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P.O. Box 321209
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Larry W. Hayes / Publisher & Editor
408.921.5806

Email: larry@activeover50.com
Website: activeover50.com

Gloria Hayes / VP Operations

Charm Bianchini / Associate Editor

Mabel Tang / Art Director

To Advertise

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Vickie Epstein: Allan Hayes 650.322.8233



Larry W. Hayes
Publisher & Editor

Publisher's Note

Sandra V. Wilson: High School Dropout to Teacher/Model

A high school dropout at 16. English teacher at 40. Modeling at 50. All the while battling dyslexia and rheumatoid arthritis.

Sandra V. Wilson is a dreamer and doer. She has overcome many challenges in her life. Read about her inspiring story, page 16.

If you love California, you'd love Australia and Aussies love Americans. Our adventure/travel writer Don Mankin travels to Western Australia, New South Wales and South Australia. Read about his wild adventure, page 6.

Thinking of switching careers and starting over? Our newest columnist, Dr. ArLyne Diamond, writes about "changing careers" in her new column "Second Acts." See article, page 10.

Avenidas Village in Palo Alto helps members live independently in their homes providing a host of concierge like services. Read article, page 14.

Does your pet have "doggie breath?" It may be a signal that your dog needs a professional dental exam. Read article, page 20.

Downsizing? How do you fit a 2,500 sq. ft home in a 900 sq. ft apartment? You may need a senior moving manager. Read article, page 30.

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

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In the Land “Down Under”

By Don Mankin

I woke up in my private villa with the first glow of dawn, climbed out of bed and walked across the floor to open the drapes. Just 15 yards away was a large kangaroo standing motionless, as if posing for a picture.



After a few seconds he bounded silently away. I spent the next hour sipping espresso on the porch, futilely waiting for his return and listening to the sounds of the Australian bush waking up.

I was in Australia for 11 days as a guest of the tourism boards of Western Australia, New South Wales and South Australia to showcase the wonders of this vast and varied land. This is the perfect destination for mature adventurers – a beautiful, wild, uncrowded place with extraordinary wildlife, luxurious accommodations, excellent cuisine and wine, and friendly, unpretentious people.

My trip began in Western Australia (WA). From the air WA looks vast and empty, like a wrinkled sheet of brown butcher paper, crisscrossed by thousands of miles of lonely roads. On the ground, it's endless sea, beach and low lying brush. It is an intense, sensual place – hot air, bright sun, soft breezes, blue sky, white sand, cool, aquamarine water and colorful birds with songs that ring crisply in the dry air.

For two nights I stayed at Sal Salis (www.salsalis.com.au), a remote, low impact, luxury safari camp in the

sand dunes behind the beach in Cape Range National Park. Every tent is roomy, tastefully decorated and contains big, comfortable beds and private baths.

But the main attraction is the Ningaloo Reef which begins a few yards offshore. This means that great snorkeling is just a few waddles and kicks away. Other activities include fishing, whale watching, walking along the beach, hiking in a nearby gorge, swimming with whale sharks in the Spring and serious relaxing.

Kangaroos often wandered through camp, especially at dawn or dusk, wallabies scrambled on rocks in the gorge and colorful, unfamiliar birds flew from the bushes. Often the only sounds I heard were the surf, the birds and my tent flaps slapping in the breeze.

From there I headed to the Blue Mountains, a UNESCO World Heritage Site, a 2-3 hour drive west of Sydney. This sandstone plateau is chiseled by deep gorges, the deepest at almost 2,500 feet and 20 miles across at its widest point. Over 700 major falls tumble over the white, yellow and red escarpments and a thick forest fills the valley floor. The area also has a rich aboriginal history with sites and artifacts dating back almost 22,000 years.

I spent the night at the Emirates Wolgan Valley Resort and Spa

in the heart of the Blue Mountains (www.wolganvalley.com). This natural, outdoorsy but posh resort is the only significant development in the valley so the 180 degree views of the valley from the individual guest villas (with private swimming pools!) are pristine.

In addition to my dawn encounter with the ephemeral kangaroo, I also saw wallabees, wombats and other kangaroos, including a rare albino with her joey (offspring).

A spectacular 50 minute helicopter flight over the Blue Mountains, the Sydney Harbour Bridge and the Opera House whisked me to the airport for my flight to Adelaide in South Australia for the next leg of my adventure.

After one night in the Barossa Valley, Australia's foremost wine growing region, where I had the best meal of the trip and one of the best of my life at Jacobs Creek Retreat at Moorooroo Park (www.jacobscreetreteat.com.au), it was off to Kangaroo Island, my final stop.

I saw kangaroos plus koala, echidnas (porcupine like critters with long snouts), sea lions and seals plus some of the most interesting birds I have seen outside of Africa.

Kangaroo Island more than lived up to its name with kangaroos on the roads, in the fields and up close on a walk through a forest at dusk. One third of the island is devoted to national parks and conservation areas so wallabies and kangaroos greatly outnumber people – 800,000, 200,000 and 4,300 respectively. I saw plenty plus koala, echidnas (porcupine like critters with long snouts), sea lions and seals plus some of the most interesting birds I have seen outside of Africa.

I spent my last night at the Southern Ocean Lodge (www.southernoceanlodge.com.au) on the rugged southern coast of the island. In a trip filled with highlights and superlatives, SOL blew the needle off the scale -- a low slung structure on the cliffs overlooking the wild Southern Ocean-- next stop Antarctica, 8,500 miles away.

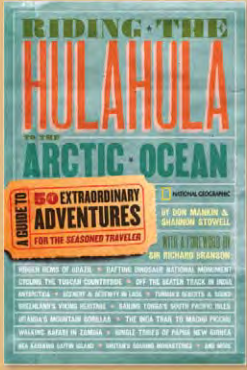


Don Mankin modeling the latest in snorkeling attire off the coast of Western Australia.

The view and the lodge were so spectacular that when it was time to turn in for the night, I just lay in bed looking at the stars through the wall of sliding glass doors. Eventually the sound of the waves crashing below gently lulled me to sleep.

For more information on this trip, see my blog at www.adventuretransformations.com.

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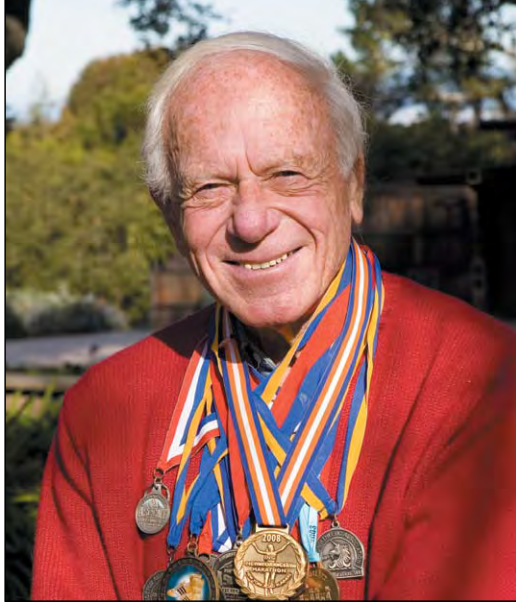
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AARP Up Close

By Dr. Walter M. Bortz II, M.D.

I returned last month from the annual convention of the AARP in Los Angeles. Along with 20,000 of my closest friends, we were immersed in a three day circus with many competing acts.

Hundreds of lectures and seminars overloaded a person's competence. Hundreds of commercial booths featuring everything from encyclopedias to corn plasters to travel deals were rampant.

Unlike last year when I was a featured speaker in Orlando, this time I had a specific political errand to urge AARP leadership to adopt a "health first, repair second" advocacy position.

Certainly the high point of this adventure for me was a conversation that I had with Jane Goodall who is one of my personal heroines.

She gave a Nature first lecture to the adoring crowd. I bumped into her on the floor later. We share African roots. She, of course, in Tanzania in Gombe where her chimps hang out.

I had checked the gorillas in Ruanda. We also shared a connection with the Leakey Institute for Paleontology in Nairobi where we spent most of a six month sabbatical in 1980 and a source of a portion of Jane's research.

The AARP session concluded with a Tony Bennet concert featuring Carey Underwood and Stevie Wonder to celebrate Tony's 85th birthday. If his vocal cords are rusting, I certainly can't detect it.

The principal memory of the meeting for me is the renewed recognition of the extreme heterogeneity of older people. This admixture is a defined aspect of aging. I was made vividly aware again of this reality.

I was constantly attentive to the regular appearances on the TV screens of the gorgeous 71 year old Raquel Welsh who is dazzling.

On the other side were too many other 71 year olds in wheel chairs. All skin colors were there, all nationalities, all political affiliations. The tall, the short, the skinny, and too often, the overweight thronged the halls. There was immense good cheer.

We are all growing older undeniably. If the AARP is the face of aging, it wears it well. I hope that it will represent us nobly and in an enlightened fashion.

Editor's Note: I, too, attended the AARP national conference in LA along with my wife, daughter and son-in-law. It was my first AARP show. It was big, glitzy and packed with energy. Something everyone should attend at least once in their lives.

AARP 2012 will be held in New Orleans, September 20-22. It's never too early to sign up. Go to aarp.org/events. 1.800.883.2784.

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Second Second Acts

Road Less Traveled

By ArLyne Diamond, Ph.D.

If you're anything like me, your career has changed more than once now that you fall into the category the younger folk are calling "adult supervision." As I look back on the many years I've been part of the workforce, I'm amazed at all the things I've done and learned.

Today, as a writer, educator and consultant, I find that the breadth and depth of my experience has somehow magically all come together in the service of my clients.

How about you? Have you chosen to change careers or has this horrible economy made the choice for you? What are you considering?

Some people I know are turning former hobbies into careers. Others are learning new skills and surprising themselves about the new competencies they are acquiring. Some are consciously taking "The Road Less Traveled."

Let me tell you the story of a woman who took that road. Dr. Naomi Brill was a professor of sociology when she was forced to retire. Long a nature lover, she started traveling back roads and writing about her observations.

She submitted some of her musings to the local newspaper



Dr. ArLyne Diamond

and they loved them and offered her a regular column. Soon thereafter, a syndicate noticed her writing, contacted her and syndicated her work. In the last years of her life (I'm sorry to say she is no longer among the living), Naomi purchased a

comfortable motor home and traveled around the country observing, enjoying and writing about the flora and fauna she discovered.

Her "road less traveled" gave her many years of pleasure, although the opportunity came about so unexpectedly.

My friend Carolyn Houston, a former IBM engineer, decided to learn how to do taxes after retirement and worked as a tax advisor during tax season. Other times of the year she was free to travel which she enjoys doing. This year she retired for good and is busily spending her time hiking, traveling and visiting relatives. Knowing her as I do, I'm sure she will soon find another part-time career.

Several people I know have chosen to purchase franchises and are now owning and working in retail establishments. Some are enjoying the interaction with people and others wish they hadn't taken that particular road.

In some cases, finding the right employees has freed the franchise owners to only drop in occasionally. That, however, seems to be the exception. Mostly, once you purchase a franchise, you find it necessary to be hands-on-owner-manager.

On the other hand, a friend of mine purchased over a dozen sites of the same franchise and has professional management at each site. He and his family enjoy the luxury of the high life and he oversees his various businesses mostly by phone and e-mail, only occasionally dropping in at one of the restaurants to make sure all is going as described to him by that management.

My neighbor recently opened his own professional tax office and another friend who had been downsized has created a bookkeeping service. When Bernie Silver and his wife retired, they moved to Sedona where she pursued her art career and he is now managing an artists' studio. Bernie is finally writing the novel he always wanted to write.

I have close friends – from my high school days – who retired and moved to Boca Raton, Florida. For the first year of his retirement, Sandy chose to do absolutely nothing. He'd earned the rest. He'd worked so hard in the cutthroat New York business world for many years. During the year of nothing, he did occasionally play golf but not seriously. Now, he and his wife travel all over the world.

Why am I telling you all this? To share with you that life isn't over yet and even if "they've done it to you" as many people think, you have choices. You might not have found the right one for you yet but with a little searching and a lot of exploring, you too can find your "road less traveled."

Over 50 herself, Dr. ArLyne Diamond combines a background in business, psychology, education and law to bring her clients a multi-faceted approach to "getting the best out of themselves and others." She works with individuals, teams, executives, businesses, professional practices and government agencies. Visit: www.DiamondAssociates.net for more information.

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- ★ "Getting lucky" means I found my car in the parking lot
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- ★ You don't do drugs anymore 'cause you can get the same effect just by standing up really fast"
- ★ Your back goes out more than you do
- ★ One of the throw pillows on your bed is a hot-water bottle
- ★ It takes a couple of tries to get over a speed bump
- ★ You're asleep but others think you are dead
- ★ Your ears have more hair than your head

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On the way to the funeral home his children stopped and picked up a can of Pringles to honor their father's wish.

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Mike Mendoza, Presenter on TravelTalkRADIO is an expert in global health and lifestyle. Mike sits down with Dr. Shirley X. Chen, PhD, JD, Founder and CEO of WinVivo Corp, Sunnyvale, California, to talk about the company's flagship product, the Healing Balm.

Background: Dr. Chen (Age 46) conducted more than 10 years of biomedical research, including her doctoral and postdoctoral research in biochemistry, virology and immunology in the US, such as in the laboratory of Nobel Laureate Dr. Harold E. Varmus at UCSF. Later she became a technology attorney helping many Silicon Valley biopharmaceutical companies in innovation and intellectual property management. In 2009, supported by an international team of biomedical professionals, Dr. Chen founded WinVivo to bring sustainable natural health benefits to many in need globally.

Mike Mendoza: Thank you, Dr. Chen, for sharing your extensive knowledge about the effectiveness of botanicals and the benefits of using food as medicine as part of integrative medicine and health care. WinVivo is a young startup and has already brought to market 4 natural products that are all proving to be winners. But we heard that your flagship product, the WinVivo Healing Balm, is very special, why so?



Dr. Shirley Chen: The Healing Balm makes such a difference in the lives of many who suffer from debilitating skin conditions. This is a natural salve that can heal wounds and clear rashes by synergizing the healing power of botanicals that are naturally anti-microbial, anti-inflammatory and analgesic. The unique paste-like texture of the Balm can absorb exudate, auto-debride eschar, promote microcirculation, relieve pain and itch, and accelerate tissue regeneration. With this all-in-one formulation, it is not only more efficacious but also cost-effective compared to the state-of-the-art wound healing modalities in the US.



Mike Mendoza: Based on your cross-cultural background and many years of experience in the field, do you believe we are coming into a new era of "green healthcare?"

Dr. Shirley Chen: This is an exciting time now. For many living with chronic conditions, they have gained more confidence in managing their conditions by adjusting their diets, and by using natural products with proven safety and efficacy. Integrative medical doctors, who are incorporating complementary and alternative medical practices into conventional medicine, have seen their patients benefit significantly from such holistic approaches.

Mike Mendoza: How do the users of your natural Healing Balm like it? Where can people go to learn more about it?

Dr. Shirley Chen: We have received overwhelmingly positive responses from consumers and healthcare professionals. For example, in the San Francisco Bay Area, Dr. Jill Chen, MD, who practices integrative medicine in treating patients with cancer or other chronic diseases in Walnut Creek and Berkeley, has found the Healing Balm very effective in healing various wounds, including breast cancer surgical wounds; wound care specialist Wanda Johnson, FNP in Oakland and Berkeley, has also successfully treated many patients with hard-to-heal wounds, such as diabetic ulcers, venous/arterial leg ulcers and bedsores. To some who have used the Balm, it has been a life-changing experience.



WinVivo Team, Top left to right:
Nancy Yu, Ph.D., Director of Science & Nutrition Education, Katy K. Care, Director of Operations USA, Sandy Dhuyvetter, Chief Marketing Officer, Shirley Chen, Ph.D., Esq., Founder and CEO, Regina Gysel, MD, Director of Medical Affairs

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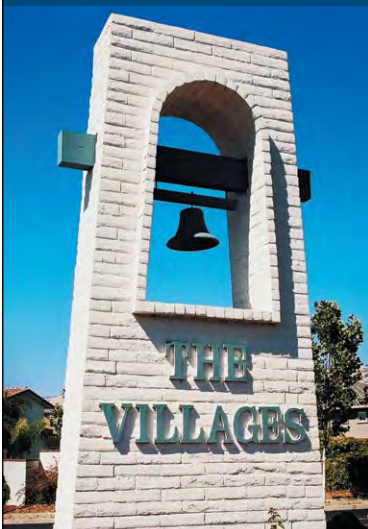
Belmont resident Bonnie Fahey
with Chef Jeff Graves



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Vickie Epstein
Director
Avenidas Village

What's Avenidas Village?

By Vickie Epstein

Avenidas Village is an aging-in place membership program offered by the non-profit senior services organization, Avenidas of Palo Alto, CA.

When we launched the program in 2007, Avenidas Village was the first of its kind on the West Coast with Beacon Hill Village in Boston being the first on the East Coast.

We are also the only Village to be affiliated with a non-profit agency. Our mission is to help members stay in their own homes, maintain their independence, keep their mobility, make new connections and simplify their lives.

Avenidas Village serves older adults in Palo Alto, Stanford, East Palo Alto, Menlo Park, Mountain View, Los Altos and Los Altos Hills.

What kind of services do you provide?

We provide "concierge" level service to enable members to maintain their homes and property and to take care of their personal well-being, safety, security and general peace of mind. When members call us with a request, we first try to meet their needs through the use of volunteers.

Then, if that isn't possible, we turn to our vast network of over 175 service providers that we have strenuously vetted. These range from house painters, plumbers, electricians and handymen to home care agencies, physical/occupational therapies in your home, home computer tutors, mobile dental hygienists and an array of transportation providers, just to name a few.

We've also negotiated money-saving discounts which our members appreciate.

In a crisis situation, members know we're here to support them.

We have 24/7 coverage so when that toilet overflows in the middle of the night, our members have a trusted source to call and they know they are not alone.

Members also enjoy the benefits of an active, thriving social program, including cultural arts events, lectures, local tours and varied dining experiences.

Staying connected to people and the community is an important part of healthy aging and we work hard to keep people from becoming isolated.

What is the most requested service?

We get the most calls asking for help with transportation which we happily provide.

How many members?

Currently, we have 330 members. The key benefit that all these members enjoy is having just one phone number to call, day or night, for help with any problem, big or small.

For example, a member might join the Village as an "insurance" policy in case anything dramatic happens but they assume they are going to be healthy and active for quite some time. Then, they fall and find themselves in the hospital with a broken bone.

By calling Avenidas Village, we can launch into action for them. We have special medical alliances with most of the hospitals in the area, and we can make sure that they get a friendly visit while they're in the hospital.

We coordinate getting them a wheelchair or walker or any other special medical durable equipment they might need. We schedule home care visits and meal deliveries.

We can arrange for a "MedPal" to go to any follow up doctor's

appointments with them to take notes and be an extra set of eyes and ears. We'll even call them every day and check in to see what else they might need.

"At 85, I am still living at home, aided and abetted by Avenidas Village," said Isabel Peterson.

Average age and dues?

The average age of an Avenidas Village member is mid to late 70s.

An annual single membership is \$825 and a dual membership is \$1050 so for the price of a latte, you get 24/7 support and peace of mind which our members tell us is a pretty good deal. Membership works out to be less than \$3 a day

You won a \$100,000 grant to expand the program?

Yes, we're very excited to be recognized by the Archstone Foundation for our innovative work.

Biggest challenge?

Making sure we continue to offer the kinds of services and activities that our members want and need.

For information about Avenidas Village, call **650.289.5404** or visit Avenidas.org.

Silicon Valley Village

A Silicon Valley Village is in the works offering services similar to Avenidas.

Cities covered include West San Jose, Campbell, Saratoga, Monte Sereno and Los Gatos.

For more information, call Dr. Berdeen Coven at 408.812.8128 or visit SiliconValleyVillage.org.



Sandra Wilson teaches English/gifted students at Elko Middle School in Sandston, VA.

“Follow Your Dreams”

High school dropout/ dyslexia/ rheumatoid arthritis/ English teacher at 40/model at 50

By Sandra Wilson, Teacher/Model

I have never really thought about my age. I have always done whatever I have wanted to do. Lately, however, there have been some eye opening moments. Recently, I asked my students to write in their journal about 9-11. They just sat there with blank stares.

Finally, I asked, “Why aren’t you writing?” One brave little soul spoke up, “We weren’t born yet.” Or the time I asked them if they knew who The Beatles or The Rolling Stones were? I got nothing.

If we’re lucky, we will all reach

the point where we realize that we are on the rear slope of life. It is kind of a wake-up call. However, it is what you do with that awakening that determines your happiness and success.

I was born in California to an Irish mother and an Italian father. What a combination! I am the middle child of three sisters and the only one that bears the mark of the Irish, red hair and freckles.

I was very sickly growing up. In fact, my mother would pull me around in a little red wagon.

She said I looked too frail to make it on my own. My mother and father divorced when I was 10 so my mom moved us back to Virginia.

I was at that awkward stage where I thought I was different and wondering where I would fit in. I was overweight and very shy and I was struggling at school.

As a confidence builder, my mother put me in charm school where they taught me how to stand erect and model. I developed an interest in cosmetology and fashion and dreamed of being on the runway or in a magazine.

I was still struggling in school, though. At age 16, I decided, much to the dismay of my mother, to quit school and become a hair stylist. It sure beat the repeated agony of wrestling with schoolwork.



Sandra Wilson cycles 40 to 100 miles a ride to fight rheumatoid arthritis.

So, at 17, I found my place or so I thought. At 19, I was married, and by 21, I had two beautiful girls. Of course, they were redheads! By the age of 25, I was a single mom.

My dreams were on the back-burner. I was raising my daughters and just surviving.

It wasn't until my girls were in high school and I was in my mid 30s, that I decided to go back to school. I got my GED, went to community college and on to Averett University.

In college, I learned I had dyslexia. It all made sense. I knew what was holding me back and now could work on ways of coping with my disability.

It was always difficult for me to read and write, and spelling...Oh Lord...that was the hardest. I was working on my major in theater when my advisor told me that I needed to add another major to my degree so that I could teach in high school.

English, was she serious? I thought there would be no way that I could teach English, not with my disability.

Believe me, it was an awesome feeling to graduate from college the same year my youngest earned her high school diploma.

So, at the age of 40 I started my teaching career and became a grandmother. Oh, I forgot to mention that? Even with the new grandchild, I finally had time to do something for myself.

"I thought, if I can conquer all of those other challenges in my life, why not this?"

I had been enriching my mind so why not work on my body? I was training and participating in triathlons when the good old Arthur(itis) came calling. My formerly strong body was turning on me. I was spending weekends in bed and felt as if I were walking on baseballs; my hair was falling out and every joint in my body hurt.

Initially, I thought I had MS. Ultimately, I was diagnosed with rheumatoid arthritis. I was

devastated. At first, I told the doctor that I was too young and did not want to ever be old and demanded that he fix me.

He laughed and said, "I can only give you something to fight the symptoms but it is up to you to fight it mentally."

That is just what I did. I couldn't run anymore due to the impact on my bones and joints. I had been cycling as part my training and it didn't hurt at all.

So, that is what I did and still do. I cycle long distance, 40 to 100 miles a ride. It helps me to stay limber and reduce the swelling around my joints. It was while riding that I thought about getting back into modeling and acting.

I must say I talked myself out of it about a thousand times. I thought, who am I to even attempt to do this while going on 50?

Then I thought, if I can conquer all of those other challenges in my life, why not this?

Soon, I found myself sitting in front of a young woman at a local

modeling agency with headshot and portfolio in hand. She informed me that there was indeed a demand for models my age.

Those young size 2 girls may dominate the runway but for me, being a size 4 to 6 works great for commercial, editorial and concept modeling. I was pleased and flattered when Lili Forrest of Deviations told me that I look like the women that she was trying to reach--mature and fit.



Photo of Jan by Gary Silverstein

Using Computer Games to Stay in Touch

By Gary Silverstein



Photo of Marlene by David Dunwoodie

In Santa Barbara, CA some 300 miles from Palo Alto, CA, Jan Silverstein, 65, within minutes of waking up, opens her iPad.

You see, every morning she is anxious to see if her friend, Marlene Dunwoodie, 75, of Vi of Palo Alto (formerly Hyatt Classic Residence), has made her move in Words With Friends (a Scrabble®-like e-game).

It's a free game they can play with anyone they choose, anywhere, on an iPad, iPhone or Smart Phone. For them, it has rekindled their friendship to an active level as when both couples lived in Los Altos, CA.

Marlene has a beautiful Scrabble game table at their vacation home in Pebble Beach waiting for

the times Jan visits but this Internet game keeps them sharp for those face-to-face meetings.

"I love being connected with Marlene again, in touch on a daily basis," Jan says. "It makes the miles that separate us disappear. And the challenge of the game exercises my brain every day—should I play a high-count word that sets her up or should I make the safer choice? And what in the world am I going to do with 7 vowels?"

It's been a great way to work their minds and their continuing competitive spirits. It has been addictive. Their husbands are trying to set some ground rules by limiting moves to three times a day.

During the matches, they're

able to "chat" with each other online within the program while playing the game so it's almost like being together.

Marlene says she is excited each time her iPad (and iPhone) signal that Jan has played and can't wait to see what word her friend has added to "the board." The battles are fierce and the games are close. Maybe Gary and Duane will have to declare vacation time for these wives of theirs.

With the Internet and the many applications available for "smart" devices, the Words With Friends application, along with numerous online dictionaries to assist, are just one of the many fun ways to stay in touch no matter where you live.

CURRENT EVENTS

Saratoga Senior Health Fair

Friday, Oct. 21
3:30 pm to 7 pm
Saratoga Senior Center
Saratoga, CA
Free admission
Booths available
Info: 408.868.1257

Adult Services Resource Fair

Tuesday, Oct. 25
9 am to 1 pm
Timpany Center
San Jose, CA
Free admission
Booths available
Info: 408.975.4999

Avenidas Village Open House

Monday, Oct. 24
2 to 4 pm
Thursday, Oct. 27
10 am to noon
Avenidas, Palo Alto
Info: 650.289.5405

Silicon Valley Village Vendor Event

Saturday, Nov. 5
The Terraces of Los Gatos
Los Gatos, CA
Info: Berdeen Coven
408.812.8128 or
SiliconValleyVillage.org

Poets of Aging Conference

Nov. 16-19
First Unitarian
Universalist Church
San Francisco, CA
Info: poeticsofaging.org



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SRI is currently recruiting twins for a seasonal flu vaccine study sponsored by the National Institutes of Health. Eligible participants are provided — at no cost — the FDA-approved vaccine that is administered to the general public this flu season. In addition, compensation is provided to twins participating in the study.

Specific zygosity and age group requirements for the current flu study are:

- Fraternal twins: 18-30, 40-64
- Identical twins: 8-17, 18-30, 40-64, 65-100

Note: In the 8-17 age group only, twins should NOT have received the flu vaccination in 2010.

* Parent or guardian must register twins under 18 years of age.

Doggie Breath

Dental Care for Dogs...Really?

By Lisa Dean, RVT
Adobe Animal Hospital

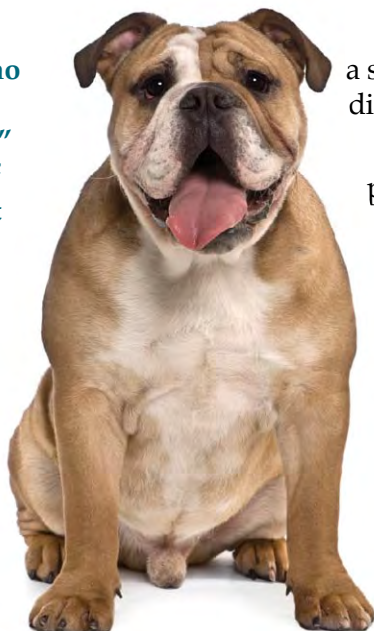
For us baby boomers who were big fans of the TV show "Hill Street Blues," back in the '80s, some of cops' wisecracks made it into the vernacular. "Dog's breath" became the catch-all phrase for anyone who crossed us.

But in the pet world "dog's breath" is much more than a gibe. Dogs and cats with halitosis could actually have a serious disease. In fact, dental disease is the most common infectious disease of our beloved pets.

The disease begins with soft plaque building up on the teeth and around the gums. Dog and cat owners often observe the buildup as a yellow, brown or black substance collecting on their pet's teeth – the same as human plaque.

Dental plaque irritates the gums which causes inflammation, bleeding—and bad breath. As the plaque accumulates, minerals in the mouth begin to form hard tartar (calculus) which often leads to infection and decay of the bone surrounding the teeth.

Your pet could experience pain and eventually lose its teeth. Plus bacteria overload in the body can result in heart and kidney disease. So if your dog has foul breath odor, don't ignore it. It could be



a sign of a serious disease.

Sometimes I see patients and the dog has bad breath but the pet owner says, "It's just doggie breath." They think it is benign. But think about it: you brush your teeth at least once a day to get rid of bacteria and to freshen your breath.

Canines and felines generally go for years without any teeth cleaning. It's hard to imagine what our teeth, mouth and eventually organs would be like if we didn't brush for three years...perish the thought!

The good news is most dental disease is preventable, reversible or treatable through pet dental therapy and regular home care. It is never too late to start brushing your pet's teeth, however, once calculus has formed, it cannot be removed with a toothbrush. The recommended treatment is to have your pet examined by a veterinarian, followed by a professional dental cleaning under anesthesia, which includes scaling and polishing of all surfaces of the teeth.

Now a lot of pet owners are

reluctant to give their pets general anesthesia. And it's a natural concern I hear from many pet owners when I recommend dental treatment. However, it is just simply not possible to safely or humanely perform dental therapy on a dog or cat patient that is awake.

Plus, the risk of chronic oral infection is far greater than the risk of an anesthetic procedure. But rest assured, anesthesia is very low risk, even in geriatric pets. We actually draw blood from the patient before we do a procedure to make sure your pet is healthy and it is safe to administer anesthesia.



Lisa Dean with her Bostons.

We also use an anesthetic monitor that tells us exactly what is happening while your pet is under so we can address any anomalies that may show up.

Following professional dental therapy, routine home care is recommended for your pet. These

methods include brushing with a toothbrush and veterinary formulated toothpaste, veterinary dental diets, dental treats and water.

Consistent home care can help slow down the growth of bacteria and tartar that contribute to periodontal disease. You and your

veterinarian play a key role in maintaining your pet's oral health which is important to the overall health and well being of your furry friend.

(Please visit the American Veterinary Dental College at www.avdc.org for the position

statement on anesthesia-free dentistry and for more information on periodontal disease.)

Lisa Dean, RVT, is a licensed veterinary technician at Adobe Animal Hospital, Los Alto (www.adobe-animal.com) and is currently pursuing advanced certification in Veterinary Dentistry.



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2009

How Long Will You Live?

Expectation of life by age and sex U.S. preliminary 2009

Check your age to see how many years you may have left, according to U.S. averages. 65 year old women are expected to live 2.7 years longer than men of the same age.

Of course, these are "averages." Some will live longer and some shorter, depending upon your lifestyle, eating habits, fitness, genes and your attitude.

Your genes count for less than 25%. If your parents or grandparents lived to be 90+, it doesn't mean that you will but good genes help.

All races	Male	Female
0	75.7	80.6
1	75.3	80.0
5	71.4	76.1
10	66.4	71.2
15	61.5	66.2
20	56.7	61.3
25	52.0	56.4
30	47.3	51.6
35	42.7	46.8
40	38.0	42.0
45	33.5	37.3
50	29.1	32.8
55	25.0	28.4
60	21.1	24.1
65	17.3	20.0
70	13.8	16.1
75	10.7	12.5
80	8.0	9.4
85	5.8	6.8
90	4.1	4.8
95	2.9	3.3
100	2.0	2.2

Source: CDC National Center for Health Statistics

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De-Clutter Your Life

By Evelyn R. Preston



Everyone—even non-investors—wants to know: Where's America headed; when will the economy, jobs, the market, improve? No answers yet! Seniors do best by sticking to plans and finalizing all-important financial chores from diversification to organization! React prudently and act productively.

Consider all that in-coming info that's piled up or filed away often to disappear forever. If it's imperative to store some records and receipts for easy access (physically / on computer), it's ineffective to stash massive amounts of: investment reports, insurance statements, medical records, etc. as well as the "maybe I'll need this someday" stuff.

This column regularly repeats the urgency, usefulness and special gift to our children and heirs of culling our correspondence. Start now—don't wait—a desk drawer a day, a file an hour—de-cluttering is in! From older than 7 years tax returns to over 3 years bank info, downsizing is mandatory and marvelously liberating.

Or hire an organizer! Lori Krolak CPES, of *More Time for You*, suggests a first step—realize how much paper or computer "overweight" you actually are. I've paraphrased her personal survey to pinpoint productivity, a crucial element in enhancing the retirement years.

On a scale of 1- strongly disagree... to 7 - strongly agree, evaluate the real you:

- 1) I do not waste time looking for important papers
- 2) I can easily find any info I need on my computer
- 3) I have plenty of space in my office
- 4) I have a great system for managing important papers
- 5) I have a great system for regularly purging outdated materials
- 6) I'm rarely overwhelmed by what I need to do
- 7) I have phone/address info at my fingertips
- 8) I know others can easily find what they need when I'm not here

I'll add my mother's mantra... have a place for everything and everything's in its place!

Although most organizers will help clients devise a system, Lori focuses on the "productivity angle"—how well we handle the "business of life." Do you keep active files, an in-box: electronic or desktop?

Automatic Payments: I never missed paying my bills on time... except one month when I was away... and quickly learned that the new Credit Card Laws allow heavy penalties for paying even one day late on top of finance charges. I now allow the credit card company to debit my bank account via Internet on the due date.



Productivity Angle: Other automatic payments can go straight to a credit card in order to earn "rewards" miles or cash points. Watch for "deals" which can nicely increase the number of points.

Backup Strategy: Don't trust any one system, even papers at attorney or tax preparer. Cloud computing relegates your on-line life to the outer limbo; copy to disc or paper.

Productivity Angle: Keeping (originals or copies) policies, deeds, trusts, pink slips, etc. together, fireproofed and /or ready to grab in an emergency also keeps you healthy (peace of mind), wealthy (no lost assets) and wise (financial life at your fingertips.)

Plan Ahead: Assisted living, long term care, pets' futures, funeral arrangements and pre-gifting heirlooms require careful thought, info gathering and "second opinions" not made in haste.

Productivity Angle: Making your personal wishes known, paid for or set in advance helps erase emergencies, becomes cost effective, avoids family friction and reduces the trauma of transitions.

One person's organizational system does not fit all. But these concerns could have a significant impact on your personal well-being and bottom line bank account. Start now!

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

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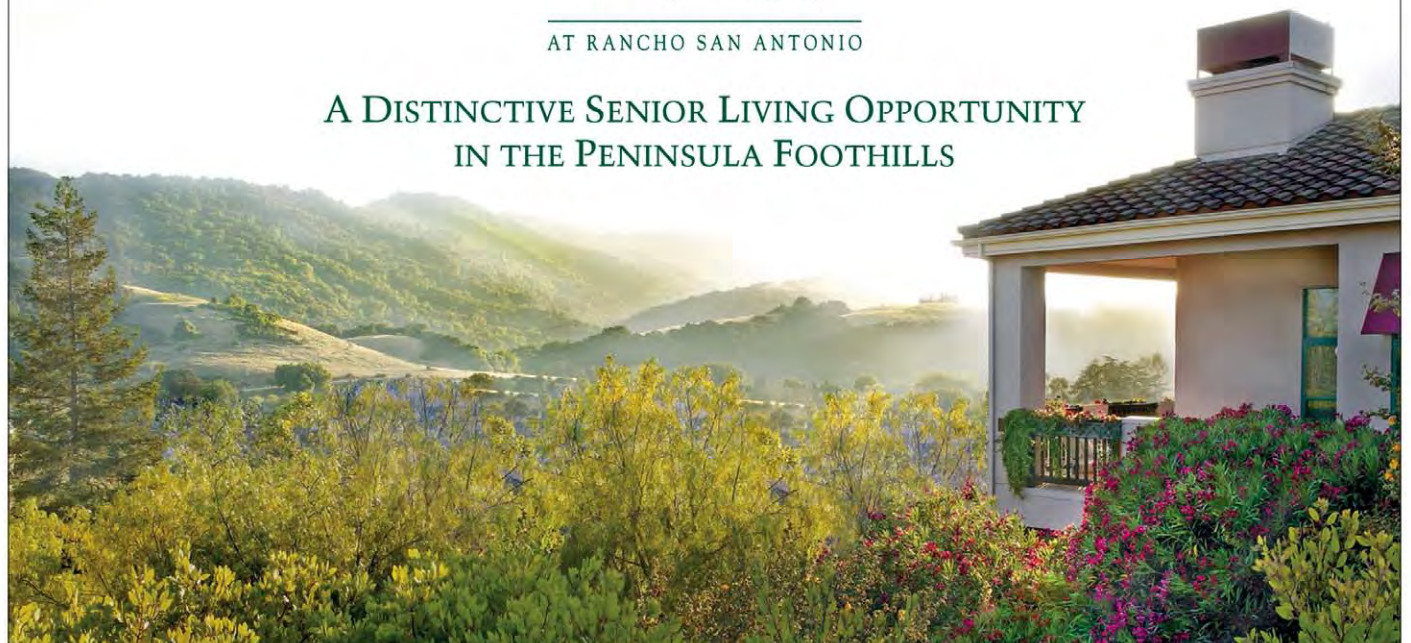
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Wrong Meds Can Kill You

By Dr. Eva Mor



Mrs. T. was not a client of our agency; she was a good friend of my parents. She was a widow, quite independent and in fairly good health up to the age of 83. I had been seeing her on all family gatherings such as holiday dinners, birthdays and other celebrations.

My mother called me one day to report that a hospital called her to notify her that her friend, Mrs. T., was taken to the hospital by ambulance after suffering a stroke. She was not able to give any personal information but the nurse found my mother's phone number in her handbag and called her.

I went to the hospital and found my mother's friend in very serious condition. She survived the stroke but there was a lot of damage done. Before bringing

her home, I arranged for her home care aide, 24/7, through Medicaid since she had no assets of her own.

While coordinating her medical treatment, I found out that for several years she had been suffering from high blood pressure and had not followed doctors' orders. She had been taking medication at random and there was also a question as to correct doses. This pattern caused her blood pressure to be very irregular, spiking to very dangerous levels, eventually causing her to have a massive stroke.

Now she is assisted by an aide who reminds her to take her medications on time and in the proper dose. Mrs. T. has a nurse visit weekly who sorts her medication for the week; her

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blood pressure is controlled and the chance of another stroke is reduced.

While she was still in the hospital, I contacted Mrs. T's personal doctor and we tried to figure out why she had not followed the instructions and taken her medications regularly.

It became clear that she had not remembered the instructions or remembered if she actually had taken the medication and at times took twice the dosage. This we realized when she finished her monthly supply a few days ahead of schedule.

To make matters more difficult, she had not coordinated her treatment between her family doctor and her cardiologist and did not remember which medication was for which condition.

Since she functioned independently and no one checked her or followed up on her medical practices for a long while, she had managed to mask her forgetfulness and her early signs of confusion, putting her health in danger.

It took very little to establish a system where Ms T.'s doctors

talked to each other and treatment was coordinated, with a nurse and an aide being involved.

At the time of this writing, she seems to be in fairly good health with daily monitoring by her aide and a weekly visit from a nurse. I stop by weekly, checking with the support personnel and making sure that all is well. We are all following her mental status which is somewhat impaired but with mental stimulation, the decline is

not rapid and she seems to be happy, social and well.

For more information: visit www.goldenyearsgolden.com.

Editor's Note: Like Mrs. T, my favorite aunt, 88, lived alone for many years and got her meds messed up, too. It nearly killed her. Today, she is living in a skilled nursing home, taking proper meds and doing much better.

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Social Security Q & A



How do I know when it's the right time for me to begin getting retirement benefits?

If you use our online Retirement Estimator, you can get estimates of your benefit at various ages from age 62, the earliest eligibility age, to age 70, the age when you can take full advantage of delayed retirement credits. It allows you to key in multiple scenarios so you can get an instant, personalized estimate of your future retirement benefits. It's the best way to begin planning for your retirement. You can find the online Retirement Estimator at www.socialsecurity.gov/estimator.

What is the benefit amount a spouse may be entitled to receive?

If you are eligible for both your own retirement benefit and for benefits as a spouse, we will always pay your benefits based on your record first. If your benefit as a spouse is higher than your retirement benefit, you will receive

a combination of benefits equaling the higher spouse's benefits. A spouse generally receives one-half of the retired worker's full benefit unless the spouse begins collecting benefits before full retirement age. If the spouse begins collecting benefits before full retirement age, the amount of the spouse's benefit is reduced by a percentage based on the number of months before he or she reaches full retirement age. For example, based on the full retirement age of 66, if a spouse begins collecting benefits:

- At age 65, the benefit amount would be about 46 percent of the retired worker's full benefit;
- At age 64, it would be about 42 percent;
- At age 63, 37.5 percent; and
- At age 62, 35 percent.

However, if a spouse is taking care of a child who is either under age 16 or disabled and receives Social Security benefits on the same record, a spouse will get full benefits, regardless of age. Learn more by reading our Retirement publication at www.socialsecurity.gov/pubs/10035.html.

I'm applying for disability benefits. Do I automatically receive Medicare benefits if I'm approved for disability benefits?

You will receive Medicare after you receive disability benefits for 24 months. When you become eligible for disability benefits, we will automatically enroll you in Medicare. We start counting the 24 months from the month you were entitled to receive disability, not the month when you received your first payment. Special rules apply to people with permanent kidney failure and those with "Lou Gehrig's Disease" (Amyotrophic Lateral Sclerosis). Learn more about Social Security disability benefits by reading our publication at www.socialsecurity.gov/pubs/10029.html.

I'm thinking about getting disability insurance from a private company. If I become disabled and have a private policy, would it reduce my Social Security disability benefit?

No. Your eligibility for Social Security disability benefits is not affected by any private insurance you may have. But workers' compensation and certain other public disability payments may affect your Social Security benefit. You also should ask the company providing your disability protection what effect Social Security will have on the benefits they provide.

For more information about Social Security disability benefits, read our publication at www.socialsecurity.gov/pubs/10029.html.

Can my children receive dependent's benefits because I am on Supplemental Security Income (SSI)?

No. SSI benefits are based on the needs of the individual and are paid only to the qualifying person. There are no spouse's, children's or survivor's benefits. However, if your children are disabled themselves, they might be eligible to receive SSI benefits. To learn more about SSI benefits, read our publication on the subject at www.socialsecurity.gov/pubs/11000.html.

What is Supplemental Security Income (SSI)?

SSI is a needs-based program administered by Social Security that provides monthly income to people who are 65 or older, blind or disabled and who have limited income and financial resources. You can be eligible even if you have never worked in a job covered under Social Security. SSI is paid through general revenue taxes, not Social Security payroll taxes. To receive SSI, your financial resources (savings and assets you own) cannot be more than \$2,000 (\$3,000 if you are married). If you are married, a portion of your spouse's income may be counted when deciding whether you are eligible. Generally, to be eligible for SSI, an individual also must be a resident of the United States and must be either a citizen or a noncitizen lawfully admitted for permanent residence. Learn more about SSI benefits at www.socialsecurity.gov/pubs/11000.html.

If I have a question about my Medicare bill, who should I contact first?

First contact your provider. If you are unable to get your question answered or problem resolved, then contact 1-800 MEDICARE. For more information about Medicare benefits, visit www.Medicare.gov.

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Challenges of Downsizing

How to fit 2,500 sq. ft. of stuff into 900 sq. ft?

By Cheryl Comento

After 35 years and raising three children, Robert and Madeline realized that their 2,500 square foot home with five bedrooms and three baths was too much for them.

They found a nice, one bedroom apartment in a nearby retirement village that would fit their needs. But they were overwhelmed with the idea of moving from a 2,500 square foot home to a 900 square foot apartment. They hired a certified senior move manager to help them through the process of downsizing and moving.

What to take, what to toss?

The senior move manager helped them figure out how much to downsize. Together, they looked at their current living space and the space they would have in their new apartment. This helped Robert and Madeline realize that there was “a lot of furniture, clothing and stuff” that they weren’t going to be able to take with them.

The senior move manager developed a floor plan to show exactly what space they’d have in their new home. With guidance, Robert and Madeline thought about how they could use the living areas of their new home. For example, they decided to create a home office area in a corner of the living room rather than put a desk in the bedroom.

Using the floor plan, they created a list of furniture and household



items to take with them. By combining things from different rooms, they designed a living area that was comfortable, functional but attractive.

Sometimes they had to make difficult choices. Madeline loved the living room sofa but they decided to take the one from the family room because it was more comfortable for Robert’s back.

A bigger challenge was deciding what to do with the items they no longer needed. They asked their children, family and friends if they could use any of the stuff. Their grandson Seth was moving into a new apartment so he took a dresser and a bed.

Their daughter Sylvia wanted the dining room set. There were many other items that family members and friends wanted. The senior move manager helped coordinate



Cheryl Comento

the arrangements for picking up and moving.

Of course, there was stuff that family members didn’t want or need. These were arranged by the senior move manager to be sold through eBay, auction houses or consignment shops. The remaining items were donated to a favorite charity to help those in need.

The senior move manager also helped them clean out their accumulated paperwork. Boxes and boxes were removed from the attic. Older, sensitive papers were shredded and disposed of. The remaining documents were organized so to be easily found when needed.

Wills, trusts, medical directives, health and insurance information were put into a “Grab and Go” kit. In case of an emergency, family members now know where to find all of their vital papers.

“Everything went pretty smooth,” said Robert. “Our move manager saved us the nightmare and chaos of downsizing.”

Cheryl Comento is the founder of Living thru Transition, Inc., a Senior Move Manager, Professional Organizer and Estate Liquidator in Campbell, CA. She focuses on helping seniors live in a safe and comfortable environment. For information, contact Cheryl Comento at 408.483.9973 or email Info@LivingThruTransition.com.



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