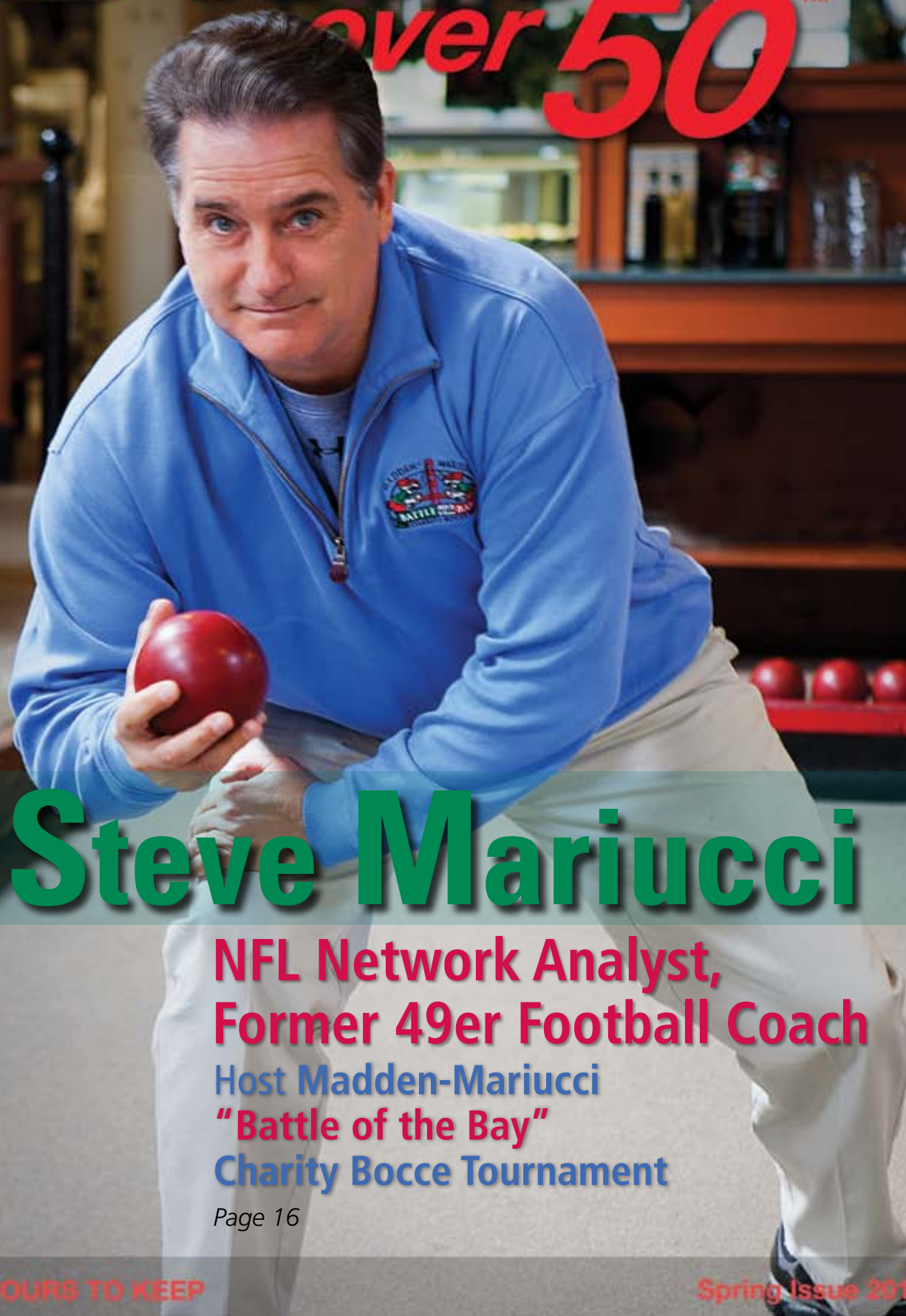


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Steve Mariucci

NFL Network Analyst,
Former 49er Football Coach
Host Madden-Mariucci
"Battle of the Bay"
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20 Beautiful Filoli Gardens

If you haven't been to Filoli Gardens in Woodside, CA, put it on your "must visit" list. This lavish, Italianate country estate is breathtaking. Over 1,300

volunteers, mostly older adults, keep it looking beautiful year round.

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Age is just a number for Jeanee Dowell, 82. She teaches six yoga classes a week, runs a business with her daughter, snow skis and hikes in the High Sierras.

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Publisher's Note



Larry W. Hayes
Publisher & Editor

Profile: Steve Mariucci, 56, is a former 49er football coach and present NFL Network Analyst. But he's much more than that. He and former Oakland Raider coach John Madden (Super Bowl X1 winner and Pro Football's Hall of Fame) team up annually to host the Madden-Mariucci "Battle of the Bay" Charity Bocce Tournament, raising millions for local Bay Area non-profits.

This year's celebrity fund raising event takes place June 6, 2012 at Campo di Bocce in Livermore. For more information and sponsorship opportunities, read article starting on page 16.

Award winning travel writer Don Mankin "zips" on a cable over parts of famed Copper Canyon in Mexico. Fun and exciting. Safe, too. Read article page 6.

Been to Filoli Gardens in Woodside lately? We haven't either but plan to this year. This Italianate country estate is one of 29 properties in America's National Trust for Historic Preservation. Beautiful year round. See article page 20.

Big changes at Little House in Menlo Park. Never heard of Little House? 65 years old, it was one of the first senior centers to open in the United States and has undergone a big makeover to appeal to boomers and older adults. Read article page 26.

Looking for a job? If you're a man over 50, you might want to dye your hair to get a job. Learn more tips for men and women. See page 12.

Keep those emails, phone calls and letters pouring in! Your comments "keep me moving!" 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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Seven years ago, I started ActiveOver50 because I felt there was a real need for a professional magazine for the active 50+ consumer in the Bay Area. Today, it is a resounding success. Nowadays, people frequently ask me: "when are you going to do a trade show?"

That day is Saturday, September 29, 2012 at the Santa Clara Convention Center in Santa Clara.

Why do a trade show? For the same reason, I started ActiveOver50. In 2005, there were several "senior" magazines serving the Bay Area but all done poorly in my mind (all since folded).

Today, there are other companies hosting Expos targeting the 50+. Again, done poorly in my mind. That is the major reason I'm doing my own Expo. There is a real need for a professionally done trade show for boomers and older adults.

My goal is to make ActiveOver50 the best 50+ Expo in the Bay Area. It will be well attended and useful with many diverse exhibitors presenting the latest information about products and services targeted for this age group.

In the coming months, we'll aggressively promote the ActiveOver50 Expo in magazines, newspapers, TV, radio and social media. A full marketing blitz to drive attendance.

Stay tuned and circle the date: Saturday, September 29.

—Larry W. Hayes, Founder/Owner, ActiveOver50 Media Company

P.S. For more information about the upcoming ActiveOver50 Expo, see ad on the back cover of this magazine.



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ADVENTURES OFF THE BEATEN TRACK



Don Mankin soaring over Copper Canyon, Mexico

Zippering Over Copper Canyon, Mexico

By Don Mankin

I'm scared of heights. So what the hell was I doing zippering across a 1,500 foot deep canyon on nothing more than a cable, some pulleys and assorted safety equipment?

The adrenaline rush is part of it.

I'm not too old for that but it was the views more than anything. As I soared faster than I have ever traveled before without mechanical propulsion, I had plenty of time to look at the maze of canyons below.

The Copper Canyon in northern Mexico is one of the biggest canyons in the world, even bigger than the Grand Canyon – 6,000 vs. 4,500 feet deep and four times the volume.

The Copper is more vast than steep, made up of seven major and over 20 minor canyons rather than vertical walls plunging down to a single river at the bottom like the Grand.

It's not only the scale and the views that make the Copper Canyon so attractive. It is also the home to the Tarahumara Indians, whose isolation in the rugged Canyon has produced many world famous long distance runners and a culture that is still relatively untouched by the modern world.

Another attraction is the scenic Chihuahua al Pacifico train (the "El Chepe"), which was built in the

late 19th century. El Chepe is one of the last narrow gauge railroads in North America serving as both a regional transportation system and a tourist attraction. It's a scenic 12 to 18 hour ride from end to end as the train chugs through the desert, over bridges, through tunnels and up the sides of canyons. You can get off and on at any stop and turn the one day trip into a multiple day tour of the area.

On our one day on the train, I'm sure that my blood pressure dropped to levels that would have put a smile on my cardiologist's face as the train leisurely swayed past cactus and shrubbery, then spiked when it skirted sheer drop offs in the canyons.

Throughout our several hours on the train, I either leaned back in the comfortable seats and watched the scenery pass by, frequently dozing off or stood on the platforms between the cars to feel the breeze in my face and look at the unobstructed views. At one stop, Tarahumara women besieged the train with colorful woven baskets, setting off a frenzy of bargaining and buying until the train pulled away from the station.



Riding the famous El Chepe train

After the train ride, we spent the night at the Hotel Mirador on the rim of the canyon (hotelmirador.hotelesbalderrama.com). From the balcony outside our room, my wife and I watched the sunset, then the full moon as it bathed the canyon in ghostly light. The next morning I woke up early to watch the sky go from purple to red to orange to yellow as the sun crawled over the edge of the earth.

We zipped, literally, through the rest of the morning at the Copper Canyon Adventure Park on the scariest zip lines I have ever been on – seven lines plus two suspension bridges traversing various canyons. The lines and bridges ranged from 150 to 1,500 feet high and 130 yards to $\frac{3}{4}$ mile in length.

For the longest segments, I opted to zip tandem with a guide who could better control our speed and keep me from crashing into the platform at the end. Freed from the need to pay attention to what I was doing, I gawked in all directions as I flew across the canyons, whooping and hollering all the way.

In the afternoon, we visited the Valley of Mushrooms and Monks with rock formations that looked very much like mushrooms and nothing like monks. It struck me that it would have been more aptly named the Valley of Phalluses, and indeed it was (or at least the Tarahumara equivalent) until the Jesuits convinced their flock that “monks,” though less accurate and colorful, was more acceptable to the Big Guy in the Sky who actually built it. I wonder.

In our way-too-brief four day trip, we also floated down a river in a raft, viewed well preserved 1,500 year old petroglyphs and hiked through a pine forest to a new

age retreat where I wouldn’t have been surprised to find Mexican versions of Hansel and Gretel. We could have done much more if we had time, such as drive to the bottom of the canyon to visit the quaint 19th Century mining town of Batopilas or hike further into the canyon with a local guide to visit Tarahumara settlements.

Despite all of the news about drug gangs and violence in Mexico, we experienced no crime or even the hint of a threat in our four days in the area. What I discovered, instead, is that Mexico is more than just sun and sand. It has more UNESCO World Heritage Sites than anywhere else in the Americas... and possibly the only one you can experience dangling at the end of a thin cable flying hundreds of feet in the air.

Note: The trip was organized, operated and hosted free of charge to the author by Journey Mexico, www.journeymexico.com. For more photos go to Don Mankin’s blog at www.adventuretransformations.com.

Don Mankin is an award-winning travel writer as well as a psychologist, consultant and educator. For more information on Don, check out his website: www.adventuretransformations.com.

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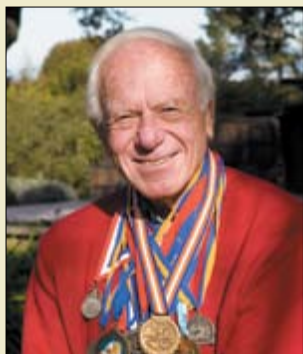
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I have a major new friend whose name is Dr. Steve Coles whom I met on a recent trip to UCLA Medical Center where I delivered a talk at their Medical Grand Rounds on my favorite topic of successful aging.

At this encounter, I sought a meeting with Steve because I was aware of his directorship of the International Super Centenarian Registry. This is a collection of medical researchers from all over the world who are aggregated to survey anybody over 110 years of age.

There are perhaps 200 of these together to date. There is an easily accessible website of their work if you are interested.

In any case, I'm preparing for the first of my 10-week Tuesday night lectures at Stanford University in their Continuing Education series.

My lectures began April 3 and I have asked Steve to present at the third of these on April 17. I felt that for me to discuss the human potential—having the head of the world's super-centenarian study would be a major addition.

He treated me to a luncheon at the UCLA Faculty Club when I visited Los Angeles. I remarked that I had been interested in the situation of Mr. Faujah Singh of Toronto, who at age 100, had just run the marathon there, the first centenarian to do so.

I commented that since he had been able to conquer this lofty goal, other centenarians would warm to the occasion, so that it would be commonplace, much like Hillary's first ascent of Everest with hundreds following his trail.

I mentioned this to Steven who responded, "He is not 100." Steve's group is intense about validating true age. He actually has been franchised by the Guinness Book to search out the authenticity of these claims. He mentioned that since Singh was of Indian birth, the reliability of his birth records is suspect and he therefore is not actually recorded as 100.

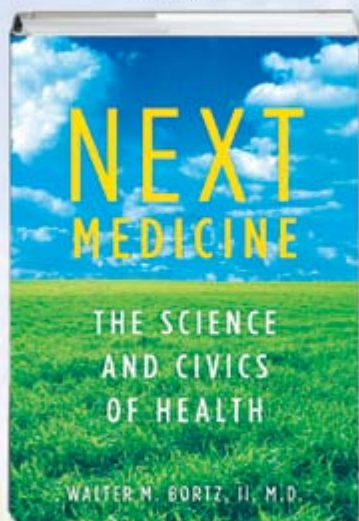
If this is so, then the hope for myself is still intact. I only have 18 more years to go.

It is worth the wait.

For more information about Dr. Walter Bortz, visit www.walterbortz.com. Or email: DRBortz@aol.com.

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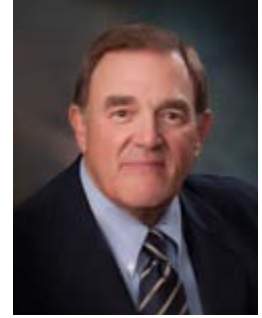
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PAIN

A Pain in the Foot



Dr. Steven Tager

Common Injury Known As Plantar Fasciitis (PF)

By Dr. Steven E Tager, D.P.M.



While quite common in the over 50 population as we try to maintain our youth, plantar fasciitis (PF) can occur in any age group, especially if the owner has a structurally compromised foot.

Precipitating factors include nature having its way with our bodies or is this simply the commonly used "overuse" issue? Since walking is one of the best ways to help maintain our cardiovascular system, it is important that our feet and head

agree on what's best for the structures in between. Feet frequently win out in these cases as they take the brunt of our efforts as they meet the opposing ground reactive force.

Feet change about three times after puberty for a variety of reasons. Perhaps the 26 bones and their associated shock absorbing joints, which are to remain stable during our lifetime, fail to remain in position. Call it adaptive or accommodative, change occurs and usually not for the better. Plantar fasciitis (PF) is commonly a reaction to that change.

More often than not, waking up in the morning with PF is met with hobbling and pain. Aging comes soon enough but this will make you feel old real fast! Walking it off helps as fascia begins to stretch, enabling the body to "tolerate" the weight above, only to occur again after rest.

The three architectural foot types (high, low and "normal") all are susceptible to change and tolerating the pain from PF is not always the smart thing to do. An isolated stretching of the PF itself helps, but properly and frequently stretching the calf muscle is much better.

Why? The calf muscle has a profound influence on the overall foot structure. The tighter the calf, the more it wants to "pronate" the foot. Not good! Excessive pronation (inward rolling of the arch) stretches the PF! Removing the tightness of the calf muscle helps a lot.

A dull ache, a stretching sensation in the arch to sharp heel pain is a sign of a structural weakening of the foot as the PF is allowed to elongate. Without something to stop it, the condition will

likely progress as the arch flattens adding more tension to the PF. Prolonged stretching of the PF can produce a bone spur at the heel which is actually the origin of one of the three bands that make up the PF.

Self-treatment consists of proper stretching of both the calf and the PF. Over the counter anti-inflammatory medication can be quite helpful in proper dosing. While firm soled shoes help absorb shock absorption, they do not prevent foot breakdown.

Built in "arch supports" do support the arch. Simply stated, we do not walk on our arch. Shoes with "arch support" may be more comfortable than shoes without but do not prevent the structural adaption and breakdown of a compromised foot structure.

Prolonged stretching of the PF can produce a bone spur at the heel which is actually the origin of one of the three bands that make up the PF.

Stretching before any physical activity prepares the foot for combat with the ground and should be done sufficiently and frequently to self-treat PF.

Professional treatment can best be accomplished by visiting a foot specialist. Podiatrists are most qualified in this arena but others trained in the biomechanics of foot and leg function can be of value.

Forty plus years in active practice has taught me that early professional conservative treatment results in well over 90% resolution of PF and its cousin, the heel spur syndrome. Seeking a second opinion is always a good idea if conservative care does not prove to be beneficial.

Dr. Steven Tager is in private practice in Cupertino, CA specializing in adult and children's lower extremity biomechanics, sports medicine and podiatric medicine. He can be reached at 408.216.0099 or email at setdpm@yahoo.com.

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JOB

Looking for a Job?

Many boomers my age (65) and younger in the Bay Area (despite the area being a hotbed of job creation, at least in the high tech sector) are facing serious financial hardships at just about the time they should be planning for an active (possibly job-free) retirement.

By William L. Seavey

I'm one of the lucky ones and don't need a job. But since I spent many years counseling job seekers as a business or in the employ of others (for example, I once ran a county-sponsored job club for homeless individuals), I feel compelled to offer some suggestions. I was also out of work in my early 50's when a business went bust—and it was a fairly long road back.

1. Upgrade your personal

appearance. If you're prematurely gray (as I was in my early 40's), you DO need to color your hair to look younger. For men, salt and pepper is ok, women should go with full color. In my own case, I have/had very poor teeth. Dental work is expensive but check out the new "Snap On Smile" being offered by a few dentists. You can have a completely functional front set of teeth that look real for as little as \$1,000—the cost of one crown.

2. Get professional help with

your resume. Yes, I wrote resumes professionally but I'm not telling you this to drum up business. I only occasionally critique them now. Even with resume templates on your computer and resume software, you cannot easily produce a resume that is effectively individualized to a prospective employer's needs. You may need several resumes.



William L. Seavey

In fact, if they are not targeted enough, they go in the round file (or deleted into cyberspace).

3. Join a social network. Having a site up at Facebook or LinkedIn is free and you expose yourself to potentially thousands of people who may be able to help you find a job. You could use these sites to begin contacting everyone you ever knew who might be able to help you. In any email correspondence, you can put a link to your Facebook or LinkedIn site.

4. Make in-person connections.

People today are relying TOO MUCH on number 3. A recent article in the *Wall Street Journal* revealed that during the Great Depression of the 30's, the most effective job searches were conducted in person, simply by canvassing businesses in a

geographic area. The article profiled several people, still alive, who landed jobs in the absolutely worst of times—the unemployment rate peaked at 24.9% in 1933.

5. Use Craigslist. It's amazing how many jobs are on Craigslist, and of course, they may not all be legitimate. Chances of finding a full-time position aren't real good but you never know. Craigslist ads are local to your own area and there is great variety. You could string several part-time jobs together if you need more income. Even a part-time job could give you a good reference for a better job.

If all this somehow fails, consider retraining. The AARP Bulletin recently ran an article, "50 Jobs for a Second Career." Fastest growing jobs: home health aide, computer software engineer (you already knew that), medical assistant, anything dental, financial examiner and physical therapist, among others.

William L. Seavey was the co-founder the Professional Resume' Writers Association (PRWA). His articles on job search have appeared in the Wall Street Journal and many others. He co-owns a bed and breakfast, Her Castle, in Cambria, CA. Visit his new site: thecoolestideas.com.

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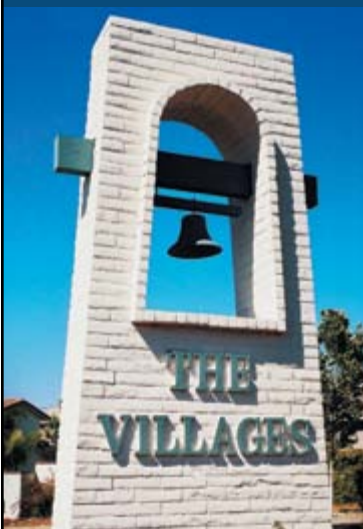


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Who Will Take Your Case ?

To make sure the attorney you choose decides to accept your case, there are a few things you can do.

By Derryl H. Molina



DO

- 1.** Explain your problem clearly and succinctly.
- 2.** Have documentation to prove the validity of what you say.
- 3.** Select an attorney who knows the law surrounding your complaint—a tax lawyer for taxes, a personal injury lawyer for an accident, an employment lawyer for job problems and an estate planning lawyer for trusts or probate.
- 4.** Once you locate an attorney you trust, be a cooperative client who is willing to follow the attorney's advice.
- 5.** Provide all facts and evidence when the attorney requests them. To save money and time, be willing and able to do some simple chores as swiftly as possible, rather than having the attorney do it.
- 6.** Be willing and able to pay the attorney's itemized reasonable fees

and a hefty deposit against fees when you hire the lawyer.

- 7.** Be willing to compromise to achieve a long-term peaceful solution through settlement or mediation.

DON'T

- 1.** Have your own agenda and stick to it despite the attorney's advice.
- 2.** Depend on what you say or what someone else says to prove the validity of your case to the attorney when you have no written evidence or witnesses with personal knowledge.
- 3.** Get stuck on past events and their hurtfulness and refuse to think of the future.
- 4.** Bounce from attorney to attorney. The lawyer will see you as a difficult client who is unable to be satisfied.

How to Get Pro Bono Legal Services

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Santa Clara County Legal Aid
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Pro Bono Services 408.998.5298.

- 2.** Qualify under the income requirements of the Legal Aid agency. Be willing and able to pay your share of cost, if any.

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-Linda, Adult Daughter

Age: 56

Marital Status: Married. Wife Gayle.
Sons Tyler, Adam
and Stephen;
daughter Brielle

Education: B.S. & M.A. in Education,
Northern Michigan University

Occupation: Football Analyst on
the NFL Network. Previously, NFL
head coach of San Francisco 49ers
and Detroit Lions; Cal Berkeley
head football coach; NFL quarter-
back coach Green Bay Packers

Residence: Bay Area, grew up in
Iron Mountain, Michigan

Steve Mariucci

When I first met Steve Mariucci, his natural charisma was readily apparent. I then learned more about his exceptional, inspiring leadership for bringing out the best in people and the profound impact he has on their present and future lives.

His is a lifetime of making a positive difference and contributing to the lives of many such as creating the successful 'Madden-Mariucci Battle of the Bay Charity Bocce' event.

***"Most people have bio-rhythms,
right... It seems like he has
bio-UP-rhythms!"***

— Steve Young, former 49ers QB
and Pro Football Hall of Famer



"Coach" Tom Albanese "coaching" Steve Mariucci

Steve Mariucci's **professional accomplishments** are well documented. Just a few:

1

As Cal Berkeley football coach, his team beat USC in the L.A. Coliseum for the first time in 30 years.

2

While Green Bay Packers quarterback coach, he tutored Brett Favre before he'd thrown his first NFL TD pass and guided him to his first MVP season.

3

Set an NFL record for the fastest start at home in league history, winning his first 18 games with the 49ers, eclipsing the 13-0 mark John Madden had with Oakland in 1969-70.

4

Established an NFL record for consecutive wins by a rookie head coach with an 11-game winning streak in his first season in 1997.

5

Led the 49ers to the NFL playoffs four times in six seasons.

Steve has always loved sports and coaching: "Competition, succeeding, camaraderie, benefits from training, being a teammate and understanding the life lessons that sport teaches, especially team sports."

One life lesson Steve instilled in his players was the critical need to 'give back.' "It's a privilege and an obligation to help those less fortunate, that's real success on and off the field."

"Is This Fun or
What?"

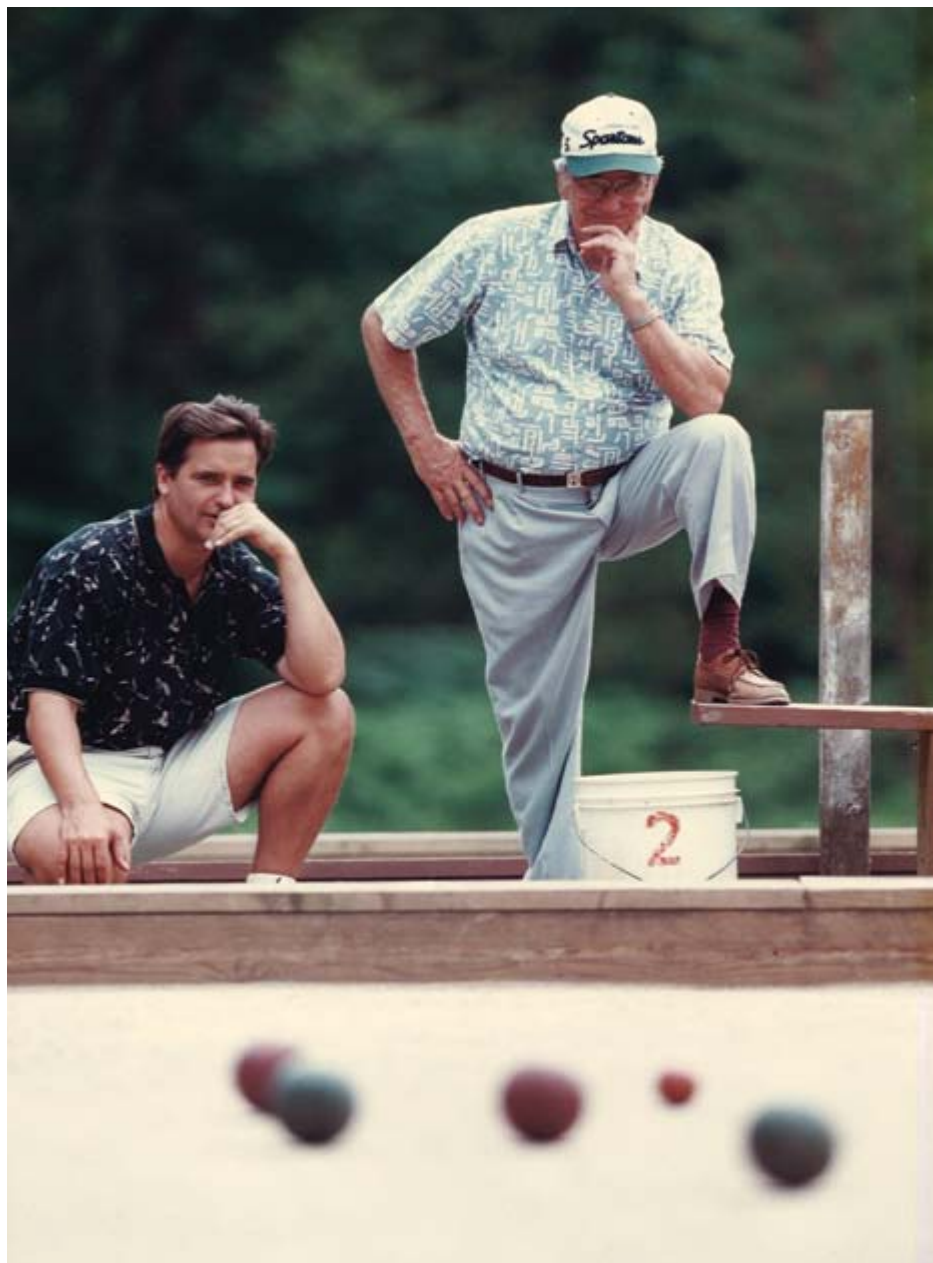
— Signature quote from
Steve Mariucci

His Dad, Ray Mariucci

An excerpt from Ray Mariucci's "Open Letter From a Father to a Son" (sent anonymously) published in the *Iron Mountain News* as Steve was graduating from high school: "How can I adequately express to you the feeling of pride I have for you not only as an athlete in uniform but as an individual out of it? I've learned from you son – about courage, about loyalty, and fair play, and I admire your optimism and your philosophy of life. All in all, you've made my life richer and more meaningful..."

And a big 'ditto' from Steve. His love, admiration and gratitude for his mom Dee and Dad's influence on his life and character are totally joyful. Ray influenced Steve's positive appreciation for bocce which he says is among the fastest growing sports in the world.

While Steve excelled at other sports growing up, his dad consistently took his kids to play, organized and supervised leagues.



Steve Mariucci with dad Ray playing a serious bocce game

Ray physically built seven bocce courts at the city park, now named the Ray Mariucci Bocce Courts. Today Ray, 89, lives in an assisted living facility in Iron Mountain and plays bocce every Friday.

Steve's Philanthropic Values

Steve established the Mariucci Family Foundation in 2011. It presently supports two main charities: "Football Camp for the Stars" for youth athletes with down syndrome at Valley Christian High,

San Jose, CA and the "Beacon House" in Marquette, MI, which provides a safe and supportive hospitality house for patients receiving medical care and for their loved ones.

As head coach of the 49ers, Steve was planning a community charity event in 1998. His goal was to create an innovative fundraiser. Recognizing the multi-generational, easy to learn, fun, healthy sport of bocce, he was convinced of it as a unique, successful event.

Seeking an exceptional location, Steve met Tom Albanese. They were 'like magnets' with their charitable goals. Tom has opened Campo di Bocce restaurants in Los Gatos and Livermore with state-of-the-art bocce courts and an intention of making them available for fundraising events.

Originally, Coach Mariucci's Bocce Tournament was known as "Is this Fun or What?"—one of Steve's signature expressions.

So, how did it become the Madden-Mariucci Battle of the Bay Charity Bocce Tournament? Steve and John's special relationship began during Steve's 49ers coaching days when John was a broadcaster. Several years later, Steve approached John, a bocce enthusiast, to be his co-host.

"We're extremely excited to be able to give back to the local community from the proceeds of our annual 'Battle of the Bay' Charity Bocce Tournament. This cause is obviously near and dear to my heart as the game of football has provided so much for me and Steve, and we're thrilled to be able to give back to those young athletes in the sport of football." — *John Madden, Former NFL Oakland Raiders Head*



Steve Mariucci and John Madden celebrating the Special Olympics bocce winners

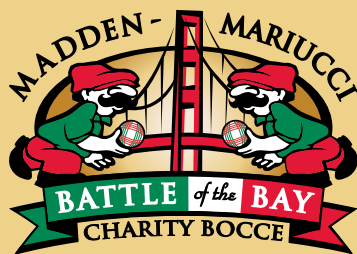
Coach, Pro Football Hall of Famer, Sports Emmy Award winner.

This exclusive, high-level charity mixer brings together Bay Area professional athletes (past and present), coaches, celebrities, dignitaries and business leaders for an exciting day of bocce competition. There are top-tier

networking opportunities and local and national media coverage.

The format is similar to the NFL playoffs. Steve competes for an NFC team; John for an AFC team in this "Superbowl of Bocce" and Bay Area bragging right.

Since its inception, this tournament will have raised \$3.5 million for local and national charities. 2012 beneficiaries: the Juvenile Diabetes Research Foundation, Mariucci Family Foundation, Special Olympics Northern California, Tri Valley Football and the Youth Diabetes Foundation.



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The 14th annual **Madden-Mariucci "Battle of the Bay"** Charity Bocce Tournament is Wednesday, June 6, 2012 at Campo di Bocce of Livermore. For information about sponsorship opportunities, call Dimitrous Chattman at **415.294.1993** or email info@maddenmariuccibocce.com.



"I'm on the ... [bocce] beat. I cover inspiring people and uplifting endeavors."

Marsha Felton is an accomplished entrepreneur, marketing consultant and freelance correspondent based in San Francisco. Email: marshabf@gmail.com.

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Sunken Gardens in Filoli Estates in Woodside, CA

Filoli Gardens. The Spectacular

Volunteers Maintain its Beauty

By Evelyn Preston

For almost 100 years, the lavish, Italianate Woodside country estate, Filoli, has invoked all the beauty and bounty of the San Francisco Peninsula.

Surrounded by acres of English Renaissance gardens that showcase an exquisite horticultural collection, this gift from the Roth family of Matson Navigation fame features the art and artifacts of the Crystal Springs area's nostalgic past. A unique gem among all 29 properties in America's National Trust for Historic Preservation, Filoli graces the countryside right in our own backyard.

What has this to do with seniors? Everything! Open for public enjoyment, Filoli depends on 1,300

volunteers, mostly older adults, to maintain the glorious gardens and manage one of only two large private land-holds left in the area. These hardworking seniors are more than cost effective; they're worth their weight in gold!

Sharing their talents, experience, expertise and dedication, retired engineers, physicians, nurses, teachers and many others from the diverse backgrounds of Silicon Valley give back to the Filoli community in countless ways.

"There's a niche for everyone," says Nancy Grippo, long time docent and past Chair of the Mentor Program. "And seniors can keep their own minds sharp as well as enjoy a new career."

Nancy extols the mission of the Nature Education Program that reaches out to all age groups, especially children, many making an acquaintance with the out-of-doors for the very first time. "Young learners may bump into a whole new vocabulary they'll share at show and tell," says Nancy.

"Some seniors have never worked with or had children themselves so they can pass on their knowledge, lead nature hikes and make the Ohlone Indian history and culture come alive to the next generation."

Seniors pass on their own commitment to threatened species and saving the eco-system to Bay Area students (4,000 last year), who may one day become the stewards of the land.

"This program is not a casual commitment," Nancy adds. "Fifteen to twenty people train for thirteen weeks—like an intensive college course—learning natural history, the native flora and fauna, how to maintain the trails. Being part of a living heritage like Filoli immerses children in their natural world so often overlooked."

"Whether very involved or donating only a few hours a month, seniors bring a wide variety of skills and interests," affirms Julia Dillingham, V.P. of Volunteer Recruitment, from playing the piano to pulling weeds. "The common denominator," she says, "is the passion volunteers feel for the preservation of Filoli and seniors add a special value—being available during the week!" Filoli is open six days (closed Mondays) and from greeters to gardeners, from café to gift shop staff, the lovely home and grounds teem with visitors, tours and teaching groups.

A true community of interest, volunteers receive as much as they give from member discounts to distinctive activities designed just for them. They relish the privilege of participating in a process devoted to the fabulous end product of their care, says a volunteer. "And one that offers rare, often lifelong friendships of like-minded people," notes Beth Blau, Director of Marketing. She



Weeping cherry trees at Filoli Gardens

recently heard a woman comment about her garden group who started together and now, thirteen years later, remain best friends.

Membership in Friends of Filoli offers special events, unique exhibits and celebrating traditions: Christmas brilliance, Mother's Day Flower Show, jazz concerts and the well-loved Afternoon Teas. Autumn Festival draws family crowds with clowns, an old fashioned cider press, talking parrots and even free pumpkins.

Joyce Farr, a gracious docent who guides visitors through the house and gardens as well as working in the gift shop, danced at Stanford rush parties at Filoli in the '50s and remembers that her grandmother

attended National Orchid Society seminars there. "Filoli's not just a museum," she reminds people "but a landmark that still resonates with the personal life of the Roth family and holds a special sense of connection to the families of many current docents who can relate almost as neighbors. Past and present histories entwine for many seniors." Joyce adds "their volunteering is lovely and fun, their contribution necessary and immeasurable!"

Check on-line at www.filoli.org or by calling 650.364.8300. Click your way around the website for more info and a guide to volunteering surrounded by beauty, nature and dedicated peers.

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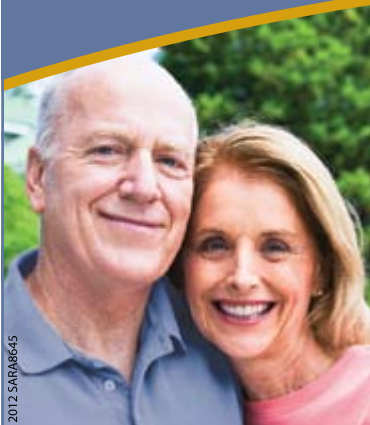
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Black Holes of Retirement

By Evelyn R. Preston

A mantra during my 25 years in the financial field was—Expect the Unexpected. Now that I’m retired and trying to avoid the unexpected in my own financial life, my new mantra is “Expect the Inevitable—Change.”

No matter how carefully I juggle expenses, monitor investments, continue saving and cut costs, looming changes from a new president to the price of gas are unknowns, the black holes of retirement. Income tax time is excellent timing for a closer look at how last year panned out and for an educated guess at what possible pitfalls await in the year ahead.

Question: With the economy on the upswing, there are concerns about inflation. What’s that exactly and how will it affect me now that I’m retired?

Answer: Ever hear that “a dollar doesn’t go as far as it used to!”—that’s inflation, an ever-rising cost of goods and services that often outpaces earnings or other income. Though still low, the dollar is shrinking approximately 3% a year! Most retirees have no inflation offset except some pension/Social Security cost of living increases—maybe. Senior Citizens League reported that retirees have lost 20% of their purchasing power just since 2000 because housing and medical care costs increased so rapidly since then. Don’t forget, taxes must come out of that diminished dollar, too.

Question: I keep hearing about Medicare Advantage Plans. Are they less costly than traditional Medicare?

Answer: Healthcare delivery may become one of the biggest changes to affect seniors. As it now stands, you can consider—and calculate—the differences in these existing plans long before the year-end open enrollment period. Analysis is crucial—first, your personal health needs and history; second, what each plan would cover and cost, based on the first. Medicare requires a supplemental policy (Medigap) and part D drug coverage—usually higher premiums but much lower out-of-pocket costs. Advantage Plans, with low up-front costs, tend to incur higher deductibles

and co-pays. Check and compare customer service ratings; health-plan responsiveness; coverage for tests, vaccines, doctor’s visits, outpatient services, surgeries and drugs. Talk to agents with the clear understanding that you’re seeking information only. And remember that Medicare never contacts you nor endorses products.

Question: Considering interest rates on cash and CDs, I’m practically losing money. Any way to stretch a dollar via safe but higher yielding short term or liquid investments?

Answer: Until rates change, we still need to park cash for expenses and emergencies. Short term, no-load bond funds return very little but according to Kiplinger’s Retirement Report, funds that hold short-term loans made by banks to companies with below investment-grade credit ratings can add a dash of risk—and enhanced return. Credit Unions may offer better CD rates vs. banks, higher net-worth customers can seek out “private banking” services for possibly higher returns and as suggested before, laddering CDs across a range of maturities is a good “all-weather strategy” say analysts at Bankrate.com. High-yield checking accounts necessarily have strings attached but can be another good option for available cash.

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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Big Changes at Little House

*Makeover With New Programs
For Boomers And Older Adults*

By Danielle Gasbarro



Lincoln Hancock, 56, and Elvie Roguel-Regala, 73, enjoy a game of pool

In 1949, Peninsula Volunteer's Little House was founded on a series of values that were progressive and actively encouraged revolutionary ideas.

At the time of Little House's inception, the social climate unfortunately promoted age as a defining characteristic. Prior to Little House, senior centers that celebrated age as an achievement, instead of a burden, did not exist.

In fact, residential senior centers did not exist at all. Little House, the

Roslyn G. Morris Activity Center, has the distinction of being the first of its kind to open in the United States.

It was in fighting this ageist premise, that the Peninsula Volunteers were able to build the community spirit that formed and has continued to form the Little House membership basis. It is with this forward-thinking attitude that Little House has been able to nurture and develop an active community presence along the Peninsula, specifically in Menlo Park, CA.



Peter Olson, Director of Little House

Throughout its 65 year history, Peninsula Volunteer's Inc. (PVI) has kept this attitude at its core. In doing so, Little House has consistently provided innovative programs and attracted members who wanted classes, events or services that incorporated this belief.

Physical Fitness,
Nutrition,
Socialization,
Mental Stimulation,
Intimacy,
Sense of Purpose

Little House's latest move in its progressive quest comes in the form of a rebranding strategy intent on offering programs that include a wider demographic of ages.

Peter Olson, the Director of Little House, describes the changes as,

"incorporating our mission and the six core principals we believe people need to live a full and active life: Physical Fitness, Nutrition, Socialization, Mental Stimulation, Intimacy and Sense of Purpose. We want Little House to be a destination where individuals can get one or more of these needs met every day."

Little House offers new programs that aren't age specific so even more people can reap the benefits.

Doing away with age limitations has come with a multitude of enhancements for the community center. Peninsula Volunteer's

Inc. invested heavily in structural improvements to Little House as well as significantly updating the quality and breadth of programs offered.

"This is such a beautiful place! How exciting, now they have opened up their classes for all ages, not just seniors." – Yelp Review

Physical modifications to Little House include a new reception area where volunteers answer guest's questions and provide guidance to all there is to offer. After passing through the reception area, members find themselves walking amidst a newly instigated art installment which displays photographs or paintings of a prominent Bay area artist.

The art installations coincide with the increase of cultural activities and events that provide educational benefits across all ages. Tuesday Tea's bring in lecturers to discuss topics from popular museum exhibits and the history of opera to sailing adventures and historic homes.

Docent lectures bring in docents from the Peninsula's most prominent museums including the SF MOMA, Stanford University's Cantor Museum and the Asian Art Museum.

These improvements include a new, fully accessible garden area behind Little House from which the executive chef grows and nurtures

many of the fruits and vegetables used for summer meals.

A beautiful outdoor patio space was built facing Nealon Park and playground, complete with tables and lounge chairs.

Additionally, the Little House café now has a bistro section for reading the morning newspaper and enjoying pastries with hot coffee, courtesy of Main Street Coffee in Palo Alto.

individuals connect with the larger communities in which they have shared experiences.

Other services at Little House

include acupuncture sessions, therapeutic massage, knife sharpening, estate planning and reiki.

"I think Little House is a great place. You can do a lot of things here and I love coming with my mom."
–Little House Member

**"This is such a beautiful place!
How exciting, now they have opened up
their classes for all ages, not just seniors."**

– Yelp Review

Lunch hours have been extended as well with affordable meals served until 1:00 pm.

To reflect the changes in Little House's status, new classes include Kundalini Yoga, Caliente Latin Dance, Line Dancing, Jazzercise, Ceramics for Kids, Genealogy and a wide range of computer classes to accommodate novices and experts alike.

On top of these weekly classes, Little House has partnered with Facebook in offering a free monthly course. The class serves as a means to inform beginning users about the many ways Facebook helps

With 2,300 individuals served, it is Little House's sincere hope that the atmosphere cultivated within the walls caters and reflects that of the community. Each visit should be memorable and provide guests with a sense of warmth and hospitality, similar to walking into a dear friend's home. Little House will always celebrate the accomplishments that come with age; now it's being done in such a way that doesn't pigeon-hole life as simply a number.

For information about the Little House, visit www.penvol.org. Or call 650.326.0665.

"After Dave's death, I heard that Hospice of the Valley offers grief support in the Community Grief and Counseling Center. When one thinks of hospice, one doesn't normally equate hospice with bereavement services. Participating in the Partner Loss support groups, I found camaraderie and that I was not alone in the grief experience."

Community Grief and Counseling Center

For those dealing with grief and loss, the Community Grief and Counseling Center at Hospice of the Valley provides families and individuals with one-on-one counseling and loss-specific support groups to adults, teens and children

Hospice of the Valley | 4850 Union Avenue, San Jose, CA 95124
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Teaching Yoga at 82



Jeanne Dowell practicing yoga to stay active

Jeanne Dowell is living proof that yoga and an attitude of gratitude is the fountain of youth. At the age of 82, Dowell teaches six yoga classes a week, runs a business with her daughter, snow skis, hikes in the High Sierras and generally lives as if she were in the prime of her life.

The health benefits of yoga for seniors have long been researched and documented. Preventions include reducing the risk of arthritis, high blood pressure, osteoporosis, back pain, poor circulation, vision problems and insomnia.

But Dowell also believes yoga is a channel for living a whole and meaningful life. Yoga also provides the stamina to withstand the stress of day-to-day living, particularly as we age.

"Benefits of yoga extend far beyond the physical," says Dowell. "It tones the nervous system, promotes relaxation and enables

one to be more centered and present. It is in mindfulness that miracles unfold. We become less critical, less judgmental, have more compassion and become more accepting and grateful."

Dowell was first drawn to yoga in fourth grade when she picked up her first yoga book. She took her first class in her 40's and was hooked instantly. She traveled to India to study yoga at the B.K.S. Iyengar School of Yoga, a practice which she brought back to her Northern California town of Orinda.

Dowell's yoga classes are based on Iyengar and Anusara

schools of yoga. Both forms embrace compassion and caring and work with the principles of alignment, attitude, strength and stamina to foster the goodness and worth of each other and every being. Dowell felt particularly drawn to the power of gratitude after attending a grief workshop some years ago. Everyday, Dowell journals about what she is grateful for, and why she is grateful for it. She recommends this practice to make us more aware of gratitude in our daily living.

"There are no words to describe the value Jeanne provides to our yoga class," said Lynn MacMichael, age 72 and yoga student of Jeanne's for over five years. "Jeanne helps us integrate everything we are; our minds, bodies, attitudes, anxieties, emotions and helps us put it all into perspective with such compassion and open-heartedness."

Inspired by the phenomenon of gratitude, Dowell decided that in addition to teaching yoga, she wanted to spread the power of gratitude to others. So, three years ago, she and her daughter Dana, launched *The Green Buddha*—a new apparel and accessories business that promotes a lifestyle of gratitude, love and compassion through its eco-friendly clothing displaying the words "attitude of gratitude" and the acronym AOG – also the tagline for the company.

"I am not immune to feeling overwhelmed or experiencing stress in life," said Dowell. "But, at age 82, I feel pretty good almost every single day. My advice to those who want to age gracefully is to embrace the yoga attitude of gratitude, AOG and strive to be in the moment. You'll then realize you have so much to live for."

Jeanne Dowell has been teaching yoga in the East Bay for over 40 years. She teaches workshops in yoga and meditation and has been a special instructor under the U.S. Olympic committee. She has also worked with skiers, the deaf and blind, athletes and the elderly. Dowell recently retired from the PE department at Mills College in Oakland. For more information about Jeanne Dowell, go to www.yogawithjeanne.com or www.thegreenbuddha.com.

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