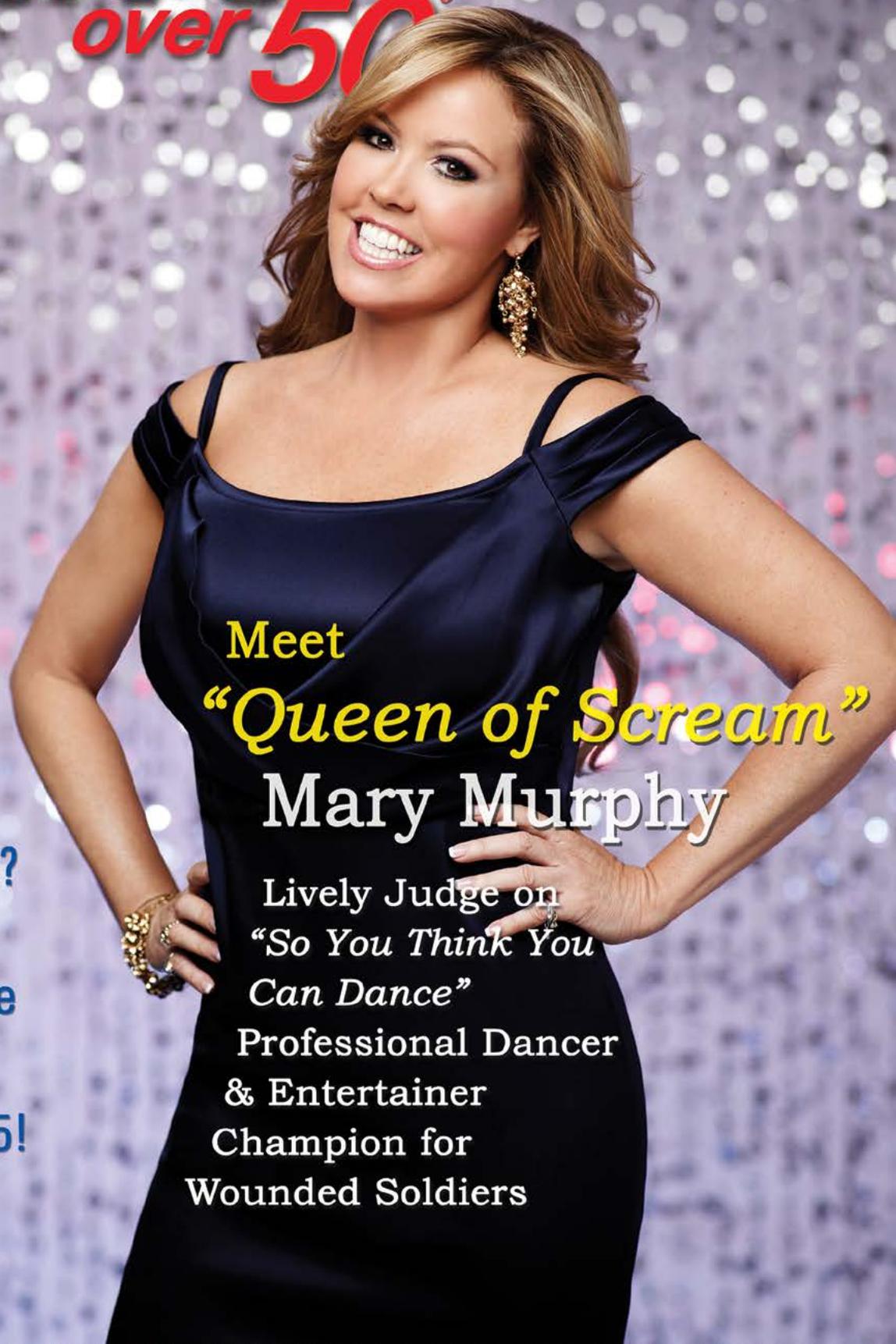


Active over 50

SPECIAL
HOUSING
ISSUE



Meet

“Queen of Scream”

Mary Murphy

Lively Judge on
*“So You Think You
Can Dance”*

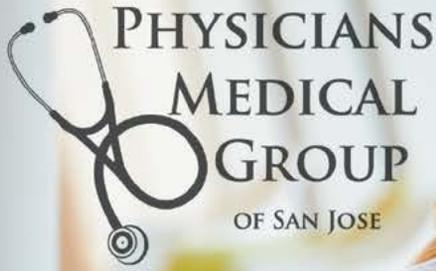
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Inside:

Time to Move?

**Your Senior
Housing Guide**

**He Doesn't
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Publisher's Note



Time to Move?

This Housing issue is for you or anyone you know thinking of moving into a senior housing community. Where to live is challenging because there are so many housing options to consider based on your health, lifestyle and personal finances.

Besides 55+, Continuing Care Retirement (CCRC), Independent and Assisted Living—you might want to explore something novel like “Tiny Homes” or retire on a cruise ship for months on end.

We hope that our 2nd annual Housing guide will provide useful information on what's available in senior housing to help you make the right decision. See articles starting page 5.

Who's the “Queen of Scream” on the popular TV show “*So You Think You Can Dance?*”

Meet Mary Murphy, our cover/profile for this issue, page 26. A professional dancer and entertainer, she's a lively judge on the popular show who often lets out a “scream” of approval for a dance contestant. She earns the nickname: “Queen of Scream.”

Want to stay in your home? Chances are, you'll need to remodel or add safety equipment to make your home safe and sound. Read articles pages 16 & 20.

Taking a cruise? Get the most out of your vacation. Read *Five Ways to Get the Most From Your Cruise Vacation*, page 32.

Keep those emails, phone calls and letters pouring in. Your comments “keep me going.” Love to hear from you on any topic. You can reach me at larry@activeover50.com or call **408.921.5806**.

Cover and inside photos of Mary Murphy provided by Mary Murphy and associates.

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2016

San Francisco Bay Area “Senior Housing” Guide

Welcome to our 2nd annual 2016 San Francisco Bay Area Housing Guide. Deciding "where" to move is stressful and hard since many seniors have lived in their homes 30+ years.

Our goal is to provide useful and current information to make that transition a little easier for you. Your comments and suggestions are always appreciated.

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Time to Move?

Once you've made the decision to move to a senior housing community, the challenge is to find the one right for you. Your options include 55+, Independent, Assisted Living, Continuing Care Retirement Communities (CCRC), Memory Care and Skilled Nursing.

55+ or Independent

These are typically apartments or condominiums that are exclusive to seniors of a minimum age. Usually they require that at least one occupant be at least 55. They may or may not offer group amenities such as club houses or community rooms, recreation, planned socials, meals or healthcare. Some call themselves Senior Apartments or Retirement Communities. The Villages Golf and Country club in San Jose offers homes and condos ranging from \$300,000 to \$1 million+. Monthly rentals around \$3,000.

Independent and Assisted Living

Independent and Assisted Living communities offer a variety of combinations but usually include individual apartments with kitchens or kitchenettes. Included in the monthly

rents (\$3,000-\$7,000) are meals, activities, weekly housekeeping and laundry, transportation, security systems, emergency response systems and entertainment.

Seniors can move in as independent but, if needed, communities usually offer levels of personalized supportive services such as medication monitoring, bathing, dressing or grooming.

Continuing Care Retirement Community (CCRC)

Continuing Care Retirement Communities (and the similar Life Care Communities) provide the whole continuum of healthcare from independent and assisted living to skilled nursing and memory care, usually on the same campus. Residents can age in place without having to relocate.

CCRCs and Life Care usually require a buy-in fee (\$250,000 to \$1 million+ in addition to a monthly service fee (\$3,500-\$5,000).

Memory Care

These homes can be stand-alone or a special wing or floor of a larger, mixed community. Caregivers are specially trained and they offer special programs designed for the special needs of Alzheimer's and other related memory disorders. These homes require payment monthly in the range of \$5,000-\$10,000.

Residential Care or Board & Care

Usually a single-family home, in a quiet neighborhood with probably no more than six residents. Caregivers are on site 24 hours to provide a close, supportive environment that approximates family style living but includes personal assistance. Some homes accept dementia and Alzheimer's residents. Costs for a shared room range from \$4,000 with private rooms starting at about \$5,000+.

Skilled Nursing

Skilled Nursing Facilities (SNF) provide medical services that do not require actual hospitalization. Sometimes called Convalescent or Rehabilitation Hospitals, these services can be recuperative after surgery or illness. Payment is usually quoted per day like hospitals. Most accept Medicare but fewer accept Medi-Cal.

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BAY AREA SENIOR HOUSING GUIDE

Type	Description	Estimated cost	Catering to	Payment
Active 55+ Homes/Condos	Activities, security, low maintenance, little or no health-care	\$300,000–\$1M+ Home Owner's Association fee monthly	Independent Living	Private pay, mortgage financing
Senior Apartments	Independent apartments	\$2,000–3,500+ monthly	Independent Living	Private pay or rent subsidy
Assisted Living	Assistance Living	\$2,500–5,000+ monthly	Help with personal care & household tasks	Private pay, long term care insurance
Continuing Care Retirement Community (CCRC)	Comprehensive lifetime of care— independent, assisted, skilled nursing	Buy-in may be required \$250,00–\$1M+; monthly service fee \$3,500–5,000+	Independent, healthy, some health issues—some may enter assisted or skilled nursing	Private pay, long term care insurance
Skilled Nursing & Rehab	24 hour nursing— staff under direction of physician	\$300+daily, shared rooms	24 hour nursing care/ supervision	Private pay, Medicare, Medi-Cal, VA, long term care insurance
Memory Care	Alzheimer's & Dementia care	\$5,000–10,000+	24 hour supervision	Private pay and long term care insurance
In-Home Care	Health/personal care in home, non-medical	\$26–36 per hour, depending on level & frequency of service	People wanting to live at home— Age in Place	Private pay, Medicare, Medi-Cal, VA, long term care insurance

Affordable Housing or Subsidized Housing

Private organizations and the Federal Housing and Urban Development (HUD) offer underwriting of some types of Senior Housing. There are many different restrictions but rates are based on a percentage of household income. Waiting lists for these units can be up to four years.

For more information, go to:

<http://www.hud.gov/apps/section8/index.cfm>

<http://www.seniorseasons.com/affordable-housing-is-not-just-a-dream/>





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Where to Live?

Not an Easy Decision

By Kaye Sharbrough

Congratulations! You are thinking about moving to (or helping someone else) some type of Senior Housing such as the types listed in our Choices box. Now, how do you educate yourself about them and find the homes or communities that will meet your needs? How do you get complete and accurate information? Let's see...

Websites & 800 phone numbers

Unless you love getting lots of emails and phone calls from strangers... don't put your contact information, name or care needs into a form on a website. And don't share with a kindly voice at the other end of a Toll Free phone number. These are usually national companies who have scant data on our local market, have not seen the local homes, do not meet personally with families and probably do not know California laws or requirements. They will offer you a partial list of some communities (with whom they have contracts) but they probably will not be what you need.

Lists from senior centers, counties, cities

—Many different entities such as these offer a nice list of the homes or communities in their jurisdictions. This could be a good place to begin but these lists will have only contact information and may be organized by type (which may or may not truly reflect what services the homes provide). Nor do these lists attempt to give you subjective or qualitative information.

Anecdotes or endorsements from social workers, care managers, neighbors, friends or others in your social circle

—It can be very useful to have a trusted person offer their personal experiences or insights.

CHOICES FOR SENIOR HOUSING:

- Continuing Care Retirement Communities (CCRC- Buy-in)
- Independent living
- 55+ Community
- Assisted Living
- Memory Care
- Residential Care Home
- Manufactured Home Community
- Shared Housing–Co-housing
- In-Law Unit–Granny house

But be aware of the limitations of the person and their resources and experiences. There may be a better solution for you that is outside of their knowledge.

Books & periodicals—Like lists from centers and government, these can be an excellent starting point but be aware of the date of publication as the information may be outdated. Categories can be confusing and/or inaccurate. Also, once again, you are unlikely to find a book that discusses the quality, care or reputations of the listings. Examples of good resource books are *Avenidas' Where to Live*, and *Alternatives for Seniors*.

Yelp or similar reviews—Don't start your process by eliminating communities or homes based upon these reviews. But it probably doesn't hurt to read some reviews of your last few final choices. Like my grandma said, take those reviews with "a grain of salt." Nothing can replace your own personal evaluation. Some of my favorite movies are ones that the critics or friends did not like.

California community licensing division

—This is the official State location for finding details on all licensed care. Since it is comprehensive for nursery schools, developmentally disabled, etc. as well as types of senior housing, it is a bit complex. But this site has just recently started posting the last few Inspection and Citation reports online. Like other reviews, this may be a resource best used for checking on your "finalists". If you begin your search here, you will likely become overloaded. <http://cclcd.ca.gov/PG3581.htm>

Local senior housing referral agencies—The broadest expertise for your education is probably a local referral agency.

These companies have active family counselors that have toured the local homes and communities and can work in a personal way with you and your family. The good ones know the homes and reputations of each. They can help you avoid homes that are inappropriate for your needs or budget. They can even tell you which ones have the décor that you think your Mother will like.

There is no cost to you. (Most homes & communities offer agencies a referral fee.) However, you can expect a more complete overview of ALL the local homes. And, since the counselor is also local and has a reputation to maintain, you can expect more. To find a senior housing referral agency in your area, you can ask a local senior community who they like to work with. Or you can probably even "Google" for one!

To learn more about senior housing, call Kaye Sharbrough at 650-851-5284. Or visit www.SeniorSeasons.com.

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Outside the Box

Alternative Housing Options

By Susan Thaxton

Where do you go when you've decided to sell your home but you're not quite ready for a retirement community? As it turns out, there are quite a few options – some fun, some exotic and some more practical. Let's take a look at three of them.

Tiny Houses

Downsizing takes on new meaning for people who move into a Tiny House. By definition, a Tiny House is 500 square feet or less. While going "tiny" may not be for everyone, there can be some advantages. Tiny Houses are typically built on wheels so they are transportable and they are affordable to own. They also require good organizational skills to prevent clutter which translates into owning less "stuff."

That's the upside. The downside is you have to find a place to (legally) park them. The good news is that the Tiny House movement is planning to develop

Tiny Villages, including one in Sonoma County in Northern California. If you're curious and want to learn more, search "Tiny Houses" on the Internet or watch one of the Tiny House TV shows. You may be surprised at how much you can fit into a tiny space.

Cruise Ships

If you love to travel, why not live on a cruise ship? There are well documented stories about women who became serial cruisers and continuously purchased tickets on their favorite cruise lines over the course of 7 to 14 years! Alternatively, you can now purchase or lease an apartment on board a luxury ship and live on it year round or for a month at a time.

"The World" has been cruising since 2002 and two new ships are in the works to be launched within the next two years, "Alive at Sea" and "The Marquette".

Manufactured Housing: Mobile Homes

If "tiny" isn't your cup of tea but you're looking for a home that's affordable, consider manufactured housing. Specifically, manufactured housing that has traditionally been known as mobile homes.

Even though they have historically been looked down upon, today's mobile home can be luxurious and spacious. I was in one recently that had 3 bedrooms, 2 ½ baths, hardwood floors, stainless steel appliances, granite countertops and a crystal chandelier in the formal dining room.

Many mobile home parks have amenities such as pools, fitness centers and community rooms. Last year, a friend of mine purchased a doublewide mobile home in San Jose for \$60K. He admits it is a fixer-upper but he's proud to own his own home and he reduced his rent from \$2500/month to \$600/month.

While \$60K may be on the low side, the median range for new mobile homes in the Bay Area is around \$290K and the space rent can range from \$600 to \$1200/month. Considering the cost of housing in the Bay Area, if you can get past the stereotyped image, a mobile home may be the best deal in town.

If you're looking, there are mobile home parks throughout the Bay Area with the majority concentrated in San Jose and Sunnyvale. It's also advisable to work with a Realtor who specializes in Mobile Homes or Manufactured Housing. A bonus of living in a mobile home park? You can boast that you live in a gated community!

Susan Thaxton is a Family Advisor with Senior Seasons. She usually helps people find Assisted Living, Memory Care Communities and Board & Care Homes but she also enjoys learning about alternative housing options. If you are looking for senior housing for a loved one, you can reach Susan at 650-571-7362 or susan@seniorseasons.com.

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It Takes a Village

By Kari Martell

Betsy Clarke* is a Mountain View resident who recently joined Avenidas Village, primarily because she lives alone. She was worried about falling and not having someone she could call to help her out. She also worried about being hospitalized and not having anyone to look after for her, especially since her family lives so far away.

These are very common reasons why people join Avenidas Village, a “Living in Community” program offered by the non-profit social services agency Avenidas. However, not everyone is familiar with the concept of a Village and all the benefits it offers. “At first I thought it was a housing division,” Betsy admits.

Avenidas Village is part of a growing national movement of “Villages.” The first Village started in Boston with Beacon Hill Village. Avenidas Village became the first on the West Coast to open when a group of grass roots supporters brought the idea to Avenidas who launched it as a program in October 2007.

Since then, Villages have popped up in communities around the country with the sole purpose of helping people age well while remaining in their homes and having access to supportive services.

“This year marks the 9th anniversary of Avenidas Village and we are excited to continue to grow and help new members in their desire to remain healthy and active in their own homes,” said Avenidas Village director Vickie Epstein.

“A trend we are now seeing that is different than when we first launched is more people are joining Avenidas Village as a way to prolong having to move into a retirement community,” Epstein points out. “Or they are currently on a three or four year long waiting list and want the extra security their Village membership gives them as they wait to move.”



For around \$3 a day, an Avenidas Village membership can help simplify your life, reduce your stress, keep you mobile and connect you to others in your community. Avenidas Village members especially love the fact that they have access 24 hours a day/seven days a week to a non-emergency help line, answered by a live person for assistance with various situations that require immediate attention. Open for single and married memberships.

Membership gives you access to a wide range of service providers who offer everything from personal transportation to plumbing, grocery delivery, gutter cleaning and more. Avenidas Village has screened these providers so you don't have to and made arrangements for discounts with many of them. You can contact Avenidas Village staff to coordinate the details for you or use your

members-only directory (available in both a printed and an online format) and make your own arrangements—your choice!

“What I've discovered about being an Avenidas Village member is that it allows me to be prepared for the unexpected and gives me a safety net of support when required,” said new member Betsy.

“It also gives me a sense of belonging to a group, and has strengthened my ties to the community, as I am now more active and involved. The Avenidas Village staff members always make me feel better as they help me deal with tasks I previously had to deal with on my own,” she happily concludes.

To find out if Avenidas Village is right for you, call (650) 289-5405 or visit www.avenidasvillage.org.
(*Name changed for privacy)

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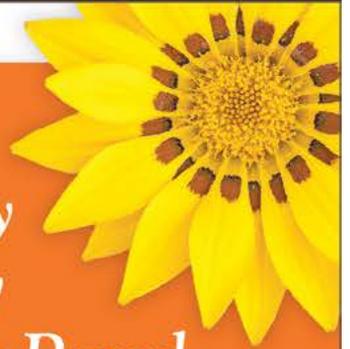


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Safety Top Priority Living At Home

By Genie Nowicki

Studies tell us that 87% of Americans want to continue to live in their homes as long as they can so let's take a practical look at this.

If you're considering making changes to your home, where do you start? With three simple steps: 1) consider the existing conditions; 2) determine the appropriate solutions; and 3) decide on a plan. How much you are willing and able to change? That answer is different for everyone. A design professional can assist you with this process.



Our environments can present us with obstacles and limitations or empower us. Let's start outside and work our way in. What are the obstacles when you arrive? Curbs, stairs, thresholds?

Some simple steps would include installing a railing to make stairs safer and adding lighted, easily visible house numbers to make it easier for friends and emergency personnel to find your home. Perhaps an incline walkway would create a safer and more inviting access to your home.

Inside, there are simple things that will provide safety and ease of use.

Safety should always be the first priority. Some of the items to consider are good lighting, de-cluttering, removing tripping hazards such as area rugs and extension cords and adding grab bars in bathrooms. (I see that look... grab bars come in many styles and colors and no longer create the institutional appearance that you may be concerned about.)

Now for some easy upgrades. Consider changing doorknobs to levers for ease of use. Faucets are also easier to use with lever controls

rather than round controls which are difficult with wet, soapy hands.

Of course, remodeling is the best way to make major changes. In the kitchen a remodel gives you the opportunity to improve aisle space and traffic flow, rearrange storage and add roll-outs for ease of use, install more intuitive appliances at a comfortable height, consider different counter heights and the possibility of seated use at the sink and cook top as well as easy maintenance materials.

In other areas of the house, wider hallways and doors make it easier to move without obstructions.



Clearly the most important room to remodel is the bathroom. Someone else can prepare meals for you but without a safe and accessible bathroom, you may be forced to move out of your home.

We often find this when someone has had surgery, hip or knee replacements and is unable to return home due to the lack of an accessible bathroom.

Some of the items to consider are the space around the toilet, size of the shower and a vanity counter 34" high that would allow use by a seated person as well as those who are standing.

In the shower, a hand-held showerhead on a bar provides flexible use by people of all heights, a bench seat allows a safe spot for bathing and grab bars are a must.

The ultimate in easy access is a curbless or roll-in shower. It's interesting that although they were originally thought of in terms of accessibility, curbless showers are now requested as a luxury item thanks to their popularity in high-end hotels and spas.

During the planning process, you might also consider how you would accommodate a caregiver. A guest room and guest bath would allow you to enjoy visitors and assistance when you need it.

Adding any of these features to your home will benefit everyone who uses it. Imagine a home that supports you, your family and friends regardless of your abilities!

Genie Nowicki is a senior designer at Harrell Remodeling. For more information, call 650.230.2900. Harrell-remodeling.com.

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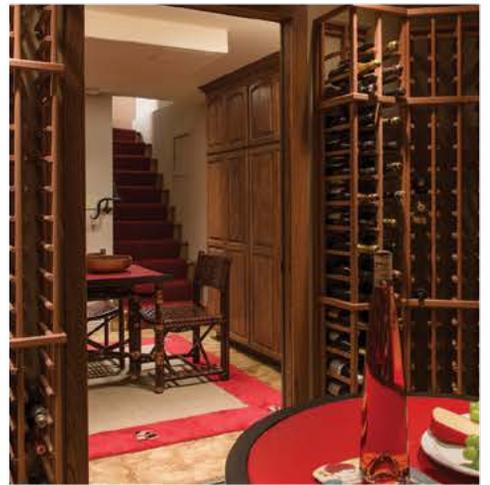
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Want to Age in Place? Don't Fall

By Martin Simenc



For too many of us, the first step to a declining quality of life and a loss of independence is a misstep or fall. Ironically, most of these life changing falls occur within the familiar surroundings of our respective homes.

The good news is that most falls in and around the home can be prevented by making some minor modifications. These minor modifications typically do not constitute a costly remodel but rather spending a few hundred to a few thousand dollars to make your home safer and more accessible.

Bathrooms

The most common and arguably most important home modification is a grab bar. Sturdy and well positioned grab bars make bathing a safer and more independent activity. Today, grab bars are available to match every décor and anchoring system advancements enable us to install them wherever they are needed and through virtually every surface.

A multitude of other simple modifications can be made to facilitate safer toileting and bathing. Raising and providing additional support at the toilet can be done tastefully as can adding hand-held showers and other safety features in the shower.

Bedside

Adjacent to the bed is the second most common location in the home where falls occur. A floor-to-ceiling pole (think dancing pole) provides support and stability when getting in and out of bed. Bedside poles enable seniors to use their upper body strength efficiently to stand and steady themselves before heading off to the bathroom in the middle of the night.

Stairs

It's no surprise that stairs are the most common location where serious falls occur. Clutter, poor lighting and worn carpeting all contribute to falls. Sturdy and continuous handrails on

both sides of the stairs are a great investment in your independence.

Go with steel railings for most exterior and garage steps and wood railings on the interior. Aesthetics improve with price but even for a few hundred dollars, attractive and supportive railings are readily achievable.

For those with serious mobility limitations requiring use of a walker or wheelchair, wheelchair ramps or motorized lifts may be necessary. Modular ramps are now available for nearly immediate installation as a highly effective solution that need not result in permanent modification of the home. Stair and porch lifts provide access to and within residences at a fraction of the cost associated with relocating and again do not constitute a permanent modification to the residence.

When considering service providers to assist with any of these tasks, be sure to look for credentials. Being a licensed general contractor is an absolute minimum to give you some element of consumer protection. Expertise in making senior home modifications is very helpful. Anyone that is committed to serving seniors will likely have obtained a Certified Aging in Place Specialist (CAPS) or a Certified Environmental Access Consultant (CEAC) designation.



Providers that have achieved accreditation via an organization such as The Joint Commission are held to the same customer safety standards as hospitals and medical providers.

Martin Simenc is the owner of Home Safety Services, Northern California's largest and most experienced senior home modifications company (www.homesafety.net). For a free do-it-yourself home assessment, call 888.388.3811 or info@homesafety.net.

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When to Consider Memory Care

By Jessica Derkis



Sometimes it's a fall. Or a stove left on. Or loneliness. Unlike many illnesses, which tend to develop or emerge suddenly, dementia typically presents as a gradual decline.

The signs can be confusing and easy to miss or misunderstood. Memory loss, confusion and disorientation are not the only signs that someone may be developing Alzheimer's or another type of dementia. Dementia symptoms can include delusions, agitation, sleeplessness and extreme personality changes that can profoundly affect what your loved one needs in a living situation.

You may need to consider memory care if you are concerned about:

Safety: Is your loved one getting lost in the neighborhood or taking too much or too little medication?

Caregiver burnout: Are you, your parent or a sibling wearing so many hats, it's becoming unmanageable?

Neglect of hygiene: Is the person avoiding bathing or other personal care?

Isolation and/or depression: Is your loved one blue or missing friends, family and formerly enjoyed activities?

Finances: Has your loved one been overpaying or skipping bills or a victim of fraud?

Living conditions: Have you noticed that the kitchen is going unused or spills gone unwiped?

These are just a few of the signs that may lead you to believe that more specialized care is required. It is a good time to get him or her seen by a capable physician and, depending on the diagnosis, it may be time to investigate whether your loved one could benefit from memory care.

Memory care communities are often specialized Assisted Living communities. Some, like Kensington Place Redwood City, offer round-the-clock nurse oversight, specific therapeutic diets and specialized training for their staff to better care for and communicate with those progressing through the stages of Alzheimer's and other types of dementia.



Ideally, the person needing care is able to shop with, assist, direct or share their wishes. Many times this is not the case. Families should find out what is important to their loved one. For some, it'll be social activities and outings to reconnect to the world. For others, it might be healthy meals and friendly gatherings they may have neglected because of health and mobility issues.

Many will want to stay at home with in-home care as long as physically and financially feasible. Every person will

have his or her own priorities. Look for a community (or home care provider) that meets their needs and perhaps can try for a month or a season.

You will find valuable resources in the free Argentum Guide to Shopping for Assisted Living which includes things to look for, questions to ask and even some financial options. You will also find valuable resources in your local branch of the Administration on Aging, Alzheimer's Association, Medicare.gov or by visiting Kensington Place.

As someone who has not only helped hundreds of families including six of my own family members, trust me: paying attention to the signs, having a simple conversation, knowing and

facing some of the important details before the time comes, is far better than making such critical decisions unprepared.

Jessica Derkis has made it her life's mission to encourage environments and attitudes that will foster happy, healthy seniors who are served with decency, dignity, respect and kindness. Check out her new community, Kensington Place of Redwood City, 650.363.9200. kensingtonplaceredwoodcity.com

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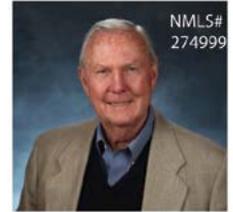
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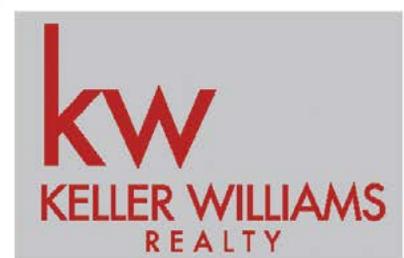
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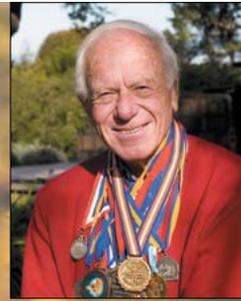
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Aging in Place



Walter M. Bortz, II, MD



I take this opportunity of the housing topic of this issue to offer a personal perspective. I recognize that my views are entirely mine and may not apply to you.

However, I feel so earnestly about this that I share my feelings.

My wife of 63 years died last year of Alzheimer's disease. She died at home.

It was very tough but it was right. She died in our bedroom after a fall. But she was on no major medicines, had no pain, had no tubes.

It is sometimes observed that old age is a time of life spent among strangers.

I do not want to die that way nor did I want my wife to be estranged from what held her together.

I remember someone saying to me "for better or for worse." I will live the rest of my life proud of how I managed my wife's exit. She died at home.

As a geriatrician, I have overseen the lives of thousands of older people.

Many of them have been institutionalized but I always reckoned that an institution is a solution of last resort.

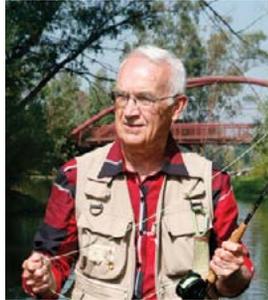
I identify the many conflicting elements of this perspective but I felt it was important for me to offer these remarks.

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

ASK LARRY

“Move or Stay?”

Q: *My husband and I plan to move into a senior living community but we're fighting. I'm 76 and in fairly good health. My husband is 86 and needs a walker. The problem is that I really don't want to move but my husband does because of his declining health. We have been married 58 years. I find the whole moving scene a little scary to be honest. And what in the world is a CCRC? Is it time to move?—S.G, Los Alto, CA.*



A: I applaud you for thinking of your husband's well being as well as your own. Moving into a senior housing community is a life-changing decision not to be taken lightly. It pays to do your homework. Talk to housing experts and friends. Visit each community you're interested in at least twice. Have lunch. Talk to the residents.

To answer your question—"CCRC" stands for Continuing Care Retirement Community. They provide an entire continuum of healthcare from independent to assisted to memory/skilled nursing, usually on the same campus. You may also want to check out independent and assisted living communities as your husband may need some assistance.

Q: *What do you think of "Tiny Homes" as a solution to senior housing?—BM, Fremont, CA*

A: Interesting concept but I'm not sure how many retirees want to live in a tiny home consisting of 100 to 400 sq. ft. Most Bay Area cities have zoning regulations that forbid tiny homes parked in backyards. But it is a movement that seems to be catching on. Who knows what the future holds?

Q: *I can't believe someone wants to live on a ship?—LW, San Jose, CA*

A: These are private, residential yachts for the very rich. People pay up to \$7M for a luxury condo to sail around the world in comfort. However, most residents do not live onboard year-round so rentals exist. What a life if you can afford it!

Got a question?

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

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Mary Murphy: She Does it Her Way – Dancing, Laughing, Inspiring!

*Ballroom Dance Champion/
'So You Think You Can Dance'
Judge/Choreographer /TV
Personality/Non-profit innovator*

Age: 58

Born: Lancaster, Ohio

Marital Status: Single

Education: Ohio University, B.S.
Physical Education, Modern Dance

Occupations: Professional Dancer
and Entertainer

Residence: San Diego, CA



Mary Murphy

Accomplishment Highlights:

(partial list)

- Judge and choreographer on the Fox television series “So You Think You Can Dance”
- Guinness Book of World Records holder for hosting the World’s Largest Merengue Lesson
- Dance double for Julia Roberts in the movie “Something to Talk About”
- Appeared in “Dance With Me,” starring Vanessa L. Williams
- Owner of the Champion Ballroom Academy dance studio
- Passionate participant in various philanthropic initiatives

Awards & Honors *(partial list)*

- U.S. National 9-Dance Champion
- U.S. National Ballroom Finalist
- U.S. National Standard Finalist
- Austrian National Champion
- S.A.G., N.D.C.A., I.D.T.A.
- Lifetime Achievement Award, 2007 Heritage Dance Classic
- Nominee, Favorite Judge, The 2006 Reality Remix Awards

Discovering Passion for Ballroom Dance

By Marsha B. Felton



Murphy with judges Jenna Elfman and Nigel Lythgoe

MBF: You were raised with three brothers, always had a competitive sports nature and planned to be a track coach. How did you discover your passion for ballroom dance?

MM: That was a mystery to my entire family! I went to Ohio University to run track and loved modern dance as an elective. After college, I moved to Washington D.C. and got a summer job at a ballroom studio. The owner took me to see the U. S. Ballroom Championships in New York City. As the double doors opened, it was magic for me...I saw crystal chandeliers, couples in gorgeous costumes whirling across the floor, performing complicated patterns and elegant movements in harmony with the music. This was a sport, athleticism with beautiful artistry of dance! Immediately I announced I wanted to be the U.S. National Champion...I had started my journey!

MBF: You have achieved an impressive list of accomplishments, including the U.S. National Professional 9-Dance Championship and Austrian National 10-Dance & Ballroom Championship. What motivated you to choose such challenging competitions?

MM: That's the competitor inside of me! It's like being a decathlete. I loved them all but it wasn't easy. Some years I was teaching at least 6 hours and practicing 8 hours so I could specialize in completely different dance styles (e.g., waltz, foxtrot, rumba, mambo) in one event for the championships.

MBF: Did you ever want to quit when you'd worked so hard and didn't win a title?

MM: Absolutely, many times. Especially after winning the Austrian Championship, then I competed in the U.S. Championship. From the top 6, I dropped to top 12. I changed coaches,

costumes, dance partners. When you're at your lowest, that's the time to get up and persevere, which I do and did, with determination.

MBF: Which championship do you value the most?

MM: Even though it is more prestigious to dance all over Europe and be in major finals, winning the U.S. title, which I originally set out to do, still means the most to me. That's why I could retire the very next day!

MBF: You've coached many celebrities to dance, appeared in movies and performed on Broadway. In the movie "Something to Talk About," you were a dance double for Julia Roberts. You also had a memorable experience with Robert Duvall. Tell us about this!

MM: It wasn't until I won (150 couples auditioned) that I learned it was for Julia Roberts 'Game On!' Julia was lovely and very nice. I had to teach her during a North Carolina winter in a dance tent with a plywood floor and

For 11 seasons (also 4 in Canada) Mary was an ebullient judge and choreographer on television's 'So You Think You Can Dance'



Murphy with Calvin Jones on the Emmy's red carpet



Murphy leads the "World's Largest Merengue" lesson with Osteo Bi-Flex

space heater. Robert Duvall: He would hang out on our dance set. I had no idea he was doing research for The Apostle. One day, he spontaneously asked me to go to hear gospel singers at a church way out in the boondocks....they rocked and I'll never forget it!

MBF: How do you like the moniker "Queen of Scream"?

MM: I certainly understand how I got that title! At no time did Fox ever say how I had to be, they always said just be yourself. In the ballroom world, we scream for dances and dancers. It's like I do at sports events. I was shocked that after my first uninhibited scream, it became a media and worldwide sensation...to this day!

MBF: What is your "Hot Tamale Train"(HTT)?

MM: I wanted to distinguish fabulous dances and dancers. To go from the 'platform' to the HTT, it has to be earned. Sometimes on the show and

Got Passion?

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Early dance competition

when I travel internationally, I am asked if I will put someone or a dance on the Hot Tamale Train. I turn them down; it is my unique choice and appreciated by competitors.

MBF: How do you balance personal feelings while giving criticism to contestants, sometimes in front of millions of people?

MM: Criticism is always a tricky thing. I think I was one of the first TV judges who handled it in a really good way. I never felt I had the right to hurt someone's soul. It can be shattering and inhumane; it's never easy if you say something negative to another human being, particularly on national TV.

MBF: You have infectious enthusiasm and a natural gift for developing rapport with others. What makes you happy?

MM: My life, like all of us, has had ups and downs. I think I was born with an extra happy gene. After 1-3 days when I am down, I am very blessed to find humor. I'm very happy at my Mary Murphy's Champion Ballroom Academy which I founded 26 years ago. It's my sanctuary. My instructors and students learn and have fun with a



Murphy and executive director Jennifer Ables of Soldiers Who Salsa at charity event

sense of comfort and community. They are like family to me.

MBF: What is a dance ActiveOver50 readers can do at home?

MM: The merengue is one of the easiest dances to do and it's a great workout. I recently hosted the "World's Largest Merengue Lesson." Merengue has side steps, bending and hip rolls. There also many dance and exercise videos with music that I do too!

MBF: You founded 'Mary Murphy's 'Chance to Dance' in 2006. Over 4,000 children, teachers and families in under-served communities have participated. It has evolved to 'Let's Dance Kids.' What inspired you to start this non-profit organization?

MM: A retired teacher inspired me to teach children in trouble. We partnered with a San Diego-area school district to offer dance classes as opportunities for exercise, learning about culture and arts as a regular part of their curriculum. School systems have none or reduced budgets for the arts. I completely funded it myself, provided dance

instructors and made it free to the school system.

MBF: How did you become a visionary part of 'Soldiers Who Salsa: Healing Soldiers One Step At a Time'?

MM: I was contacted by a physical therapist who'd begun teaching salsa to wounded active military and veterans. He called me to sign autographs and bring professional instruction. At first, I was nervous to see people with so many injuries, and then I was totally inspired watching their physical growth and social engagement. I offered one of my instructors who became Exec. Director. Dancing

salsa has been added to psychological therapies. I am thrilled to now be on the Board as we expand around the country.

*"O body swayed to music,
O brightening glance
how can we know the
dancer from the dance?"*

*- from Among School Children by poet
William Butler Yeats*

MBF: On the 'Celebrity Bucket List' (Lifetime TV) why did you, aka 'Mama Mary,' choose to give this experience to Alysha?

MM: Alysha is like the daughter I never had. She was a gunner in Afghanistan; Alysha and her fiancée returned with PTSD. So, we shared a special weekend and I taught her a romantic dance she did with her husband as their first wedding dance. Certainly meant more to me than going on an exotic adventure.



Celebrating world's largest merengue lesson with Derek Bowen of Osteo Bi-Flex, Murphy and Michael Empric (right) of Guinness World Records

What's Next?

- * *Hollywood Dancesport Championships, Halloween weekend.*
- * *Holiday Dance Classic in December, Las Vegas. ActiveOver50 readers can buy tickets to watch and be part of the non-stop festivities. Dancers are 5 to 95!*
- * *Triple Threat, a new show covering all things dance on ASN, American Sports Network. Beginning February 2017.*



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/>
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Beyond the Bucket List

Retirement Leisure

By Don Mankin
The Adventure Geezer

If you're retired, you're probably happy. This not unexpected conclusion is just one of the many results from a recent large-scale study of baby boomers, seniors and others.

Although the study didn't come up with any earth-shaking surprises, it did flesh out details about retirement that will help retirees and the soon-to-be-retired prepare for the many years of fun, flexibility and freedom that await them, assuming they remain healthy and are relatively free of financial concerns.

The study—conducted by Merrill Lynch in partnership with Age Wave, a consulting company on issues related to aging—used online surveys and focus groups involving almost 4,000 adult respondents. The Adventure Geezer served as a consultant to the study team, helping them to interpret the results and their implications.



As noted above, most retirees have adjusted well to retirement. Nearly all of the retirees who participated in the study reported that their freedom and flexibility had increased and that they were enjoying the freedom of a less structured life. For the 7% who felt that retirement was less fun and enjoyable than their pre-retirement years, the primary reason was financial concerns. Health challenges were a close second.

Not surprisingly, the most interesting aspects of the study for the Adventure Geezer were the results related, directly or indirectly, to travel. First, 95% of the retirees in the study said that they would prefer to have more enjoyable experiences than buy more things.



Further, the researchers identified two categories of leisure experiences from the responses of the retirees: “everyday leisure,” such as relaxing, entertainment, and exercising to stay healthy; and “special occasion leisure,” especially travel to “break out of the ordinary.”

The retirees in the study cited “peak experiences” and “adventure” as the activities they were most often seeking in their special occasion leisure (48% and 45% respectively).

Another result of particular interest to the Adventure Geezer is that adventure travel is booming among boomers. The majority of travelers taking trips with major adventure travel

companies like Mountain Travel Sobek are age 50+. And traveling with spouses or partners, children and grandchildren, the study respondents report, frequently makes the trip more “fun” and often helps to deepen their relationships with them.

The challenge to retirement leisure, according to the researchers, is financial planning. Those who have done some planning are far more likely to say retirement is “fun, enjoyable and pleasurable.” “Yet, very few people,” the researchers note, “actually plan for this important dimension of their retirement experience.” “Few retirees,” they continue, are “planning, saving and budgeting for the things they want most in retirement...most tell us they do not know how much money they will need to fund the leisure activities they would like to pursue in retirement.”

You can download the full report, “Leisure in Retirement: Beyond the Bucket List,” from www.ml.com/retirementstudy

For more information on Don Mankin go to his website, www.adventuretransformations.com

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– Janet F.

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Tips From a Celebrity Cruises Insider

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Cruising Through Time at the Bottom of the World

By Don Mankin



The Adventure Geezer striking a jaunty pose in front of Aguila glacier

The Strait of Magellan and the Beagle Channel look pretty much as they did when Portuguese explorer Ferdinand Magellan and Sir Charles Darwin sailed these waters hundreds of years ago.

On the three day expedition cruise on the Stella Australis (<http://www.australis.com/site/en-us/>) from Ushuaia, Argentina to Punta Arenas, Chile, I spent a lot of time gazing at snow-covered peaks, majestic glaciers, forested hills and cobalt waters devoid of any signs of human life aside from an occasional fishing boat.

Unlike many cruises, our days were filled with land-based activity. The

first morning we rode in a Zodiac to windswept Cape Horn, once the bane of sailors navigating between the old and new worlds. We climbed a flight of stairs from the dock to a boardwalk at the top of the cliffs then walked for less than a mile to the highest point on the island. Back in the day Cape Horn was often referred to as “the end of the earth,” which is how I felt standing there looking out over the wild seas.

In the afternoon, we trudged up a steep, muddy trail at Wulaia Bay for a breathtaking (in both a literal and figurative sense) view of islands, mountains and water. The somewhat strenuous hike on a steep trail through patches of snow was about 4-5 miles round trip with a 500 foot elevation gain. It was worth it. The only hint of civilization in the panorama spread out below us was our ship.

The highlight of the second day was an easy walk from a beach across the sound from the saw-toothed peaks of the Cordillera Darwin to a lagoon in front of the Aguila Glacier. We were close enough to make out the details of the deep blue fissures in the face of the glacier and hear the occasional tumbles of calving ice.

On our last day, we visited Magdalena Island at sunrise to walk among thousands of Magellanic penguins. They ignored us as they trundled like Charlie Chaplin from their hole-in-the-ground dens to the water and back. It was only about a two-mile hike from the dock up the hill to a lighthouse and back but it was cold and windy, the most inclement day of our trip.

I’m not into cruising but expedition cruises are another story. The Stella



A penguin street corner singing group on Magdalena Island

Australis is the larger of the two ships that Australis, the tour company that hosted my trip, runs through the Strait and the Channel. It has 99 cabins plus several lounges and observation decks with big windows where you can sit in warmth and comfort and look at the constantly changing view. Unlike larger, more commercial cruises, there is no gambling, pools or Las Vegas style shows.

Instead, there were presentations on history, geology and the indigenous peoples and flora and fauna of Patagonia, and all passengers had an opportunity to visit the ship's bridge. Much of the "entertainment" was of our own making via conversations fueled by the intimacy of the ship and the open bar. There weren't any midnight buffets -- a good thing for this chunky chowhound—but the breakfast and lunch buffets were sumptuous.

In general, the weather was good, much better than I expected, ranging from somewhat windy and overcast

to warm and sunny. I was prepared for much worse. In fact, my biggest problem was overdressing. The slightest exertion made me sweat and I waddled around with even less grace than the penguins. And the route through mostly protected waters is pretty calm. As far as I know, no one got seasick.

I also spent a night in Ushuaia, the southernmost city in Argentina, before the cruise and in Punta Arenas, the southernmost city in Chile, at the end (the cruise also runs in the other direction, from Punta Arenas to Ushuaia). Ushuaia, sandwiched between mountains and water, is ruggedly beautiful and features the fascinating End of the World Museum and an historical prison. Punta Arenas was a bustling seaport on the shipping route between Europe and the east coast of the U.S and Asia and the west coast before the opening of the Panama Canal. Examples of classic European architecture dot the downtown and elaborate graves and mausoleums of the pioneers from the far corners of the earth who helped settle this remote outpost fill an old cemetery.

If we travel vicariously to experience other eras, as many think we do, then Patagonia, the Beagle Channel and the Strait of Magellan evoke a magical time when exploration and commerce opened up the new world. The remote, wild landscape -- that unexplored space on old maps marked, "here be dragons," -- has changed very little since then. The fact that it is stunningly beautiful is a bonus.

On this cruise it was easy to put myself back in time—without the scurvy, cramped quarters and questionable companions. For anyone interested in adventure, history, and scenic beauty and who wants to experience it in comfort, I can't think of a better way to do it.

For more information and photos, see Don's website and blog at <http://adventuretransformations.com/index.php>

Featured Trip for Women

Iceland is home to some of the most dramatic geography in the world—volcanoes, glaciers, geysers, bubbling mud pools, fjords, waterfalls, glacial rivers and hot springs.

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Wartime Travel—Israeli Style

By Evelyn Preston

To go or not to go was the haunting indecision in 2014 when my son, Ken, planned to take me, his aging mom, to Israel. Bomb shelters and rocket attacks weren't part of our original itinerary.

However, "to go" became a true mission via the passionate Israeli guide we'd found. Yossi (Joel, a convert from New Jersey), held out a Pied Piper's tantalizing view of Israel's wonders enhanced by his passion, experience—and car.

Yossi's welcome hug set the tone of our odyssey, instructive and exciting; an old, bullet-riddled Jordanian Fort set the stage, the ancient and modern struggle for a Jewish homeland and the centuries of events and groups that led up to the recent, just-ended battle.

Everywhere we discovered Israel's disputed history, noting Palestinian Authority West Bank warning signs. Through reconstructed pre-'48 Palmach military camps, Artillery Hill trenches from the fight for Jerusalem, a chilling British prison and a docu-tour of Begin's compromises that brought tears, we re-lived the struggle to secure the Zionist dream. At the tucked-away Gaza Museum, a rocket artfully twisted into a candled menorah proved Israel's mandate to promote life over death

even after the broken promise of trading land for peace.

What a country of stark contrasts and palpable community! Hasids with time-frozen black garb and beards strode beside the scantily clad on Tel Aviv beaches. Mini skirted teens at the neon-lit mall ate McDonald's first kosher hamburgers, and I needed my French for directions to the Orthodox synagogue—modestly dressed women upstairs only.



Adventuring on our own, we shopped in the "shuk's" warren of shops—a farmer's market on steroids, bought Jewish symbols from Arab shopkeepers and strolled on the suddenly silent, no-traffic Sabbath to view the Dead Sea Scrolls.

Everywhere modern Israel emerged from thronged shops to thriving high tech, Israel having the third most publicly traded companies in the world.

The Yvel diamond and pearl factory, built in an ancient winery, now integrates immigrant Ethiopian Falashhas, teaching them to carry on its world-renowned jewelry designs.

We marveled at the beauty of the land from the terraced hills of Jerusalem to the curving Mediterranean shores and thrilled at the still shining Roman mosaics and Herod's distinctively framed stone work. Like all tourists, we prayed at the Western Wall, inched along deep excavations and explored Solomon's labyrinthine quarries in the old city.

Being almost lone tourists, we found the fabled Masada, Herod's mountain top fortress, eerily empty except for the resident scribe who blew the ancient shofar in our honor. And we made our own history. Rabbi Mottle interviewed us for his *Voice of Israel* program as courageous Americans visiting when so many had cancelled.

A bookend to our experience was "goodbyes" at Yossie's West Bank tiered settlement that staunchly and serenely overlooked a dual land of neighboring Arabs and close friends. With no TV, and a houseful of children, his family was comfortable, busy and happy. They toasted our double "mitzvah" (good deed)—a son leading his mother, bravely travelling together—truly the trip of a lifetime!



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“What is Cyber Intestacy?”

By Evelyn Preston



Like me, so many seniors planned and paid for living trusts, relieved that our personal and financial lives are all set and secure for heirs.

However, few of us included our often extensive online existence. Yet besides “friending” grandchildren or following the stock market, consider online banking and buying, medical messaging, automatic payments, even frequent flyer miles.

It’s no longer enough merely to stash passwords and delete suspicious emails from Nigeria; we all need to prepare for a new and serious problem—**cyber intestacy**, omitting our online lives from our planned estates.

Great value is at stake if we don’t legally insure the smooth transition of ALL our assets; it’s time to beef up financial planning in an increasingly paperless world. Nick Vonnegut in the WSJ writes, “Wealth management is a business of tomorrows...that can get complicated when people don’t leave clear records about their digital footprints.” Seniors are out there, even after dementia or death!

Q: I have access to all my aging parents’ computer passwords and IDs as this column recommended. Can’t I just take over for them when necessary?

A: Not easily! Even if you’re already linked to another person’s online credit cards, bank transactions or mutual funds as their “account manager” or “interested party,” privacy issues can frustrate legitimate access to online accounts. Most of us blindly

click to “accept” the “Terms of Service Agreement” for various websites. Who can read all that stuff! Better check again. Yahoo, for example, terminates accounts at death and allows no entry to others with or without documentation.

Q: I have a trust and a will on file with my estate planning attorney. Can’t she just open and handle all my online sites if something happens to me?

A: Especially as fiduciaries (authorized-to-act professionals), find rules strengthened and tightened, ask if your trust attorney is familiar with web access issues and/or has a technology expert on staff. Legal paperwork, or a form you can sign for “Authorization for Release of Electronically Stored Information,” should be in place to insure complete access to personal accounts after death. Otherwise, auto-pays continue, medical records remain under wraps and even a trusted broker, attorney or physician—even with permission granted—cannot always take over, make changes or retrieve important information.

Q: What’s the best procedure for securing my online life if I die or something happens to me?

A: Plan ahead to avoid online loss or identity theft--thieves read obits. Attorneys writing in a 2013 Estate Planning article suggest giving your fiduciary a complete online inventory: computer/iPhone/email accounts and passwords; online transactions (Amazon, PayPal, regular in and out payments, etc.); bank/brokerage info/trades; blogs/domain names/web pages/photos and shared sites. Write down your personal wishes for these sites like a digital will. Store complex passwords in the cloud, add to an estate plan or keep in a safety deposit box.



As I deal with my 88 year old brother’s accounts via phone and online armed with a power of attorney plus being co-trustee of his estate, infuriating obstacles arise with each separate company from his lost credit card to his incorrect Comcast bill. I had to change my online browser to redo my ID and password even on our joint bank account. These issues are real; our health and longevity issues are real. Along with including digital-asset clauses in our estates, regularly check online changes and transactions and continually update other financial and legal information.

Q: Why is there so much confusing information about privacy policy and Internet access; are the rules set by Congress, individual states or each separate tech company?

A: According to Vonnegut, “Computer users have 4th amendment rights to privacy—not so for computer network companies. He writes that Congress filled the gap by penalizing unauthorized access but neglected to account for fiduciaries acting on behalf of clients. Therefore, businesses can forbid access to executors and others. Even sharing passwords can be illegal. Not all states agreed on a standardized access law so be sure you discuss this potential problem with your financial advisor or estate planner.

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. She can be reached at 650.494.7443.

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"It Pays to Shop Around"

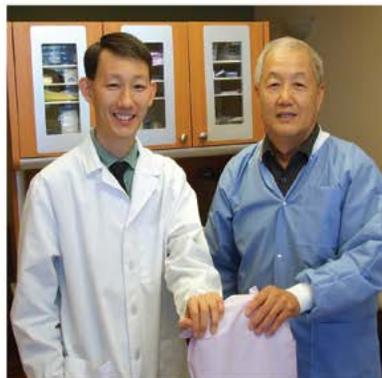
By Larry Hayes

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

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His secret to longevity?

Family genes. His mother lived to 96; father, 80; sister, 99; brother 96 and another brother still alive at 92. He also contributes long life to not eating lots of meat. Fish and chicken are his main diet.



A widower, Joe lives by himself and keeps up with his family and grandchildren on Facebook. He's a regular bowler at the Santa Clara Lawn Bowls club.

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- Whether you wear a \$300 dollar watch or \$30 watch, they both tell the same time.
- Whether we carry a \$300 or \$30 wallet or handbag, the amount of money inside is the same.
- Whether we drink a bottle of \$300 or \$3 dollar wine, the hangover is the same.
- Whether the house we live in is 300, 3,000 or 30,000 sq. ft., the loneliness is the same.

Whether we fly first or economy class, if the plane goes down, we go down with it. Whether we fly first or economy class, if the plane reaches its destination, everyone arrives at the same time.

Growing older makes you realize that true inner happiness does not come from the material things of the world.

We realize that when we chat, laugh, sing and talk about “whatever” with buddies, old friends and family, that is true happiness.

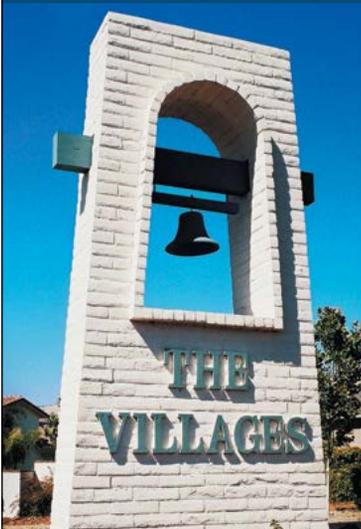
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UNDER CARDIAC ARREST

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John Donahue 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.

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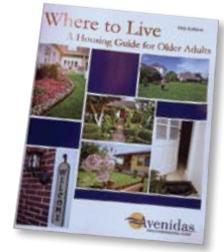


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Tom MacDonald
Founder

We're 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 the region. At Carlton Senior Living, we don't want you to just **move in**, we want you to **move home**.™

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