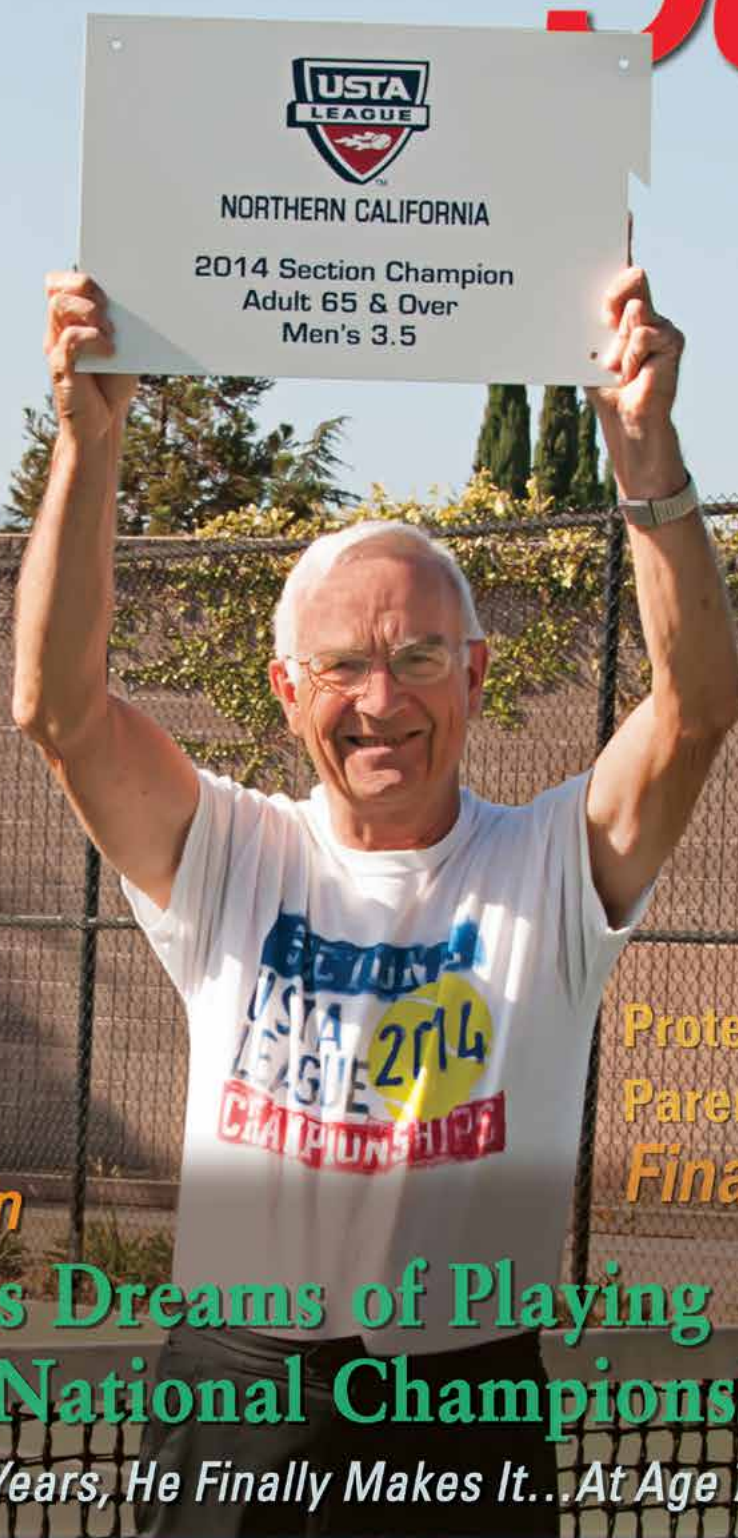


Active over 50[®]



*I Learned
to Play the
Piano at 91*

Tennis Captain

**Larry Hayes Dreams of Playing
In a USTA National Championship**

After Trying For 25 Years, He Finally Makes It...At Age 75

*Protect Your
Parents From
Financial Abuse*

ARE YOU LOSING THE BATTLE WITH TYPE 2 DIABETES?



Attend our FREE LECTURE to find out how to control your glucose naturally

Dr. Richard Gringeri DC will address the following four vital concerns:

Are your diabetes drugs causing irreversible damage?

How do you gain better blood sugar control so your doctor can reduce your meds?

Are you afraid of losing your sight, toes or kidneys?

What is the REAL CAUSE of Type 2 Diabetes?

"When I arrived at Dr. Gringeri's lecture, I felt that I was facing a declining quality of life and when I heard Dr. G. speak, I found new hope for a life worth living." - T.K.

"This seminar and Dr. Gringeri changed my life and future health, happiness and wellness forever." - F.B.

"Dr. Gringeri's lecture gave me the answers I had been searching for to control and eliminate my diabetes." - L.G.

Saturday, Nov. 1, 10am-12pm

Corporate Inn, Sunnyvale

Saturday, Nov. 15, 10am-12pm

Larkspur Landing, Campbell

Saturday, Nov. 22, 10am-12pm

Courtyard Marriott, Cupertino

Saturday, Dec. 6, 10am-12pm

Corporate Inn, Sunnyvale

Saturday, Dec. 20, 10am-12pm

Larkspur Landing, Campbell

Call for January dates & locations

Complimentary diabetic-friendly lunch catered by Maggiano's

Seating is limited

CALL NOW TO RESERVE YOUR SEAT!

Toll free (888) 295- 6059



The Human Engine Clinic

Gringeri Chiropractic Corp.

1171 Homestead Rd #160 Santa Clara CA 95050

Contents



Sunnyvale Northern California 65+ 3.5 Section Champions--Left to right: Jim Connor, Po Chen, co-captain Robert Brown, captain Larry Hayes, Shyamal Kanoo, Tom Trankle, Larry Namekata, Ron Eng. Not pictured: Merrill Clum, Bill Moniz, Larry White and Bob Ziegler

5 ASK LARRY

Not everyone will give you a senior discount. But don't be shy to ask.

6 Adventures Off the Beaten Track

Award winning travel writer Don Mankin travels through a "wormhole" on a small boat cruise in Indonesia.

8 Walter M. Bortz, II, MD

The obesity epidemic is worldwide with some predictions that there will be no lean people in the future. Maybe we should impose a "fat tax," asks Dr. Walter M. Bortz.

10 "I Learned to Play the Piano at 91"

Her dream was always to play the piano. Alma Bond, author and psychoanalyst, finally did it at age 91.

12 Smiling... Again

The sound of music brought a smile again to my 91 year old aunt living in a nursing home suffering with dementia and declining health.

14 Protect Your Parents From Financial Abuse

Now there's a way to protect your loved ones from scammers.

16 Larry Hayes: A 25 Year Journey to USTA Nationals

The dream of every USTA player is to get to the Nationals. It took publisher Larry Hayes 25 years but he finally makes it.

18 Connection to Kenya

Travel writer Melody Wren felt an emotional connection with the land and people of Kenya and Africa.

20 Look and Feel Better

Brown spots, brown patches and red veins are part of getting older. But you can do something about them.

23 Out of Breath?

Feeling shortness of breath? Could be nothing or something to check out with your doctor. Look for the warning signs.

24 Interview with Editor Barbara Shaw

Barbara Shaw, 82, is chief editor of "Glover's A Go Go, in-house magazine at The Grove, memory community of The Terraces of Los Gatos, CA.

28 Less Stress Investing

Keep it simple when investing unless you're super rich advises Evelyn Preston, *Money Lady*.

30 Commentary: Elder Care

Richard Wexler founded Points of Life to help boomers and seniors prepare for the complexities of aging.

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

Larry W. Hayes / Publisher & Editor
408.921.5806

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

Gloria Hayes / VP Operations

Charm Bianchini / Associate Editor

Mabel Tang / Art Director

To Advertise

Call 408.921.5806 or larry@activeover50.com

To Subscribe

Call 408.921.5806 or larry@activeover50.com

Copyright 2014 Hayes Marketing Communications, Inc. All rights reserved. Reproduction in whole or in part of any text, photograph or illustration without written permission by the publisher is strictly prohibited. The magazine is not responsible for unsolicited manuscripts, artwork or photographs. The opinions expressed in *ActiveOver50* magazine are those of the authors and do not necessarily reflect the views of *ActiveOver50* magazine. The magazine assumes no responsibility.

Publisher's Note



You're never too old to follow your dreams

Alma H. Bond learned to play the piano at age 91. It was something she dreamed of doing but was too busy raising three children and working as a psychoanalyst. But the dream never went away. It just took awhile.

She is elated about playing *Ode to Joy* and feels that playing along with the rising voices to the rafters is the closest she will ever get to heaven! Read her story, page 10.

As publisher/owner of ActiveOver50 media, my dream was to captain and play in a USTA National Championship. I didn't think it would take 25 years! My 65+ team won Northern California Section this year and advance to the National Championship for the first time ever.

This came after captaining 50 teams and over 500 players over a 25 year span. Playing against the best USTA teams in the U.S. is a dream of every player. "It took 25 years but I never, ever thought once of giving up." Read more, page 16.

Award winning travel writer Don Mankin journeys to Indonesia on a small boat cruise that felt like traveling through a "wormhole." Read about his latest adventure, page 6.

Protect your parents from financial abuse. Every day you read about someone's parents being scammed. Now there is a way to protect your loved ones. Read story, page 14.

Look better and feel better. You don't have to live with unsightly "brown spots, red veins and other weird things" growing on your face and body. Read story, page 20.

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

Cover photo of Larry W. Hayes: Harvey Gold

Hometown Friendliness Meets Personalized Care



2012 Webby Nomination for
"Design and Accessibility"
2011 Spirit Care Ministry to
Seniors Award
2010 Bay Area Top Workplace
2010 Assisted Living of the Year
2010 Volunteer of the Year
2010 Bay Area Top Workplace
2009 Administrator of the Year
2001 HUD Secretary's Commendation
2001 Humane Society's Paws
for Applause Award
1996 Chamber of Commerce
Beautification Award



Locally Owned and Operated



Senior living with hospitality and concierge services



The Grove
Excellence in Memory Care At
San Carlos Elms

Please call to arrange
a personal tour.

707 Elm Street,
San Carlos, CA 94070

650.595.1500

www.sancarloselms.com

Email: info@sancarloselms.com



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

ASK LARRY

Senior Discounts 2.0

Q: : Hi Larry. I went to *Bed Bath And Beyond* yesterday and asked for my 10% off and they acted like I had two heads... even the manager said no. We only do the coupons. What is up with that? Is there anything I can show them to prove they are supposed to give me a discount?

A: Unfortunately, businesses do not have to give you a senior discount. There is no law requiring them to do so. The good news is that many businesses offer senior discounts from 10 to 20 percent including retail

stores, restaurants, airlines, hotels, car rental, spas/hair salons, grocery stores, car insurance, local and National parks, movies and more. Don't be shy. The worst thing they can say is No. Keep asking!

For a list of 100+ stores with senior discounts, go to: www.braddeals.com.

Q: : I see that you're 75 and playing USTA tennis. Any secrets staying active and healthy?

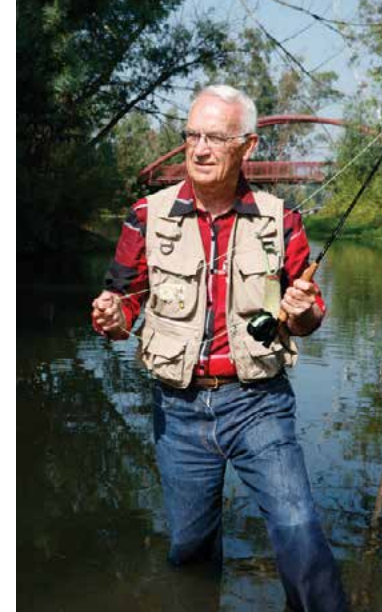
A: It isn't because of my genes. My parents died fairly young—mom 74 and dad 66. Some of it's luck but I believe exercise plays a

big role and eating healthy. Also having a positive attitude helps plus being married 46 years to my spouse who takes good care of me.

Speaking of your genes—they count but only 20% toward longevity. Watch what you eat, keep moving and you'll live longer and healthier.

Q: : Can you believe YELP reviews?

A: You have to be very careful what you read on YELP. Many of the "positive" reviews are posts from "family and friends" of the business



owner. In some cases, people are paid to say good or bad things about a business or service. Having said that, I still go to YELP to check out restaurant reviews. It's better than nothing!

Got a question?

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

Introducing Hybrid Annuities For Long-Term Care Protection



Working with all major carriers...representing you.

70 percent of people turning 65 can expect to use some form of long-term care during their lives.*

Learn how hybrid annuities can offer a way to help pay for your long-term care.

- Immediate Liquidity With 100% Return of Premium
- Joint Contracts (2 lives)
- Can Use Qualified Funds (1035 Transfer)
- Lifetime Long-Term Care Benefits
- Tax-free Death Benefit

Al Bentley represents multiple long-term care companies to give you the best rates and coverage. Call today to discover if a hybrid annuity is right for you. **800.795.5534**



Al Bentley, C.L.U.
Long-Term Health Care Planning & Solutions
ASCIA Partners LLC
In California: xASCIA Partners Insurance Agency LLC
California License Number 0163028
al.bentley@acisapartners.com
(800) 795-5534
www.ltc-ins.net

*US Dept. HHS



Fierce looking Komodo dragon from prehistoric era

Traveling Through “Wormholes” On A Small Boat Cruise In Indonesia

By Don Mankin

A multi-hued world swirled around a single lobe of coral in the shifting current. Yellow, orange, pink, purple, red, and electric blue fish darted among filmy tendrils of seaweed. Bigger fish and turtles floated by. Parallel worlds of coral, like a giant rock garden, covered the reef as far as I could see.

I flipped on my back and poked my head out of the water to clear my facemask and felt like I had slipped through a wormhole into another universe. Vast, open seas and volcanic islands surrounded me. Except for the snorkels of my shipmates poking out of the water several meters away and our skiff with its watchful crew bouncing lazily on the swells, I was completely alone.

We were snorkeling far offshore Komodo Island in the Lesser Sunda Islands of Indonesia. It was day three of a seven day cruise (hosted by Sea Trek Bali; www.seatrekbali.com), in a 40 meter long, 14 passenger, traditional Indonesian boat. Our route took us from the island of Flores

through Komodo National Park with stops at other islands along the way to Bali.

When we weren't snorkeling, hiking and kayaking, we were content to converse, read and lounge around deck catching the soft, moist breezes off the water. It was a lazy, sleepy seven days. By the third day the combination of sun, sea, heat and humidity had turned my mind into a cheese omelet.

Despite the obvious attractions of world class snorkeling, scenery and indolence, the main draw for me were the Komodo dragons, easily one of the most sinister animals I have come across in decades of travel to faraway places. They look like refugees from Jurassic Park. Their ravenous ferocity is legendary; they have been known to eat goats whole, jamming partially digested carcasses against trees to force the “morsels” deeper into their gullets. And their bites – a toxic mix of venom and exotic bacteria – can be lethal.

To see one approaching – with its slow, wide-legged crawl, belly

scraping the ground and forked tongue darting out of its mouth—is chilling. It is one of the ugliest creatures I have ever seen and one of the most fascinating.

On two hikes in Komodo National Park, we saw several, many of them as close as 10 meters. Park rangers lead the hikes and carry large forked staffs to immobilize the dragons by pinning their heads to the ground in case one decides that tourists might taste better than a rodent or bird. Fortunately they only eat once a month or so. I guess as we were wandering by they were doing the lizard version of dozing on their sofas in front of the TV. I can relate.

It is one of the ugliest creatures I have ever seen and one of the most fascinating.

The best kayaking was on Satonda Island in the shadow of Mt. Tambora, site of the largest volcanic eruption in recorded history, dwarfing Krakatoa and Mt. St. Helens by orders of magnitude. After the eruption, a

tsunami swept over the beach and filled in a volcanic caldera about 100 yards from shore, leaving a 2 km wide saltwater lake behind in the caldera.

The water is warm and benign – no snakes or flesh-eating fish. I took out a kayak and drifted in silence along the shore and gazed meditatively at the jungle-covered walls of the caldera.

After almost an hour of bliss, I headed back across the lake from the other side. About two thirds of the way across my kayak sprung a leak. Soon I was waist deep in water desperately trying to balance, steer and paddle the kayak. I finally gave up and shouted out in one of the biggest understatements of my life, "I think I need some help," a second before the front end of the kayak shot up and dumped me in the water.

I flipped on my back and, with the paddle in one hand and the front handle of the barely floating kayak in the other, started kicking for shore. In less than a minute, three swimmers and a guide in another kayak reached me. "Relax," implored the guide. "How much more relaxed could I be?" I thought, floating on my back in a flotation vest in warm water with nothing more lethal than tiny fish to nibble at my toes. My rescuers grabbed the kayak and I continued to kick my way back to shore.



Katherine Mankin "taking five" on Indonesian boat

Snorkeling in the middle of nowhere and slipping from one universe into another, from the colorful world of fish and aquatic plants below to the vast aerosphere of breezes, islands and dragons above.



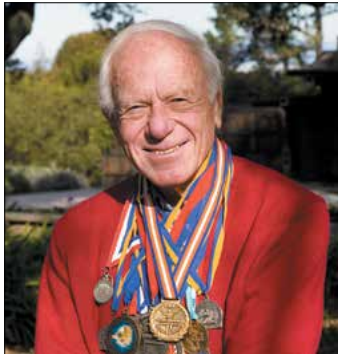
Kayaking on Satonda Island

During the seven day trip, we also visited a shipbuilding village, watched orcas dive under our boat and tracked shooting stars at night on the upper deck. Memorable experiences, all.

But for me the best moment of the trip was snorkeling in the middle of nowhere and slipping from one universe into another, from the colorful world of fish and aquatic plants below to the vast aerosphere of breezes, islands and dragons above. This may not be the same as traveling through an actual wormhole (if, indeed, they do exist) but it's probably the closest I'll come. All-in-all, it's not a bad approximation.

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

Obesity, Gluttony or Sloth?



By Walter M. Bortz, II, MD

This title was used as the lead of a major paper in the British Medical Journal a few years ago. The answer was “both” but sloth carried a higher exponential.

Now, a little later our awareness of the obesity epidemic is even more emphatic.

It has even been conjectured that within a few years there will be no more lean people left.

A Stanford colleague of mine, Uri Ladabaum, recently weighed in on the topic (sorry for the pun).

In a paper that he published in the American Journal of Medicine, he reviewed the results of two batteries of our national NHANES Survey, 1988 and 2010.

These data are our best source of information about our lifestyle changes. He found that our leisure time physical activity decreased markedly in the interval with little change in total caloric consumption.



This leads to the conclusion that our electronically driven lifestyle is rendering our legs vestigial and the consequent lethargy provokes a bulging waistline for most of us.

Here's a radical idea: Do we need to impose a fat tax? "Pay by the pound" to cover medical bills?

Let me know what you think.

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

Editor's Note: For more insight on how the body ages over time, Dr. Walter M. Bortz has written an excellent book on the topic: "Dare To Be 100." Available from Amazon.com.

OVERWEIGHT AND OBESITY IN AMERICA

- More than two-thirds (68.8 percent) of adults are considered to be overweight or obese
- More than one-third (35.7 percent) of adults are considered to be obese
- More than 1 in 20 (6.3 percent) have extreme obesity
- Almost 3 in 4 men (74 percent) are considered to be overweight or obese
- The prevalence of obesity is similar for both men and women (about 36 percent)
- About 8 percent of women are considered to have extreme obesity

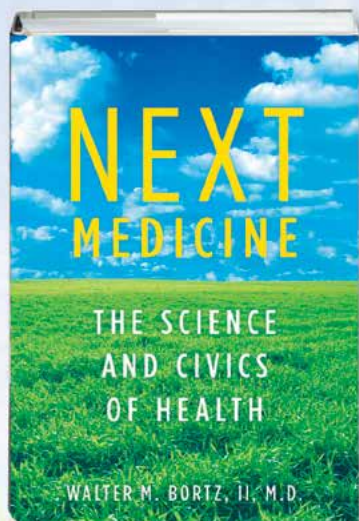
Data from the National Health and Nutrition Examination Survey, 2009–2010

Secrets of Longevity



"...a fascinating look at
how Americans spend their
healthcare dollars..."

—Booklist



Jan 2011 • 264 pp.
978-0-19-536968-7 • Hardback • \$34.95

OXFORD
UNIVERSITY PRESS

Does your group exercise class
determine the next exercise set by
a roll of colorful, giant-sized dice or
the flip of enormous 10" playing cards?



HEALTHWAYS
SilverSneakers
FITNESS
FLEX



The most unique **FREE** (or low cost) strength
& balance program ever created for older adults.

Classes available in Campbell Monday-Friday

Call or go online to register **TODAY!**

(888) 352-6072

<http://www.socialmovement.fitness>



Let us help make
this chapter
one of your best.

It begins with the right setting. Comfortable surroundings
that please the eye and senses. A responsive staff for resident
support needs, with a licensed nurse on-site 24/7. Professionally
guided fitness and therapy for an active lifestyle. Delicious,
chef-prepared cuisine. Concierge and transportation services.
Enriching activities for mind, body and spirit. What happens
next is up to you. After all, it's your story.

Distinctive Residential Settings | Award-Winning Memory Care
Chef-prepared Dining | Premier Programs for Health and Wellness
Professionally Supervised Therapy and Rehabilitation Services

BELMONT Village

SENIOR LIVING

belmontvillage.com

San Jose 408.984.4767

Sunnyvale 408.720.8498

Winner of the George Mason University Healthcare Award for the Circle of Friends®
memory program. A designated provider to the NFL Player Care Plan.



R.C.F.E. Lic. 435202351, 435202350 © 2014 Belmont Village, L.P.

"I Learned to Play the Piano At 91"

By Alma H. Bond

As a child, I was uninterested in learning to play an instrument as I was preoccupied with becoming an actress. As an adult, I was busy raising three children and working hard at becoming a psychoanalyst. I may have understood psychoanalytic theory but I remained a musical ignoramus.

At the age of five, I couldn't carry a tune. When my mother said, "Shut up and let your brother sing," I learned I was musically untalented and didn't sing for 30 years. I did take piano lessons as a teenager for a few months where the teacher seemed to know only how to play with his right hand. I soon got rid of him.

Then when my children were babies, I rocked them to sleep singing as I figured they were too little to complain.

When they grew older, I bought a white upright piano decorated with purple polka dots which had a soft lovely tone. The children started piano lessons. Unsurprisingly in an unmusical family, they "didn't take." I alone sat among the polka dots and banged out my old favorites. I was too embarrassed to play around anyone else.

To my astonishment at age 90, I became obsessed with 1,000 songs racing through my head. How strange that someone who had no talent or deep interest in music was silently singing all day! So I decided to buy a piano.

After looking into perhaps 100 advertised pianos, all of which I rejected because they were too large, expensive, blemished or screeched like cats howling at night, I found an eBay notice that a walnut spinet made by Estey was on sale for \$250 but was worth \$800.

I soon learned that every piano, even when made by the same manufacturer in the same year, has its own personality. I desperately hoped the temperament of this piano would jive with mine as it seemed right for me in every other respect.

Despite my thumping rendition, I got the feeling that once I learned to play it, the tones of the piano would



Alma Bond loves to play Ode to Joy

flow with a bell-like clarity. The piano behaved as if it were made for me. It was small and would fit nicely into my living room beneath a large window, was made of beautiful walnut wood with real ivory keys and was delightful to look at.

I immediately fell in love with it and imagined myself up on a concert stage flawlessly playing Beethoven's Ninth Symphony. I knew I must have that piano.

So I bought it and began to look for a piano teacher who would be willing to take on a 91-year-old beginner.

My teacher, Jen, a lovely young woman, knows enough to encourage my banging away. Jen is delighted to add a woman of 91 to her grammar school clientele. On the first lesson, she taught me fingering which helped me place the notes correctly. Soon I was delighted to play *Are you Sleeping, Brother John* with both hands.

I found out why I need to play the piano. I was playing "I Would Give the World to Hear That (mother's) Song Again" and I burst into tears. My mother died over 50 years ago. I thought I had finished mourning her. It seems music reaches a part of me nothing else does.

Alma H. Bond, PhD, is a psychoanalyst and the author of 19 published books. She was a psychoanalyst in private practice for 37 years in New York City.

HELP WANTED!

Retired? Bored to Death? Need Extra Money?

Sell advertising for ActiveOver50, the #1 boomer and senior publication in the San Francisco Bay Area reaching over 200,000 readers in print and online.

- High commissions
- Unlimited earning potential
- Part time or full time
- Work from home
- Sell advertising for print, website, online media, TV, eNewsletters, tradeshow

Prefer advertising sales experience but willing to train motivated, energetic person looking for a challenge.

ActiveOver50 is a nine year old, San Francisco Bay Area media company. Not a franchise, we are family owned. To learn more, go to www.activeover50.com.

Email your cover letter and resume to Larry@ActiveOver50.com.

Active
over 50®
A Media Company



100% Satisfaction Guarantee

Carlton Senior Living offers a truly excellent level of care that helps residents remain active and independent. An exceptional array of activities, events and excursions gives even the most adventurous seniors a steady schedule of fun. Carlton Plaza of San Jose is more than just a place to live. It is a community, where residents are living life to the fullest.

Please call today to schedule a visit.

Tom MacDonald
Founder



Excellent Activities, Exceptional Fun!



Activities abound at **Carlton Plaza of San Jose**, where residents enjoy plenty of events and excursions along with games, fun and friends in the richly-appointed living room and game room. The onsite full-service salon is a delightful luxury and the beautiful garden courtyard is a wonderful place to enjoy quiet time and the company of new friends.

Carlton Plaza of San Jose is a lively community full of active seniors who enjoy friendly, compassionate care along with a full list of amenities and activities that help maintain their enriched and active lifestyles.

Please call to schedule a visit and complimentary luncheon.

Call Today!



Carlton Plaza of San Jose
380 Branham Lane
San Jose • CA • 95136
(408) 972-1400

Lic. No. 435200727

CarltonSeniorLiving.com

The Elder Law Advisor

Derryl Molina


**TODAY'S ADVICE:
MORE ELDER ABUSE FACTS**

Elder abuse is a serious problem because persons over 65 often live in fear that they will be abandoned, injured, neglected, yelled at or hurt if they reveal their situation. So they deny the abuse and live in a dangerous state of despair.

- **Those who become abused** are more likely to be isolated females with some vulnerability, whether physical or mental.
- **Abuse of an older adult** suffering from dementia is a hard case to prosecute, because the time needed to navigate the legal system makes it more likely that cognitive impairment will become too severe to matter.
- **People who experience violence** in their youth suffer dementia earlier and faster.
- **Those who abuse others** are more likely to be male family members, usually the victim's adult child or spouse.
- **Abuse in the familial relationship** is much harder for relatives to report.
- **Abusers are often financially dependent** on the elder's resources and have problems with alcohol and drugs.
- **Abusers generally** were abused as children.
- **Different age groups** report higher numbers of certain type of frauds — Internet scams affect the young, dating cons capture the middle aged and "advance-fee" frauds reel in the elderly.
- **Canadians alone** lost more than \$57 million to "mass marketing" frauds in 2013. It's a worldwide plague.

CALL TODAY to sign up for a FREE, two-hour Elder Abuse seminar sponsored by *ActiveOver50*, Thursday October 30, 2014 – 9am to 11am. Call 408. 244.4992.

DERRYL H. MOLINA is an Elder Law Attorney in San Jose, California who helps clients prevent and rectify cases of abuse. Also knowledgeable in Trusts and Mediation, Mrs. Molina can serve as your Full Life Care Planning Attorney. Contact Derryl H. Molina at 408.244.4992 or at attderryl@comcast.net. See her website: www.fulllifecareplanner.net



The Miracle of Music

By Larry W. Hayes

A few weeks ago, I visited my Aunt Fern, 91, in a nursing home in Newton, KS. She's like my "second mother" and very dear to me.

Her daughter Robin warned me that Fern had declined a lot since I last visited—about 18 months ago.

So I expected the worst but it was still shocking and sad to see her lying down on a sofa chair propped up in front of a large TV—unable to move or lift her head.

She did recognize me and did her best to engage in a conversation, although she struggled. Like millions of older Americans, she suffers from dementia and declining health.

Most of her waking hours are spent in front of a TV that she neither watches or listens to. It is just on. I didn't see a radio or hear any music at the nursing home.

What could I do to put a smile on her face?

Recently my wife and I saw an inspiring, moving documentary, "*Alive Inside*" which shows how music brings happiness and joy to loved ones with dementia.

Upon my return to California, I immediately ordered an iPod for my aunt Fern. Robin downloaded Fern's favorite songs and played them for her.

"She smiles and enjoys the music," says Robin. "What seemed more interesting to her is the technology. That such a little device could hold so many songs!" Fern was always a smart lady!

Amazing what music and technology can do to help those you love. Even help bring out a smile! To learn more about the miracle of music for dementia patients, go to: musicandmemory.org.

FREE ActiveOver50 eNewsletter

- Discover useful, interesting stories that inspire and encourage you to stay active and fully engaged in life.
- Read about the latest in healthcare, money, housing, retirement, technology, estate planning, nutrition, fitness, travel and more.
- Read online the latest issue of ActiveOver50 magazine.

Sign up today for ActiveOver50's
Free eNewsletter at
www.ActiveOver50.Com.
Follow us on Twitter,
Facebook and LinkedIn.

Active
over 50®
A Media Company



PATHWAYS

Every moment in life is precious.

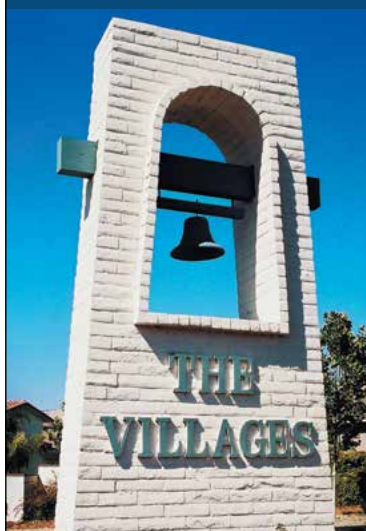
Count on Pathways to keep it that way.
We care with kindness and dignity.

- ✓ Home Health
- ✓ Hospice
- ✓ Private Duty

Pathways is not-for-profit and affiliated with
El Camino and Sequoia community hospitals

1.888.755.7855 ♦ pathwayshealth.org

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



Voted among the
top 20 active adult
communities in America

Active Adult Community 55 years+

Villas & homes from 650–2,490 sq. ft.
Offered at \$250,000 to \$900,000s

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

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



Carla Griffin

"Broker/SRES/CRS"
CalBRE #00710852

Happy Clients Say it Best

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

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

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

**CALL today for an
introductory tour.**

408.274.8766



BandARealtors.biz
[Facebook.com/B.A.Realtors](https://www.facebook.com/B.A.Realtors)



Protect Aging Parents *from Financial Abuse*

By Claire McDonnell, True Link CCO

Imagine this situation. Your mother – a retired schoolteacher living alone in your hometown – has always been a charitable person.

You talk on the phone regularly and hear an occasional mention of the generous people she's met and new causes she cares about but nothing that's cause for alarm.

Then, you go home for Thanksgiving, look over her finances and realize she's been spending a substantial portion of her retirement savings on charitable donations – most of which are to fake organizations. You're alarmed, distraught and you're not sure what to do next.

This is exactly what happened to True Link CEO Kai Stinchcombe and his family when they discovered his grandmother was writing as many as 75 checks to fake charities every month!

To add to an already bad situation, there were no good solutions—either they could take away her checkbook, her financial independence and her pride or spend endless hours monitoring her finances and having difficult conversations.

It was because of this experience with his grandmother and the lack of good options that Kai decided to found True Link as a way to protect vulnerable seniors like his grandmother while preserving their financial independence.

Every year, billions of dollars are scammed from the elderly through a combination of outright fraud and scams, pushy and misleading marketing and hidden charges.

Many of these charges are technically legal making them impossible to reverse or recover. The senior may not know that they are signing up for a subscription service or that they are automatically billed at the end of a free trial for shipping and handling.

“A non-refundable shipping and handling fee of \$50/blender making his “\$19.95 Blender Set” actually cost \$219.95.”

Take the case of home shopping. Your dad is alone watching TV and sees an infomercial for an “amazing” blender for \$19.95 he absolutely “needs.” He calls the number on the screen, is told about an even better offer of four blenders for the price of one and decides the whole family is getting blenders for the holidays.

What dad doesn't realize is that he's being charged an outrageous and non-refundable shipping and handling fee of \$50/blender making his “\$19.95 Blender Set” actually cost \$219.95.

Before True Link, the options for preventing this type of problem from recurring were limited. You could have a conversation with dad about

being wary of hidden charges and then spend your precious time anxiously monitoring his account for similar expenditures.

Or you could take away his checkbook and credit cards making it difficult for him to make daily purchases at the grocery store or at the movies with friends, causing him stress or anxiety over his lost independence.

Kai believed seniors should have the right to spend their own money without being taken advantage of and founded True Link so that elderly caregivers and family members have a better solution for protecting their loved ones.

True Link offers a prepaid Visa card that can be customized to block charges from unwanted sources like unscrupulous charities, over-the-phone purchases, magazine subscriptions or for a specific store. The card can also be set up to deny access to wire services like Western Union – a good defense against scammers requesting money transfers – and can limit daily purchases to prevent large, unnecessary charges.

In a country where one in five seniors aged 65 or older have experienced financial abuse, True Link gives peace-of-mind to the millions of families like Kai's. Now, his grandmother can live her life like she always has while her loved ones rest easy.

You can learn more about True Link at www.truelinkcard.com.

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

DON'T MISS A SINGLE ISSUE. SUBSCRIBE TODAY!

Although ActiveOver50 is a free, quarterly magazine, it's not always available at drop off locations due to its popularity. It goes fast! To ensure you don't miss an issue, we'll mail ActiveOver50 to your home, family member or friend. The cost is \$10.00 for all four issues. Prepaid by check or credit card. (If paying by credit card, call 408.921.5806 with card info.)

If paying by check, please complete and mail this form with check to: ActiveOver50, P.O. Box 321209, Los Gatos, CA 95032.

Name _____
Address _____
City _____
State _____ Zip _____
Phone _____
Email _____



Active
over 50
A Media Company

The True Link Prepaid Visa® Card

A Visa prepaid debit card for mom that can block TV Shopping, Telemarketing, Sweepstakes, or Scams.



With True Link, you can safeguard your loved one's financial well-being and independence with easy-to-set spending controls. Stop unwanted TV shopping, sweepstakes entries, and donations to charities while giving them the freedom to carry a Visa card and use it on approved everyday purchases.

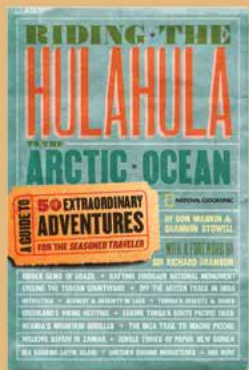
To find out more, visit:
www.truelinkcard.com/active50

Contact us:
support@truelinkcard.com
1-800-299-7646



Copyright © 2014 True Link Card. All rights reserved. The True Link Prepaid Visa Card is issued by Sunrise Banks N.A., St. Paul, MN 55103, Member FDIC, pursuant to a license from Visa U.S.A. Inc. This card may be used everywhere Visa debit cards are accepted. Use of this card constitutes acceptance of the terms and conditions stated in the Cardholder Agreement.

WHAT'S ON YOUR BUCKET LIST?



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

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

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

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



NATIONAL
GEOGRAPHIC

AVAILABLE WHEREVER
BOOKS ARE SOLD
nationalgeographic.com/books

We Care Every Day In Every Way.

Experienced senior care for total peace of mind

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



Sunnyvale
408.735.0977

Fremont
510.284.0000

Redwood City
650.777.9000

West San Jose
408.241.5100

Each Visiting Angels agency is independently owned and operated.



A 25 Year Journey to the National Championship



Sunnyvale Northern California 65+ 3.5 Section Champions--Left to right: Jim Connor, Po Chen, co-captain Robert Brown, captain Larry Hayes, Shyamal Kanoo, Tom Trankle, Larry Namekata, Ron Eng. Not pictured: Merrill Clum, Bill Moniz, Larry White and Bob Ziegler

Follow Your Dream.

Every year for the past 25 years, Larry Hayes dreamed of captaining and playing in an USTA National Championship. It is the dream of every USTA tennis player.

What he didn't know that it would take 25 years, 50 teams and more than 500 players to get there!

Larry's dream finally came true this year when his 65+ 3.5 Sunnyvale team won the Northern California Section Championship, advancing to the National Championship for the first time ever.

Did You Think You Wouldn't Make It?

"I never stopped believing or trying but realized at age 75, time was running out," Hayes said. "In the past three years, our 55+ teams have been to the Section finals twice—once this year. Both times, we lost in tiebreakers. This time our 65+ team won the tiebreakers so the gods were finally on our side."

"Although I believe it's about the journey and not the destination,

I'm very happy for myself and for my teammates to get to the Nationals. Made sweeter because it took so long!"

Larry is the oldest guy on the team but isn't intimidated playing doubles against guys 10, 20 or 30+ years younger. Many times he wins.

What's It Like Playing Against Someone Young Enough to be Your Son?

"Feels good and happy to be a role model," says Hayes. "We played a 7.5 team this year with no one older than 30. Their young captain commented: 'I hope we play as well as you guys when we get your age.'" (We lost to them 2-1 in a tiebreaker.)

"You can't beat younger guys by trying to 'out hit' them. They're way too strong, too fast and will overpower you. You have to 'senior

ball" and "outsmart" them with strategy and tactics such as soft returns, lobs, angles and drop shots."

"But it's rewarding and fun playing against guys of all ages," says Hayes who captained and played on four 2014 USTA teams—55+, 65+, 70+ and 7.5 combo which has no age restrictions.

Youngest player on Hayes' 7.5 team is Tom Lessler, 23, who plays with his dad Larry, 59. Playing with his son is very special.

What Are the Secrets of Playing into Your 70s and Beyond?

"I thank my lucky stars that I'm still able to play health wise. USTA is not social tennis and has many strong players. Men and women."

"Through the years, I've become wiser and wrote a book (unpublished) entitled: *'Geezer Tennis.'*"

GEEZER TENNIS RULES:

- 1 Play no more than two times a week
- 2 Never play two days in a row—your body needs time to rest and heal
- 3 Play no more than two matches per day. In my younger years, I played 3 to 4 matches a day. Do that now and I risk serious injury
- 4 Listen to your body. If something hurts, stop playing immediately and seek treatment
- 5 Apply ice to sore muscles after each match. Take a pain relief med like Aleve. The pain in my right shoulder has never completely gone away. But it doesn't hurt when I play so I've learned to live with it. It's a small price to pay for something you love.
- 6 Play to win, enjoy every match and count your blessings—especially playing in the 70+ league because there are only 1,500 70 and over players in all of Northern California. There are no playoffs or tournaments and less pressure to win.

"70+ players are just happy to be playing a sport they love."

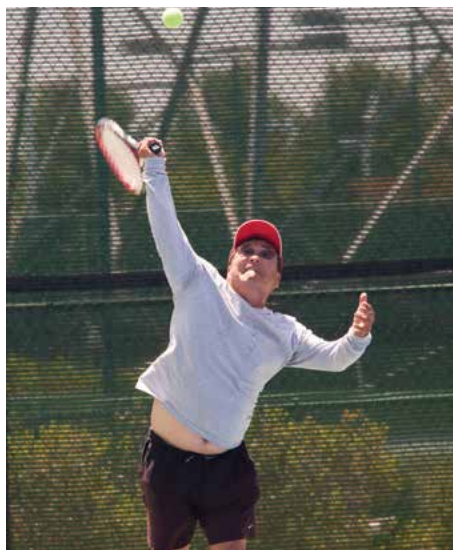
"When I first started playing in the 70+ league, I thought this is going to be easy playing against these really 'old guys. Wrong!'"

"Players in their 70s are very good, mentally tough and competitive. They know all the 'senior tricks,' including how to conserve their energy."

What's It Like to Captain 50 teams and 500+ Players Over 25 Years?

"It's a big challenge. You're dealing with many strong egos and personalities. Every player needs to be treated with respect...and appreciated. I've had a few, high maintenance players on my teams but 99% of all USTA players are good guys—competitive but good sports—win or lose. All have the same goal—get to the Nationals."

"I love the competitiveness and the special bonding with my teammates. Several guys on my current 65+ team—Po Chen, Larry Namekata and



Larry Namekata, 68 Photo: Steve Goldband

Ron Eng—were on my adult teams 20 years ago. We have "aged together" and become good friends."

How Long Do You Plan to Play USTA?

"85 is a good target to shoot for. I understand that every time I step on the tennis courts, it could be my last match. Players have died on the courts from heart attacks, although rare.

"After each match (win or lose) I tell my teammates and opponents:

"No One Got Injured. No One Died. Good Match!"

*"No One Got Injured.
No One Died.
Good Match!"*

Injuries?

"Injuries are very common among players over 50. You're constantly moving on the courts and prone to tennis elbow, back, ankle, knee and shoulder injuries."

"So far, I've been lucky avoiding major injuries, although I was off tennis for a year recovering from a strained rotator cuff 20 years ago. I didn't listen to my body and tried to play through the pain."



Po Chen, 66 Photo: Steve Goldband

Advice?

"Never give up. Stay positive. Keep moving. Life is short for all of us."

Larry and his teammates travel to Surprise, AZ in March 2015 to compete for a National Championship. The journey continues.

About Larry Hayes

Besides playing USTA tennis two to three times a week, Larry is the owner/publisher of ActiveOver50 media company. He is also president of the Bay Area Sportfishers club and lawn bowls with his wife Gloria one to two times a week. He is a board advisor to nonprofit Vision Literacy. You can reach him at Larry@ActiveOver50.com or **408.921.5806**.



USTA League is the country's largest recreational tennis league with more than 825,000 participants nationwide. The 65+ is the fastest growing USTA league with over 32,000 players—up 16% since 2010. For more information, visit <http://www.norcal.usta.com/adultleagues>

CONNECTION TO KENYA

By Melody Wren



locals was one of genuine warmth. I felt secure at all times and very peaceful everywhere I stayed.

Once I got to Nairobi at the end of the Safari portion of my trip, security was visibly tight at hotels, museums and shopping malls which initially rattled me, then felt reassuring.

The small bits of Kenya I saw were beautiful, the people authentic and the abundant wildlife sightings incredible. What I didn't expect was the emotional connection to the land and the people emphasizing the connection we all have to Africa.

Kenya has a magic that deserves a special kind of trip. I thought I had seen a lot of the world but Kenya opened up my eyes and my heart.

Oi Malo Lodge is a privately owned game sanctuary on the banks of the Ewaso Nyiro River in Kenya's wild and beautiful North Eastern province – 5,000 acres of spectacular bush country overlooked by Mount Kenya and teeming with elusive antelope.

Oi Malo is part of a Samburu conservation park and part of the elephant migration route. Laikipia is Kenya's most extensive wildlife haven with the much talked about "big five," elephants, buffaloes, lions, rhinos and leopards.

Laikipia supports as many as 250 lions, a significant number of the estimated 2,000 remaining in Kenya. I managed to see four of the big five, missing only the sighting of a Rhino.

At Oi Malo Lodge, they have 350 to 400 cattle which they milk by hand. Enviably self sufficient, if they need something they figure out how to make it themselves, building their own jeeps and making wine glasses out of broken bottles.

Dry smoky air, pounding hooves and the constant snorting of wildebeests welcomed us as we loaded our gear into the waiting Safari jeep and drove on rough pot-hole filled gravel roads (our driver referred to the journey as the 'Kenyan massage') towards our lodge for the next couple of days.

The traditionally dressed Samburu guide greeted me in Swahili "Jambo (hello), my name is Lewya, think of Halleluiaah," he said with an enormous grin.

He met our small plane after a brief 45 minute flight crossing the equator, the landing a smooth one on the short Muridjo airstrip at Oi Malo Conservancy in Kenya.

I admit I had been very hesitant about going to Kenya because of recent events in the news but while there, the general vibe I got from the

Food was one of the many highlights of our stay. They grow their own vegetables, make their own yogurt, butter and cultivate honey from the 85 beehives they have on the property. When I mentioned that I was lactose intolerant, without skipping a beat, owner Andrew Francombe offered camel milk for my tea, a new and delicious experience.

By the river one day, we spotted herds of hippos and their babies swimming, an enormous crocodile laying nearby, and as we sat watching, a leopard darted past.

One afternoon we visited a Manyatta which is a homestead, enclosed by roughly hewn, carefully built fences. Housing the farmer, three wives, two sons, their wives and their children plus many cattle, goats, chickens. Samburu are allowed to have multiple wives but not all of them choose that option.

Walking around the Manyatta felt surreal. I had to keep reminding myself that the people actually lived there. It wasn't a set up like a historical village reenacting how people used to live. It felt so other-worldly that it was hard to imagine we shared the same world; they in their huts with very little and me in my multi-layered life at home.

Perhaps there were more similarities than differences, I wondered.

I spoke through my guide to a grandma, wearing black and white beads which noted she was a grandmother to two girls. My guide Lewya let her know I was a Nana too, to two girls as well.



She smiled for the first time directly at me and I felt a connection when I looked into her dark eyes. She kept smiling and asked me my name. Through the guide I told her, she smiled and told me in Swahili my name would be "Sungulia." I felt so honored. The guide told

and wealthier. The blue with the green signify rain. Black and white with green hanging off an ear indicates they have a warrior son. I shook their hands saying "Kisobut PI" emphasizing the PI, which means very pretty.

One of the guides said, "when God created heaven, he copied Kenya."



Melody Wren making friends

me it was good for her to see me as a person, not just a tourist.

The next morning guide Lewya greeted me "Jambo, Sungulia". Thinking I had missed a new Swahili word, I asked him to repeat. He laughed loudly and chided me "what, you've forgotten your Swahili name already?"

Women from different villages make placemats and beads at the lodge to sell at the shop. The beads they wear all have significance - lots of beads means they are older

Notes:

What I wish I knew before I went: check the season you are going. I went in late June and I was not prepared for the extremely chilly evenings as it was their winter. On Safari, the red dust gets everywhere and the dryness gave me frequent nosebleeds

How to get there: I flew KLM to Amsterdam and KLM Amsterdam direct to Nairobi. A visitors Visa is required that you pay for at Nairobi airport, \$50.00 U.S. I carried Kenyan shillings, handy for bartering for the beautiful beaded jewelry.

Ol Malo Lodge; www.olmalo.com, info@olmalo.com

Safari company: Maniago, www.maniagosafaris.com, info@maniagosafaris.com



ABOUT MELODY WREN

Melody Wren is a freelance writer because she believes that work and fun should not be mutually exclusive.

For her adventure stories, visit www.melodywren.com.



Nova Despaigne

Look Better

By Nova Despaigne, Kaiser Cosmetic Services

Have you looked in the mirror and noticed any brown spots, brown patches and red veins that weren't there when you were younger?

What about those annoying growths that are erupting out of your neck and catch on your necklace?

Dark spots, spider veins and skin tags are the most common cosmetic procedures being sought out in the community. All these conditions are a common part of the aging process.

The good news is there are solutions to correct your skin concerns. Cosmetic procedures can be surgical or non-surgical. There are many in office procedures with minimal downtime that will fit your needs. Dark spots and spider veins are most commonly treated with a laser.

These lasers have different settings to target and eliminate the dark spots and will also diminish the red veins in your skin. The laser procedure is about a 20 minute session with the dermatologist and cost can range between \$200 to \$1,000 per treatment.

Skin tags that have been pestering you for a while can be easily eliminated also. A quick 15 minute trip and a couple of snips and zaps by the doctor is all it takes.

"Being outdoors a lot, I developed what the medical world calls "seborrheic keratosis—fancy word for benign skin growths," said Larry Hayes, publisher of ActiveOver50.



"They were removed painlessly via cryotherapy (liquid nitrogen). Works!"

Depending on how many growths you have, the price can range anywhere from \$165 to \$300. While you ponder the lumps, bumps and spots that have appeared out of nowhere, you can consider other cosmetic procedures as well.

Your local Cosmetic Dermatology office can help you with a variety of advanced procedures to treat wrinkles, fine lines, laser hair removal and provide skin rejuvenation and tightening.

For any aging skin issue, there is a Cosmetic Dermatologist you can consult with to discuss your skin condition and the results you would like to achieve.



Note: you do not have to be a Kaiser Permanente member to use their cosmetic services. For more information, contact Kaiser Permanente, Cosmetic Services, 2440 Samaritan Dr. #2, San Jose, CA. 408.851.8200. www.kpcosmeticservices.com. All dermatologists are board certified by the American Board of Dermatology.

VILLA SIENA

SENIOR LIVING COMMUNITY



INDEPENDENT LIVING, ASSISTED LIVING, AND SKILLED NURSING CARE

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

*We provide a serene atmosphere
where residents can enjoy their
golden years and maintain
their dignity.*

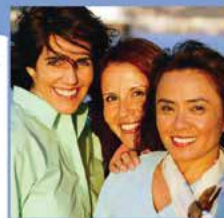


To schedule a tour please
call: 650-961-6484
1855 Miramonte Avenue
Mountain View, CA 94040
www.villa-siena.org

Licensed by the CA. Dept. of Health Services
#220000432 and CA Dept of Social Services
#430708114. Sponsored by the Daughters of
Charity of St. Vincent DePaul.

YOU AND IMPROVED

At Kaiser Permanente Cosmetic Services, you can choose from a wide range of cosmetic, surgical, laser, and skin care services to suit your needs. You'll receive quality care from our multidisciplinary team of cosmetic specialists, so you can be assured you'll always be in good hands.



Look and feel your best with Kaiser Permanente Cosmetic Services.

- Botox and fillers
- Breast augmentation
- Chemical peels and microdermabrasion
- Face lift
- Fraxel®
- Laser hair removal
- Skin care products include Obagi®

Call Today! 408-851-8200

Kaiser Permanente Cosmetic Services - San Jose
2440 Samaritan Drive, Suite 2
San Jose, CA 95124
408-851-8200

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

kpcosmeticservices.com



Click.
Fill.
Repeat.

Finally, a Pharmacy that Makes Housecalls.

Gone are the days of trudging through the weather to refill your prescription. YOU Drugstore puts the pharmacy at your fingertips. You get well-being, delivered to your door at significant savings. You should not have to compromise for the things that matter most. Prescription purchases and refills now come with the ease of browsing our site in the comfort of your own home.

**SAVE
UP TO
80%**

Welcome To The Way Things Should Be
Visit us at www.youdrugstore.com
E-mail: info@youdrugstore.com
Tel: 1.855.968.6337 Fax: 1.877.448.5539



YouDrugstore
your canadian pharmacy

THE MARKETPLACE



How Will Your Grandchildren Remember You?

KeepsakePix will help you preserve your family history, stories, and memories with a beautiful **family legacy video** that you and generations to come will treasure.

Call Judy at 408-736-7841 *today*

www.keepsakepix.com
www.youtube.com/keepsakepix




Fabulous Cruises!

Great Deals! Best Value! Personalized Service!

Plan your next cruise adventure with me.

- Save valuable time and money
- Tailored to your budget and lifestyle
- Create a lifetime of experiences and memories
- Travel with a safety net

CRUISE PLANNERS
 Your Cruise and Land Specialist

For the cruise of a lifetime, call Debbie today.
 408.213.9510

dmullin@cruiseplanners.com ■ www.afabulouscruise.com

Book a cruise and get a FREE backpack.

Are you caring for someone with Alzheimer's or other dementia?

Dementia Care Coaching

"Helping you help your family"

408.225.6617

DementiaCareCoaching.com

FREE Senior Housing Advice

Need help selecting the Senior Community that is best for you? Whether it's an active retirement community or caring support that you need, we can help you choose.



Senior Seasons Home Referrals and Resources 877.373.6467

www.SeniorSeasons.com

Manage your health at home

- ✓ Monitor health indicators
- ✓ Track medication
- ✓ Analyze progress
- ✓ Engage family
- ✓ Consult care-experts

www.nxtHealth.com

Welcome to digital health.
 Sign up today. Its Free

Large Enough to Serve,
 Yet Small Enough to Care



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

Call today:
 408.559.3337

Email: mervr@aol.com

\$10.00 DISCOUNT

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



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

Call Lyn today
 408.590.5898

Delivered by Grace
www.deliveredbygrace.org
 CPUC: TSP0028989

Change a Life Forever

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



Call 408.676.7323 today or visit www.visionliteracy.org.

Vision & LITERACY
 Partners Creating Opportunities

GO FISH!



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

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

To learn more, call Larry Hayes at 408.921.5806 or email: Larry@ActiveOver50.com. BayAreaSportfishers.com

OUT OF BREATH?

By Moira Fordyce, MD

Shortness of breath is rapid or uncomfortable breathing or a feeling of not getting enough air. There are many reasons for this. It is a normal response to vigorous exercise, excitement or anxiety in some people or moving from sea level to a high altitude.

If you become short of breath after running a short distance or climbing a flight of stairs, this could be a normal reaction by your body telling you that you need to gradually increase your amount of daily exercise.

Shortness of breath on mild exertion or while sitting or lying still or during activities that did not make you short of breath before should all be discussed with your health care provider for thorough investigation. If you find that you suddenly become severely short of breath, this is serious and you must seek help immediately.

Q: What causes shortness of breath?

A: Being unfit, overweight, smoking, other kinds of air pollution, allergies, heart, lung or blood disease can all cause shortness of breath. It can be a side effect of some medicines. Blocked nasal passages may also lead to difficult breathing and while this is unpleasant and should be treated is not a cause for immediate concern

Q: How does heart disease cause shortness of breath?

A: Shortness of breath caused by heart disease is a sign that the heart can no longer pump enough blood to meet the oxygen needs of the muscles and organs of the body, first during exercise but later even at rest.

Q: What kind of lung disease can cause shortness of breath?

A: Chronic obstructive lung disease (includes emphysema, chronic



bronchitis and asthma) is the commonest lung disease causing shortness of breath in older adults. Repeated lung infections can cause shortness of breath by damaging the lungs.

Q: How can blood disease cause shortness of breath?

A: Our body needs oxygen carried in the blood to function properly. In some blood diseases or if there has been bleeding, not enough oxygen reaches the tissues so shortness of breath on mild exertion can result.

Q: When should I see my health care provider about shortness of breath?

- If it occurs after mild exercise while sitting still or lying in bed or wakens you from sleep at night or if you cannot breathe easily in bed unless you are propped up with several pillows
- If it develops suddenly for no obvious reason – this is serious, seek help immediately
- If dizziness, chest pain, palpitations, ankle swelling, cough, wheezing or fever are present with the shortness of breath

Q: What will my health care provider do when I visit?

A: Your provider will take a detailed medical history, perform a physical examination and review all your medicines. He or she will ask some of the following questions about your shortness of breath:

- How long have you had this problem?
- Did it come on gradually or suddenly?
- Is it getting worse?
- What makes it worse?
- Do you become short of breath while sitting still?

Q: Can shortness of breath be cured or treated?

A: All kinds of shortness of breath can be helped and some can be cured. The cause must be found and treatment started as soon as possible. Smoking or being around second hand smoke will make it worse.

There are many treatments available to help breathing problems, including a gradually increasing exercise program, weight loss and medicines taken by mouth and inhalers.

Q: I've been told that shortness of breath can be caused by asthma but I'm 67 and have never suffered from this before?

A: Asthma can develop for the first time at any age, even later in life. If you use the recommended treatments, your symptoms should respond well.

Q: Where can I get more information about shortness of breath?

A: The American Lung Association; 1-800-LUNG-USA; www.lung.org
The American Heart Association; 1-800-AHA-USA; www.heart.org

Got a question for Dr. Moira Fordyce? Email: moiraf9@gmail.com

Interview With Barbara Shaw

Chief Editor of “Glover’s A Go Go” In-house Magazine at The Terraces of Los Gatos

By Larry W. Hayes



Why move to *The Terraces*?

“To downsize and be near our daughter Betsy who lives in Los Gatos,” Barbara said. “Living in a smaller space is a challenge but we’re getting used to it.”

“I love people and I love to write. Being chief editor keeps me on my toes and fully connected with other residents and the community. I’m now back doing what I love—writing.” She is a journalism major from the University of Nebraska.

Editor’s note: This was my first tour of The Grove memory house and I was impressed. Beautiful décor, airy and modern with an incredible number of daily activities and programs to keep residents active and engaged.



I had to meet Barbara Shaw. After all, we writers have to stick together.

She’s a former feature writer for the San Francisco Examiner and former ad agency executive. Her background in journalist and advertising is similar to mine, although I worked for the *San Jose Mercury News*.

Barbara, 82, and her husband Tom, 85, reside in the Grove, the new memory support community at *The Terraces*. She’s sharp, charming and dresses like a fashion queen. After spending some time with her, I thought: “why is she here?”

It turns out that her husband Tom, 85, does have memory issues and he would not move to The Grove without her. Married for 58 years, they are inseparable. Both lived previously in the residential living units at *The Terraces*.

Tom was a starting quarterback at Stanford University in 1948. His brother George was an All-American football quarterback and played for the Baltimore Colts and three other NFL teams. Tom and Barbara are big 49er fans. Prior to moving 2 ½ years ago to The Terraces, they lived in Lucas Valley in Marin for 43 years.

The Terraces of Los Gatos nine-acre campus features 175 Residential Living apartments, including 10 patio homes, 45 Assisted Living apartments, 16 Memory Support and 59 Skilled Nursing Care residences. For more information about The Terraces of Los Gatos, call 1-800.673.1982. Visit: theterracesoflosgatos.com.



THE TERRACES
of Los Gatos

OWNED AND MANAGED BY ABHOW



Call 1-800-769-0040
to learn more about
our progressive continuing
care retirement community
in the heart of Los Gatos.

TheTerracesOfLosGatos.com

Review

Pickpocket Proof Pants

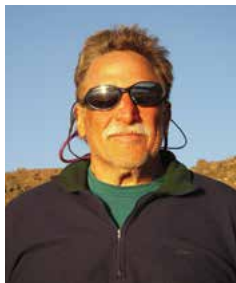
The attractive young woman pressed against my body. I looked around the car on the Rome Metro and noted that it was not crowded. "Why is she all over me?" I thought. "Maybe she thinks I'm sexy."



Then I realized that my wallet was no longer in my pocket. I grabbed her, the wallet dropped to the floor and as I bent over to pick it up, the train pulled into the station. I let go of her and she dashed out.

It wasn't until two hours later when I pulled out my wallet to pay a restaurant tab that I discovered that she had plucked out the two 50 Euro notes that had been in the wallet in the scant seconds between her grope and my grab.

Never again, I vowed. Since acquiring two pairs of pickpocket proof pants from Clothing Arts, I've traveled the streets and railways of Bangkok, Bali and Beijing without incident. No more larcenous gropes on the subway by attractive young women. I sort of miss that...



*Don Mankin is an award winning travel writer and explores places off the beaten track all over the world.
www.adventuretransformations.com.*

PICK-POCKET PROOF™



Business Travel Pants
7 Secure Pockets

"You'll feel so emboldened, you'll want to wander through a crowd of grabby street urchins."

- Chicago Tribune

"Great for places where pickpocketing is a real concern. Since they're wrinkle resistant and quick drying, they're ideal for the rigors of travel."

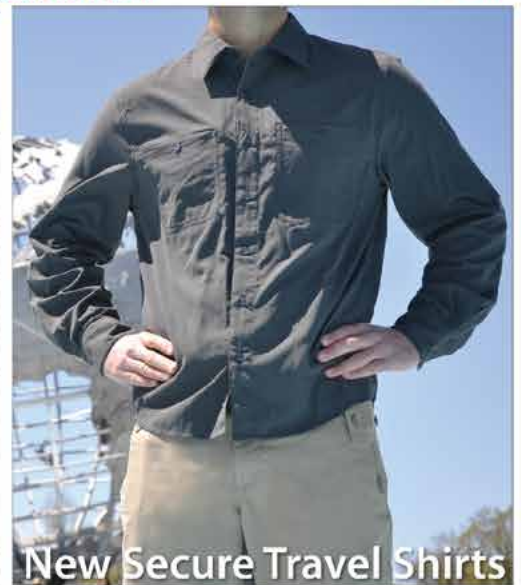
- Smarter Travel

"Foil pickpockets: Wear Clothing Arts' Pick-Pocket Proof Pants and thieves won't get their sticky fingers on your travel essentials."

- USA Today



Adventure Pants
7 Secure Pockets



New Secure Travel Shirts

Available Now at ClothingArts.com | 646.422.9222





Harrell Remodeling, Inc.
Design+Build

For over 28 years, we have provided homeowners with innovative, timeless and award winning design.

Our craftsmen will bring high quality, meticulous and personalized service to your project. And whether it's a small remodel, whole house remodel integrating or creating an accessible or high performance home, our team of employee owners wants to work with you.

If you are considering building a new home or remodeling your existing one, we welcome the opportunity to talk with you.

Woman Founded. Employee Owned. Client Focused.

We never forget it's your home.®

harrell-remodeling.com

650.230.2900

License B479799

**Make your home the
canvas of your imagination.**



Evelyn Preston

Less Stress Investing

By Evelyn Preston



As one ages, birthdays circle around with amazing swiftness and life speeds up. However, as

much as my world's changed over the past 40+ years of my investing life, my main assets—mutual funds—have not.

I've added global and dividend producing funds to complement my large blue chip and small cap positions and weathered several "crashes." But through market and interest rate gyrations plus economic booms and busts, my mix of funds has continued to grow and prosper. In fact, their value continues to increase even as I live off their proceeds in retirement.

Question: *Over the years, when the stock market skyrockets, many experts propose moving to cash? What's the best way to play it safe—stay invested in a hot market or sell and wait in cash 'til things cool off?*

Answer: "Every time stocks reach record highs," writes Michael A. Pollock in the WSJ, "investors face a ...difficult choice." Cutting market exposure may seem soothing but can turn aggravating if stocks continue rising while you're on the sidelines. The real question: are you timing the market (which no one's very good at), or accurately evaluating the companies and stocks (which the pros are probably better at.) My take: Since a management fee is part of the

expenses of my mutual funds, I prefer to check the style, experience and long term record of the fund managers and then let them "do their thing." So far it's worked well most of the time.

Question: *Financial advisors and columnists constantly recommend diversification of stocks, bonds and mutual funds. How is that different from rebalancing?*

Answer: Diversifying among investment types/objectives—blue chip, global companies, dividend producers, income, etc. and investment styles—growth, value, a blend, as well as choosing large, mid and small cap investment size companies help avoid the "all eggs in one basket" problem.

Rebalancing refers to the amount or percentage of investment dollars in each category. Too many large American stocks? Sell some and buy income producing bonds. Financial planners push this differing percentage approach and veer toward more bonds as clients age, lowering their exposure to more volatile stocks.

I prefer middle of the road growth stocks (many holding some bonds, cash or paying increasing dividends), to the questionable safety and lower returns of set-income bonds. Value style funds (underpriced companies with room to grow), can chug along nicely with the continuing growth needed even in retirement—no high flyers or in-fashion industries necessary. Most important of all, pay attention to trading costs and taxes that may eat into gains, especially if rebalancing occurs in a non-retirement account.

Question: *I care deeply about the environment, vanishing species and*

depleting resources. I want my investments to reflect my values but I'm not a stock-picker. And it's hard to know which funds or fancy named conglomerates own what. Any advice?

Answer: You can whittle down your choices via SRIs, socially responsible investments, such as Calvert, Acumen or Parnassus Funds. Beware, however, of more and more funds claiming the SRI fund title. Many charge extra high fees for "research" but really just use cursory overviews without in-depth looks at the products and practices of specific companies. Other caveats from WSJ experts: SRI's may be hard to diversify, screen and may routinely underperform. They suggest investing in a few low-cost funds and directly donating the money saved to personal causes.

Question: *What's the most important focus for retirees?*

Answer: Keep it simple unless you're super rich and can handle esoteric investment vehicles. Don't lose sight of long-term goals as there may be 20 to 40 years left during one's retirement. Especially monitor fees/costs which can drag down returns and avoid too much moving around. Studies predict that when emotions take over, people tend to buy high and sell low. Remember, that even if you're risk averse, some investment growth is needed to offset inflation and taxes.

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.

ActiveOver50

DON'T MISS A SINGLE ISSUE.

SUBSCRIBE TODAY!

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

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



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

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

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

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

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

Name _____

Address _____

City _____

State _____ Zip _____

Phone _____

Email _____

GIFT SUBSCRIPTIONS—Share ActiveOver50 with your family and friends.

Active
over 50[®]
A Media Company

A Partnership of Care

By Richard Wexler,
Points of Life



In 2005 my wife and I had three parents get extremely ill at the same time. We cared for them until they passed away in 2008. With two young children, two careers, a marriage and three ill parents, we were overwhelmed!

We began to look at the issue of aging. The realization came that we have over 130 million folks in the U. S who are 50 years of age and older. We founded Points of Life to help.

Over the years, we have stood in front of thousands (both seniors and adult children) educating them about the preparation needed

for the complexities of aging. Unfortunately, the vast majority resists discussing this point in their life. It is our feeling that we can't allow millions to wait until crisis, if we do, we will overwhelm our nation.

In working with families, we have seen that most have a multitude of needs from the Estate Plan, Financial Plan, Care, Financing Care, Final Planning and much more.

Since most families wait until a crisis—a time that can be very emotional and trying—they're unclear as to all the services they will need. This uncertainty comes as most of us have never attended a class called Elder Care 101a and have not dealt with severe illness or injuries from a fall. We are thrust into a position of scrambling to manage life and care for an ill parent or a close loved one who has fallen.

With this resistance, it falls on the shoulders of Professionals to guide millions of families. Families will rely on their expertise and their greater knowledge of the entire industry. This reliance has created a significant need for every Professional to have a practical working knowledge of all aspects of Elder Care.

What does this mean? It means that every Professional who touches a family or senior needs to be conversational in Estate Planning, Financial Planning, all the options for care, all the ways to Finance Care, Final Planning and much more. To assist and guide this many people, an expanded level of knowledge is imperative.

Elder Care like many industries tends to work in silos. Continuing to work in this manner will result in an industry overwhelmed by an aging nation. We must be working in unison, as a Team, in a Partnership of Care. This Partnership encourages extensive collaboration in a model that will serve as a continuous educational vehicle for the Provider. This model will better assist clients whether they are pre-planning or caring for a loved one in crisis.

With an aging population, the Professionals who are continually expanding their knowledge of the entire industry and working in a collaborative partnership will see significant rewards for their clients as well as their own businesses.

For more information about Points of Life, contact Richard Wexler, J.D., at 925.984.0118. www.pointsoflife.org.

We Make "Pain Free" Happen... Setting New Standards for Treatment of Chronic Low Back Pain and Sciatica

Are you one of the millions of Americans who suffer from chronic low back pain or sciatica caused by a bulged, herniated or degenerated disc? Do you want to find out if you can be helped **without drugs, epidural injections or surgery**? Do you have an hour to spend with me to see if two proven technologies can end your pain once and for all?

My name is Dr. Chuck Fulanovich. I opened my spine care practice right here in Palo Alto over 30 years ago and I've helped thousands of people find relief from their pain. I've consulted and treated members of the San Francisco 49ers, San Jose Earthquakes, U.S. and Canadian Olympic Track and Field teams, U.S. Olympic and U.S. Postal Cycling teams, U.S. Olympic Swim, Diving and Weightlifting Teams and professional cast members from ABC's "Dancing With The Stars."

In 2005, I added the **SpineMED Decompression System®** to my practice, a non-surgical medical technology that specifically treats the pain and symptoms associated with bulged, herniated and degenerated discs. I also use the FDA cleared **LiteCure® Deep Tissue Laser** to block pain, reduce chronic inflammation and speed the process of healing damaged tissue cells. So if you suffer from **chronic low back pain, sciatica, spinal stenosis, facet syndrome or failed low back surgery**, then call us today.

I'll give you an hour of my time (when was the last time your doctor spent an hour with you?) to review your history and examine you thoroughly (orthopedic, neurological and physical assessment, including computerized electromyography). I'll review or order a MRI and based on my findings let you know if I can help. It's that simple. You're either a candidate for this treatment or you're not and I won't waste one second of your time or mine. **Call Palo Alto SpineMED at (650) 328-2104 and schedule your hour today.** To learn more and find out what some of our patients have to say, log onto **www.paloaltospinemed.com**. Take the next step to a pain-free life and call today !!!

©Palo Alto SpineMED



*Dr. Chuck with one of our recent success stories, **Alec Mazo**, Season 1 Winner, "Dancing With The Stars."*

FREE
Consultation
Exam and MRI
Review

Limited Number of Appointments

CALL TODAY!
(650) 328-2104



Palo Alto SpineMED®

1691 El Camino Real, Suite 100 Palo Alto, CA 94306 • www.paloaltospinemed.com

Living well is about enjoying where you live.

When the time comes to move from the home that has served you well, to one that will serve you better, choose Nancy Goldcamp & her team of professionals.

*“ Generous with time, patience, understanding and counsel,
Nancy customizes a program unique for each client.
You’re in the best hands with the Nancy Goldcamp team. ”*

— Joe (Palo Alto)



*With over 29 years of real estate experience and over a
decade of dedicated, specialized real estate service to older adults,
Nancy Goldcamp is highly recommended.*



NANCY GOLDCAMP

Real Estate Service That *moves* You®

*Serving sellers and buyers of residential real estate since 1985
Seniors Real Estate Specialist ■ Certified Residential Specialist*

Direct: (650) 400-5800

www.nancygoldcamp.com

CalBRE# 00787851

