

Active over 50™

Barbara Jue

**At Age 65, She's
Heading for Moldova
As a Peace Corps
Volunteer**

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Spring Issue 2013

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

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

Gloria Hayes / *VP Operations*

Charm Bianchini / *Associate Editor*

Mabel Tang / *Art Director*

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Call 408.921.5806 or larry@activeover50.com

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Publisher's Note



Larry W. Hayes
Publisher & Editor

business experience to assist developing businesses. This June, her dream comes true at age 65 as she departs for Moldova. Read story, page 16.

Looking to remodel your home? Discover the top 10 home and design trends for 2013. Read article, page 5.

Journey to the Antarctica with our award winning travel writer Don Mankin. This is one of the most remote and inhospitable places on earth. Read story, page 6.

Enter the Get Active photo contest. Prizes awarded for the most creative photos of people age 50+ engaged in an exercise or sport. Read article, page 15.

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

Profile/Cover: Retired Business Executive Barbara Jue, 65, Joins Peace Corps

Barbara Jue's former husband was the late Silas Jue. Silas and I served together in the

Peace Corps in Madras, India from 1966-68. Silas' adventures and stories of India in part motivated her to pursue joining the Peace Corps. More importantly, she wanted to use her 30 years of

Sponsorship and exhibit opportunities are available at Mary Furlong's Silicon Valley Boomer Venture Summit, June 26, 2013 at the University of Santa Clara. For information, contact Larry Hayes at larry@activeover50.com or call 408.921.5806.

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Top 10

By Bella Babot

Home & Design Trends for 2013



Bella Babot

While every homeowner has specific ideas on style, the overall trend is toward simpler living and low-maintenance design but with accent marks of color and splash that don't overpower.

This esthetic extends from clean and simple kitchen cabinetry to "bulletproof" countertops, pre-finished wood flooring and solid "pops" of glass, color and sparkling textures. The trend toward simplicity is also manifested in a growing demand for safer, healthier and more sustainable homes.

10. Kitchen Cabinets

A clean, simple, contemporary look will be popular with homeowners looking to economize and eliminate unnecessary clutter and fussy details that equate to high maintenance and complicated living. For those who don't want to spring for new cabinetry, re-facing or refinishing cabinets offers more bang for the buck.

9. Countertops

Granite has been dethroned. While granite isn't going away and still has many die-hard fans, the new king of countertops will be quartz composite – the closest thing to no maintenance.

8. Hardwood Floors

Pre-finished and engineered wood flooring will become more popular than the once gold standard of site-finished flooring. Pre-finished woods provide a hard, durable finish, are an installation time saver and eliminate the sanding dust dilemma. Engineered wood floors are also compatible with under-floor heating systems, a big plus in cold climates.

7. Glass Backsplashes

Glass mosaic tile is on the way out. Taking its place are glass/stone/tile mosaic composites that can add more texture and visual interest and that tie in more readily with stone or quartz countertops. Be on the lookout for back-painted, solid glass panel backsplashes in contemporary settings which provides an ultra-clean, almost ethereal look to a kitchen setting.

6. Stylishly Simple Sinks

Goodbye double-sinks, hello deep single-bowl sinks. With accessories such as fitted colanders and dish drains, deep single-bowl sinks have all the benefits of a divided sink plus the large size to actually fit that roasting pan or those baking sheets into the sink all at once. Stainless is still popular but the quartz composites are a great value and durable option.

5. Color Palette

Charcoal is the new black. 2013 will find this silky color everywhere as it blends the right amount of chocolate, grey and a touch of green. Pantone has named Emerald Green as the "it color" while Benjamin Moore has decided that Lemon Sorbet adds a hint of pastel sweetness to any room.

4. Bathroom Countertops

Synonymous with luxury, slab glass is making a cool comeback

with innovative colors, up lighting and creative designs for a contemporary clean look that is also low maintenance.

3. Texture and Sparkle

Bedazzled may find its way into home décor and design as homeowners seek a blend of classic textures and colors with pops of bold color and elements of sparkle. Pewter and metal combined with glossy glass tile backsplashes add sparkle against polished nickel fixtures that are trending in 2013.

2. A Forever Home/ Multi-Generational Living

With many certified aging-in-place specialists (CAPS), Harrell Remodeling's designers predict a growing trend to help aging baby boomers safely "grow old" in their homes for as long as possible. Look for easy kitchen and bath upgrades to enhance functionality, comfort and safety.

1. Healthy Home, Healthy Living

Green and sustainable design is here to stay. The number one trend for 2013 will be to create a healthy living environment, free of toxins and harsh chemicals. More and more homeowners are taking advantage of federal and state incentives to evaluate their home's energy efficiency and overall performance.

Harrell Remodeling is a full-service design + build residential remodeling company based in Mountain View, California. For more information, call 650.230.2900. Harrell-remodeling.com.



Touching The Cosmos In Antarctica



Kayaking through a sea of icebergs in Paradise Harbor, Antarctica. Photo by Jeff Wang

By Don Mankin

Most people don't get to Antarctica once in their lives. I've been fortunate enough to go twice. Ten years ago, I flew on a converted Russian cargo plane from Punta Arenas, Chile into the interior to camp on the ice for eight days. This past November, I boarded a small ship in Ushuaia, Argentina to "cruise" across a wild and empty sea to return once again to the most remote, windiest and inhospitable place on earth.

This is not a cruise in the usual sense. There is no pool or spa, no Las Vegas type shows, and no gambling, other than with your life if you're not careful on the wet outdoor passageways and decks.

Adventure Life (www.adventure-life.com), the tour operator that invited me on this trip, calls this an "expedition cruise." That means that besides the limited amenities, the ship is small enough (about 70 passengers) to get into bays, fjords and other places that larger ships cannot. It also means that on the two plus day crossing

of the Drake Passage, the body of water between the southernmost tip of South America and the Antarctic Peninsula, the ship bounces around on the waves a lot more than larger, more stable ships.

Throughout the Passage, which is legendary for its bad weather and rough seas, our ship rocked side to side on the waves while crashing dishes and occasional retching provided the sound track. For those passengers susceptible to sea sickness, it was pure misery. I didn't get sick (wearing a sea sickness patch helped) so I thought the crossing was exciting. I did pick up a couple of bruises, though, from bouncing off the walls. So why travel so far to get to Antarctica, pay so much money and put up with so much potential discomfort?

Once we got there, the answer was as clear as the crisp, fresh polar air. For more than four days, we cruised through a vast wonderland of water, rocks and ice between the South Shetland Islands and the Antarctica Peninsula. The mountains and ridges looked like a huge dessert of whipped, spikey, vanilla meringue. An infinity of shapes, sizes and textures surrounded us. Pieces of ice ranging in size from ice cubes to buildings floated by.

The sun sparkled off everything. When it was out, which was most of the time, the colors were as intense and vivid as anything I have ever seen – mostly pure, bright white and varying shades of blue, from sky to cobalt. When it was overcast, the palate turned vaguely ominous in muted and otherworldly tints of silver, grey and black.

For comic relief, we had penguins doing imitations of Charlie Chaplin. You can have your *YouTube* videos of kittens, puppies and babies. In my opinion, these endearing creatures win the Super Bowl of cute hands down. Many of my favorite photo from the trip are of penguins waddling, diving, hanging out, and, yes, having sex.

At least twice a day, we climbed into the Zodiacs to visit penguin colonies and old whaling stations or take a sweaty slog through the snow up a hill for breathtaking views, then slide down on our butts. We also went on a couple of Zodiac cruises to get up close views of ice bergs and seals napping on floes and to pluck small chunks of ice out of the water for our evening cocktails.

But my favorite activity of all was a two hour kayak through a sea of ice bergs and bergy bits (small bergs) in the aptly named Paradise Harbour. The views from the kayak were the most spectacular of the trip, especially facing the gigantic amphitheater of snow and of ice at the foot of the mountains. So, back to my original question: Why travel so far to get to Antarctica, pay so much money and put up with so much potential discomfort?

One reason is its raw, pristine beauty. Antarctica can only be described in superlatives. The colors are more vivid, vistas more dramatic, and feelings of awe more awesome. This is



Penguins doing imitations of Charlie Chaplin

not a place of man but of the gods. In Antarctica you can see things and have experiences you can't have anywhere else in the world. But for me, the most important reason is what I can only call a connection with the infinite. I am not a very spiritual person. I've tried meditation and fallen asleep and I've tried going to temple on the High Holy Days to similar effect.

But Antarctica is where I sense that I am part of something bigger and enduring outside the confines of my own head.

For more information and photos, go to Don's blog on his website, www.adventuretransformations.com. For a description of his earlier trip to Antarctica, see his national Geographic book, "Riding the Hulahula to the Arctic Ocean."

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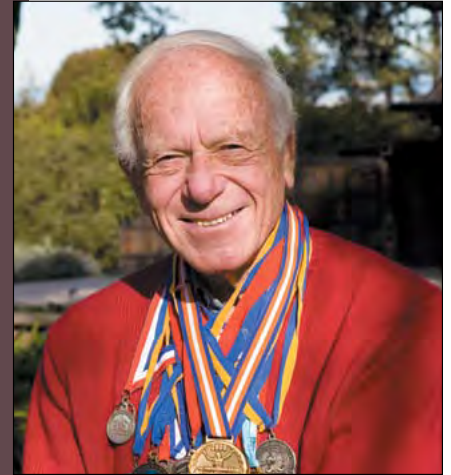
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"THE TWAIN ARE COMING"

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

"East is East and West is West and never the twain shall meet" or that's what Rudyard Kipling taught us. But things they are a-changing. It used to be that in the East health was held to be largely tied to attitudes.



While in the West we held that health was intertwined with things like bacteria and X-rays. In the East health was high-touch. In the West health was high-tech.

But things they are a-changing. The East is starting to incorporate Western technology. The West is starting to recognize the importance of lifestyle in the overall pattern of medical encounters.

Despite all efforts there cannot be a machine to help you stop smoking and drinking. In my view the surgical approach to weight loss is criminal. We don't need a surgeon's knife to treat obesity. We need lifestyle correction. We need more East.

I was interested to note that the incidence of diabetes in Cuba went down when the great United States imposed an embargo on them, and forced people to walk more and eat less junk food. Maybe we need to impose such an embargo on ourselves.

But as the East adopts the Western lifestyle it finds itself heir to our indulgence diseases that we try to remedy by tech, with marginal success and huge cost. The East needs to reclaim its high-touch approach.

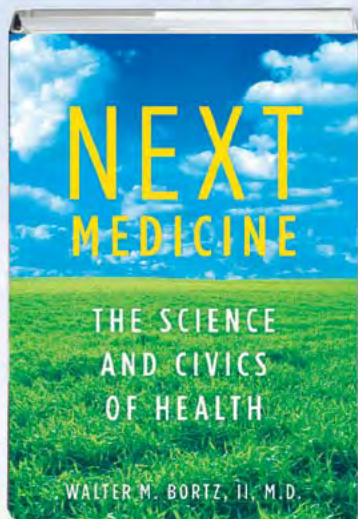
We in the West now start to understand that health depends on each of us, and not on some indifferent agency, particularly the huge monster of BIG PHARMA. We need more touch and less tech.

The East is coming our way. Maybe, Rudyard, the Twain are meeting.

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

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Villa Siena Senior Living Community

A Tradition of Caring For Over 47 years

By Lisa Simkins

Villa Siena began as an attractive English Tudor style two-story estate built in 1928 by Mountain View pioneer Bill Wright who lived there with his wife for many years. The property changed hands several times until the Dominican Sisters of Oakford purchased the property in 1965 to accommodate elderly ladies who were in need of housing.



Villa Siena is nationally ranked as one of the best senior care communities in the U.S

In 1998, the Dominicans transferred sponsorship of Villa Siena to the Daughters of Charity of St. Vincent De Paul who agreed to continue their ministry. Living at Villa Siena is an opportunity afforded to all seniors without regard to religious affiliation.

New Building at Villa Siena

In 2009, a complete renovation and expansion of the building began, transforming all living and administrative spaces into a modern state-of-the-art facility enhancing the lives of residents yet still keeping the warm, homelike atmosphere that makes Villa Siena unique.

Villa Siena's original Residential Care Facility included 46 units. The new Residential Care Facility has expanded to 68 one bedroom and studio apartments and includes therapy

services, a hair salon, a library, café, enhanced landscaping and a new, larger chapel.

The new Nursing Care Unit (NCU) is currently being constructed in three phases and is expanding from 20 beds to 30 beds. The first phase was completed in the Fall of 2012. The NCU remains fully occupied and operational throughout the duration of this remodeling project and when complete, will accommodate 30 beds with a more home-like atmosphere.

The architectural style of the newly remodeled NCU is similar in design to the new Residential Care Facility with large open areas in the dining and activity rooms. All rooms will be totally remodeled.

Today Villa Siena is a nationally-recognized, locally regarded senior community located next door to St. Francis High School in Mountain View,

CA. The facility is a recipient of the Quality in Excellence Award which is granted to senior facilities that rank in the top 10% on satisfaction and referral surveys. The Villa is LEED certified and is one of the first such senior care facilities to achieve this accreditation.



Anna Sadotti and Nedra Bell enjoying the outdoors

Reflections From Our Residents

John Evans and Peg Carroll are residents of Villa Siena. They both came from vastly different



John Evans, Sister William Eileen and Peg Carroll enjoying lunch

backgrounds. Peg came from her home in San Francisco and John from Pacific Palisades in Southern California. John and Peg both agreed that "it is the people and the company at Villa Siena that make the difference. Everyone is so friendly here." John and Peg also commented that for them, being able to attend Mass everyday in Villa Siena's St. Louise Chapel is very important.



An Atmosphere of Care, Compassion and Hospitality Nestled Among the Redwoods

Villa Siena is much more than a home for seniors. It is a place where hundreds of volunteers and visitors come each year to participate in the active lives of the residents. One such group of volunteers is the Villa Siena Auxiliary which is made up of women from the community who want to give a little of their time and talent to help others.

An auxiliary member may want to assist in the skilled nursing unit at lunch time or may just want to visit a resident who rarely goes out and bring him or her a smile.

Each month the Auxiliary has an activity that is fun and interesting and the programs are designed to enhance the well-being of each resident while allowing them the freedom to maximize their independence.

When one enters the doors of Villa Siena, one is always struck by the warmth, vitality and life of the community. Villa Siena is much more than the buildings in which one lives and works. Villa Siena is a caring community whose senior residents and staff savor the simple things in life, and find meaning and sustenance in special friendships, enjoyable activities, and the spiritual and physical support they receive.

For information about the Villa Siena Senior Living Community, call 650.961.6484 or visit www.villa-siena.org. The community is located at 1855 Miramonte Avenue in Mountain View, CA.

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Hayes/Cade family 2012 reunion in Campbell, CA

| Family Reunion:|

A Good Time For Family Planning

By Derryl H. Molina, Esq.

With family reunions, picnics, weddings and holiday celebrations to choose from, long distance family members can be easily induced to travel to a single spot where they can gather together to work out plans for their parents' care as well as to have some fun together.

With parents aging and their health and lifestyles changing, children need to discuss what procedures will be followed in the near future. Parents should take the time to tell their children where important documents are kept, who their agents are and what their wishes are as expressed in their health care directives, will, and trust as well as their preferences in long term care needs.

Whether you have noticed a decrease in your physical and mental abilities or you are well and active, the family reunion is a good time to hold a formal meeting and share with your children your plans and wishes. Tell them where financial and legal documents are located. Review health care directives, trusts and wills and long term care alternatives.

In my practice, I have seen that even in families that are close, individuals can quickly grow angry, jealous and hostile towards each other when an aging parent begins to need long term care. Today, many children move into their parents' home, causing other siblings to become suspicious of the caregiver's ulterior motives. They develop a fear about losing their inheritance. A family meeting will go a long way toward soothing everyone's anxieties.

Either the parents or a designated child who holds the Power of Attorney should conduct the meeting. Make sure the group starts out by listing the problems to be discussed. Finally, the leader of the meeting should put all the resolutions in writing and GET EVERYONE TO SIGN AND DATE IT.

If you need help conducting this type of meeting, find a lawyer or mediator who could be an uninvolved third party to make sure the meeting runs smoothly and results in an agreement.

Because it may be years after this meeting before the terms of the agreement are implemented, family members will forget their vocal commitments at the meeting to help with transportation to doctors or give respite to the caregiver. Be sure to write them down on the list or resolutions (officially called a care agreement) and get EVERYONE'S signature.

If you can make the summertime a time to meet with your family members and get all these important issues clarified, the whole family's minds will be at ease and the rest of the family reunion will be a lot of fun.

DERRYL H. MOLINA is an Estate Planning and Elder Law Attorney as well as a mediator who conducts family meetings in San Jose, California. She helps clients to execute, reform and administer trusts and offers assistance with conflict-resolution, Elder Law and Medi-Cal Planning. She can serve as your Full Life Care Planning Attorney. You can contact Derryl H. Molina at 408.244.4992 or at her email: attderryl@comcast.net.

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If you're 50 and older, the upcoming Bay Area Senior Games (April 27-June 9) is the place to watch some amazing sports. Athletes compete for awards in 22 sports primarily at Stanford and Palo Alto. For information, contact Anne Cribbs at **415.264.2067**. Or email: info@bayareaseniorgames.org.



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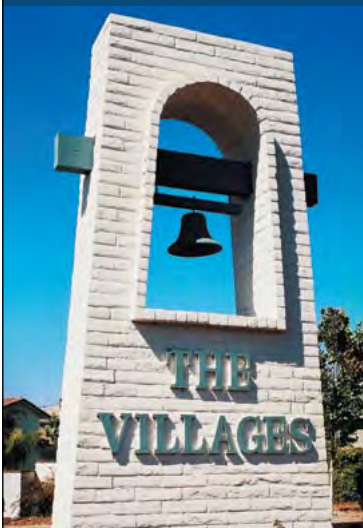
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Ask In Health, Sickness and Aging



By Moira Fordyce M.D.

1 *Will I get sick as I grow older?*

Disease or illness are not caused by normal aging. Although we might not be as flexible as we were when younger, and we do take longer to recover if we get sick, illness is caused by the same things that caused it when we were younger, for example, infections, injuries, immune system disorders, metabolic disorders and cancers. A good health care practitioner will look for a reason if you become sick and early diagnosis and effective treatment can mean a return to good health.

2 *My mother became disabled later in her life – will this happen to me?*

Although you have a lot in common with your parents, you are not the same as them. You are unique and won't necessarily grow old the way your parents did. We are now savvy about the benefits of eating a good,

varied diet, exercising every day, not smoking and keeping our brain active. This makes it likely that we will age well.

3 *I sometimes feel really low and sad with no energy. I guess I have to accept this as part of getting older.*

To feel sad from time to time is part of living, especially if something sad happens to us and aging is just living. Grieving after a loss can help with the healing process. If, however, sadness persists to the point that you feel worthless as a person or things you enjoy no longer matter, then you could be suffering from depression. In some older adults, signs of depression can be physical – indigestion, bloating, aches, pains, tiredness, palpitations, dizziness, disturbed sleep. All depression can be helped at any age, so if you suspect this, see your doctor and seek help.

4 *I noticed some blood in my bowel movement the other day. What should I do about this?*

See your doctor. There can be a number of reasons for this, many of them treatable and not serious. However, cancer of the bowel must not be ruled out. The good news is that most bowel cancers grow slowly and spread late so early diagnosis can result in removal and cure.

5 *My mother fell twice in the past few weeks but didn't hurt herself. What should we do about the falls?*

Have her doctor check her out. A series of falls can be caused by hidden, treatable disease, for example a chest or urinary infection. All her medications, prescription, bought at the pharmacy, herbal and alternative therapies, should be



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reviewed since some medications can cause dizziness and falls. Making her home as safe as possible is a good idea – clear clutter, remove loose rugs, use good lighting, edge of stairs clearly marked.

6 *Sometimes I can't get to the bathroom in time and I wet myself. I'm so ashamed. I guess this is just part of growing older.*

This is not part of normal aging. See a doctor who listens to you. You need a good general health evaluation plus an evaluation of your urinary tract – some forms of leakage can be cured. ALL can be helped.

7 *My father is getting angry with us more often now than he used to. He says we are always whispering. What can we do about this?*

Have his ears checked for wax buildup. This can dull hearing and is easily remedied. Also, he might benefit from using hearing aids but it is wise to have a test run before buying. Some hearing aids make sounds louder but not clearer and are expensive. Dullness of hearing is not uncommon as we age and can be helped.

8 *I have had an ulcer on my face for several weeks. It hasn't changed much. What should I do about this?*

An ulcer or sore anywhere on the body that is slow to heal should be checked by a health care professional. It could be a skin cancer, most of which, fortunately, respond well to treatment. Don't delay. The earlier the diagnosis is made, the better the result of treatment.

If you have a question for Dr. Moira Fordyce, send her an email: moiraf9@gmail.com.



Announcing Get Active Photo Contest

WIN PRIZES!

ActiveOver50 Media is pleased to announce its first annual Get Active Photo Contest to encourage boomers and seniors to stay active as long as possible. Prizes will be awarded for the most creative photographs showing “people over 50” engaged in a favorite exercise or sport.

Eligibility

The contest is open to amateurs only, regardless of age, sex or nationality. However, the subject in the photo must be at least 50. No entry fee is necessary to participate or win. The contest is void where prohibited by law, regulation, statute or other appropriate legal authority.

Entry Period

March 1, 2013 to June 1, 2013

Categories

Five categories, based on the age of the person photographed
Two entries maximum. Age groups:
50-60–60-70–70-80–80-90–90+

How to Enter

Take an original photo that reflects the theme of the contest: “Get Active.” Entries must be submitted via the Internet to **ActiveOver50.com/photocontest**. Complete the entry form and submit it together with your photo(s). Submissions to the photo contest must be received by June 1, 2013 in order to be eligible.



Prizes Include:

- Round trip coach tickets for two on Amtrak's Coast Starlight from the Bay Area to Santa Barbara, CA. \$392.00 value.
- Yoga basket, \$150.00 gift certificate to Breathe LG and a two hour design consultation from Harrell Remodeling to design a room for relaxation, meditation and/or exercise. Total value: \$750.00.
- Durable Power of Attorney (\$450.00 value) and Advanced Healthcare Directive (\$450.00 value) from The Law Office of Derryl H. Molina.

Barbara Jue

Profile: Barbara Jue

Age: 65 in June, 2013

Education: MBA—U.C Berkeley;
MA—San Francisco State;
BA—Cornell University

Occupation: Peace Corps Volunteer
—Moldova; Clorox Company,
Director, Global Compensation;
McKesson Pharma; AMD
(Advanced Micro Devices) and others

Family: Daughter, Amanda;
son, Nathaniel

Residences: San Francisco



Retired business woman Barbara Jue joins the Peace Corps

Editor's Note: *Barbara Jue's former husband was the late Silas Jue. Silas and I served together in the Peace Corps in Madras, India from 1966-68. Barbara always wanted to live in a foreign country where she could learn the culture and language as a member of the local community. Silas' adventures and stories of India in part motivated her to pursue joining the Peace Corps. More importantly, she wanted to use her 30 years of business experience to assist developing businesses. This year, her dream comes true at age 65. She departs for training in Moldova in June.*

Why Did You Join the Peace Corps?

I'll be 65 when I'm deployed in June. I had always wanted to live abroad as a local and take part in the local community and culture rather than just dropping in as a tourist for a few days. I also believed that I had valuable experience from my lengthy career in human resources that would be of benefit to a developing business enterprise. I started researching the Peace Corps about two years before I retired.

After I retired, it was the golden opportunity to make that dream come true while I am still fit and in good

health. The Peace Corps is an iconic institution and has only grown in prestige over its 50 years of existence and I'd be proud to be a part of its mission.

What Influence Did Silas Have In Your Decision?

Silas' stories of India were interesting, of course, and the bonds he made with other volunteers were compelling. In fact, every Peace Corps volunteer I've met has indicated that the experience was life changing. That and the opportunity to share learnings with non-Americans is the experience I'm after.

What Do Your Friends and Family Think?

Everyone is very supportive of my upcoming service. They seem to admire my sense of adventure. My children weren't too surprised when I mentioned I was applying. They know that I routinely like to make changes in my life, to try new things and take risks. I'm a continuous learner.



Barbara Jue with son Nathaniel

What Will You Be Doing In the Peace Corps?

I'll be in a business advisory role for an agribusiness and rural business development program in Moldova, located between Romania and Ukraine. It's an assignment that will really leverage my business knowledge and experience. I won't know my specific project until I finish my training program in-country starting in June.

Is the Peace Corps Recruiting Older Adults?

That definitely is the case. Approximately 7 percent of the 8,000+ Peace Corps volunteers today are age 50 and older. Host countries love getting retirees because of their vast knowledge and experience.

People think that I'm retired... and officially that's true...but I don't consider myself "retired." I'm still working. The Peace Corps is a job and an important one. I'll think about retiring when I turn 80.

How Hard Is It to Join the Peace Corps?

For those 50+, it can take about 1 to 1 ½ years to be accepted for training. One thing they kept stressing is that you have to be patient. Peace Corps does a rigorous background check on everything about you including an extensive assessment of your medical history. You don't have to be in perfect health but they want to make sure there is a good healthcare provider in the host country to handle your medical needs.

Are You Paid?

You don't join the Peace Corps for the money. Your rewards are "giving back" and sharing your experience with others less fortunate than you. Peace Corps pays a monthly living and housing allowance. Plus you get free healthcare, dental and insurance coverage. At the end of your 27 months, you receive a "readjustment" allowance of \$7,425.00 (pre-tax).

To view detailed list of the benefits of Peace Corps service, visit <http://www.peacecorps.gov/learn/whyvol/>.

ABOUT THE PEACE CORPS

Average age of Peace Corps volunteers is 28. Seven percent of Peace Corps volunteers currently serving overseas are over the age of 50. The oldest currently in service is 83. Peace Corps service is a great way for members of the baby boomer generation to continue their careers in a non-traditional environment. Volunteers age 50 and above bring unique life skills and professional experiences with them that allow them to make an instant impact in communities around the world.

Launched in 2007, Peace Corps' 50+ recruitment initiative aims to increase the number of volunteers over 50. The initiative, however, is not primarily focused on numbers or even about a particular demographic. It is directed at expanding the age and experience diversity of Peace Corps volunteers and the range of services that this older group offers. In 2011, Peace Corps and AARP announced a partnership that allows the two organizations to work together by connecting older people with more volunteer opportunities.

To learn more about the Peace Corps, go to www.peacecorps.org.

Moldova

Country



Capital: Chişinău

Official languages: Moldovan

Government: Parliamentary Republic

President: Nicolae Timofti

Legislature: Parliament

Area Total: 33,846 km²

Population (2012 estimate): 3,559,500

Currency: Moldovan leu (MDL)

National Anthem: Limba No

Ethnic groups (2004):

69.6% Moldovans

11.2% Ukrainians

9.4% Russians

3.8% Gagauz

2.0% Bulgarians

1.9% Romanians

1.5% others / unspecified
(includes Transnistria)



"Behind Retirement Doors: *A Story of Love and Intrigue*"

By Thomas A. Rohrer

(With help from wife, Jean A. Hollands)

Why did you write a book about retirement living? I wanted to convince our friends to move in here. I decided to explain the benefits of retirement living but didn't want a dry or even drizzly how-to book. People are curious about what life here is like so I made it easy to understand. When we saw the movie, *Marigold Hotel*, we realized over 50 folks are curious about that life. I wanted to remind people that they come here to live, not to die.

Why in the world did you put a murder mystery in the middle of a book about retirement living? Because I write adventure mysteries and I wanted to jazz this up a little. I tell folks if they don't like love stories or they don't like mysteries to buy a cookbook! My fans like my mysteries and I couldn't help myself...

You are an engineer with a company of your own behind you. Why writing novels? When I retired years ago, I decided to write about my experiences in the world of exciting lives. I had to use a lot of imagination on the romance side but the adventure had been part of my ship retooling business. Then, after our two widowhoods, Jean and I connected, married and she insisted that I prove to her that I could write. Jean, with counseling degree, owned a corporate coaching business for 25 years. Her five published books were

on corporate psychology and she had not written a novel, so it was fun for her to fill in around the edges for me.

What is your marriage like? I am an introvert, reserved and rational.

Jean is an extrovert, always preaching to the world and attracts people to her with her energetic enthusiasm. We practice the "every other day" of having it Our Way about all decisions that day. That works. We don't use it all the time. Only when one of us feels adamant about something. Then we look at the calendar. Of course, I am the "odd" day.

What has been your feedback about the book? People say they can read it in a few hours. The print is big and bold for the older reader. They say they want to move in afterward and others say that the story of Adam and Eve in the Next Door Retirement Center was fun and sweet. I have never written a sweet story before. I guess that was Jean's influence. With her books, she was invited on two major book tours with Bantam and McGraw Hill so she was interviewed by *Oprah*, *Today*, *Good Morning America* and had 200 articles written about her from the *Japanese Wall Street Journal* to the *New York Times*.



What does The Forum say about your book? The management liked it. They were relieved that I immediately remind the reader that the story is not about our Forum! I also have a disclaimer from a former Board of Director here who promises that murders don't really happen in retirement homes like this. We had over 20 versions from feedback from the fellow residents and had a book naming and book signing party. Our Forum store sells the book. What a way to bust into a retirement center—we had only been here one year when we put it all together. We may have caused a few worries but so far we have not been asked to leave the premises. And we love it here.

Thomas Rohrer and Jean A. Hollands can be reached at The Paloma Publishing Company, 650.960.3466 and jeanhollands@gmail.com.

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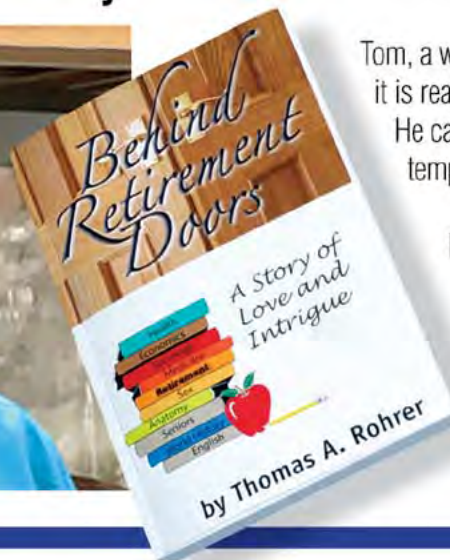
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“Behind Retirement Doors: A Story of Love and Intrigue”

By Thomas A. Rohrer



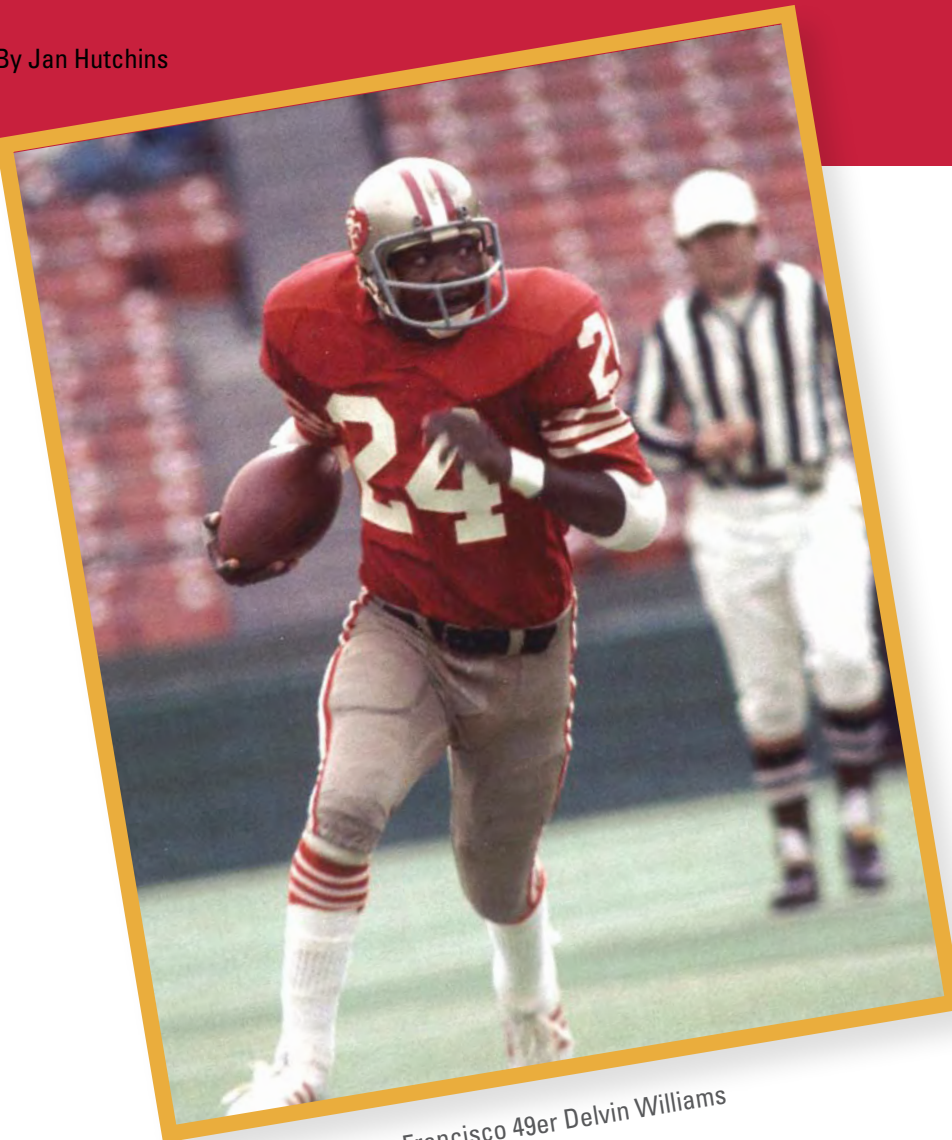
Tom, a well-known author, writes about what it is really like to live in a retirement community. He can't help but add a little mystery but it is tempered with a little romance.

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Former 49er Delvin Williams

Getting Up After Being Knocked Down

By Jan Hutchins



All-pro, former San Francisco 49er Delvin Williams

Since he was eight years old, he's dreamt of becoming a star, leaving behind the poverty of his youth, creating abundance for himself and his family. By working harder than anyone else and doing whatever was asked of him, he did it, starring as a football player, dodging defenders to become All-American in high school, a leader at Kansas University, an all-pro with the San Francisco 49ers and Miami Dolphins in the NFL.

But at age 29, the dream ended and the nightmare began. His body stitched together with 19 surgeries couldn't do it any more. The money stopped, as did his identity as a star. Not part of the team anymore, officially not needed or wanted by the coaches and owners who'd told him he was "part of their family." It felt like something had been stolen from him, like a part of his body was missing. This young man was Delvin Williams, who's now 61 with many years of therapy behind him. How is his experience now providing an opportunity for start-ups and small

to medium businesses (SMB) in Silicon Valley and the current crop of athletes being forced to retire?

"If we can get past our envy, retired star athletes can help us learn important life lessons about how to take advantage of and handle change," says Williams.

There are compelling statistics: Two years after they leave the NFL, 78% of players are jobless, divorced or bankrupt, 65% have injuries they'll carry the rest of their lives and 20% are clinically depressed. Frequently they're under 35 and have to wait until they're 45 to collect their pension and almost 60 to cash in their 401k.

Williams who has recently founded the non-profit Athletes Reengagement Alliance, puts it this way. "The experience of having my life's work taken from me was devastating. I needed to create an organization that can help athletes make some money after they retire because contrary to people's assumption, the teams don't take care of them."

He turned to his friend and former sportscaster Jan Hutchins, now co-founder of a successful marketing agency, SocialAgenda Media. "We create opportunities for the players to use their strong brands to endorse start-ups and SMBs, and share their insights about leadership, teamwork and handling competition," said Hutchins, the former mayor of Los Gatos, "It costs businesses less than they expect to have their retired heroes and heroines endorse their products and show up at events to provide empowering and inspirational speeches for their employees and customers."



Jan Hutchins and Delvin Williams having fun

Hutchins and Williams, with support from business leaders, are building the organization not just for someone getting cut from playing pro sports. The vision is to use the power of celebrity voice to empower everyone, whether they're getting divorced, being fired, have a life-threatening illness, have lost loved ones, suffered violent attack, abuse, rape, severe injury, post traumatic stress, addiction, incarceration, the list goes on and on and eventually touches us all.

What the players go through can teach the rest of us valuable lessons about dealing with dramatic change:

- Don't try to handle it alone. More than the money or adulation, the athletes miss the camaraderie after they leave the game. We also need to feel the support of a group or close friends when we're grieving a loss.
- Realize that feeling emotions are natural and don't be embarrassed. After a difficult challenge, it's natural to feel anger and sadness but, like athletes, some of us are trained to believe we shouldn't admit we're feeling confusion or pain. When denied though, feelings often come out "sideways" as violence or illness.
- Stay active and keep moving. Like water, we're powerful and stay clear when we move relentlessly toward a goal. Take care of your body with healthy eating, exercise and rest.
- Be patient with yourself. Building a new life after sports takes athletes an average of three to five years. Learning how to live after abuse, loss, divorce or being fired can take just as long to fully transition to the next phase of your life.

The dream-turned-nightmare for one athlete is now building hope for others and even providing new opportunities for small to medium sized businesses in Silicon Valley. "I carried the ball more than 1,300 times in the NFL," says Williams, "I can share a lot about being knocked down and getting back up."

For information about Athletes Reengagement Alliance and SocialAgendaMedia, contact Jan Hutchins at jan@SocialAgendaMedia.com and AthletesReengagement.org.

An advertisement for Amtrak featuring a woman with blonde hair looking out a train window at a scenic landscape of mountains and water. A white thought bubble originates from the woman's head, containing a list of activities. The bubble starts at 'POINT A' and ends at 'POINT BE'. The Amtrak logo and slogan 'Enjoy the journey.' are in the bottom left. Text in the bottom right promotes booking a trip.

POINT A

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- Chatting with woman across the aisle
- Mountains carved by glaciers
- A glass of cabernet, please
- I think I've found a new hobby

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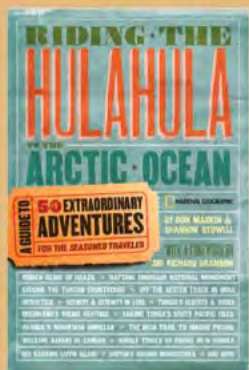
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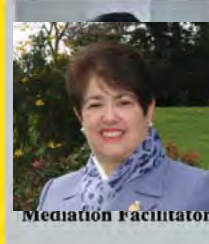
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The Company You Keep®

"En Garde" Seniors!

By Evelyn R. Preston



Recently, shuffling my purse and packages, I dropped my house key in a friend's car and without an extra one outside or at neighbors, only sheer luck saved the day. Sad experience proves that as we age, we need to be ever more aware and on the alert. We need to pay attention to both the little things, like keys and wallets—and the big stuff, such as unexpected distributions in our investment funds.

Late last fall, I withdrew a lump sum from my mutual funds that would be taxed as capital gains. I was unaware of a huge, soon-to-be-sent year-end dividend—reinvested cash I should have used because it's taxed whether I withdrew it or not. The fund company had sent no notice as in previous years and I never thought to ask about a possible December payout.

Question: *Why did many mutual funds pay big dividends in 2012?*

Answer: The recovery these last few years caused an imbalance in many funds that skewed their mandated

objectives. Also, many fund managers paid out this extra cash at the current low tax rates which will most likely rise in the years ahead.

Question: *I'm over 70 ½ and will need to take the required minimum distribution (RMD) from my IRA this year. Can I wait until the tax deadline in April 2014 to withdraw funds due for 2013?*

Answer: No...unlike investing in an IRA, RMDs must be withdrawn during the calendar year in which they come due. The amount is based on the previous year end/December 31 (2012) value. If possible, it's a good idea to set up an automatic annual redemption plan. A mutual fund company will make the IRS approved, age appropriate calculations. Remember, although you can withdraw the RMD from one qualified source (mutual funds, CDs, 401Ks, etc.) you must be sure to add up the total of all your tax deferred accounts or separately redeem the correct RMD amount from each.

Question: *Being older, I like having automatic bill paying, direct deposits, etc. but it's hard for me to follow all these transactions on-line. Besides constantly calling the bank and credit card companies, how can I ensure that my money is being correctly transferred?*

Answer: Time flies, active seniors keep on the go and it's all too easy to miss a payment deadline or misplace an invoice or deposit. I, too, enjoy the freedom and safety of automatic transactions, especially if I'm traveling but I'm all too wary of possible web-based or computer errors. I insist on keeping a paper trail, receiving statements and bills via mail (also doing my bit for the US Postal Service). I check receipts against

credit charges and reconcile my checkbook up to the penny then match the balance to my on-line account. To keep or shred is up to the individual, but crosschecking offers mental and financial rewards. More than ever, you'll know where your money is!

Question: *My spouse used to take care of all our financial matters. Although I have an estate attorney, a CPA and an investment adviser, now that I'm alone, I'm not sure how best to handle all the smaller, day-to-day bills and accounts.*

Answer: How I wish I could ask my husband about the pool pump! However, after four years on my own, it's easy, satisfying and fun to handle my own affairs. Of course, it's cost-effective to hire experts, like a pool service, for complicated jobs that require specialized maintenance. However, I play the thermostat like a virtuoso, lower lights and only run a packed dishwasher to shave utility costs. I schedule home maintenance checks (termites, roof, sewers, etc.) to avoid expensive surprises, compare companies I hire and move forward on a partial remodel to enhance the value of my home. Being in charge, cost conscious and careful, I'm neither stinting nor over-spending. Because I pay the bills, keep clear records, ask questions and learn from—rather than lament—my mistakes, I'm solvent and sleeping well. Even a lifelong division of labor with a partner doesn't preclude knowing what it takes to carry the load alone.

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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ANTI-GRAVITY Treadmill Offers Sunny View Residents Unique Rehab Experience

By Judy Jackson

Sunny View Retirement Community resident Lee Marlowe has been paralyzed from the waist down for more than six years. Since she cannot use her legs, exercising is more difficult for her than most.

However, thanks to a state-of-the-art treadmill developed by NASA and at use at Sunny View, a continuing care retirement community in Cupertino, California, Marlowe is now able to “walk,” which as a result has improved her overall health.

“There’s no doubt after weekly sessions on the Alter-G, I breathe better, my heart rate is stronger and my vascular system has improved,” Marlowe said. “When I recently visited my cardiologist, he noticed some positive changes to my health and asked what I had been doing for improvement. I said I am working out on the Alter-G at Sunny View and he said I was doing great.”

The Alter-G anti-gravity treadmill is different from other fitness and therapeutic equipment because it defies gravity by applying a lifting force to the body that reduces weight on the lower extremities.

Unlike other unweighting methods, the Alter-G enables athletes to train with their natural gait and rhythm, and significantly shortens the time required for those with limited mobility, particularly older adults, to recover from injury or surgery.



Resident Lee Marlowe working out on the Alter-G

After Marlowe is harnessed into the Alter-G, the pressurized suit, or “bubble” as it’s called, lifts her body and reduces her body weight as if she were standing on the moon.

“During my 20-minute exercise program, it feels like I’m floating,” Marlowe said. “I can’t feel anything but I can move my legs. It’s a miracle.”

The machine offers various levels of weight bearing so that users can walk, jog or run with less pressure on their joints.

Sunny View Skilled Nursing Care Center is one of a handful of rehabilitation centers and medical facilities in the Bay Area that has an Alter-G on site. But in the few months of use, it is paying off with increased resident health.

“Sunny View and Select Therapies are very excited about the Alter-G,” said Teri Gill, rehabilitation director for Select Therapies, Sunny View’s rehabilitation partner.

"Walking as exercise was not an option for Ms. Marlowe but it is now. The treadmill has become an indispensable device for rehabilitation and conditioning here at Sunny View."



Lee Marlowe

Gill points to various

benefits of using the Alter-G for older adults such as the possible postponement of bone loss, diabetes and heart issues. It can also reduce arthritis pain, anxiety and depression.

Franca Rosa, another Sunny View resident, had knee pain due to arthritis. Her walking was limited even with a walker. But since using the Alter-G she has seen progress.

"I call this my going to the moon balloon," Rosa said. "It takes me up in the air and I am floating, smiling and free. I started using the treadmill for six weeks, two times per week. My doctor has seen steady improvement and I am pain free and am able to stand with little effort. He said if I continue using the Alter-G treadmill, I may not have to depend on a walker. How great is that!"

For information, please contact Judy Jackson, Sunny View, Director of Sales and Marketing, at 408.454.5600. Sunny-view.org.



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Secret, Fun Exercises



By Valerie Baadh Garrett

Stretch In Bed. This most basic full-body yawn is the best exercise you can do before you get up in the morning (or even at night). Babies and animals do it naturally and so should we. Just flex and stretch this way and that, slowly and lightly at first. Reach in front of yourself, over your head. Fold your knees over your chest and curl up, then stretch your heels away from your fingertips.

Go to Hawaii.

Drain tension and improve posture that's cramped

Relax Your Jaw. Many of us carry tension in our throat, neck and jaw that can cause headaches, dental and health problems and wrinkles. Finding a neutral posture for your tongue is a surprisingly effective release for your jaw and throat. Place the top of your tongue lightly up against the roof of your mouth, with the tip of your tongue touching the back of your upper teeth. As you relax into this posture you will notice an immediate release of your jaw tension.

Respect Your Feet. Keep your pups quiet and happy with daily attention of movement, imagery and grooming. My friend, the dancer/choreographer Sybil Shearer (who died at the youthful age of 95!) had a daily practice of circling every bone in her body, slowly, this way and that. While sitting or standing, extend your leg and very slowly and lightly, circle your foot around your ankle a few times. Change feet, repeat and reverse. Make space between the bones with your fingers and then quietly stand.

As a young dancer training in ballet and modern dance, I didn't think much about longevity. My body was my musical instrument. I figured if I got it polished and kept it tuned, it would last me a good long time. Now, at 60, I'm still a performer, dancing with Mountain View's Academy of Danse Libre, the nation's leading vintage ballroom dance company and doing a dozen shows a year – some in high heels!

As a movement coach and educator working with the mind-body connection, I study and teach movement to everyone from little children to the fragile elderly. Along the way, I've learned some very unique longevity secrets that have helped me and many others to feel great, avoid injuries, relieve pain and stay active.

from too much desk or couch time with a free Hawaiian holiday via dynamic imagery. Sit or stand comfortably with bare feet on the ground. Close your eyes and imagine warm sand beneath your feet. Wiggle your toes, heels and arches in the delicious warmth. Take a deep breath and notice that right behind you is a warm waterfall, splashing softly on your shoulders and down your back. Nestle into that water flow and allow your shoulders to drop into the streaming flow of the water.

Dance Every day. Music and movement harmonize the energy fields of the body. So turn up the music and just move. You don't even need a partner. You'll release those feel-good endorphins, your body will wake up in a new way and you'll have renewed energy as well as a boost to your fitness program. If you can't dance, who's to know? Run with music, walk with music, sing or hum along.

For more information on the ideas and programs mentioned, please visit: www.agileaging.org and www.sfmovement.com

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