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Surfer Nurse
Lynn Sheredy

100 Year Longevity Warranty
–Walter M. Bortz, II, MD

How to Feel Great At Any Age

Maximizing Your Social Security Benefits

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Spring Issue 2014

Nine years and counting

So Far, So Good

From day one...nine years ago...the mission of ActiveOver50 was to publish a professional, quality print magazine for boomers and seniors in the San Francisco Bay Area. ■ Thanks to our readers and advertisers, ActiveOver50 today is the #1 consumer 50+ publication in the Bay Area with the largest readership – over 200,000 in print and online. And rapidly growing. ■ Our mission is to double readership to 400,000 by expanding our print and online presence. If you haven't seen our revamped website with more content and stories (ActiveOver50.Com), check it out today.

What does this mean for you as a reader?

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So far, so good.

Larry Hayes
Owner/Publisher
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Publisher's Note

Profile/Cover: *Lynn Sheredy, Surfer Nurse*

For years, I've watched surfers in Santa Cruz, CA—"Surfer City." It looks so much fun gliding smoothly across the waves on a surfboard. But it's much harder than it looks and dangerous, too. Ask nurse Lynn Sheredy, 55, our cover/profile in this issue.

"**My mom still reminds me to stay** away from sharks but the biggest danger is encounters with other surfers." Read why Santa Cruz is her favorite place to surf, page 16.

Award winning travel writer Don Mankin revisits Ireland and discovers the driving is as harrowing as ever. But the food, music and scenery are fantastic. Read story, page 6.

All of us have an l00 year longevity warranty but are you going to take advantage of it? Dr. Walter M. Bortz, II, tells you how, page 8.

How to feel great at any age? Having strong, functional muscles allows a person to lead a more active and independent lifestyle. Read Karl Knopf's article, page 10.

How many 73 year old women lift weights? Sue Beugen used nutrition, exercise and a de-stressing regimen to drop 40 pounds. Read her story, page 14.

Tips to Keep Your Memory Sharp. If you're stressed, tired or doing too many things at once, your memory starts to slip. Learn how to keep it sharp, page 20.

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

Photo credits for Lynn Sheredy – Harvey Gold

ASK LARRY

Q: ***After 20 years at a high tech company, I lost my job 12 months ago and still haven't found anything. I'm 55. Is that the problem?***

A: Could be one of the problems. "Ageism" exists, especially if you work in high tech where 50+ are often considered old with declining job skills. The good news is that you're still young enough to find another position.

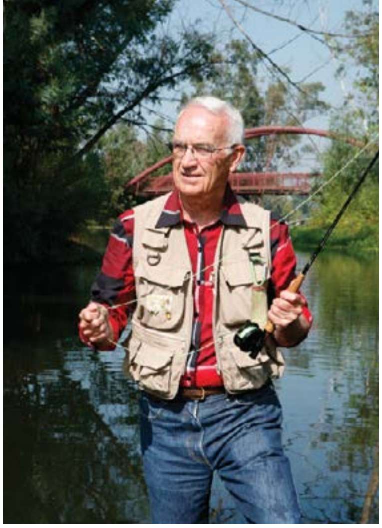
Start your job hunt on the Internet and research "Job Hunting Tips for Over 50." Most of the stuff is basic but helpful.

Millions of people of all ages lose their jobs and you shouldn't be embarrassed to admit you're looking for new career opportunities. I was laid off three times in my 10 year corporate life before starting my own company at age 43. (I'm still working today at age 74 as owner/publisher of ActiveOver50 media.)

Your job hunting search should/must include LinkedIn. I know several people who landed new positions after posting their profiles on LinkedIn including my daughter. I also know several long-term 50+ job seekers who do not have a LinkedIn account which is free. I also know 50+ business owners who do not have a smart phone. Hard to believe in this day and age.

My advice: Never, ever give up. Keep current with technology or it will "past you by," making it extremely difficult to land a new job. You might also want to think about starting your own business as many boomers and seniors are doing today. Having launched two businesses myself, I'd be happy to share the pros and cons with you.

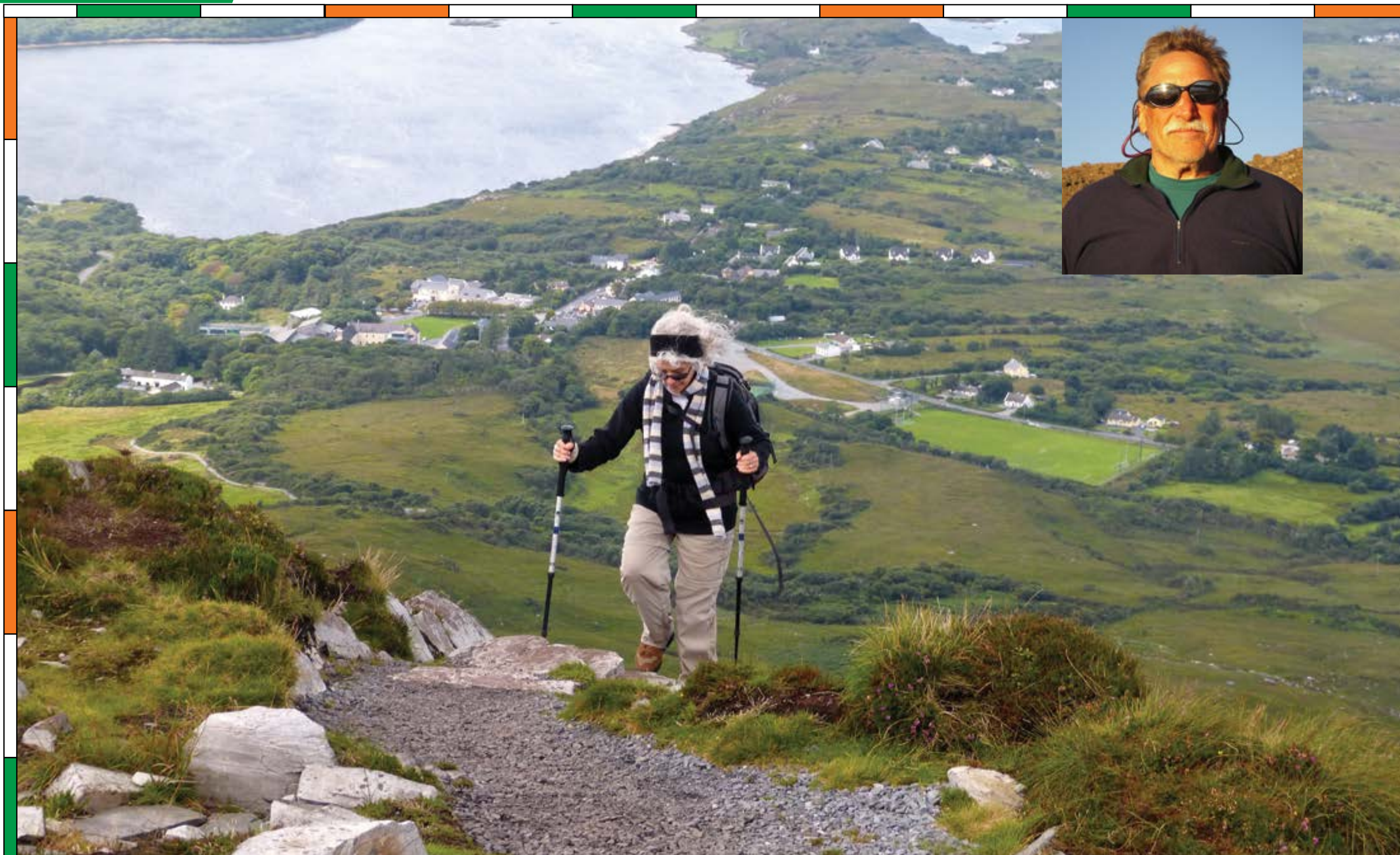
Fastest age group launching new businesses in the last few years? Baby boomers in the 55 to 64 year age group.



Larry W. Hayes

As owner and publisher of ActiveOver50 for the past nine years, I've been asked dozens of questions about a host of things. Although I don't claim to know it all, I know a little about some things. Or know someone who does.

That's what this column is about: helping you find answers to every day problems. Email me questions on any topic: **AskLarry@ActiveOver50.com**. I'll answer the best I can.



Katherine Mankin nearing top of Diamond Hill in Connemara National Park, Ireland

Driving The Wild Atlantic Way On The West Coast Of Ireland

By Don Mankin

Ireland hasn't changed much since I was last here in 1969. The scenery is still beautiful, the people friendly, the music lively and driving is as harrowing as ever.

What has changed is the food. In 1969 it was fish and chips and overcooked meat. Last August my wife, Katherine, and I spent two and half weeks driving along the Wild Atlantic Way–the road that winds along the west coast, eating the freshest seafood I have ever had. Almost every day, we ate oysters, mussels, crab claws, scallops, prawns and fish that had been in the sea just a few hours before.

Ireland has enthusiastically embraced the "locavore" revolution. Throughout most of the country, fresh local produce, meat and seafood can be found close by, especially along the west coast starting in the foodie epicenter of Cork and stretching along the coast all the way to Connemara where our trip ended and beyond.

But I wasn't here to eat…well, not just to eat. Nor was I here to relive my beer and marijuana-fueled trip in 1969 (to read about that trip, check out my blog). This time, I was here as a guest of Fáilte Ireland – a government organization that promotes tourism in Ireland – to seek adventure or at least what passes for adventure these days for a geezer like me.

And I'm not talking about the adrenaline rush of driving down narrow country roads on the wrong side of the car and the wrong side of the road.

The southwest coast of Ireland sort of looks like the toes of a misshapen foot with a misplaced big toe (the Ring of Kerry). As we drove in and out along the "toes," the views were astounding – beaches, cliffs, picturesque villages and ocean panoramas. We stopped often to gawk.

When we weren't gawking, eating or driving, we hiked – in a sheep pasture on the Beara Peninsula, around Great Blasket Island off the

Residents of Portmagee (County Kerry) hamming it up at the Moorings Bar & Restaurant

coast of the Dingle Peninsula, through the rugged Gap of Dunloe to the Killarney Lakes, along the edge of the vertiginous Cliffs of Moher, and up about 1300′ to the top of Diamond Hill with views of the crenulated coastline of moody Connemara in the distance.

We enjoyed them all but our favorite was on Inishboffin Island, also in Connemara, about a 30 minute boat ride from the fishing village of Cleggan. After 20 minutes or so of walking up one of the few roads on the island, we were almost completely alone except for sheep in the pastures.

Soon we were on a long deserted beach that looked almost Caribbean. We hung out for a while, then skirted the edge of the empty cliffs as we headed back to the ferry dock for our return to Cleggan for mussels and oysters at a bar on the waterfront. They tasted as if they had been just plucked from the surrounding seas which they probably were.

Don Mankin "catching" lunch

Driving and hiking weren't our only adventures. On the first full day of our trip, we went on a two-hour night time kayak paddle on Lough Hyne near the town of Baltimore at the southwestern tip of the country. I've kayaked a fair amount over the years but had never done anything like this. For two hours, we leisurely paddled and drifted around the lake listening to the sounds of the night and looking at the stars in the darkening sky. Bioluminescence sparkled in the ripples stirred by our paddles. Stars, sparkles and the hush of the Irish countryside – it was a great way to begin our trip.

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"While the food, music and scenery are fantastic, it's the people who make the country."

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A few days later, I climbed the exposed, steep, centuries old stone stairs to the rocky remnants of the ancient monastery on the top of Skellig Michael, the largest of the Skellig Islands. One thing you can say about exposed, steep climbs is that the views are incredible. The other thing you can say is that you're crazy if you look.

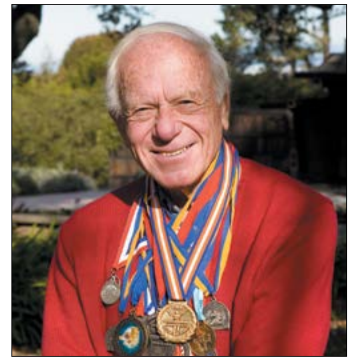
A couple of days after that, I was pulling slimy fish off hooks on a small boat pitching and rolling in Dingle Bay, fish that I would eat just a couple of hours later at a bar and restaurant across from the docks.

While the food, music and scenery are fantastic, it's the people who make the country. I felt an instant connection with most everyone we met. With a twinkle in the eye and a lilt in the voice, they were welcoming, warm, and easy to talk to. Maybe it's the brogue, which is more musical and easier to understand than, say, the thicker accents of Scotland and the working class regions of England.

Or maybe it's the Anglo-Saxon roots we share or the influence of Irish culture throughout the western world. Whatever the reason, I often felt like I was talking with old friends.

I'm inclined to think it's the innate playfulness of the Irish or as Katherine describes it, "they're in touch with their inner leprechaun." I am not Irish but I feel Irish in Ireland. Perhaps, it's my own inner leprechaun, a leprechaun who happens to like his oysters crisp, his mussels juicy and his beer cool, dark and smooth.

For details on his Ireland trip, including places to stay and eat, read Don's Adventure Geezer blog on his website: adventuretransformations.com.



Walter M. Bortz, II, MD

If you are like most people and me, you keep your important documents close at hand. Certainly your driver's license, your credit cards, your Social Security card and birth certificate are never far out of reach.

And maybe your passport, too. But what about your 100 year warranty? Where is it stashed? It might be your most important document so where is it?

I'll bet that you are not paying much attention to it. One important reason for this might be that in order to make the warrantee effective, it requires you to fulfill an important condition. And that is that you walk 1,000 miles per year.

Your warrantee specifies that if you put in 1,000 miles per year for each of the 100 years of your life, you will make the promise. The 100 year warranty is fulfilled. Where is yours?

While early miles certainly count, it's the mileage accumulated in your later years--1,000 miles per year, three miles per day, that assure the fulfillment of the warranty.

"Strive to Walk Three Miles Per Day"

This bargain is confirmed by the work of Dr. Ben Levine who has led the important Dallas Bedrest Study. His extensive experiments conclude that three weeks in bed are equivalent to twenty years of aging.

"Use it or Lose it" is confirmed over and over again.

And it's always too soon to stop! Keep moving!

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

Editor's Note: To learn how to cash in on your 100 year longevity warranty, read Dr. Walter M. Bortz's excellent book: *"Dare to Be 100."* Available from Amazon.com.

Secrets of Longevity

Scan this code to HEAR Dr. Bortz's secrets on how to live a long, healthy life.

Dr. Bortz

How to Feel Great at Any Age

By Karl Knopf, Ed.D

The United States Census projections indicate that the majority of baby boomers will turn 65 years of age between 2010 and 2030. The diversity within this group will range in health and function from extremely fit and healthy to physically dependent.

How a person ages, is to some extent, determined by the cards (genes) they were dealt. But to a larger extent, it may depend upon on how he/she plays those cards. Nature or nurture?

More and more research is showing a strong relationship between living a healthy and active lifestyle and the quantity and quality of life. Proactive steps throughout a lifetime may prevent or delay the advent of frailty.

Is there such as a thing as healthy aging? The medical profession continues to make significant strides in saving people from conditions that would have been a cause of death years ago.

The average life expectancy has increased drastically since the 1900's. Yet, with this increase in longevity comes the possibility of living more years with physical limitations and having reduced functional ability. Some studies have discovered that a sizable number of adults over 65 years of age cannot lift a 10-pound bag of groceries, are unable to walk a mile and getting out of a chair is a difficult task.

Why is having less muscle bad? One reason is that muscle tissue is the furnace that rev's the metabolism. This, in turn, helps to control body weight which may decrease the risk of type II diabetes, hypertension and other disease.

Having strong leg muscles leads to improved balance. Having strong, functional muscles also allows a person to lead a more active and independent lifestyle. Being involved in a sensible, strength-conditioning program can foster improved bone density. "Use it or lose it" applies to muscle strength as well as bone strength.

DESIGNING A FITNESS PROGRAM TO PREVENT FRAILTY

While it's never too late to feel great, it's best to start early. The best solution to frailty is prevention. A sensible exercise program should include:

Range of Motion / Flexibility

A sensible warm up to prepare the body for physical activity should last approximately 5 to 15 minutes and address the major joints. Include gentle activities that foster functional movements such as putting on socks and shoes or getting dressed.

Muscular Strength & Endurance

The goal is to improve muscle function to allow the individual to perform daily activities without fatigue. Exercises should be matched to the activities the person needs to perform such as lifting a milk jug, opening jars, standing from a seated position and being able to walk outside to get the mail.

Cardiorespiratory Fitness

The purpose is to improve one's ability to perform locomotion whether in a wheelchair or walking unassisted. This training component can improve breathing function and assist in reducing cardiovascular diseases, as well as improve body composition. Walking, seated aerobics, peddling a stationary bike–are all options.

Balance & Posture

Aim to improve the muscles that influence posture such as the core, scapular stabilizers and muscles that promote neck alignment. There is evidence that improved posture translates into better balance. Balance activities should include both static and dynamic options.

For more information on how to improve your fitness, check out Dr. Knopf's books published by Ulysses Press.

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Bella Babot

Part 2: Bathrooms

Remodeling Trends for Baby Boomers

By Bella Babot

Universal Design, Aging in Place and a Barrier Free Home are the keys to your ability to stay in the home you love.

Baby boomers want to stay in their home (Aging in Place), enjoy their beloved community and neighbors and create a safe haven to call home for their "sunset years."

In the Winter 2014 issue of *ActiveOver50*, we focused on remodeling trends for kitchens. In this article, we focus on remodeling trends for bathrooms.

- In the bathroom, the trend is for doors that go away. Whether they fold to the side, swing up, recess in or otherwise open, getting them out of the way while one is accessing what's behind them makes the surrounding area significantly easier to maneuver around.
- A curbless shower without elevation changes (no tiled "curb" at the entrance to the shower to trip over); a seat to sit on while showering with a removable, adjustable shower head.
- Grab bars would discreetly be included in the shower/bath area, and unless you tell your guests what they are, they simply look like an elegant fixture that seamlessly blends in with the others.
- Rooms just for the toilet are on trend again and require enough space in the toilet area for a person in a walker or wheelchair to turn around. A separate room for a toilet can be a unique design element in your bathroom if you have the room to enclose it.

There are so many choices in toilets! The trend is definitely comfort or right-height seats and, given the choice, the many additional options becoming available include heated and self-closing seats, personal hygiene, dual-flush, etc. When designing the area around the toilet, leave enough room for a clear turning radius for a wheelchair or space for a walker.

This is not only a Universal design feature, it's actually much more comfortable for anyone using the toilet. (Have you ever tried to reach behind you to get to the toilet paper because the space is too cramped next to the toilet for a paper holder?)

- No-threshold showers/barrier free showers are on trend and getting "hotter." The shower spray should be planned carefully based on the size, position, direction and amount of water flowing, the extent of waterproof layer, the slope of floor, type and location of drains plus the plan for doors, curtains or open entries. This is a wonderful and luxurious choice that looks beautiful and will ensure a safe entry to and from the shower.

When you make any remodeling improvements in your home, make sure those modifications include barrier free design details so that all of your extended family and friends can comfortably gather at your home and enjoy being with you and your family.

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

"Fit-n-Happy"

Super boomer Sue Beugen, 73, working out in her backyard

By Jerry Barber

Sue Beugen just celebrated her 73rd birthday. She's happy, healthy, pain-free and, in her words, "aging responsibly."

"For me to age responsibly is to properly care for myself so as not to end up a burden for my family and to keep working to make the world a better place."

Animals and pet laws for their protection have been a passion of hers since childhood. "I want free spay and neuter clinics in every city in the country. This will help prevent the need for their unnecessary suffering and being euthanized."

About two years ago, Sue was physically "on the ropes." She was overweight, with high blood pressure and cholesterol, arthritis, and she could not make it through an afternoon without collapsing into her bed exhausted.

Sue's life partner, Jerry Barber, a former firefighter and EMT says, "I could see my Suzi was very close to a heart attack or stroke. I truly believed that I might be losing her." Her doctors agreed.

"Instead of drug therapy, we created a lifestyle change", says Jerry. "We call it our Health Assurance plan." It includes proper nutrition, regular exercise and a de-stressing regimen."

Using a nutrient rich/low carbohydrate diet and cleansing program, Sue shed 40 pounds, and lowered her blood pressure and cholesterol levels to perfect. Even her cravings for sweets disappeared.

"I had so much excess energy that I began to want to exercise for the first time in my life."

Jerry's son, Pat, a coach with CrossFit training, offered them a membership at the gym in Redwood City, CA. CrossFit is described as "constantly varied, functional movements, performed at high intensity."

"It is a short, very intense workout and we felt great afterwards and the CrossFit community seemed to get a kick out of having us oldsters there," says Sue.

The choice of music and volume, and the sheer intensity and competitive nature of CrossFit, led Sue and Jerry to build their own gym in the tranquil garden of their backyard. "CrossFit taught us that fitness doesn't require costly machines to get a good work out."

"I sometimes do air squats with our 15 pound cat and our three dogs are always ready for a brisk walk. And we love doing ring rows and lifting free weights."

But they missed the community support, an important component of the CrossFit program. "So we've started an online community of our peers on the Internet we've named "Super Boomers."

"We provide insight, encouragement and opportunities that Boomers need to not only survive another 50 years but to remain Fit-n-Happy and productive right up to the end."

To learn more about Super Boomers, go to: http://www.super-boomers.com. Email:beug2@comcast.net. 650.207.2209

Lynn Sheredy
Surfer Nurse

Age: 55

Occupation: Register Nurse Provider/ Clinical Specialist at Kaiser's Cosmetic Services Center, San Jose, CA.

Education: BA, Health Services, St. Mary's, Moraga; RN program, DeAnza College, Cupertino, CA.

Family: Divorced with three grown children; two graduated from UCSD and the youngest in his last year at UCSB. All three of my kids love the ocean as much as I do. I'm in a committed relationship with a great guy who is the same age as I am. He began surfing a little over three years ago when we first met and has stuck with it . . . now he's pretty good!

Residence: Scotts Valley, CA.

When Did You Start Surfing?

I started surfing in my late 30s with my (at the time) 11-year-old daughter Corey. We took a class together and got hooked. She lives in San Diego now but whenever we are together, we surf.

What Do You Love About It?

Everything! It's a solo thing yet there is a social aspect of it, too. A community of friends who share a love of the ocean and the wild life in and around it. I love the fact that I can get into a wave and ride it and I don't need anybody or anything (except my board) to do that.

What Are the Benefits of Surfing?

No matter how crazy my life, getting into the water to surf for just a few hours ALWAYS makes things better. Catching a beautiful wave and being in the water, the smell of the ocean, the marine life, and the great people out there--I am so grateful.

How Often Do You Do Surf?

About three times a week but would surf more if I had more time.

Besides Surfing, How Do You Stay Fit?

I workout on a regular basis so I can surf safely in (sometimes) extreme conditions without drowning. I run trails near my home at least five days a week and I do yoga, and some strength training as well. I recently got back into mountain biking which really helps with endurance.

Is Surfing Dangerous?

Surfing is dangerous! My mom still reminds me to stay away from sharks but honestly, the biggest danger is encounters with other surfers.

That's why it's best to take a class and take the time to learn surf etiquette. Get a basic understanding of tide, swell and wind conditions before paddling out.

Have You Had Any Injuries?

Right shoulder tear/surgery in 2005. 27 stitches to forehead after getting hit with my own board. And hundreds of bruises. But I still love it!

Where Are Some of the Best Places to Surf?

In Northern California, it's Santa Cruz. Very popular and famous for surfing. Jay Moriarity, star of the movie *Chasing Mavericks*, was from Santa Cruz. I never met him but I surf with folks that knew him. I have met "Frosty" his mentor but he wouldn't remember me from Eve. I've surfed in Maui several times but Santa Cruz consistently has better surf.

SURFING USA!

Is It a Sport for the 50+?

I know several people over 60 who surf. They are in great shape. There's one guy out there who surfs a long board and he is 78. He'll paddle out and catch just a couple waves and then he gets out.

Besides Surfing, Any Other Activities?

I jog most every morning. Mountain bike. Do yoga. I like to sculpt and draw and love to cook for my loved ones.

Any Suggestions for those Wanting to Learn to Surf?

One should know how to swim if he or she wants to surf. A few times, my leash has broken and my board has gotten away from me and I'm glad I knew how to swim. The wet suit and the salt water do increase one's buoyancy but knowing how to swim could save your life. A few years ago, there was a beginner surfer out in a big swell (who didn't belong there).

She drowned before rescuers could get to her. Several times each year at the beach breaks (south of Capitola), there have been rescues because someone gets caught in a rip current and gets carried out too far.

Anyone who goes out into the ocean really needs to understand what a rip current can do. Rip currents can actually help surfers get through the break and learning how to get out of rip currents is really simple. Just paddle horizontal to the beach. Don't try fighting the current. Also sadly, I've been near or in the water after a few fatal heart attacks. Very sad.

One of the many cool things about surfing is that once you have your equipment, it's FREE! The best places to surf if you are learning: Cowell's Beach in Santa Cruz or Capitola Village. To learn more about Santa Cruz surfing, go to surfingsantacruz.com.

Santa Cruz — *"Surf City"*

Santa Cruz is the meca of surfing in Northern California. Year round, people flock here for sun, sand and to catch some of the best, most consistent waves in the United States. Popular surfing spots include Cowell's, Capitola Beach and Steamer Lane.

For monster waves, there's Mavericks off Pillar Point in Half Moon Bay— one hour north of Santa Cruz. This popular spot is famous for big waves that rival Hawaii. Annually, professional surfers from all over the world come here to participate in a surfing contest to test their skills against waves as high as 50 feet or more. The movie, Mavericks, was recorded here. This is not the place for beginners.

Surfing Gear

As far as equipment goes, it's best to rent a few times before purchase so you get a good idea of what board is best for you. Some of the surf shops will let you rent demo boards and will apply your rental fees to a new board. There are all types of boards. The bigger the board, the easier it'll be to learn on. Epoxy is lighter and more durable but can get blown around a lot more than a fiberglass board. Fiberglass boards are heavier and can be more stable and I think more attractive than epoxy boards. For a new long board, you're looking at $800 to $1,000 or more.

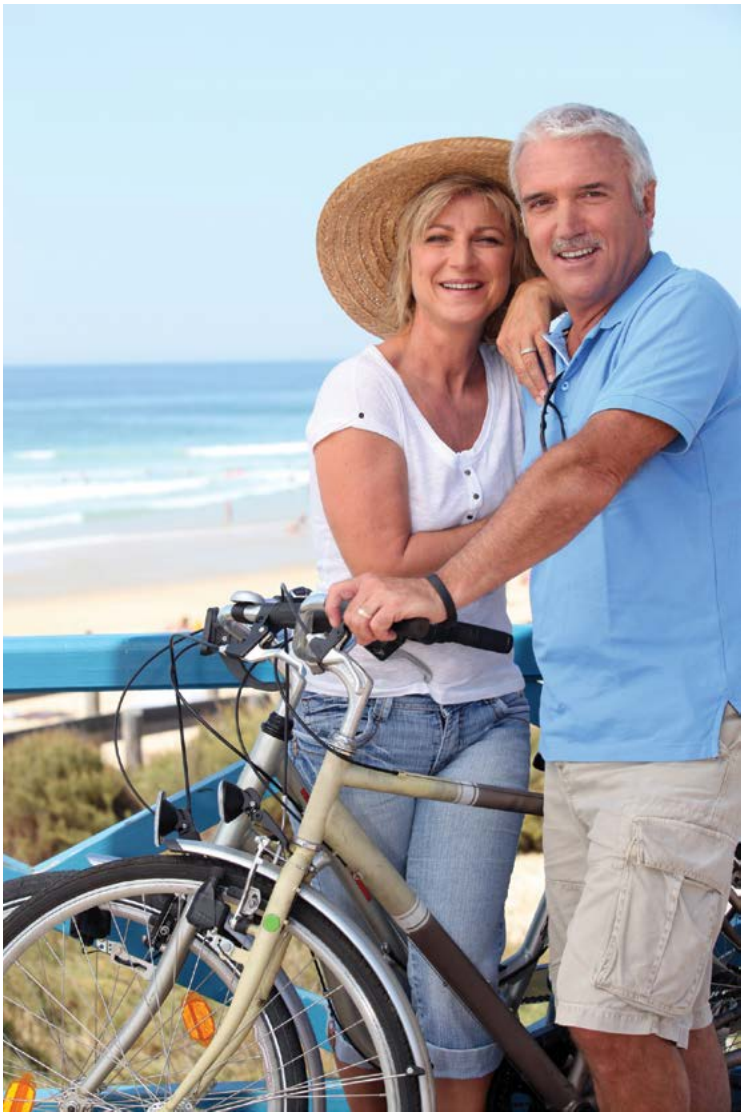
Used ones are much less expensive, of course, but really inspect the board (especially fiberglass ones) for damage or water leaks.

There are way less expensive foam boards everywhere now. They're fun, beginner boards but don't last long. It's upsetting because the remnants of these cheap boards are washing up on all the beaches.

A new wet suit cost $350 to $400+. Make sure it's the right thickness for Santa Cruz water which is around 52 F degrees and in the summer, warms up to a balmy 57 F. A ¾" (3mm, 4mm) is a good thickness. You will also need a leash ($30) and booties ($40) and may want to buy a hood ($30) as well. Twice each year, Memorial Day and Labor Day, most of the surf shops have really good sales.

Tips to Keep Your Memory Sharp

By Dedra Jize



Who hasn't gone into a room only to stop and wonder why you went in there? When we were younger, we would laugh it off until we remembered what we wanted in the first place. However, as we get older, these types of occurrences may trouble us and make us question our memory or even ask, "Am I getting Alzheimer's?"

Be assured that this is a normal part of living that occurs at any age, and it gets worse as we become tired, stressed or are doing too many things at the same time.

Nonetheless, we still worry about our memory and want to do things to keep it intact or even improve it, if possible. Essentially, a healthy body makes for a healthy mind. Keep that in mind (no pun intended) and you and your brain will benefit.

Get Your Exercise: Exercise keeps the blood moving. Your brain is fed with the oxygen and nutrients found in the blood stream. Exercise will also reduce the risk of some disorders associated with memory loss such as obesity, diabetes and cardiovascular disease. Studies show that seniors who walk six to nine miles a week have more gray matter nine years later than those who didn't exercise. Seniors who walked the most cut their risk of developing memory loss in half.

Eat Healthy: Consuming fruits and vegetables helps your heart but it also helps your brain, too (and thus memory). Experts recommend five to seven servings a day of vegetables and fruits. In addition, eating foods rich in omega-3 fats (i.e. salmon, tuna, and walnuts) are particularly good for your brain.

Reduce Stress: Stress releases a hormone in your body called cortisol which causes temporary memory loss. If stress continues over long periods of time, damage to the brain can occur. The most damaging stress is major depression. The effects of depression on the brain can last long after the depression lifts. Therefore, reorganize, prioritize or delegate those things that bring stress into your life.

Get Your Sleep: At least seven hours of sleep a night is important for the brain to consolidate memories, regenerate neurons and lower stress hormones. In addition, if sleep is compromised, this can lead to depression.

Drink Wine (red preferably) in Moderation: Studies show that controlled alcohol consumption has positive results on the memory. A French study of people over the age of 65 who consumed up to two glasses of red wine per day showed they were 45 percent less likely to develop Alzheimer's disease than the nondrinkers.

Get Socializing: Social activity has shown to prevent depression and thus memory loss. In addition, studies show that those with strong community ties have less memory problems than those who have minimal engagement with family or friends.

Mental Activity: Giving your brain new information to store and retrieve is the best way to preserve your memory. There are plenty of ways to do this from crossword puzzles to learning a new skill. Studies show that regular 'memory-training exercises' improve the cognitive ability in seniors. Games that use as many of the senses as possible are best.

Your brain can be compared to a huge warehouse. Imagine a fork lift in that warehouse that is constantly moving 'boxes of information' from one place to another as they are being stored, retrieved or reorganized for more boxes to come in. We need to keep that fork lift powered up (eating healthy and getting exercise), running well (reduce stress and have a glass of red wine), give it breaks occasionally (socialize and sleep), and keep stuff from getting in its way (mental activity).

As we age, that fork lift may need to travel a little further or shuffle around the boxes more often which make that fork lift take a little longer to do its job. But put your mind at ease, regardless of age, it can still work as it has and there is still boundless room for additional 'boxes of information'.

Dedra Jize, OT, CSA, is a geriatric care manager at the Law Offices of Roy W. Litherland, an Estate Planning and Elder Law Firm in Campbell, California. For more information on estate planning, elder care, and free workshops, visit www.attorneyoffice.com.

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HOW TO SLOW DOWN AGING ?

By Larry W. Hayes

Exercise is the single, best thing you can do to slow down the aging process

My father was in his early 40's when I joined the Air Force at age 17 and was sent to Tripoli, Libya for an 18-month tour. When I returned and saw my father again, I was shocked "how fast he had aged."

What I didn't realize at the time was that my father was probably thinking the same about me.

Legendary wellness and longevity expert Dr. Walter M. Bortz, II wrote an excellent article in the Winter 2014 issue of ActiveOver50 magazine on this topic entitled "*How Fast Do We Age?*"

Accordingly to Dr. Bortz, the average "fit" person loses 0.5 percent per year from age 20 to 70. That means your strength, agility, eyesight, hearing—everything--declines every year which is the normal process of aging.

However, the average "unfit" person may lose 5 to 10 percent per year. Huge difference which is a major reason why it pays to exercise and keep moving as long as you can.

Many of us wrongly believe that aging and longevity are directly connected to your DNA. In other words, if your parents/grandparents lived a long, healthy life, then you will, too. Not necessarily so. The truth is that your genes account only 20% to 25% toward longevity.

The single, best thing to slow down the aging process is exercise. Other things help, including eating healthy, practicing meditation, having a positive attitude and being fully engaged in life.

No matter what we do, we're getting older every day. That's normal. But you can slow down the aging process. For more information on "*How Fast Do We Age?*" by Dr. Walter M. Bortz, check out his excellent article at www.activeover50.com.

4 MAXIMIZE WAYS TO Your Social Security Benefits

By Jared M. Elson

The biggest story in Social Security today is the large number of baby boomers set to retire over the next 20 years and the relatively small younger generation that will be feeding their Social Security payroll taxes into the system.

Due to this impending shift, optimizing your Social Security benefits is more important today than ever before. However, there are several strategies that you can employ to help reduce the risk of outliving your money.

1. Research drawing benefits early. If you were born between 1943 and 1962, full retirement age is 66 plus two-month increments depending on the month of your birthday. If you were born in 1960 or later, full retirement age is 67. You can begin taking benefits starting at age 62 but they will be permanently reduced.

2. Consider waiting to draw benefits. If you don't feel the need to draw benefits at full retirement age or if you would like to continue working, you're eligible to earn Delayed Retirement Credits (DRC) for each month that you do not start receiving benefits. Currently, the full year Delayed Retirement Credit for those born in 1943 or later is 8% per year (pro-rated monthly), and the credit stops once you reach age 70.

3. Strategize with your spouse. If you're married, explore all of the different Social Security benefit options that you have with your spouse. For example, you can:

- **Plan for the surviving spouse.** Common sense may tell you that the higher earner should claim benefits as early as possible and the lower earner should delay in order to receive a higher benefit. However, if the higher earner claims early and then dies first, he or she is likely to have shortchanged the lower earner's survivor benefit. Instead, the higher earner should delay claiming benefits so the lower earner can claim the highest benefit for life whether it's the lower earner's own benefit or a derivative of the higher-earner's highest available benefit.
- **File and Suspend.** For a lower-earning spouse to collect benefits based on the higher earner's history, the higher earner must apply for Social Security retirement benefits first. However, the higher earner can apply for benefits and then file to suspend drawing benefits until later once they've reached full retirement age. This lets the higher-earner accrue a higher benefit via more earning contributions and Delayed Retirement Credits.
- **Play your options.** If you're married and have reached full retirement age, you have a couple of options. You may claim benefits on either your work history or your spouse's or you can draw the spousal benefit while you allow your own benefit to accrue Delayed Retirement Credits until you're 70. At that point, you can apply for your own work history benefit and switch over to yours.

4. Weigh the benefits of continuing to work. Once you reach full retirement age, there is no longer an earnings limit, meaning you can earn any amount of income without impacting your benefits. If you begin drawing Social Security benefits before you reach full retirement age and your earnings exceed the eligible limit, your benefits will likely be taxed, yielding an even lower amount. However, your benefit will be increased at full retirement age to account for benefits withheld due to earlier earnings.

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There are so many things to consider when planning for retirement:

- ✓ When is the time to start pulling Social Security and not lose money
- ✓ How to wisely invest for the "Preservation Stage" before it's too late
- ✓ What "Long Term Insurance Options" are for you
- ✓ How to develop a retirement plan for your situation

With so many options and plans with hidden fees and penalties, it's easy to get lost in retirement confusion. Unfortunately, this leads many retirees to put off their planning until the last minute. Don't let this happen to you. You could be missing out on potential increases in withdrawals or income planning worth tens of thousands of dollars to you.

Donald B. Bergis and Jared M. Elson at Regent Wealth Mangagement understand the challenges you face when planning your retirement. Thus, you are invited to a complimentary informational, no obligation luncheon to be held at the Regent Wealth Management offices.

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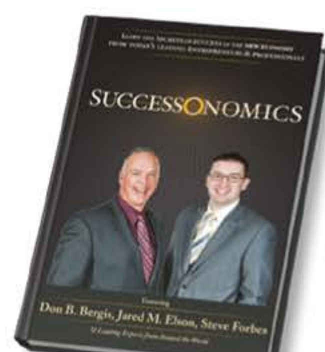

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Senior Financials. Nothing's Set In Stone

Evelyn Preston

By Evelyn Preston

"Wisdom comes with age" and "Experience counts!" go the old adages. Even my children tell me I have a good idea once in a while. However, accumulated knowledge may not be enough when dealing with senior financial issues.

Even if we've smartly saved and planned ahead, the ever-changing rules and regulations that govern our "golden years" will continue to require our attention. Market mania, IRS mandates, Medicare machinations and Congress' craziness plus our own shifting status can confound the best laid plans. For seniors, wisdom equals "Nothing's set in stone!"

Question: *Conventional advice says it's best to stay in our homes as long as possible to avoid the heavy costs and taxes of a sale. Do you agree?*

Answer: "Financial benefits of downsizing earlier rather than later can make a meaningful difference in extending the life of a nest egg," says Tom Lauricella of the WSJ. Besides the positive lifestyle changes of a retirement community and sparing children from the huge task of emptying a lifetime trove, financial experts point out the hidden and psychological costs of home maintenance (roofs, landscaping, repairs.) Also consider home-alone isolation vs. built in services, new friends and the comfort of knowing the fixed monthly fees. Factor in the stress and physical factors of moving when older and possibly sicker. After 10% costs, the remaining proceeds and new lower expenses after selling a home can add many thousands to a retiree's savings.

Question: *I'm over 70 ½ but still working as an Independent Contractor. Wouldn't it be easier to roll over my Simplified Employee Pension plan and consolidate it with an old IRA?*

Answer: Having all your retirement assets in one place works well **after** retirement to calculate the Required Minimum Distribution, to systematically withdraw income and to pass these proceeds on to heirs. However, even if you are still earning money, you cannot contribute to an IRA after 70 ½ but you can contribute to other pension vehicles. While still working, keep the tax deferral option open.

Question: *I want to leave as much as possible to my heirs but am so confused re Congress's changing rules on estate taxes.*

Answer: I rely on updates from Linda Silveria, a San Jose, CA specialist in Probate, Estate Planning and trust law for over 30 years. She confirms that the BIG news is: the federal exclusion amount in 2011was increased to $5 million and is being indexed for inflation each year. (For individuals passing away in 2014, the exclusion is $5,340,000.) This law is "permanent" and does not automatically expire…for now. Linda emphasizes that for people with less than these amounts, "The estate planning focus has now shifted from **estate tax savings** to **income tax savings** in order for a spouse or children to receive a stepped up basis of assets at time of a first spouse's or parent's death." It's time for the many seniors with the more usual AB trusts to review their estate planning documents given the new tax law.

Question: *All I see are ads to rollover my 401K company plan to an IRA with well-known mutual fund companies or financial firms. Now that I'm retired, is it best to stay put or go?*

Answer: Consider all the angles when contemplating this very important change. Compare all fees, any front and back end charges; the type and diversification range of investment choices; distribution flexibility; your total asset mix; your future needs/timing. Congressional Regulators (Congress' GAO) are paying more attention to the possible conflicts of interest and lack of detail in sales and marketing of rollovers. G. Walsh, FINRA Sr. VP, emphasized that workers and retirees must understand that they don't have to act immediately upon switching jobs or retiring. He says, "Taking the time to compare costs and investment options can help you keep your nest egg from suffering unnecessary cracks."

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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Moving Is Hell

There's An Easier Road Ahead

By Allan Hayes

Many seniors in the Bay Area would like to sell their home which is bigger than they need, downsize, consolidate and move to an independent retirement community.

The allure is new friends, activities, security, comfort, tasty meals and transportation – all with backup support that will make life easier, safer and more active.

Whether for your parents or yourself, the idea of moving stops everyone in their tracks. Anyone who has done it knows there's seemingly more to it than building the pyramids. Better to avoid at all costs.

Unfortunately, that keeps many seniors from downsizing and moving into an independent retirement community ideally suited to their needs.

Not anymore. John Gray of Chateau Cupertino and Stacy Mardesich of Tailored Transitions are pioneering a new way to make the transition of moving easy and stress free. They've introduced a program that helps seniors sell their house and move into Chateau Cupertino--without any of the normal stress and hassles.

Known as the "Easy Move In Program," the program is designed to do all the tough stuff. Tailored Transitions handles each stage of selling, packing, moving, unpacking and putting your things in order in your new home.

"Working with Tailored Transitions, we've developed a one stop shop concept offering multiple services for convenience and peace of mind," said Gray. "All you have to do is commit to moving in with us and we'll do the rest."

"Working with Tailored Transitions, we've developed a one stop shop concept offering multiple services for convenience and peace of mind."

The new "Easy Move In Program" is leading the way of helping people get on with their lives without facing the immense work and energy it normally takes.

As Stacy says, "it's a thrill to see the look of relief on people's faces when they hear what this exciting new program will do for them!"

Maybe moving isn't hell afterall.

Chateau Cupertino is an independent retirement living community offering suites and one & two bedroom apartments from 400 to 750 sq. ft. The community is located near downtown Cupertino within walking distance of retail stores, restaurants and shops. For more information about Chateau Cupertino, call Mary at 408.446.4300. Visit chateau-cupertino.com..


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