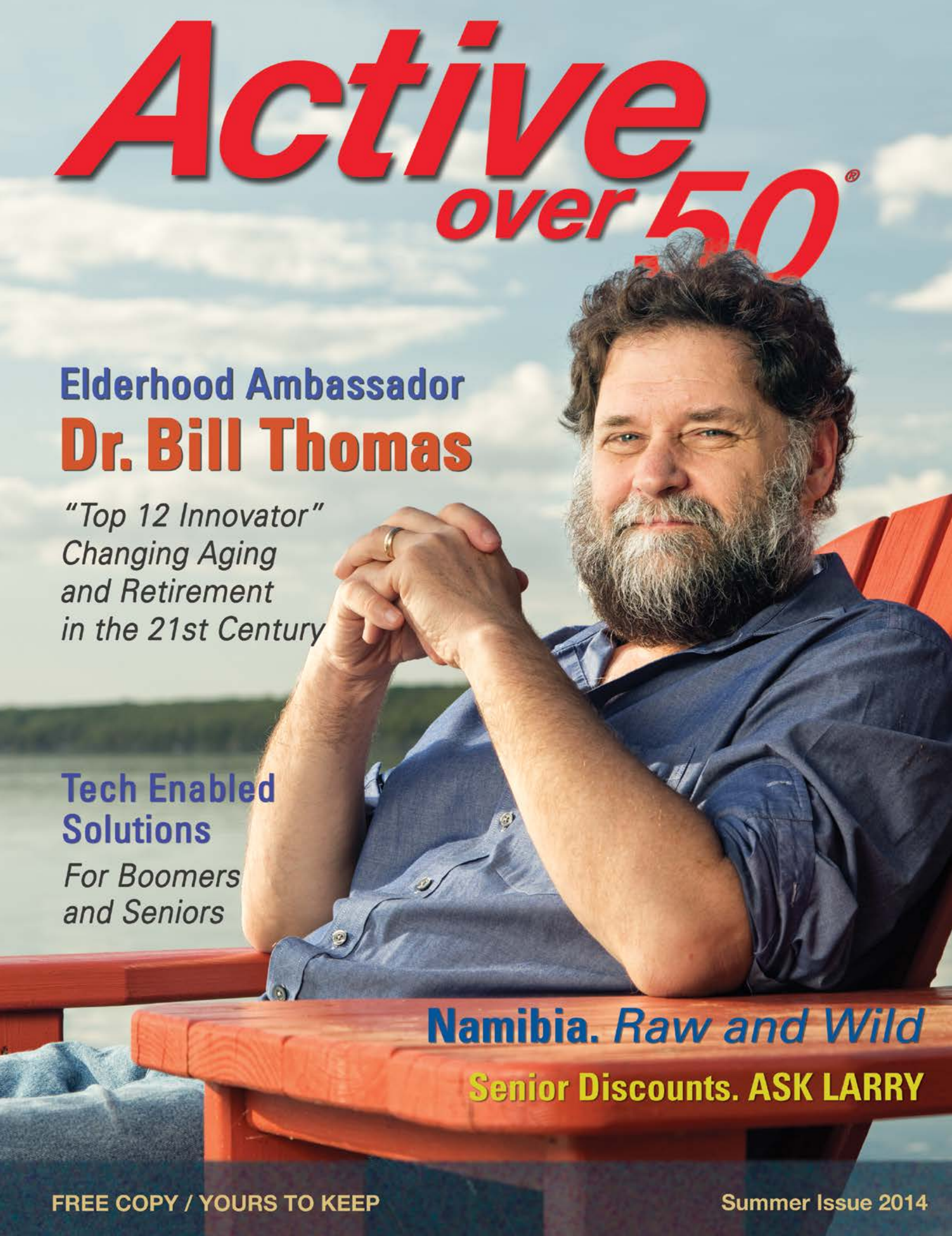


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Contents



Bill Kaspari running in track meets at 80



Dr. Bill Thomas serenading residents at the Leonard Florence Center for Living in Chelsea, MA. Photo by ChangingAging.org

5 ASK LARRY

Where to find Senior Discounts?
Nearly every business offers senior discounts but you have to ASK.

6 Adventures Off the Beaten Track

Award winning travel writer Don Mankin travels to Namibia, Africa where he saw more wild animals than any other place he's visited.

8 Walter M. Bortz, II, MD

Your Brain IS a Muscle. Use It. Or Lose It.

10 "How I Stay Fit At 80"

A retired electrical engineer, Bill Kaspari, 80, stays fit by competing in national and international track meets.

12 Retire?

Retirement for some men can be dangerous to their health.

14 Record Your Life Stories

Mom and son create private archive to capture life stories and legacies.

16 Profile: Dr. Bill Thomas

Named by the *Wall Street Journal* as a "top 12 innovator" changing aging and retirement in the 21st century. Long term care reformer.

20 Tech Enabled Solutions for Boomers and Seniors

New technology is helping people live independently at home longer.

23 Overcoming Addiction

Dr. Herby Bell is living proof that you can overcome addiction and lead a clean, productive and joyful life.

24 She Turns DOWN Date at 102

Clara Solomon, 102, is too busy working as a volunteer artist at the San Carlos Elms retirement community to go out on dates.

28 Heirs and Errors

If leaving a large inheritance to your kids, seek financial advice to avoid potential problems advises Evelyn Preston, *Money Lady*.

30 Low Back Pain: A Modern Epidemic

60 percent of adults suffer from back pain sometime in their lives. There are alternatives other than surgery and drugs.

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Larry W. Hayes / Publisher & Editor
408.921.5806

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

Gloria Hayes / VP Operations

Charm Bianchini / Associate Editor

Mabel Tang / Art Director

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Publisher's Note



Profile/Cover: Dr. Bill Thomas

Dr. Bill Thomas was named by the *Wall Street Journal* as a "top 12 innovator" changing aging and retirement in the 21st century. He and his wife Judith co-founded *The Eden Alternative*, a global, nonprofit dedicated to improving the lives of elders, caregivers and de-institutionalizing nursing homes.

He embraces aging and a life beyond adulthood called "Elderhood." Believes life "after 50" should be the richest, deepest and most meaningful phase of life. His recent book, "*Second Wind*," encourages boomers to choose a slower and more balanced life. Moving from Adulthood to Elderhood is a good, positive thing. Read how he wants to change long term care, page 16.

Who offers senior discounts? Just about every business but you have to ASK. Find local senior discounts in your community, page 5.

Award winning travel writer Don Mankin journeys to Namibia, Africa and discovers the most diverse and abundant wildlife he has ever seen. Read about his latest adventure, page 6.

New technology promises to help us live independently at home longer and safer. Read about exciting companies with new products that may change our lives forever, page 20.

She's 102 and turned down a date with a 80-something guy! Clara Solomon, 102, and George Sigler, 95, work as volunteer artists at the San Carlos Elms retirement community. Read why they volunteer, page 24.

Are you planning to leave your kids with a large inheritance? If so, check with a financial advisor cautions *Money Lady* Evelyn Preston, page 28.

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

Cover photo of Dr. Bill Thomas: Ty Cole Photography. www.tycole.com.

How to Go Back to Work



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on what You need to
do to Enter or
Re-enter the Workforce

Joseph Bradley

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ASK LARRY

Senior Discounts

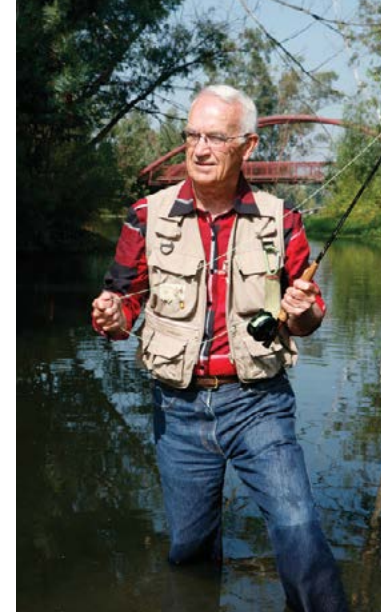
Q: : Now that I've turned 65, I want to take advantage of all senior discounts, even if it's only 5 percent. Every little bit helps. Besides senior discounts for movies, what else is out there?

A: I'm with you. Every little bit helps and you're smart to take advantage of any senior discount that's offered. Here's the thing to remember: most businesses and services offer senior discounts BUT you have to ASK. We recently re-carpeted our home and visited at least five carpet stores. No one mentioned a "senior discount" and at age 74, I obviously don't look 50. We asked for a senior discount and saved 10%.

Below is a partial list of businesses reputed to offer senior discounts.

Senior Discounts—partial

- Boston Market: 10% off (65+)
- Burger King: 10% off or a 75 cent drink (60+).
- Chick-Fil-A: 10% off or free small drink or coffee (55+) (varies by location)
- Chili's: 10% off (55+)
- McDonalds: 10% off coffee, \$1.00 senior breakfast
- Dairy Queen: 10% off (60+), varies by location
- Denny's: 10% off, 20% off for AARP members (55+)
- El Pollo Loco: 10% off (55+), varies by location.
- IHOP: 10% off (55+)
- Jack in the Box: up to 20% off (55+)
- KFC: free small drink with any meal (55+)
- Sonic: 10% off or free beverage (60+), varies by location
- Subway: 10% off at manager's discretion (60+)
- Taco Bell: 5% off, free beverages for seniors (65+)
- Bed Bath and Beyond: 10% off (55+)
- Goodwill: 10% off one day a week, date varies by location
- Hallmark: 10% off one day a week, date varies by location
- Kohl's: 15% off (60+) on Wednesdays
- Lens Crafters: 30% off for AARP members
- Michael's: 10% off on Tuesdays with AARP card
- Rite Aid: 20% off
- Ross Stores: 10% off every Tuesday
- The Salvation Army Thrift Stores: up to 50% off (55+)
- T.J. Maxx: 10% on Tuesdays, varies by location
- Walgreens: 15% to 29%
- Alaska Airlines: 10% off (65+)
- Alamo: up to 25% off for AARP members



- American Airlines: various discounts for 65+
- Amtrak: 15% off (62+)
- Avis: up to 25% off for AARP members
- Best Western: 10% off (55+)
- Budget Rental Cars: up to 20%

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Don Mankin's feline 'friend' expressing his displeasure

NAMIBIA – RAW AND WILD!

By Don Mankin

The lion stared at me, less than 10 meters away, then growled. I cringed, realizing that with just a quick, short leap, he could pull me out of our open safari vehicle and drag me away.

That lion sighting — it seems almost too casual to call such a close encounter a “sighting” — was just one of several, albeit the most dramatic, of my recent three week trip to Namibia, the undiscovered gem of southern Africa.

Our trip began with a visit to Etosha National Park (hosted by Namibian Wildlife Resorts). Etosha, which means “great white plain,” is the flagship of the Namibian wildlife park system and one of the best reserves

of its kind in the world. Etosha looks like something from a post apocalyptic sci-fi movie. The stark, sunbaked expanse of earth stretches to the horizon. Mirages shimmer in the distance above the saltpan. Sunsets glow over the parched landscape.

I saw more wild animals in Etosha — including lions, elephants, rhinos, zebras, giraffes, ostriches, jackals, hyenas, wildebeests, several different kinds of antelope, and cheetahs — than I have seen anywhere else in the world, including Kenya and Uganda, the other two sub Saharan African nations I have visited.

After Etosha, we spent several days in Swakopmund on the Atlantic coast to attend an adventure travel conference, then embarked on a seven day fly-in safari, organized by

ATI Holidays and Wilderness Safaris, for a very different kind of wildlife experience. Our first stop was the award-winning Damaraland Camp in the north central part of the country. Damaraland is a pristine wilderness, a hot, empty land with rocky, rust-colored buttes and mesas, separated by vast, sandy lake and riverbeds. The flora and scenery are vaguely reminiscent of the American Southwest, absent the highways, motels and gas stations.

The main attractions in Damaraland are, of course, the elephants, lions and rhino that have learned to adapt to the harsh desert climate. We weren't disappointed. On our first game drive, we found a herd of about 20 elephants, including several babies and youngsters of various ages, on the banks of a dry riverbed.

We had seen many elephants in Etosha but this was different. Damaraland felt much wilder. We were the only ones there and it was clear from watching them that they were not used to humans. They were skittish as was our driver who made sure that we were always positioned for a fast retreat — as fast as a 4x4 can go in deep sand — in case the elephants became aggressive.

Elephants were not the only animals we saw in our two days in Damaraland. Giraffes, zebra, oryx, springboks, jackals and ostriches darted across the dry lakebeds or through the brush on the riverbanks, sometimes stopping long enough to pose for photos.

The next two days of our fly-in safari were spent in paradise. An hour and 45 minute flight in a teeny 4 seater plane and an hour drive through some of the most beautiful, otherworldly scenery I have ever seen — it felt like we were in the Mars Rover — we arrived at Serra Cafema Camp on the Kunene River, across the river from Angola. The camp is spread out among the trees along the banks of the river — a lush, luxurious oasis in the middle of a stunning nowhere of rugged desert mountains, steep canyons, orange sand dunes and wide open vistas.



Hiking along the sand dunes above Serra Cafema camp

This is not a place for game drives on bumpy tracks. Instead we went on a long, guided walk on sand dunes and a rocky promontory above the river, ate a leisurely gourmet lunch on a sand bar, lounged in a sofa on the deck of our chalet, and floated downriver in a small boat looking for crocodiles. We found several.



A United Nations of wildlife around a waterhole in Etosha National Park

We weren't disappointed. On our first game drive, we found a herd of about 20 elephants, including several babies and youngsters of various ages, on the banks of a dry riverbed.

The last stop in our fly-in safari was Etendeka Mountain Camp. Etendeka is in the same general vicinity as Damaraland Camp but the scenery is somewhat different — red, rocky, rolling terrain with lots of cliffs and flat topped mesas. Just raw, unadulterated nature, as wild as it gets.

Etendeka Camp is as basic, rustic and no frills as Serra Cafema is luxurious. Designed for sustainability and low impact, the camp is simple, intimate and homey. We felt like we were visiting someone's home rather than a commercial establishment.

But it was the wildlife that made this place special. Like Damaraland, the wildlife is not as abundant as in Etosha but the sightings felt as pure and authentic as could be viewed from the relative comfort and safety of a

safari vehicle. Besides the scariest lion sighting of the trip, we also saw elephants, giraffes, oryx, springboks, kudu but none of the elusive desert rhino for which the area is known.

On our last evening, after my up-close encounter with the growling lion, I was a bit spooked as I walked from the lodge to our tent. I realized that the lion was not that far away. The next morning, the couple in the next tent told me that they had heard a lion walking around outside in the middle of the night. I couldn't help but think that maybe he was looking for me.

For details plus descriptions of other destinations in Namibia, see the Adventure Geezer blog on Don's website, www.adventuretransformations.com.

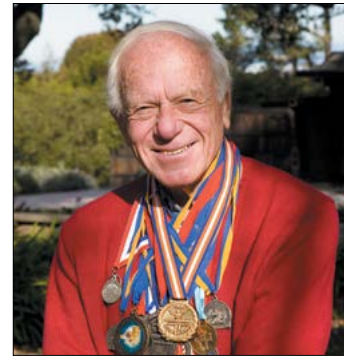
Your Brain IS a Muscle. Use It. Or Lose It.



I have spent almost all of my life extolling the benefits of physical exercise for just about everything. But early on, I fended off questions about whether the benefits extended also to the brain because I felt that the evidence was not yet available.

And then in 1988, Dr. Bob Dustman of Salt Lake City published a research article in the journal *Neurobiology of Aging* that reported on his study in which old persons had their cognitive competence measured before and after a bout of physical training. And Voilà, their IQs went up.

I was shocked and delighted. And invited Bob to Stanford to lecture. This early report has exploded until now there are hundreds of scientific papers that affirm



By Walter M. Bortz, II, MD

the value of exercise to the brain. Not only is the value for us every day folks, but also it's documented that it markedly helps persons with Alzheimer's and Parkinson's diseases.

A certain contributing factor to all of this benefit involves the chemical BDNF, brain derived neurotrophic factor, which our brain manufactures in the hypothalamus when we exercise. This certainly is an issue related to the paper that I wrote "Exercise as an Evolutionary Force" which suggested that the reason the human brain expanded during our Paleolithic era was that our ancestors were very physically active at that time.

The lesson now comes to us—body and brain. If we can expect to live to our full potential of 100 healthy years, this requires our brain to be part of the game plan. Use it or lose it.

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

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

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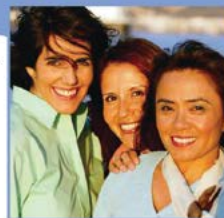
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How I Stay Fit

I have always enjoyed watching track meets, especially the sprints, although I never competed in high school or college. At age 14, I began smoking just to show that I was “one of the guys” and was sure I would never become addicted.

20 years later, I was sitting in front of my TV with a beer

in one hand and a cigarette in the other watching the 1968 Olympics. I realized that if I didn't quit smoking, I was heading for serious health problems so I put out the cigarette, threw away the rest of the pack and began what became a 35 year career of jogging.

However, I never lost my desire to be a sprinter. One day when I was 71, I was doing a sprint workout at the Stanford track and met a lady named coach Joy. I asked her if she would coach me and that was the beginning of my achieving a life long dream.

At age 72, I competed in my first track meet, and later that year was at the World Masters Athletic Championships in Riccione, Italy leading off the 4 x 100 relay for the USA team.

There are two main ways that I use to maintain my physical fitness level.

I compete in the 100, 200 and 400 meter sprints in the 75 to 79 age group and in September, will move up to the 80 to 84 group.

My training consists mainly of workouts at the track, usually three times per week. I begin with a warm-up phase where I stretch all of the main muscles involved followed by a series of dynamic exercises designed to warm up those muscles. This usually takes around 20 to 25 minutes.

After the warm-up phase, I generally do one of two main types of workouts - speed (for the 100/200) and speed endurance (for the 200/400). These consist of running various types of sprint repeats at 80 to 90 percent of top speed with short breaks in between. The workout portion usually takes about 30 minutes. I then finish the workout with a short warm-down jog and series of stretches.

Sometimes I jog 2 to 3 miles on the weekend or will go to the gym to do core work, especially if I have a minor injury.

Doing yard work is just as important for my fitness as my track workouts and view it as a form of cross training. I have a fairly large piece of “woodsy” property that requires constant maintenance which I do manually using a pick and shovel for digging, sledgehammer and wedges for log splitting, etc.

The most important benefit for me, however, is just feeling good all the time and being able to do most of the things I could do 40 or 50 years ago.

Bill Kaspari is a retired electrical engineer who is about to turn 80. Thanks to his fitness routine, he is still able to enjoy the activities he loves most - competing in national and international track meets, working at his property in Portola Valley, California and, most of all, doing active things with his grandkids.

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

- **Abuse** does not come in just one form – it may be physical, mental, emotional, financial or sexual. Elder Neglect can be self-neglect or neglect by a caregiver.
- **Physical injuries**, like cuts, scratches, bruises and welts can become infected. Broken bones can cause constant pain and can impede movement which can lead to premature death or intensify existing health problems.
- **Emotional abuse** results in extreme fearfulness and anxiety causing the abused to be apprehensive of others, depressed and unable to bestow trust.
- **Financial Exploitation** occurs when a trusted person knowingly, through deception or intimidation, takes control and possession of a vulnerable person's personal or real property.
- **Financial Exploitation** includes failing to use the vulnerable person's assets to provide for that person's necessary care.
- **Most elder abuse and neglect takes place at home.** One out of every 10 persons living with a family member is subjected to abuse—approximately 2.5 million a year. One of every 25 elderly persons is victimized annually.
- **Elder abuse affects men and women over 65** in all socioeconomic groups, cultures, IQ and education levels, races and ethnicities.

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DERRYL H. MOLINA is an Elder Law Attorney in San Jose, California, who helps clients with preventing and rectifying issues of Abuse. Also knowledgeable in Trusts and Mediation, she can serve as your Full Life Care Planning Attorney. Contact Derryl H. Molina at 408.244.4992 or at attderryl@comcast.net. Visit her website at: www.fulllifecareplanner.net.



“Retire?”

People often ask me: “when are you going to retire?” Not yet is my standard reply at age 74. The truth is I love what I do and plan to work until I drop.

Many of my long time friends retired many years ago. Some seem happy. Others “so so.” A tennis buddy of mine retired six months ago at a company he had worked for 25 years. I asked, “how’s retirement?”

“Not so great,” was his reply. “After I retired, my colleagues stop coming to me for advice, even though I still work part time there as a consultant.”

“Retirement is a huge, difficult readjustment for me.

People at work treat me differently as if I don’t have any thing to offer. I’ve become the invisible person.”

Another long time friend retired at age 50 because he could financially. “That was the biggest mistake of my life,” he often confided to me. Work was his life even though he didn’t know it. His job provided “structure and meaning.” When work ended, his life ended for all practical purposes.

After a few years of retirement, he shocked me and his family by divorcing his wife of 30+ years. There was no “other” woman. Knowing that my good friend was suffering from deep depression, I took him to Cabo San Lucas, Mexico on a fishing trip.

The fishing adventure seemed to give him peace of mind but a few years later, he dropped dead at age 60 from a massive heart attack. I believe depression killed him and it accelerated when he retired.

Most retired friends of mine seem happy, “active” and very busy doing things. Staying active and engaged in life is key. People who plan an active life tend to be happier than those who have no plans or routines.

Me retire? Someday but not right now. I’m having too much fun!

A recent study by Merrill Lynch reveals that three out of four pre-retirees (72 percent) want to work after they retire. Not because of the need for money but the desire to remain “youthful, mentally active and socially engaged.”

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Record Your Life Stories

Mother and son create archive to help others preserve and share their unique stories and legacies

By Ryan Cabell Gragg



Ginger Atwood

Most of us will never have a biography written or have our successes documented on the History Channel. Yet by the time we reach age 50, we've had some pretty fascinating life experiences – with many more yet to come. The challenge has been finding a secure, easily accessible way to preserve those precious, personal legacies.

It's precisely why my mother, Ginger Atwood, and I created **MyWisdomLink.com** – a subscriber-based, private archive designed for adults aged 50 and older. The seeds of this endeavor were planted from our family's involvement in the senior living and healthcare industries during the last five decades.

"For years, we heard one person after another express their desire to preserve their personal stories and experiences so their immediate family and next generations would have a clear picture," Ginger said. "We created My Wisdom Link so individuals could stay close to their families, regardless of geographic location, and securely preserve their wisdom for years to come."



Growing up in these industries, and in a large family, I noticed how we spent countless and invaluable hours in living rooms, on front porches, and around dinner tables with our loved ones sharing our favorite stories about what we've seen, heard, experienced, and learned. Imagine if telling those unique stories just one more time allowed you to permanently share it countless more times anywhere, any place and with family members that haven't even been born yet.

and photographs that you want to your Vault. Other subscribers cannot search for you within the network – they can only be invited via an email generated by you.

We took great strides to ensure all information stored in a subscriber's Vault was securely preserved. In fact, if a Subscriber dies or becomes unable to continue maintaining their Vault, My Wisdom Link will store the information at no additional cost for the

"Finally, there's a place to share my life with friends and family – thoughts, memories, hopes – without the whole world being able to see us."

While My Wisdom Link encourages connecting with family, the primary mission is for individuals to have a private platform to tell their stories in their own words, through their eyes. Only people that you directly invite to "connect" and be part of your network are allowed to view or read the information in your Vault. Your Connections can be any age, and there's no limit to the number of Connections that you invite. You can also add as many videos, stories,

Connections listed in the Subscriber's network. The Connections cannot change the information but they can access it and share it with family for generations to come.

One of our subscribers, Donna Wurga, said it best: "Finally, there's a place to share my life with friends and family – thoughts, memories, hopes – without the whole world being able to see us."

To learn more about My Wisdom Link, go to mywisdomlink.com.



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Dr. Bill Thomas

Age: 54

Occupation: Activist Geriatrician. Author. Professor, Aging Studies and Distinguished Fellow, University of Maryland Baltimore County's Erickson School. Musician. Farmer. Entrepreneur. International authority, visionary and speaker on the future of aging and longevity. Impresario and Playwright. "Ambassador from Elderhood."

Education: B.S., Cortland SUNY; M.D., Harvard Medical School; Family Medicine Residency, Highland Hospital/University of Rochester. Board Certified, Geriatrics and Family medicine.

Family: Wife, Judith Meyer-Thomas; sons Zachary, Virgil and Caleb; daughters Hannah and Haleigh.

Residence: Ithaca, New York. Prior 18 years, created and lived off-the-grid at Summer Hill, 250-acre sustainable farm, country inn and retreat center in Cayuga County, New York.

Photo by Jon Reis

Accomplishments Highlights (partial list):

Founded two models to revolutionize nursing home care:

1) 1994 Co-founded (with wife Judith) The Eden Alternative™ a global non-profit organization dedicated to improving the lives of elders, caregivers and de-institutionalizing nursing homes.

2) 2003 Founded The GREEN HOUSE® Project, a radically new approach to long term care.

Created and designed the nation's first elder-friendly Emergency Department at Holy Cross Hospital, Silver Spring, Maryland.

Created Rumpelstiltskin, a computer program for hospitals to immediately analyze data and improve ER's operations.

2014 publication of Second Wind and 25-city Second Wind Tour

Awards & Honors (partial list):

Wall Street Journal - A "top 12 innovator" changing aging and retirement in the 21st century

Kennedy School of Government – One of America's Best Leaders

Ashoka North American Fellowship – individual, unprecedented ideas for community change

Picker Award for Excellence® in the Advancement of Patient-Centered Care

"Giraffe Hero" Award for people who "stick their necks out" to advance the common good

America's Award (also known as 'Nobel Prize for Goodness')

Heinz Award for the Human Condition – for contributions to long term care

AARP Visiting Scholar and co-founder of AARP's Life Reimagined Institute



Dr. Bill Thomas serenading residents at the Leonard Florence Center for Living in Chelsea, MA. Photo by ChangingAging.org

"How Did We Arrive At This Moment?"

By Marsha Felton

Imagine what your future can be through culture-changing and vital perspectives from **Dr. Bill Thomas**. He brilliantly articulates the arrival of boomers into their next chapter. He reminds us: *"Every day we wake up, we're one day older."* **Dr. Thomas**, a prolific, multi-faceted international authority on aging, doesn't deny there are difficulties. However, as "elders in the making," he wants people to live and experience the profound impact, balance and joy that arises from finding a Second Wind in life.

MF: Welcome back to San Francisco! I watched your stirring and compelling TedxSF talk here in 2011, 'Elderhood Rising: The Dawn of a New World Age.' What are your hopes now for a 'New World Age' and its emergence?

BT: I am a big fan of aging and of life beyond adulthood. I have come to see it as my life calling, to help people outgrow adulthood. To help them develop in a way that in essence they are able to leave adulthood behind and become elders. And I think our society has a need for elders – for them to be part of us. The only way you can become an elder is to leave adulthood.

MF: At what age do adults transition to the 'Dawn of Elderhood'?

BT: I think in American society the year 50 is an important year. When people reach 50 years of age, they begin to think differently about themselves. And I want to help people 50 + truly embrace it and seize upon life after 50 as perhaps the richest, deepest, most meaningful phase of life.



Dr. Bill Thomas visiting residents. Photo by ChangingAging.org

MF: [Second Wind: Navigating the Passage to a Slower, Deeper and More Connected Life](#) is a 2014 *Publisher's Weekly* best non-fiction book choice. How did you come up with the title?

BT: Early on I started my practice in family and ER medicine but I found my true love in geriatric medicine. Over the years taking care of these people, I came to see how society was shortchanging them by presenting this notion of decline and loss as if that's what aging is all about. And I got really interested in this idea of a "second wind" that actually age brings a new season of growth.

MF: Why did you choose *Koyaanisqatsi* as a chapter in *Second Wind*? (*Koyaanisqatsi* is a Hopi term that means 'life out of balance and the need for a change.')

The successful documentary blew me away.

BT: It blew me away too. I've been fascinated for a long time by the film *Koyaanisqatsi*. It really opened a door for me to see the world in a different way. I was especially taken by this idea of life out of balance, living in a way that calls for another way of living. What we're really talking about in

Second Wind is finding a new balance, not restoring the old balance that maybe you felt during adulthood. Finding a new balance where you're being yourself, authentic and legitimate but different than the balance you had earlier in your life.

MF: In *Second Wind*, you articulate many boomers attitude adjustment about aging as either 'Denialists' (the majority), 'Realists' or the affirming 'Enthusiasts.' How do you feel about the media's ever-present focus on 'anti-aging'?

BT: There's a certain perpetual trend in our society. People feel they will defeat aging. However, in the history of all time, no one has ever grown young! One of the things I did while researching for this book, I looked at books about anti-aging from the 1960's, 'never age' books. Then I looked at what happened to the authors of those books. Every single one of them got old and died with their fantasy to reverse aging.

MF: What about *Second Wind* and the power of choice?

BT: I say we should make the most of the gift of Elderhood. "*Second Wind*" also means the big shift from have to

do to want to do. That's huge. This life phase that allows us to begin the process of moving away from basing our choices on necessity.

"Elders are the superglue of humanity... What we need is a radical reinterpretation of longevity that makes elders (and their needs) central to our collective pursuit of happiness and well-being."

MF: You talk about the fact that there are more nursing homes, 16,000, than Starbucks in America. What's the good news-bad news about this?

BT: The bad news is America's system for taking care of older people is very heavily reliant on institutions. The good news is that every year there are fewer and fewer nursing homes. I'd like to take some credit for that. Eventually, that number will reach -0-. Hospitals, ERs and care centers will be different. How we do home care, including using technology, will be different. There will be better alternatives than there are today.

MF: How can *ActiveOver50* help further growth for your unique Eden Alternative and The Green House Project?

BT: Right now, people don't believe long term care can be better. They have low expectations; there is no push on long term care to force improvement. I would love for Northern Californians to bang on doors and ask, 'do you do realize it can be better? There are alternatives.' That would change things.

MF: What's happened since you led the development of the country's first hospital Emergency Room for seniors in Silver Spring, Maryland?

BT: There are now 24 around the country. None in Northern California. Everyone in the culture of emergency

medicine understands ER's for children requires specialization. It's equally true that good emergency care for older people requires specialty skills and it's really just ageism that stops hospitals from embracing the senior ER concept. But the culture of emergency medicine isn't set up to take care of frail people with lots of medications and complex histories. As a result, a lot of older people get worse care in ERs. This culture says older people's needs aren't as important as traumas. They are important and so is specialization for seniors.

MF: Why did you create the website ChangingAging.org?

BT: We've known for quite a while that mass media isn't really interested in this story. If we want our story to be told, we have to tell it. Changingaging.org is a multi-blog platform. You go there and get a different perspective on aging from me and lots of interesting people. Very different than what you see in mass media. And very authentic. So our experience with the blog is that it opens a door to a new vision in the making.



MF: How did you become interested in creating an extraordinary 25-city theatrical performance *Second Wind Tour, 'This Changes Everything.'* <http://secondwindtour.org>.

BT: I'm interested in changing our culture. And there's really only one tool that's powerful enough to change culture and that's Art. Even though my training and background is in medicine, I felt very compelled to create 'non-fiction' theatre and multi-media art to create an experience for people to see that there are possibilities in their lives.

MF: How is AARP's 'Life Reimagined' helping you with your extraordinary *Second Wind Tour*?

BT: I wasn't willing to go on this tour unless I could point people to where they could find tools to reinvent or explore in their own lives after we left town. AARP's Life Reimagined.org is a great resource.

MF: What are you most proud of so far in your remarkable career?

BT: In terms of career, I would say that my most precious achievement is obtaining influence. For a person of my training and my background, I have very little power. However, I have a great deal of influence.

MF: Please share with *ActiveOver50* readers what you do about staying healthy.

BT: I'm a big fan of exercise as part of daily life. In all good weather, my wife and I ride our bikes wherever we go. We enjoy walking. I'm not a 'gym rat' kind of guy. Diet is based on common sense and healthy foods.

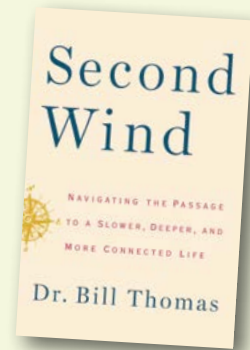
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aging in the 21st century."
(06) U.S. News & World Report*



**ABOUT
MARSHA FELTON**

"I'm on the 'inspiring and motivating' beat. I cover exciting people and uplifting endeavors." Marsha Felton

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



Second Wind Book

"In Second Wind, Bill Thomas goes deep inside our culture.

Like the best kind of doctor, he evaluates the toll our hurried, quantified, and driven lives have taken on us before he suggests a new way forward. He'll challenge the way you think about your future. And you'll want to make the journey with him." –

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Tech Enabled Solutions

For Boomers And Seniors

By Katy Fike, PhD. Co-Founder, Aging2.0



Katy Fike

With the dramatically increasing number of older adults around the globe and more than 90% of them wanting to age in place, we are seeing an increase in innovations to help people live independently longer.

Aging2.0 is a global network of passionate innovators, drawn from across a range of disciplines, countries and generations on a mission to accelerate innovation to improve the lives of older adults.

In November 2013, Aging2.0 launched the **GENERator** – the first accelerator program for startups working in aging and long term care. Meet three of the Generator companies, each of which is using technology to address important issues facing older adults and their families today:

True Link Financial — preventing financial elder abuse

An estimated \$100 billion is stolen from older adults in the United States every year. True Link's service combines a debit card, mobile alerts and an online spending monitor to proactively prevent fraud and spending mishaps before they happen.

The spending monitor can be set up online by a trusted family member with easy settings to block certain type of charges (e.g. charges where the physical card is not present) or set specific spending limits (e.g. no charges over \$X amount if none of mom's routine expenses are over that amount).

The True Link system is also regularly updated to protect against the latest known schemes targeting seniors. Once set up, the True Link card works just like a regular Visa card but if the card number is given to a unscrupulous telemarketer or charged for more than the predetermined limit, the payment is declined – the money is safe and the trusted family member receives a real-time alert.

CareLinx — helping families find caregivers

Juggling the demands of managing care for a loved one can be overwhelming, especially if you live remotely, have limited financial resources or are also juggling work or child-rearing responsibilities.

Carelinx, a leading online caregiver marketplace, help families nationwide easily find caregivers that match their specific needs and

budget. All caregivers on the Carelinx platform are pre-screened and have been background-checked, bonded and insured. Carelinx also helps families with all the tax and employment paperwork related to hiring and paying a caregiver and saves families up to 50 percent compared to traditional brick and mortar agencies.

OpenPlacement — making care transitions easier

When someone is discharged from a hospital or skilled nursing facility and needs additional care, the process of finding an appropriate provider for the next level of care has been highly inefficient.

Traditionally, families have simply been handed a sheet of paper containing contact information for local providers. Families and discharge planners then have to manually call each provider to find out if they have availability, can provide the appropriate level of care, take the patients insurance, etc.

On a mission to make care transitions easier and more efficient, OpenPlacement is creating the "Hotels.com of Senior Care." The OpenPlacement online portal enables patients, families and discharge planners to quickly and easily search for care providers that can meet the exact needs of the person needing care, check availability and communicate directly with providers through the platform.

To learn more about Aging2.0 and other exciting companies in the Generator program, visit www.aging2.com.

Announcing ActiveOver50 Workshops!

Coming in September, ActiveOver50 will be sponsoring a series of informative workshops for boomers and seniors on Healthcare, Money, Housing, Retirement and Jobs.

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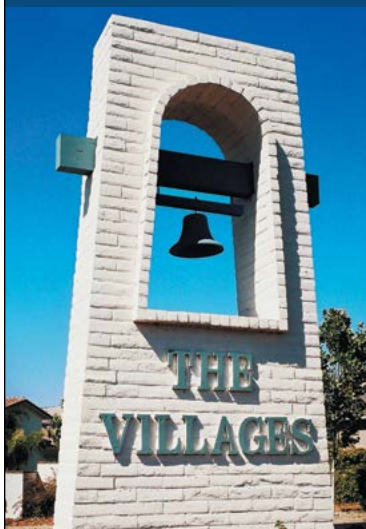

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"I'M A PRETTY LUCKY GUY"

By Dr. Herby Bell

Somebody famous once said, "Most men die at age 40 but aren't buried until they're 90." I resonate with the startling quote because a variation of it was true for me.

At the age of 40, I began the long journey back from active addiction to return to a truly living, productive and joyful life. In retrospect, I never knew what hit me as it relates to developing the brain disorder and disease of addiction but I had all of the risk factors.

The risks for addiction are clear and agreed upon by addiction professionals:

- A genetic predisposition (runs in the family?)
- Childhood trauma including physical, emotional, sexual
- Family/social patterns
- Age of first using substance/behavior
- Mental disorders (anxiety, depression, etc.)

Once surrendering to the truth about my life, i.e., having addiction due to many causes including my own initiating and promoting it, I became interested in learning all I could to get well and stay well.

Now, at the age of 60, I look back and understand that's what it was always about—staying well. The problem was: I did not know how to do it.

What addiction recovery has taught me is that if I'm not eating, moving, thinking, feeling and sleeping well one day at a time...I'm not well and an accident or infirmity waiting to happen. And as it turns out, addiction or not, these are the essential "nutrients" for wellness for anyone who wants it.



Dr. Herby Bell and best friend

So I began to study and embark upon what I call, "the experiment of one." I had to find out what worked for me as I stayed open to suggestions and examples of good health I was attracted to. Goodness knows the media changes its mind/course with the wind when it comes to giving wellness advice. If it was to be... it was/is up to me.

My personal studies have brought me to these very doable and actionable ways of being with my desire to be active for the duration of my, "one day at a time."

No one of these areas or "nutrients" as I like to call them can compensate for another. My wellness practices are synergistic in nature. The sum total is greater than its parts. And a funny, not-so-coincidental thing...I don't get sick anymore. I really don't.

My mantra has become, "long-term addiction recovery is equal to long-term wellness practices." Nobody gets out alive as the old saying goes but as I discovered a little late in the game, all of us have a self-regulating and self-healing mind, body and spirit if we'll just give them the essential nutrients they need for a long, healthy life.

Keeping It Simple Is The Key And It Looks Like This:

- **Eating well** – just eat real food. Move away from sugar, refined, fast and processed foods and toward nutrient dense, whole foods. Plenty of good plain water.
- **Moving well** – do something every day. Lift something heavy a couple of days/week. And every 7 to 10 days, rev it up—sprint, cycle, surf, swim—to my relative and healthy capacity.
- **Thinking well** – engage my mind: reading, puzzling, journaling, attending lectures and giving lectures. Engage in critical thinking and evocative conversation regularly.
- **Feeling well** – continue to work on my emotional intelligence. Attention to my marriage and family relationships, my men's group and other support groups, community/mindfulness/spiritual practices, laughing and crying regularly.
- **Sleeping well** – honoring my sleeping environment and natural, go-to-bed and get up times.

Dr. Herby Bell owns and operates Recovery Health Care, a recovery and wellness coaching practice in Saratoga, CA. He speaks regularly at local addiction recovery treatment centers, high schools, community colleges and service groups on the topics of addiction recovery, wellness and brain health. Herby also produces the critically acclaimed podcast, Sober Conversations on iTunes. His contact information may be found at RecoveryHealthCare.me.

She Turns Down Date at 102!

Clara Solomon may be 102 but she still attracts the guys. She recently turned down a date from an 80-something gentleman who was charmed by her wit and personality.

"I thought about going out on a date with him but decided it was too much work to get ready at my age," said Solomon. "We're just friends and I want to keep it that way."

Clara volunteers her services at the San Carlos Elms retirement community in San Carlos, CA along with her good friend George Sigler, 95. Both are artists and paint once a week at the community to entertain the residents.

Painting is part hobby and part business for Clara. She's completed over 300 oil paintings and sold one for \$1,000.00. A self taught artist, she's been painting since "high chair."

Besides being an accomplished painter, she plays the piano for residents at San Carlos Elms and the San Carlos Senior Center.

"I had a mini stroke a few weeks ago because I was moving too fast," said Solmon. "So I'm learning to slow down a little."

Like Clara, George Sigler volunteers his time at the retirement community as a "way to give back." His wife of 63 years lived at The Elms for two years before passing away.



Clara Solomon, mascot "Curley" and George Sigler, 95, displaying their favorite paintings. Curley was painted by George.

"I keep coming back because of my wife's memories and the residents," said Sielger. "She loved this place and the people." A retired salesman, Siegler has completed over 500 watercolor paintings. Most sell up to \$200.00.

"I paint because the residents like to watch. It's good therapy for them and for me," he said. "I love to paint."

He recently completed a painting of Curley, The Elms' mascot dog who roams the hallways like he owns the place—which he does. Curley's painting hangs in the office of June Wider, marketing director of The Elms.

"San Carlos Elms is proud of our popular and active volunteer program and the support they provide our residents," said Scott Evans, Executive Director. "They're enriching the residents lives with the talents they bring into our community and creating

great memories for our residents, families, staff and friends."

To learn more about senior living at San Carlos Elms, contact June Wider at 650.595.1500 or email: info@sancarloselms.com. Visit sancarloselms.com.

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Evelyn Preston

Heirs and Errors

By Evelyn Preston



**Seniors,
money, kids!
A decidedly
mixed bag.
Some people
have worked all**

**their lives to leave a bundle
behind for children and
grandchildren; others want
to spend every penny
before they die; a majority
worry about outliving their
money and having to
depend on family.**

Wealth replacement and generation skipping trusts, "Stretch" IRAs, family partnerships, et al, keep the planning pros busy. Especially in California, the bonanza of long held homes can affect our heirs. Give now...or later? If money matters in a marriage...what's a parent to do?

Question: *My main asset is my Silicon Valley home which has greatly appreciated in value. You discussed the financial upside of selling and moving to a retirement residence. Is there any financial advantage to just giving my house to my children but keep living in it as long as I can?*

Answer: Transferring home ownership to children may have tax advantages for very large estates but parents owning "average" properties might be giving up financial, legal and emotional security. A child's possible divorce, bankruptcy, loan default and other unforeseen problems can counteract the best laid plans

according to V. Dagher of WSJ's Wealth Adviser.

Other experts point out the dangers of trying to manipulate taxes or qualify for Medicaid as well as losing a reverse mortgage option. Instead of the entanglement of a home transfer, a normal division of proceeds after a home's sale or inheritance after death would be a cleaner and safer way to handle this large asset.

Question: *As you suggested, our family's had "the talk" and my children know they'll receive considerable assets upon my death. Without preaching, how else can I prepare them for this windfall?*

Answer: Kiplinger's Retirement Report (Feb., 2014), laid out concerns and caveats for heirs. Opportunities abound when receiving a large inheritance—a recipient may pay down debts, finance a home, fund college, add to retirement vehicles, even start a new business.

Yet pitfalls await—handling initial cash, meeting legal deadlines, paying necessary taxes; these could benefit from professional input. It's especially important to avoid rushing into a large purchase, a quickie investment or a well-intended donation; these would gain from planning ahead. And...it's necessary to remind heirs that receiving retirement accounts (IRAs, 401Ks, etc.) have special—and complex—rules. The best advice is to take a deep breath, seek expert advice and make sure everyone's interests are aligned.

Question: *I realize that it's important to acquaint potential heirs regarding my investments and home value,*

insurance policies and long term care arrangements, the disposition of my jewelry and antiques—even Fido—but what else might need clarification?

Answer: As important as financial considerations in estate planning, it's imperative to deal openly with life and death issues for potential heirs. Even where there's a Health Care Directive in place, at the end of life, psychological as well as actual health and care costs may impact the entire family. A Bay Area physician, Jessica Nutik Zitter, has listed detailed subjects for discussion that will ease everyone's concerns. See: <http://www.agingwithdignity.org/forms/5wishes.pdf>.

Question: *I'm a busy senior myself, as well as a potential heir; besides information and conversation, what can I do now to prevent problems later?*

Answer: Be aware! Help manage an elder's monetary affairs if possible. Especially check hired caregivers regularly to rule out any physical or financial abuse. Become the designated fiduciary or power-of-attorney well in advance and, if taking over, keep detailed records of all transactions and accounts. Report abuse! See The Certified Financial Planner Board's, Financial Self-Defense for Seniors. To paraphrase Pogo, "We've seen the aged and they are us!"

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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Low Back Pain: *A Modern Epidemic*

By Dr. Chuck Fulanovich



Let's face it. Chronic low back pain and sciatica isn't much fun. It can take you right out of the game. Things you take for granted like going for a walk or run, playing a round of golf or a few sets of tennis, putting in a full day at work, doing routine household chores.... all become an increasingly difficult challenge because of the pain.

And you're not alone. Millions of Americans suffer from symptoms caused by bulged, herniated or degenerated discs. In fact, it's been estimated that nearly 60 percent of adults over the age of 45 have some

evidence of disc bulge or herniation as seen on MRI.

Low back pain is the second most common reason for a visit to the doctor right behind upper respiratory infections. It costs Americans nearly a billion dollars a year for chronic low back pain-related healthcare and when you add a neuropathic component (sciatica) the annual cost of care per patient is 160 percent higher.

Recent studies have shown that surgery for chronic low back pain has a greater than 40 percent fail rate (some estimate as high as 60 percent) and can have a number of serious consequences including nerve damage, weakening of physical structures and dependence on addictive drugs. Epidural injections for disc related sciatica and spinal stenosis have proven to be ineffective over the long term.

Non-surgical and non-drug related options for treatment of disc related low back pain are gaining increased popularity among the medical community and chronic pain sufferers.

At the forefront of these options is non-surgical spinal decompression therapy. Developed by Canadian physical medicine specialists and a team of biomechanical engineers, this technology uses a computer controlled algorithm to target the affected discs while gently and painlessly decompressing spinal joints in a sequenced pattern.

This action creates a negative pressure inside the disc that acts like a vacuum and draws fluid and nutrients into the disc itself and pulls

bulged material off sensitive nerve tissue resulting in the reduction or elimination of pain.

Results can vary but recent studies have shown up to an 86 percent long term success rate with this non-invasive procedure. Good candidates for this protocol are determined by thorough physical examination and MRI findings.



The best option though is to keep yourself in good shape and avoid the problem altogether. Maintain a healthy weight, get regular exercise, work on core strength and warm up before exercise or any physical activity. Pay attention to your posture, sleep on a good, medium firm mattress and watch how you lift, keeping heavy objects close to your body.

Dr. Chuck Fulanovich is the founder of Palo Alto SpineMED and specializes in spinal decompression therapy. Any questions? Visit www.paloaltospinemed.com or call 650-328-2104.

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

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

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

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

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