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Don Mankin

Travel Writer

Author

Adventurer



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Summer Issue 2013

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Publisher's Note



Larry W. Hayes
Publisher & Editor

Profile/Cover: *Don Mankin, Travel Writer. Author. Adventurer.*

Don Mankin, 71, travels and writes about places many of us only dream about such as tracking mountain gorillas in Uganda and camping in the interior of Antarctica.

He captures many of his adventures in his book, *"Riding the Hulahula to the Arctic Ocean: Fifty Extraordinary Adventures for the Seasoned Traveler"* published by National Geographic books.

Staying fit is a requirement for his adventures. Don works out 5 to 6 times a week at a local gym. Read his inspiring story, page 6.

Is concierge medicine the wave of the future in healthcare?

See article, page 12.

Who won ActiveOver50's Photo Contest? Discover the winners on page 14.

New senior living housing is booming in the Bay Area with some very large communities underway. The Terraces at Los Altos is estimated to cost \$100 million. Stoneridge Creek Pleasanton at \$300 million. See complete list, 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**.

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Going Green: 5 Easy Tips for the Home

By Bella Babot

I find it fascinating how simple, everyday things are so important for caring for the planet. And it's also a good reminder that "going green" really isn't all that hard.

The thing I love most about practicing green alternatives in my home is that nine times out of ten, being environmentally friendly is not only good economics but more importantly, it's good for our health as well as our pets health!

There are many little things we can do in our homes to play a small part in reducing landfill waste, cleaning the air and preserving the natural landscape.

Here are some small, easy, green choices we can make in our homes. Choose just one that you're not already doing and make a point to do it this year. Perhaps it'll become a habit.

1. Low-flow showerheads and faucet aerators. While energy savings are at the top of the list for anyone going green, conserving water is equally if not more important. Through green technology like low-flow showerheads and faucet aerators, you can quickly save 50 percent on water use throughout the home. Costing only \$5 to \$50 each, this is an easy way at going green while saving on your water bill. Also, energy costs for heating water for showers also gets cut in half for additional savings.

2. Door seals and weather stripping. Cracks around doors and windows in the home can lead to big energy losses. In fact, a 1/8-inch gap



beneath a door is the equivalent of a two-inch hole in the wall. Sealing doors with weather stripping or sweeps is an easy green technology that nearly anyone can install. Treating windows is even easier with stick-on stripping saving nearly 15 percent of heating energy. Other spots to apply this green technology include basements, utility rooms and attics.

3. Programmable thermostat. Summer is here and with the advent of warmer days, many people enjoy coming home to a cool home. But anyone going green realizes it doesn't have to stay 72 degrees all the time. With the simple green technology of a programmable thermostat, anyone with forced air heating and cooling can keep it as cool or warm as they need it. And if you're a techie, the Nest™ is for you! This is what the creators of this highly personalized system have to say: "Most people leave the house at one temperature and forget to change it. So Nest learns your schedule, programs itself and can be controlled from your

phone. Teach it well and Nest can lower your heating and cooling bills up to 20%."

On the road or coming home early? You can use the Nest® Mobile app to connect to your thermostat from a smartphone. Did you decide to extend your vacation? You can change the temperature miles from home in minutes. For more information about Nest®, go to: www.nest.com/living-with-nest.

4. UC Verde Buffalograss.

Landscaping is another area where there are many opportunities and options to conserve water, lower your maintenance costs yet still enjoy the look of luscious green grass. Traditional grass requires a significant amount of water, possibly the use of pesticides for weed maintenance, thus not making it a great choice. One new option might be the UC Verde Buffalograss®. It requires 75% less water than most grasses and is the only native grass grown in California. For more information about this green option for your garden, go to: www.ucverde.com.

5. Enjoy and embrace a simpler life. Plant an herb garden. Shop at your local Farmer's market and patronize restaurants who source their food from local (less than 100 miles away) farms and ranches. Join a Community Supported Agricultural group or even better, be the drop-off point for one. Spend one weekend a month acting as if you live in Europe and stroll or bike everywhere. Turn off lights when you leave the room or even better, don't turn on any lights at all for as long as you can. Open your curtains and enjoy the natural light. Install light switches with motion sensors and you can stop worrying about turning off lights in areas like walk in closets, hallways or rooms where you come and go quickly.

There are many things you can do but making small incremental changes will keep you and our planet healthy for a very long time.

Bella Babot is the marketing director for Harrell Remodeling, a design+build remodeling company in Mountain View, CA. For information, call 650.230.2900 or visit Harrell-remodeling.com.



Jammin' the Wind in the Grenadine Islands



Overlooking Tyrrel Bay, Carriacou Island

By Don Mankin

Parrrrrrteeee!!!!

Unlike fans of the Beastie Boys, we didn't have to fight for our right to party. As we boarded the S/V Mandalay in St George's Grenada for the beginning of our five day sailing trip, the crew welcomed us aboard, then thrust rum swizzles into our hands and continued to ply us with drinks for the rest of the evening. And we still had a good 15 hours to go before pulling away from the dock.

It was near the beginning of the sailing season and Windjammer Sailing Adventures, my host for this trip, was in its first year of operation after the venerable Windjammer brand ran aground after several years of financial turmoil. Same ship, new owners. Many onboard were there to relive earlier adventures on their beloved Mandalay, a classic three masted schooner built in 1923. (www.sailwindjammer.com)

For the next several days, I spent hours on deck looking at the wind-filled sails framed against the sky. The deck surged beneath my bare feet as the boat powered through the swells and the music of the lines vibrating in the wind filled my ears. As the days unfolded, I melted. Everything felt looser – my clothes, my limbs, my mind.

There was also plenty to do besides eat, drink, nap and gaze with heavy lids at the sails and scenery. I went snorkeling twice, once on a sliver of sand, aptly called Sandy Island, with great snorkeling just a few feet off shore. My favorite spot was the Tobago Cay Marine Sanctuary. It was less scenic, more crowded, had fewer and less colorful fish but it had one very important plus—big sea turtles.

On my first attempt I saw nothing but surf, sand and seaweed. Then someone pointed out where she had spotted a couple of turtles a few minutes before. I gave it another try. After only a minute or two, a turtle swam by me just a few feet away in the murky water. I followed her (him?) for almost a minute, then spotted another, then another a minute or two later. In total I saw four, including two that were more than three feet in length from snout to tail.

We also visited some of the islands – the Old Hegg Turtle Sanctuary on Bequai; sleepy, laid back Union Island; and Carriacou for great views of an off-shore reef and cays filtered through a haze of moist heat that added to my loose, lazy, relaxed state.

All of that was part of the plan. But it was the moments off the plan when serendipity took over that were the most memorable. One day we visited Kingston on the island of St. Vincents, one of the largest cities in the Grenadines. As we wandered around the town, we passed a preschool and stopped to watch the kids play. I couldn't help but notice how attentive and caring the teachers were as the kids ran around, squealing with unfettered delight.

Then we headed across the street to St. Georges Cathedral to eavesdrop on an assembly for several hundred students from kindergarten to high school, part of a literacy program for the schools on the island. One of the speakers urged the students to read books instead of texting on their cell phones or playing video games. She led them



Under sail, day 1 on the Mandalay

in a chant; "Be the change, READ! Be the change, READ!.." Many of the students fidgeted in their seats.

Later, after the assembly ended, they could no longer contain their pent up energy and ran around and chattered away while their teachers tried to herd them into orderly queues. The teachers never scolded or scowled, smiling instead and speaking softly as they lined them up and led them back to their schools.



Lunch with wife Katherine and our new friends at Gail's Cuisine, Kingston, St. Vincent

Afterwards we looked for a place to eat lunch. On a side street off the main drag we discovered "Gail's Cuisine," a colorful hole-in-the-wall with a sign featuring its dish du jour, stewed chicken on rice. Now that might not sound all that appetizing to

you but it was delicious, especially when sprinkled with hot sauce and washed down with a cold beer.

But it was Gail and the other customers that really made the place special. Within a couple of minutes they were treating us like old friends. Maybe it was the hot sauce – I loved it and they seemed pleased that I did. I've learned from years of traveling that having a genuine interest in other people's cultures, especially their food, is the best way to connect with them. Easy for me, I love to eat.

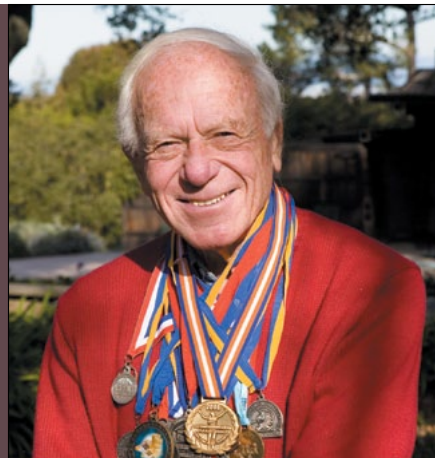
In fact, even with the sun, sand, sailing, swimming and snorkeling...and, of course, the drinking...this was the part of the trip I remember most fondly. The people of the islands were some of the friendliest, most playful and entertaining people I have ever met. With a smile on their face and a twinkle in their eye, they warmed my soul even more than the sun, the sand and yes, even more than the hot sauce on my plate of stewed chicken and rice.

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

Boston Bombing

My 43rd Marathon

April 15, 2013, Patriots' Day in Boston. Ruth Anne and I were at the starting line in Hopkinton, a charming village 26.2 miles from downtown Boston. The day was perfect, cool, sunny, following wind. Generally marathon runners seek for some excuse for not doing as well as hoped, but today everything was perfect.



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

Bang! 10:30 am. Great yelps and cheers, helicopters overhead, TV, world watching, 20,000 others all headed for downtown Boston.

Quickly crowds thinned; there was room to run. Spirits soared. I had run Boston 10 + times before so the storefronts and scenery were familiar. RA somewhere back there. Through Framingham, Natick, and then Wellesley, halfway. Somewhere along the way a police car pulled by and yelled something about the race being canceled. I thought it was a joke. "I still have a long way to go."

But in Newton, near the top of Heartbreak Hill, at almost 21 miles, plastic police tape blocked our way. Bomb. Killed. Wounded. Boston is shut. No one in. No one out. "But I'm a doctor. I might be needed." "We already have enough."

Around 300 of us, still strong, sweating runners were herded by the police to the Newton City Hall where all was chaos, no one knew anything. It was psychedelic.

We were dazed and everyone was searching for any reality. No one had any information and here we were still 5 miles from the finish, 4 pm on this lovely April afternoon.

Pizzas and Oreos arrived. Wonderful Newton mayor gave good cheer. But still no information.

Luckily I had the good judgment to carry my cell phone, and we called Ruth Anne's sister who lives just down the road. She came and picked us up and took us to her house where we kicked back and scanned the TV. Three killed and many wounded but little else. We expunged off several layers of sweat and went to bed anticipating a 3 am taxi call to downtown which was an uncertain prospect. We took the back roads and soon we were at our hotel just one block from the bomb site at the very edge of the cordoned off area. Armored cars, machine guns, SWAT teams, a marathon or a war zone?

Quickly we retrieved our bags at the hotel. Ruth Anne made her 8 am flight out of Logan. I hopped on a train for New York to check on a grandchild and other errands.

The whole experience was fantasy. In my subsequent recording of that fateful Patriot's Day, I said that every now and then being a tortoise comes out first. The hares were singed but our hides were still intact.

We were part of a historic event. Hopefully, no bombs for my 44th next year.

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

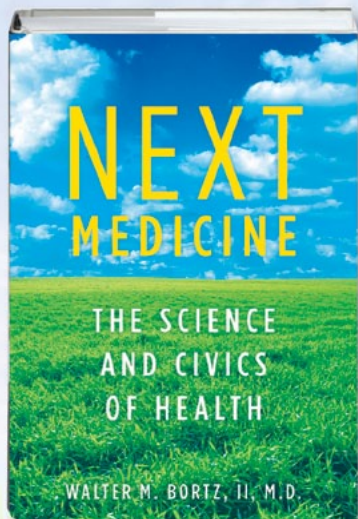
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Siu-Ying with “Connor,” the grand TheraBaby, at her favorite Dim Sum restaurant

TheraBaby® Dolls for Loved Ones with Dementia

By Amanda Choi

Joseph Choi’s journey from IT professional to doll therapy evangelist began in 2009 when his mother, Siu-Ying Cheong, was diagnosed with Alzheimer’s disease and kidney failure at the age of 86.

Not safe to live on her own, Joseph and his siblings moved her to an assisted living facility that provided specialized memory care. She also needed dialysis three times a week. Each dialysis treatment lasted over five hours and Siu-Ying needed a caregiver to sit with her throughout

to keep her from harming herself.

“She was miserable,” Joseph explained. “She couldn’t eat; she couldn’t sleep; she couldn’t cope. Something had to be done.” In May 2011, something amazing and unexpected did happen. Siu-Ying’s daughter, Romina Choi, gave her “Connor,” a life-sized baby doll.

For Siu-Ying, the simple gift of a doll improved the quality of her life dramatically. Connor became her constant companion. Taking Connor to bed helped her sleep. Feeding

Connor helped her remember to eat. When he was with her, she sat calmly through her dialysis and other medical treatments.

“Connor gave her life meaning again,” Joseph explained. Siu-Ying was able to laugh and smile again.

But Siu-Ying was not the only one to benefit from Connor’s presence. Many of the other dementia patients at the assisted living facility responded to him as well. Connor sparked social interaction among the residents that hadn’t been possible before. Some



TheraBaby founder Joseph Choi with Siu-Ying and her granddaughter Amanda Choi and great grandddaughter Beatrix Rose Brookshire

residents who refused to talk with anyone became curious enough about Connor to ask questions and make observations about him.

Inspired by his mother and the other seniors' experience with Connor, Joseph launched TheraBaby® in July 2012 as a social good project to help improve the quality of life for seniors with Alzheimer's and dementia. Joseph has used TheraBaby as a platform to spread the word about doll therapy, working tirelessly to obtain sponsorship so that dolls can be placed at no cost in senior care centers in California and beyond.

To date, TheraBaby has been adopted into therapy and activity programs at numerous senior care organizations across the Bay Area and Hawaii. Since September 2012, Joseph and his team have also been working closely with behavioral therapists to develop a formal training manual, activity programs and case studies for using TheraBaby.

Joseph dedicates his work with TheraBaby to his mother, Siu-Ying, who passed away peacefully in October 2011. It is Joseph's fondest hope that more seniors like Siu-Ying will benefit from having a TheraBaby doll as their companion.

(It is worth noting that more than 5 million Americans suffer from Alzheimer's disease and other dementias now but there is no cure and few effective medical treatments exist. More and more therapists are turning to non-medical ways of managing symptoms. Doll therapy is one such treatment that has been used

successfully for decades to soothe and comfort seniors with dementia, although little medical research has been done on it.)

If you are interested in learning more about TheraBaby and ways you can participate in Joseph's mission to "build an engaging life for seniors with dementia," please visit www.TheraBabyCare.com or call 408.966.1058.

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CONCIERGE MEDICINE: *Fact or Fiction?*

By Liza Shiff, MD

Concierge medicine is a term we hear often and think expensive and only for the rich and famous. Or perhaps a health care luxury that separates the haves from the have not's. However, the term itself encompasses many different forms of medicine available to the general public with perhaps a better, cheaper solution than currently available.

Concierge medicine has also been called terms like direct primary care, cash only, direct care and direct practice medicine. Most differ greatly in fees charged, services offered, payment types accepted and overall structure of care. Basically, only 1,000 to 5,000 physicians in the U.S. offer this care currently.

The patient demographic may vary but the total patients cared for is 100 to 300 per year vs. 3,000 to 4,000 that most insurance carrier doctors normally see. Additionally, the annual fee can vary from \$200 to \$5,000 per year depending on number of included services.

Some direct care practices refuse all insurance but others accept insured patients and cash only patients. However, they only become concierge when they charge an annual fee or monthly fee in addition to a fee for service charge with every visit. Often, the annual or monthly fee allows for extra services like unlimited email access, after hours appointments, no waiting visits, 24/7 cell phone access, international *what's app* access or portable thumb drive health records.

But, just to be clear, at this point, Direct Primary Care (DPC) is a term used interchangeably with the term concierge medicine in general, despite the wide definition of any such models. All that matters is the knowledge that most do not accept



Medicare or insurance but may be deductible pre-tax if paid for with a medical savings account credit card (MSA or HSA). And, if anyone has chosen a high deductible cheaper PPO plan or Medicare plan with no perks or plan B's, then this may be the way to go.

Basically, the cash practice only is wrongly sending the message that most accept credit cards, Paypal, and Square.com as well.

In 1996, when Dr. Howard Maron started this concept in Seattle with *MD Squared International*, he actually was quoted as not wanting to call it concierge but rather "I prefer more highly attentive medicine."

Now, many other marketplace options exist including Elite Health, MD VIP, Concierge Choice

Physicians, Modern MD, Signature MD, Paragon Private Health or the Center for Executive Medicine in Texas which offers unique traveling physicians, too. Hybrid practices accept insured and concierge patients but this creates controversy due to the "special" extra services the wealthier patients receive.

With all the knowledge available to patients, choosing ObamaCare over direct primary care seems simple since no waiting, easy access, longer appointment time and less exhausted physicians is much more appealing. Cutting out the middleman but keeping costs down could foster certainly a better physician patient relationship and a much more attentive, less administratively burdened form of care.

Whatever the choice, universal coverage vs. fee for service care, the high cost of healthcare in this country and the fact that U.S. is not ranked highly worldwide for quality of care, a solution must be found or most will start crossing borders to get "better care and longevity."

For more information about concierge healthcare services offered by Liza Shiff MD, email her at drshiff@drshiff.com or visit drshiff.com.

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CHUCKLES CHUCKLES CHUCKLES

Is giving birth more painful than getting kicked in the nuts?

Women always maintain that giving birth is way more painful than a bloke getting kicked in the nuts. Well, after another beer, and some

heavy deductive thinking, I have come up with the answer to that question.

Getting kicked in the nuts is more painful than having a baby and here is the reason for my conclusion. A year or so after giving birth, a woman

will often say, "it might be nice to have another child."

On the other hand, you never hear a bloke say, "You know, I think I would like another kick in the nuts."

Unknown source from Australia.



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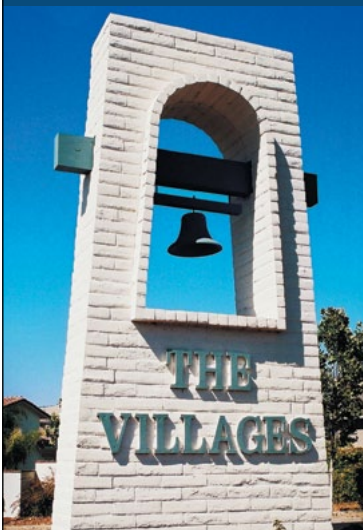
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B & A Realtors was selected for the 2011 Best of San Jose Award in the Real Estate Agents category by the U.S. Commerce Association.

Congratulations!

Get Active Photo Contest Winners

Over 100 entries were received for ActiveOver50's first Get Active Photo Contest to encourage boomers and seniors to stay active and engaged in life.

"Best of Show" >>

was awarded to Diana Kaaha, 58, information designer/author, who keeps active working out on the trampoline. She receives a \$150.00 gift certificate to Breathe LG, a yoga basket and a two-hour design consultation from Harrell Remodeling to design a room for relaxation, mediation and/or exercise. \$750.00 value.



Best of Show—Diana Kaaha, 58, Cupertino, CA



John Putica, 50, Fresno, CA

▲ Winners ▲ Age 50-60

John Putica, 50, sales manager, enjoys playing golf when not working. He wins a trip for two in coach on Amtrak's Starlight from the San Francisco Bay Area to Santa Barbara, CA. \$392.00 value.



Jason Chuang, 61, Stanford, CA



Age 60-70

Jason Chuang, 61, Stanford PhD. researcher, stays active doing his favorite activity: ballroom dancing. He receives a complimentary three month membership at the Los Gatos Health and Fitness Club plus two free personal training sessions and a Lite for Life consultation. \$455.00 value.



Harriet Anderson, 78, San Carlos, CA



Age 70-80

Harriet Anderson, 78, retired nurse, marathon runner. She trains and competes in the Ironman Triathlons in Kona, Hawaii. She wins a \$150.00 gift certificate from the Geotz Bros Sporting Goods, 10 free ActiveOver50 subscriptions and luncheon with ActiveOver50 publisher Larry W. Hayes. \$350.00 value.

Age 90+

Jimmy Hussey, 90, retired bartender, lawn bowls 4-5 times a week at the Santa Clara Lawn Bowls Club. He wins an Advanced Healthcare Directive from the Law Office of Derryl H. Molina. \$450.00 value.



Lolly Font, 84, Menlo Park, CA



Age 80-90

Lolly Font, 84, yoga teacher. She loves working in her backyard garden when not teaching yoga. She wins a Durable Power of Attorney from the Law Office of Derryl H. Molina. \$450.00 value.

Appreciation and Thanks

Thanks to everyone who submitted entries and to our sponsors for making this a successful photo contest. A special thank you to our advisors and judges Harvey Gold, Derryl H. Molina and staff of ActiveOver50 media. Because there were so many inspiring and creative photographs showing people over 50 engaged in a favorite exercise, sport or activity, it was not easy choosing the winners. In the publisher's mind, anyone who entered the contest was a winner.

Entries were received from all over the U.S. and as far away as New Zealand. The winning photographs will be displayed at a special ActiveOver50 Photo Exhibit. Date and location to be announced.



Jimmy Hussey, 90, Santa Clara, CA



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Don Mankin

Profile: Don Mankin

Age: 71

Education: BS in Electrical Engineering from Drexel University; MS and PhD in Psychology from Johns Hopkins University

Occupation(s): Travel Writer and Speaker, Organization Development Consultant

Family: Wife Katherine

Residences: Venice, CA



Searching for Orcas in the Johnstone Strait off Vancouver Island

How did you become a travel writer?

In the Fall of 2004, I was having dinner with my long time friend Ken Dychtwald, a highly acclaimed expert on the impact of the aging baby boomers. At that point, I had been an academic and business consultant for over 30 years.

After dinner I gave him a copy of my latest book. His response? "Stop writing this crap (not his word – he wasn't that polite). You should be writing about your travels." He explained that boomers were nearing retirement and becoming increasingly interested in travel, especially the kind of travel I had been telling him about for over 30 years – off the beaten track adventures that can change people's lives. I could make a decent living, he continued, and have a lot more fun telling people about these adventures

It didn't take much effort to convince me. To make a long story short, three years later National Geographic Books published my first

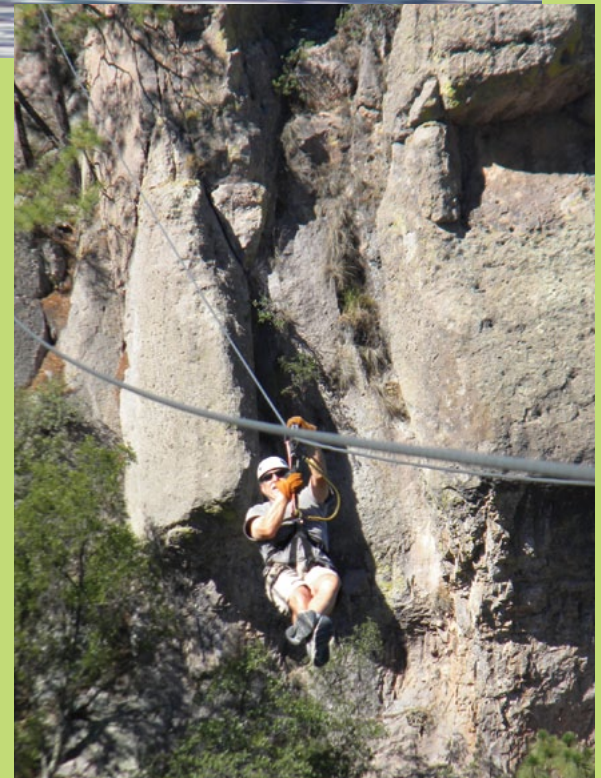
piece of travel writing, "Riding the Hulahula to the Arctic Ocean: Fifty Extraordinary Adventures for the Seasoned Traveler."

Since then I have been working almost full time as a travel writer with occasional returns to the academic and business worlds to teach a course or consult.

What are your top three trips?

I can't narrow it down to three. My favorite trips in my book are the rafting trip on the Hulahula River in northern Alaska from the Brooks Range to the Arctic Ocean (hence the title of the book), kayaking Baffin Island in the Canadian Arctic, tracking mountain gorillas in Uganda, and camping in the interior of Antarctica.

More recent favorites include Australia, an expedition cruise to the Antarctic Peninsula, the Mountain Lodges of Peru trek in the Andes



Zippering over Cooper Canyon, Mexico

and climbing Ayun Tepui (a table top mountain) in Venezuela.

Most dangerous?

The Venezuela trip. It was very demanding, a hot and humid climb on rocky trails through the snake



Riding elephants with wife Katherine in northern Thailand

infested jungle. When we reached the top, after almost three days, it started pouring. At one point, we had to climb up the slanted face of a boulder which was now very slick from the rain. As I neared the top of the boulder, my feet slipped out from under me and I slid down the boulder and off the edge.

I had no idea how far down I would fall or what I would hit when I reached bottom. Fortunately, I fell only a dozen or so feet and landed in a pool of water lined with moss. I was soaking wet but uninjured. We finally made it over the boulders to our campsite. I was shaken and bruised but essentially OK.

I was very lucky. If I had fallen further and landed on rocks, someone else might now be writing travel articles for *ActiveOver50*.

Most remote?

That's easy. Antarctica, especially my first trip in 2002 to Patriot Hills camp in the interior. After a few days in the camp, a dozen of us decided that to escape the hustle and bustle of Patriot Hills we would head off on Skidoos and sleds and go camping about 15 miles away. We set up our tents at the base of a hill, ate dinner, stomped around a bit to keep warm, then climbed into our sleeping bags for the night.

I woke up before everyone else and climbed out of my tent. It was snowing. I couldn't see much of anything but I could make out the line defined by the edge between the gravel "beach" where we were camped and the sea of ice that extended into the distance. I realized that if I followed the line for a mile or so, it would take me around the hill to the other side, out of sight of our camp.

I shuffled off and in half an hour I was behind the hill. For 15 minutes, I just stood and watched the snow fall and listened to the rustle of the flakes and the pounding of my heart. I figure that for those 15 minutes I was probably the most remote person on earth.

Tips on traveling for boomers and seniors?

Don't depend on ratings of trip difficulty – e.g., easy, moderate, challenging, etc. You need more detailed information about the specific conditions and challenges of the trip. How rough is the trail, what is the elevation gain, are there lots of up and downs, what will you be sleeping in, are there private baths, etc.? You should ask specific questions about these and other

conditions. When possible, speak to people who have actually taken the trip like guides and former guests.

If it still sounds like the kind of trip you want to take, train for it, especially if it presents special physical challenges such as hiking long distances or paddling for several hours a day in a kayak. Hire a personal trainer and commit to going to the gym at least three times a week or pursue some other exercise



Taking a dip in the Mekong river in southern Laos

program that is appropriate for the trip. The better prepared you are for the trip, the more you'll enjoy it.

Besides writing and traveling to exotic locations, what are your favorite activities?

Eating exotic ethnic food, watching professional football on TV and listening to weird jazz. Kenny G. never reaches these ears if I can help it.

How do you stay fit and active?

I go to the gym 5 to 6 times a week and work out for close to three hours, divided almost evenly between cardio and low weight/high rep weight training. It's a major commitment and a pain in the butt but I figure I would be either dead or close to it if I didn't do it.

Does your wife accompany you?

She does unless the trips involve cold or rainy weather, sleeping in a tent or using rustic, outdoor toilets. If the trip offers great opportunities for shopping, she's definitely in.

Confession of a USTA Tennis Player

"How I learned to Love Lawn Bowling"

By Larry W. Hayes

I confess.

I love playing USTA tennis and have for 30+ years as player and captain.

When my wife Gloria approached me two years ago about "lawn bowling," my immediate reaction was not positive. I thought it was a slow, ancient and "stuffy" game played in England by older folks dressed in all "white" uniforms.

USTA tennis, on the other hand, is fast, highly competitive, good exercise and intense due to the emphasis on winning and beating your opponent.

So why do I love lawn bowling today?

Yes, the game is slow, "low key" and less competitive compared to tennis but it turns out that's a good thing for me.

Since taking up lawn bowling, I've learned how to "relax" and just have fun and not worry about whether I win or lose. To my surprise, the game is challenging and provides good, easy walking exercise.

The best part of lawn bowling is that it is something that my wife and I can share together. Gloria is not a tennis player or sports driven like me.

But we have great fun lawn bowling and it has brought us closer together. In fact, she often beats me!

One of the easiest sports to learn, lawn bowling is one of "best kept sports

secrets" in the San Francisco Bay Area. But the word is spreading that it's a fun way to exercise outdoors with your family and meet new friends.

Jimmy Hussey, 90, lawn bowls five times a week at the Santa Clara Lawn Bowls Club in Central Park in Santa Clara, CA. In between games, he undergoes kidney dialysis three times a week.

"It gives me something to look forward to. I play for the exercise and companionship," said Jimmy. "It's a friendly game that I love and plan to play as long as I can."

Sue Meuse, 53, a Cupertino elementary school teacher, became a club member two years ago and plays as often as her busy schedule allows.

"I never lawn bowled before," said Sue. "But the experienced players took me under their wings and showed me how. I'm getting better but it's fun no matter what. Anyone can do it."

The game is simple. Roll your bowls closer to a little white ball called the "jack." Larger than a bocce ball and designed with a "bias," lawn bowls allow you to "curve" the bowl to the right or left of the jack. This takes years to master but most players just play for the fun of it.

Typical games only take 1 ½ hours to play. And you can come when you want to. You can play at night on weekdays under the lights. Club membership is \$50.00 and includes social events such as luncheons and parties.

Give it a try. Lessons are free!



Santa Clara Lawn Bowls Club

Founded in 1978, The Santa Clara Lawn Bowls Club is located in the Central Park of Santa Clara between the library and the International Swim Center. Opens on Wednesdays, Fridays and weekends. Night bowling is at 7pm Wednesday and Friday.

Santa Clara Lawn Bowls Club is a member of the U.S Lawn Bowling Association and participates in local tournaments. For a list of lawn bowling clubs in the San Francisco Bay Area, go to pimdawnbowls.org.

To learn more, call Chuck Bailey at **408.448.7439** or email: info@santaclaralawnbowls.org. Visit santaclaralawnbowls.org.

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The Terraces at Los Altos, CA

The Terraces at Los Altos

This new, upscale continuing care retirement community (CCRC) located in Los Altos, CA, is one of the largest Bay Area developments and features 181 total units when completed. Plans are for 105 residential living units (81 new), 30 assisted living, 30 skilled nursing and 16 memory care. Skilled nursing and memory care are scheduled to open in late 2013, assisted living in 2014 and residential living in 2015.

For more information about The Terraces at Los Altos, call Mollie Drake, director of sales and marketing, at 650.917.9661. Visit website: theTerracesAtLosAltos.com.

The Terraces of Los Gatos

The Terraces of Los Gatos is expanding its continuing care retirement community with the construction of 16 new memory care residences and 10 new assisted living.

The expansion is estimated to cost \$5.5 million with completion scheduled for late summer, 2013. When completed, The Terraces of Los Gatos will have 236 total residences—175 residential living, 45 assisted living (10 new) and 16 memory care—all new.

For more information about The Terraces of Los Gatos, call Linda Price, director of sales and marketing, at 408.357.1121. Visit website: theTerracesofLosGatos.com.

What's NEW in Senior Living?

Construction for new senior living communities is booming in the San Francisco Bay Area with some very large housing projects underway such as The Terraces at Los Altos estimated to cost \$100 million. An even bigger development, Stoneridge Creek Pleasanton, is estimated at \$300 million.



Merrill Gardens. Campbell, CA

Merrill Gardens at Campbell

Scheduled for completion in August 2013, Merrill Gardens at Campbell will have 127 new independent and assisted living apartments plus 21 memory care. This large senior living retirement community is located near downtown Campbell on Winchester Blvd and is estimated to cost \$50 million.

For information about Merrill Gardens at Campbell, call Suzanne Russo at 408.630.1508 or visit merrillgardens.com.

The Avant at Palo Alto Commons

Palo Alto Commons is building 44 independent apartments adjacent to its senior assisted living community in Palo Alto, CA. The privately owned community also provides memory care services. Called The Avant at Palo Alto Commons, the new homes are scheduled to open in February 2014.

For information about The Avant at Palo Alto Commons, call Mary Lou Marshall at 650.320.8626 or visit paloaltocommons.org.

Stoneridge Creek Pleasanton

One of the largest continuing care retirement communities ever built in California is underway at Stoneridge Creek in Pleasanton. It will offer 635 homes, 492 independent living, 68 assisted living and 75 skilled nursing. The project is estimated to cost \$300 million. Phase 1 is scheduled to open in September 2013.

For additional information on Stoneridge Creek, call 925.737.4100 or visit www.StoneridgeCreek.com.



Villa Siena. Mountain View, CA

Villa Siena Senior Living

Located in Mountain View, CA, Villa Siena's continuing care retirement community is undergoing a major new look and design with 68 new residential and assisted living residences. Its Nursing Care Unit is currently being remodeled (30 beds) with completion expected in early Spring 2014.

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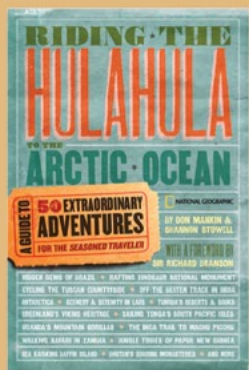
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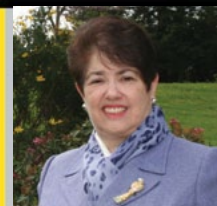
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Annuities Revisited

By Evelyn R. Preston



Here we go again! Bouncing stocks, iffy interest rates and seniors crossing their

fingers that long term investments may yet meet retirement needs. However, some people never worried for a minute. They sat out the recent financial fallout and counted their blessings—and their money, saved safely in variable annuities.

Inside or outside retirement vehicles, mutual funds (variables) are offered with insurance company guarantees. All annuities = tax deferred growth, money available after age 59 ½ and diverse options for withdrawing funds. Even better, over the years, variable annuities enhanced their charms with living benefits: a steady, basic interest rate no matter the market, locked-in upside gains and a life-long income no matter what. How could you lose?

You couldn't...you didn't...and many annuity holders kept adding regular premiums beefing up the built in goodies. However.....

Question: *I'm still teaching with monthly salary deductions to my variable annuity but I read that there could be big changes ahead. True?*

Answer: According to a recent WSJ article, since 2008, insurers are "reining in risk"—to themselves, not the customer. After many years of low interest rates, companies need their own earnings to hedge against all their policy promises. Many are re-thinking their largesse and some are closing the barn door on too-perfect plans—the five biggest are restricting access, charging more or issuing completely revamped contracts. Even with a scaling back, it's important that your insurer remains solvent so you won't lose your investment gains.

Question: *What's the major reason to invest in annuities?*

Answer: According to Andrew Andrikopoulos, Enrolled (Tax) Agent and Certified Retirement Counselor in Palo Alto, an annuity makes perfect sense for seniors. "There are very few investment vehicles that will guarantee an income distribution," Andy says, "so there's definitely a place for annuities in a retirement portfolio."

Question: *What's the major downside to annuities?*

Answer: Like any tax deferred investment vehicle (IRA, 401K, etc.), all withdrawals are taxed as ordinary income—no lower capital gains rates apply. This may be a moot point as future taxes rise but with guarantees plus general insurance costs, annuities aren't cheap.

Question: *Please explain the terms "life certain" or "life period certain" when withdrawing annuity funds.*

Answer: Most annuities offer several choices for receiving on-going income upon retirement. It's imperative to understand how to make your money last and/or how to maximize your

income. It's complicated! Understand the "ins" and especially the "outs" of annuities.

Life Annuity—money lasts only as long as you do. **Life with Period Certain**—partial guarantee as heirs continue to collect remaining payments if annuitant dies within a specified period. Experts explain: "In exchange for the reduced risk of loss in the life-with-period-certain annuity, the annuity payments will be smaller." Actuarial tables juggle available dollars, retirement age and mortality rates to set the income amounts for each option.

Question: *What's the difference between accumulation period and annuitization period?*

Answer: **THE most important aspect of any annuity investment!** No matter the type of annuity, during the accumulation period, the money's still yours. There may be a surrender penalty to cash out some or all dollars within the first 10 (or more) years, other changes may occur, but you can take the money and run. However, once you annuitize and choose a distribution option (as in the previous question), the money reverts to the insurance company. Consider taking the 10% yearly "free" withdrawal (or interest if allowed), without fully annuitizing as long as possible.

Revisit all annuity contracts to insure that this comfy retirement cushion remains as originally designed for the long life active seniors plan on living.

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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GROW STRONG NOT OLD

By Karl Knopf Ed.D and Chris Knopf, BS

"If exercise could be packed into a pill, it would be the most widely prescribed medication in the nation" according to Joseph Butler, MD. Everyday more and more research supports the claim that regular sensible exercise is good from the womb to the tomb. Exercise programs address pre-habilitation and rehabilitation and post rehabilitation as well as exercise programs for older adults to improve balance and function.

Most people understand the importance of those cardiovascular exercises such as walking, biking and swimming promoting good health. Unfortunately, many people neglect proper strength training.

Many vintage people are afraid to engage in resistance training in fear that they will get hurt. Many myths are abound about strength training. Some women are afraid to lift weights in fear they will lose their femininity and men are afraid to lift because they think they will get hurt or muscle bound and not able to swing a golf club or tennis racquet freely. Many people feel they get enough strength training by just doing activities of daily living. All these myths are wrong.

Older adults who do not engage in a strength-training program can expect to lose about 30% of their strength and 40% of their muscle mass between the ages of 20

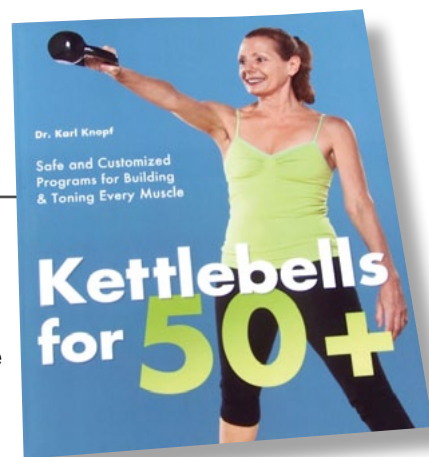
to 40. This muscle loss is not inevitable. This muscle loss can result in the difference between being able or frail!

Numerous scientific studies have demonstrated that people who engage regularly in strength training programs can maintain their muscle mass and strength well into old age. Several studies have demonstrated that older adults in their 70's, who strength train regularly can maintain and even regain much of the strength they had in their 50's. Strength training is maybe the fountain of youth.

The key strength training is to start easy, learn correct body mechanics and add resistance incrementally. When applying PRE principals, the load can take many forms from elastic bands, handheld weights, barbells, exercise machines and even water exercise can provide adequate resistance by varying the speed of movement and surface area.

To Grow Strong Not Old can be done by engaging in a sensible mild to moderate strength training 2 to 3 times a week. When engaging in progressive resistance exercise programs, keep in mind that slow and steady wins the race.

*For information on how to design a strength training program, contact Dr. Karl Knopf at drKKnopf-feoaa@mindspring.com. He is a Professor of Adaptive Fitness at Foothill College, author of *Weights for 50 Plus* and *Stretching for 50 Plus*.*



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Tribute to Dr. Bob Laubach:

"Mr. Literacy"

By Larry W. Hayes

My long time friendship with Dr. Bob Laubach began 45 years ago while studying literacy journalism under him at Syracuse University.

Dr. Bob is the son of the late Dr. Frank C. Laubach who developed the famous "Each One Teach One" volunteer method helping 100 million people to read in 103 countries.

It was Frank's non-profit organization, Laubach Literacy, that offered me a scholarship to study at the Newhouse School of Public Communications—the top journalism school in the country. Upon graduation in 1970, I couldn't find a job in literacy journalism and felt guilty about it.

Dr. Bob said, "Don't worry about it Larry. Someday, you will make a contribution to literacy."

Fast forward—in 2000, my marketing firm Hayes Marketing Communications, Inc., created a pro bono branding program for Vision Literacy, a Bay Area nonprofit, helping adults learn to read and write. Later, I served on their Board of Directors and continue today as an advisor.



Dr. Bob Laubach and publisher Larry W. Hayes

It took me awhile to "give back" to literacy but I never forgot my professor...and friend...Dr. Bob who helped me become the person I am today.

In April this year, I had the honor of hosting and personally thanking "Mr. Literacy" at a special luncheon honoring his lifetime crusade against illiteracy.

Dr. Bob turns 95 in October and serves on the board of ProLiteracy (formerly Laubach Literacy). The Laubach legacy lives on.

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Lost World: Galapagos Islands

By Melody Wren

I didn't realize how many preconceived notions I had about the Galapagos Islands in Ecuador. When I booked my trip, I was looking forward to seeing animals, sea life and a few birds in their natural habitat but I wasn't prepared for the vast numbers of sea lions, marine iguanas as well as the great variety of spectacular birds.

Traveling by ship is the best way to see the magnificent Galapagos Islands and the smaller the ship, the better. Our itinerary for the seven night journey took us first to Genovesa in the north, then east to Fernandina, a relatively young island half a million years old. We then worked westward through successively older islands back to San Cristobal, crossing the equator four times.

The Galapagos Islands sit right atop the equator: an archipelago of volcanic peaks spread across 50,000 square miles from stark Fernandina to relatively fertile Santa Cruz and



Jeff Wren posing with a sea lion



Jeff and Melody Wren snorkeling with penguin on rock

San Cristóbal. They are separated from the mainland of South America by 600 miles of very deep water and lie at the confluence of marine currents from the Antarctic, equatorial Pacific and South American coast. The hot and cold water temperatures give rise to a wild diversity of habitats and creatures adapted to them.

Any month is good to visit but

October is particularly special because of all the newborns and hatchlings we saw. We snorkeled with penguins, white tipped sharks, sea turtles and sea lions, and came face to face with the giant tortoises which are the signature animals of the islands. We stepped into a veritable maternity ward with dozens of sea lions nursing their newborns. Ambling along the shoreline of Santiago, we came across fur sea lions, a species that was once on the verge of extinction. The many animals and exotic birds took my breath away time and time again, and reduced me to tears on more than one occasion. We hiked along ancient lava tunnels and felt like explorers going back to the beginning of time.

I knew there would be birds on each island but was not prepared for the volume, diversity and implausible beauty. One day, we crossed the equator towards Genovesa, a volcanic caldera that is home to many bird species and saw red-footed boobies with their scarlet webbed feet, Nasca boobies, Galapagos mocking birds

with their piercing eyes, four species of Darwin Finches and the elusive short eared owl as it hunted over an open lava field. As we entered a forest of cactus and mangroves where great frigate birds were nesting, the males inflated their striking red throat pouches to attract females as they flew overhead.

Snorkeling was a focal point and

I was soon enraptured by the colorful inhabitants of the crystal clear water: angel fish, parrot fish, yellow tailed graits, surgeonfish, sea urchins, white tipped reef sharks, sting rays and chocolate-chip star fish (yes, that is their name). Jumping off the Zodiac into the deep, crystal clear water for the first time to snorkel, I expected balmy bath-like water but I yelled like a sea lion once I hit the ice-cold water even though I had a wet suit on. Currents from the Antarctic explained not only the delightfully tiny Galapagos penguins but also were the reason many in our group were wearing two wetsuits at once.

As Santiago Dunn, President of Ecoventura says, "Galapagos is the type of place where nature and simplicity rule and less is often more." We saw signs reminding us "Be prepared to leave only your footprints and only take away photographs and memories." We have many of both.

Melody Wren is a freelance writer because she believes that work and fun should not be mutually exclusive. For more travel stories, visit www.melodywren.com.

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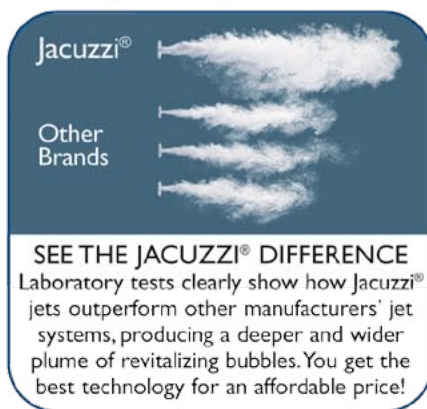
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- ✓ **Durable and Easy to Clean** - State of the art acrylic surface.
- ✓ **Worry Free Enjoyment** - Thanks to Jacuzzi Inc.'s Limited Lifetime Warranty.
- ✓ **No Hassle Installation** - Designed to fit in your existing tub space.

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