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Page 10

SOLO AGING
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Page 14

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Page 8

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Contents



Don Mankin paddling down the Rogue River in a "duckie"



Senior Games Bob Benson taking the ball up field during a championship match

6 Adventures Off the Beaten Track

White water rafting and fine dining? Don Mankin, our travel adventure writer, did both shooting the rapids on the Rogue River in Oregon.

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

Dr. Walter Bortz says, "It's folly to search for the "Fountain of Youth." "Exercise" is the secret.

10 Second Acts

Gloria Anderson has had at least five career changes in her lifetime from free spirit to desk jockey.

14 Solo Ager

Nearly 20% of baby boomers don't have children. Are you a "Solo Ager?"

16 Senior Games at Stanford

Some of the best 50+ athletes in California compete March 9-April 7 at Stanford. 27 sports. Over 2,000 athletes. Free admission.

20 Exercise for Pets

Exercise isn't just for people. It's good for your pets as well. Make a plan to keep your pets healthy and happy year long.

24 "Money Wise"

How smart are you with money? Test your money IQ with Evelyn Preston, our Money Lady columnist.

26 Life Saving Shots

When was the last time you had a tetanus vaccination? Shingles? Flu? Vaccines could save your life.

30 Fitness for Disabled

Most people with disabilities can do some kind of exercise. Tom Beggs shows you how.

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Publisher's Note

"Games On" for 50+ at **Senior Games at Stanford**



Larry W. Hayes
Publisher & Editor

Last year, I watched former Harlem Globetrotter Tony "Bones" Davis, 75, and Ira Glick, 75, M.D. and others of similar age play basketball at the Bay Area Senior Games at Stanford. Amazing athletes. They were really good. Inspiring, too.

This year, Stanford hosts the 2012 California Senior Games. 27 sports from basketball to rugby to track & field. Over 2,000 incredible athletes from all over the state compete to qualify for the 2013 Summer National Senior Games.

Attendance is free. Read article, page 16-18.

Why spend your life chasing the "Fountain of Youth?" It's a waste of time and money says Dr. Walter M. Bortz II. The secret of longevity and health? Plain old exercise! Read article, page 8.

If you're a baby boomer with no children, you're not alone. Nearly 20% of boomers today are childless. You are what is being called a "Solo Ager." Read more, page 14.

Do you think vaccinations are only for children? To protect your health, there are four shots you need to take. They could save your life. Find out more, page 26.

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



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Author Don Mankin riding the “duckie” on the Rogue River. Photo by Todd Mintz.

White Water Rafting

Fun on the Rogue River and Fine Dining, Too

By Don Mankin

Our raft bounced on the big waves coming at us from all directions as we squeezed through the narrow neck of the canyon. The crest of one wave lifted us while I leaned over and tried to dig my paddle into the water.

As we crashed down into the trough between the waves, I stared at the next one poised in front of me like a wall of water several feet high. I shouted in exhilaration as I braced for the deluge, then sputtered as the wave slapped me in the face. I spit out as much of the water as I could and swallowed the rest.

I was on the Rogue River in SW Oregon, one of the first rivers in the U.S to be run commercially and one of the original eight rivers named in the Wild and Scenic Rivers Act of 1968. I was here at the invitation of ROW Adventures (www.rowadventures.com), an adventure travel company offering trips around the globe since 1979.

The Rogue has something for everyone: Class III and IV white water for adrenaline junkies; scenery from a Winslow Homer water color for the aesthetes; and eagles, ospreys, kingfishers and other winged

creatures for birders. Not to mention history ranging from thousand year old Native American artifacts to early 20th Century pioneer houses.

What makes this trip different than most other rafting trips is that instead of camping in tents, guests stay in comfortable lodges with hot showers and flush toilets. Both of the lodges we stayed in during this three day, two night trip were beautifully sited – one on the edge of a broad lawn nestled in a valley, the other overlooking the river with a great outdoor deck.

But it's the fine dining that really set this trip apart.

Most river trips tout good food, usually prepared by skilled guides on cook stoves and grills lugged along on the boats. This trip featured a guest chef, a former restaurateur who made his living feeding people not guiding them through white water.



Fine Dining on the Rogue River

In the lodges' fully stocked kitchens, the chef and his assistant prepared such tasty and sophisticated fare as risotto with lemon and fresh asparagus, rock sole saltimbocca with prosciutto and sage and pheasant thighs Cacciatore style with polenta. And unlike the wine-in-a-box found on most river trips, we drank fine Italian wine.

Since we weren't camping and didn't have to worry about tripping over tent stakes on our way to bed, we drank with abandon. It was easy to see why most of the guests on this trip were in their 50s and older.

Throughout the trip we had three choices for how we wanted to travel, choices that offered different mixes and levels of relaxation, activity and adrenaline. In the oar boat, we could lean back and let the oarsman do all of the work; in the paddle boat, we had to paddle (ergo the name); and in the inflatable kayaks, (also called "duckies") we were essentially on our own, getting buffeted by every wave as we bounced through the rapids, paddling like crazy to keep from getting dunked in the cold water.

The inflatables made easy Class II rapids look like challenging Class III and Class III look like heart-stopping Class IV. Almost everyone on our trip who gave them a try ended up floating downstream in the river until they were pulled into one of the rafts. It's wild, like the best amusement park ride I've ever been on, except it's real and the scenery is better.

And the scenery was beautiful. On the first two days, it was more peaceful than dramatic, scenery that soothes and lowers your blood pressure with rolling hills covered in evergreens, oaks and golden grasses.

On the third day, the scenery became more striking as the river wound through a narrow canyon lined with

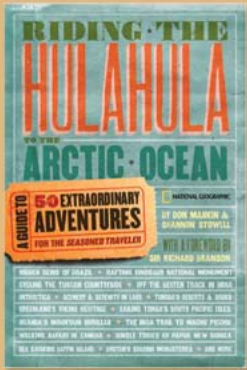
steep, rocky walls. The rapids also became more intense, with more Class IVs than the previous two days. It was either ignorance or hubris on my part but that was the day I decided to give the duckie a ride. I don't know if it was sheer luck or desperate paddling but I managed to get through several rapids without going for a swim.

After a hard day on the river, we would pull up to our lodge for the night, check into our rooms or cabins for a hot shower and wander back to the lodge for wine and hor d'oeuvres. After dinner we sat on the deck overlooking the river and drank wine, smoked cigars and laughed at each other's stories. Then we stumbled back to our cabins to sleep, lulled by the sounds of the river.

This is a perfect trip for senior adventurers and reluctant outdoorsmen and women. I'm planning on doing it again next year with my cousin, whose idea of adventure is flying coach and staying in 3 star hotels. He was sold on the idea of sleeping in lodges, eating gourmet meals and drinking fine wine. I haven't told him about the duckie yet.

Don Mankin is a travel writer, organizational psychologist and educational consultant. For more information on Don, check out his website: www.adventuretransformations.com.

WHAT'S ON YOUR BUCKET LIST?



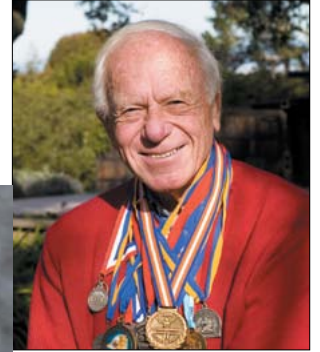
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Fountain of

Youth

The Search Goes On But the Secret is "Exercise"

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

We all know of Ponce de Leon, the Spanish explorer who was born in 1461. In 1493 he accompanied Columbus on his second voyage to the New World. He became so enamored of the Caribbean islands that he returned several times to explore widely.

Along the way he heard of the magic spring the waters of which gushed youth. The Spanish King Charles V thereby commissioned him to search for the treasure. His sleuthing convinced him that it was to be found on the island of Bimini, in the Bahamas.

He eventually reached Bimini but no fountain of eternal life was found. Undeterred he ventured onward. He discovered Florida in 1513 near St. Augustine, and in 1514, he was named governor of the area. But he sailed on and on.

No mythical spring appeared. In 1521, he landed in Charlotte where unfriendly Indians attacked and wounded him. He died, soon thereafter, in Havana.

Just wait a minute and think what if his search had been successful and that he had en route mapped out this finding.

Remember the Greeks story of Tithonus who was caught up with Aphrodite who convinced Apollo to grant her lover Tithonus eternal life?

Unfortunately, he became entangled in a lover's triangle that although Apollo had granted him extended life, he did not grant him a youthful quality of life.

It seems quality must accompany quantity if longevity is to make any sense. Consequently, Tithonus continues to live on and on with increasing debility until today he is still found in the form of the miserable chirp of a grasshopper.

But what if Ponce and his buddies had really found his fountain and managed to keep its presence privately for themselves. Ponce would now be 551 years old.

Such a suggestion surpasses my imagination.

The consequences become science fiction. I guess we are all fortunate that he never found his gusher.

But the search goes steadily on with the new focus on red wine, which eventually was reported to contain a chemical called resveretrol.

Once again, Ponce's quest was energized. This compound became so promising that GlaxoSmithKline a major London pharmaceutical company, paid \$720 million to a Cambridge development company for its rights.

In the past several weeks, however, company representatives announced publicly that they had given up on their investment. Several prominent investigators have been trapped by accusations of fraud along the way.

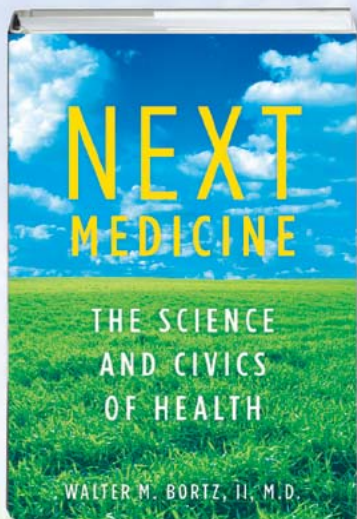
So the search goes on. Meanwhile I have my own, secret fountain, and am avidly drinking from it.

Fitness is my fountain, my longevity pill. It is cheap, safe, available to all, and reliable.

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

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Dr. ArLyne Diamond

Gloria Anderson

Free Spirit to Desk Jockey

By ArLyne Diamond, Ph.D.



Gloria Anderson

Gloria Anderson opted for job security when she became a single parent.

Gloria, like me, grew up in The Bronx, New York and moved away from it when she was 24 years old. Gloria moved to Westchester and later was moved by the company she worked for at the time to Ft. Lauderdale, Florida. Her firm, *Yachting Magazine*, believed so strongly in her capabilities that they promoted her to general manager and not only moved her but moved her assistant with her at the time. Not only was she highly successful in her chosen career at an early age but she was also enjoying life as a jazz and blues singer.

Another turning point in her life came about when she married in 1979 and allowed her husband to talk her into giving everything up to

move with him to California. They came out here with no money and no jobs. Gloria became pregnant, with complications, and was forced to say in bed during much of her pregnancy.

When son David was born (normal birth – normal child) she started selling *Mary Kay* so that she could be with him most of the time. A dedicated hard worker, she soon became one of the top 2% saleswomen and achieved the *Mary Kay* coveted position of “Queens Court.” Her husband, Charles, was a musician, a dreamer and not much of a money earner.

Change again was demanded of her when she and Charles divorced in the late eighties. This time she became a salesperson selling advertising for newspaper groups.

Wanting the best of schools and environment for son David, Gloria pulled up roots and came to the Bay Area. She started working for an art publisher but due to a loss of business on their part, was laid off after about one year. She next worked selling advertising (again) for the *Contra Costa Times* and other newspaper groups.

Life forced another “second act” when Gloria learned she had a rare and fatal kidney disease. She could

no longer risk commission sales and needed more job security. She started working at a “desk job” for AT&T. Her life, she says, became very similar to that reported by *Doonesbury*.

In July of 2008, she had to stop working for two years due to her illness. She went on medical leave and returned to AT&T in July of 2010 where she continues to work today.

The need for security dictated the changes she made – from free spirit to desk jockey.

Dr. Sigmund Freud

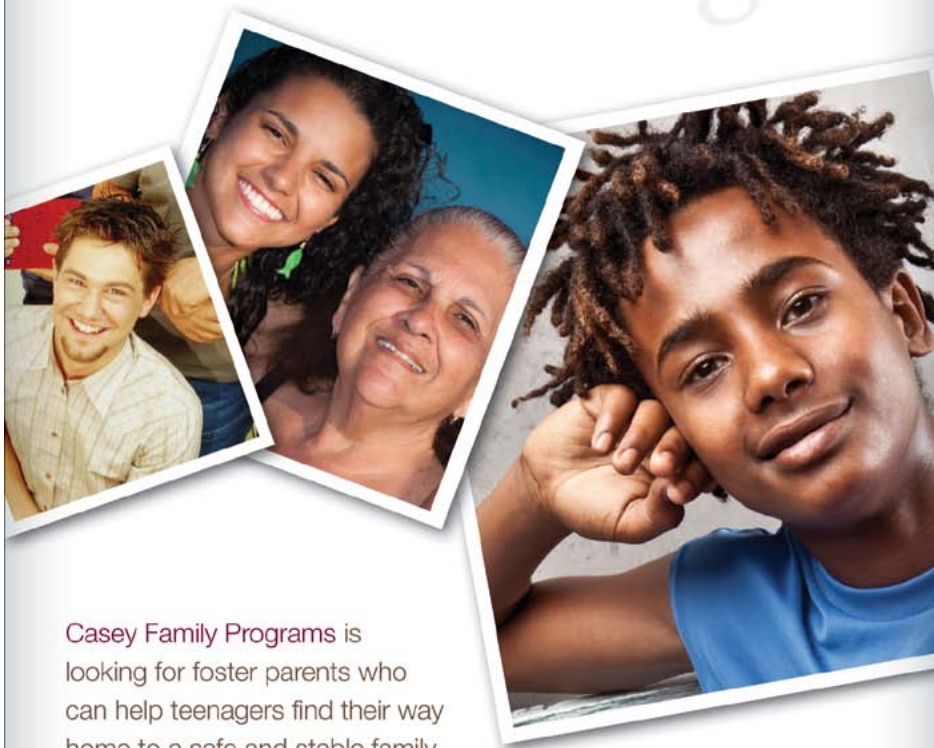
noted that big decisions are made emotionally rather than rationally. The presumed need for security is an emotional reaction to concerns about responsibilities in life. The need for security often clouds other rational thoughts when it comes to decisions about your professional goals.

Dr. ArLyne Diamond has an extensive background in business, psychology, education and law. She works with individuals, teams, executives, businesses, professional practices and government. For more information, visit www.diamondassociates.net.

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- ★ The older you get, the better you realize you were

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- Memory Care, Caregiver stress, Down-sizing and financial decisions will also be covered

Dr. Janet Meiselman is a geriatric psychologist who counsels older-adults-in-transition and their families through the adjustment challenges of retirement living. **Pat Kapowich** is a Seniors Real Estate Specialist who also writes a monthly column "Market Wise" for the San Jose Mercury News.

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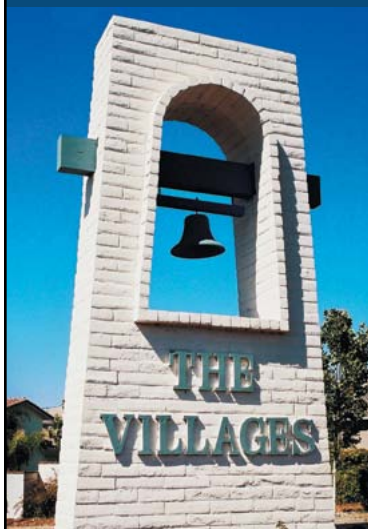
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Solo Ager

Boomers Without Kids

By Sara Zeff Geber, Ph.D



Until very recently, the percentage of childless women hovered around ten percent. Very simply, it was the rate at which women were unable to reproduce. All but a tiny percentage of women did marry and did attempt to bear children – until about 1970.

That date coincides with the arrival into adulthood of the first wave of baby boomers with their unique ideas about how to pursue the adventure of life. Fast forward to 2011...the rate of childlessness among baby boomers is almost 20%!

As baby boomers, we were the first generation to truly liberate women from the role of wife and mother. Thanks to the introduction of the birth control pill, increased access to higher education and equal employment laws, many baby boom women didn't depend on a man to provide the livelihood and the nest in which they would raise their children. In addition, many women began to question whether they wanted to be mothers.

The culmination of these forces was an almost doubling of the rate of childlessness. This means that one in five adults is a "Solo Ager." What will that mean for this new older generation?

It's true that some people age without debilitating mental or physical ailments but health problems of one sort or another begin to afflict people with dramatically higher frequency as the decades mount.

So, if you are now in your 50s, 60s, or 70s, and do not have children, you should start to think about your future as a "Solo Ager." And let's face the fact that even if you are married, one of you is going to be left alone at some point in the future.

We will all need people around us who care about us and that we trust. Begin now to think about how you can reinforce your social support system while you are still active and have lots of choices.

Here are some things you can start now:

- 1. Arrange to live near one another.** If you do not already live close by, research some communities you can all afford and would be a good place to age. There are already some examples of groups that have built their own communities called "co-housing," and others that have gone together and purchased whole (small) apartment buildings or triplexes. You do not need to go to these extreme lengths. You may decide on a senior housing development that already exists or even a one-story tract of homes in a nearby small community that is engaged in a "Village" model. Living next door is the ideal; barring that, get as close as you practically can.
- 2. Create legal documents.** Consider using "durable powers of attorney for health and finances," listing one another as successors to spouse, if you are married. That way, if you are the remaining spouse, someone who knows you and cares about you will make decisions on your behalf when you no longer are able.
- 3. Keep the door open.** As you age, encourage (relatively) younger people to join your group and incorporate them into the planning. You might also consider collectively hiring a geriatric care manager to oversee your collective and individual situations and offer advice as your needs change.

The most proactive step you can take now is to continue (or begin) growing your network of friends. You probably already know people who are also Solo Agers and they will likely be very interested in these ideas just as you are. Additional candidates might be neighbors, fellow church- or synagogue-goers, like-minded hobbyists, professional colleagues or people you've known since childhood.

As the baby boom generation continues to age, new paths will be charted and new models for living will be designed. This is a generation that is just now re-inventing retirement.

Sara Zeff Geber is a certified retirement coach in Los Gatos, CA and can be reached at LifeEncore.com. 408.355.0101.



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-Linda, Adult Daughter



Let the Games Begin!

By Marsha B. Felton

Health, Wellness, Inspiration, Competition & Fun!

The exciting 2012 Bay Area Senior Games/CA Senior Games Championships are for athletes from age 50 to over 100 years old. These inspiring athletes (primarily 'boomers') are heartened by involvement and accompanying participation from family, friends and their communities. Nearly 3,000 athletes are anticipated to join in the competition and fun. You can too, as an athlete, volunteer or spectator!

Anne Warner Cribbs heads up the 2012 BASG/CSGA Championships and was President of the Local Organizing Committee for the first ever 2009 National Senior Games held in the Bay Area. Anne is CEO of BASOC (Bay Area Sports Organizing Committee), an Olympic Gold medal swimmer (Rome, 1960), serves on many boards including Olympic associations, California Senior Games, San Jose Sports Authority, USA Table Tennis and WISE (Women in Sports and Events).

"2012 promises to be an exciting year - it is a qualifying year for senior athletes to be eligible to



Menlo Mavens Water Polo Team

compete in the 2013 Summer National Senior Games in Cleveland," Anne said. "The 2012 Olympic Games and Paralympic Games will begin July 27 in London England and will inspire us all."

"When I think about the Olympic Games, I also think that you... as senior athletes... exemplify the true Olympic Spirit...the commitment to continue

to achieve your potential...people of all ages, even those who didn't think they could swim, run or jump any-more, are inspired to a more active, healthy and fulfilling life...that's the TRUE Olympic spirit and the real meaning of the Olympic Movement, a challenge to all of us to be the best we can be.

Once more, we applaud and commend your continuing commitment to exercise, to being inspired to do your best and achieve your potential."

These athletes play hard, honor the competition, have fun and set an example for all ages with their dedication to health, fitness and persevering attitude.

The Senior Games achieve many positive influences for athletes, their families and communities. Regardless of their sport, they epitomize this quote:

"Honor the run and CA Senior Games sports. Train enough, but not too much. Know that you are the torch bearer for those younger. You show them not just what you can do but what they will be able to do. You show them their future"- Modified Creed of the Ancient Marathoner and motto for the BASG/CSGA Championships.

Dates: March 9 – April 10, 2012

Locations:

Primarily Stanford University campus and other Bay Area venues; 27 sports; hundreds of events; individual and team competitions and inaugural Encore Cup events.

Opening Weekend:

March 9--Solar Torch Relay, Athlete Pasta Fest; March 10-11--Athlete check-in and exhibitor area at Stanford's Pac-12 Plaza. Free and welcome spectators; volunteers online registration closes March 7. (Please see our ad in this issue for sports listings.)

For detailed information:

www.bayareaseniorgames.org. Athlete online registration closes February 29.

Sponsorships:

mfelton@bayareaseniorgames.org

Games On...



Leslie Platshon

Water Polo

Leslie Platshon

Age: 58

Occupation: Physician Assistant/
Mom

Challenge: "Keep the "aging process" under control by training six days/week. Keep on paving the way for older women's water polo for years to come. Become a two-sport athlete at the Senior Games...I would love to get on a basketball team!"

Education: BS Microbiology, University of Maryland; Allied Health/Physician Assistant, Baylor College of Medicine

Marital Status: Husband Mark. Sons Aaron (28), Kevin (26), Scott (20), daughter Sarah (24)

Residence: Menlo Park, CA

Leslie grew up as a pre-title 9 tomboy and always wanted to be part of a team. She founded the Menlo Mavens six years ago after watching her three sons play water polo for about 15 years in high school and college. She was a regular Masters swimmer, comfortable and experienced in the water.

Her sons were very supportive and instrumental in helping her start the program. Mom and sons all connected on a whole new level. They taught her moves (Leslie says: "not that I can do them well!") and team strategy. Each of her sons has coached the team extensively and in the pool. A highlight of her birthday last year was getting to play with them.

The Mavens have evolved into more than Leslie had ever dreamed. She loves the competition and the physical challenges of water polo, plus, she expressed: "the camaraderie and friendships with women of all ages has made this group a second family to me." The Menlo Mavens have competed at the Senior Games for the past four years, placing 1st or 2nd. They will be competing March 10 and 11 at Stanford's Avery Aquatic Center.

Rugby

Robert (Bob) Benson

Age: 63

Occupation: Consultant; Serial Entrepreneur

Challenge: "To stay in shape and continue with fitness that allows me to play rugby at a competitive Masters level into my 70s and beyond!"

Education: BS Mechanical Engineering, Iowa State University; MBA, Harvard University

Marital Status: Wife Jo. Two daughters Chantel (31), Hillary (27) and son Travis (22)

Residence: San Carlos, CA

Bob has always been involved with sports, fitness and the outdoors. Growing up in Iowa, from age 5 through college, he played all available sports: tennis, basketball, football, softball and 4-wall handball.

He started playing rugby at 26 when he began his MBA program at Harvard University's Business School (HBS). The qualifications were: "If you are between 5'4" and 6'10" and weigh 140-300 lbs, you can play rugby." While Bob barely made the weight cutoff, he signed up and "that changed everything." He became starting scrumhalf (quarterback) for the HBS Rugby team his first year and president his second year.

In 1981, as President of the Palo Alto Rugby Club, he initiated the merger with the SF X-Olympic club to form the PAXO Rugby Club, thus the PAXO Olde Blacks Masters team, which play 8 to 12 games annually.



Bob Benson

Bob also competes in 2-5 games a year for the Harvard Business School Old Boys team; families travel with them internationally.

He starts each morning doing 20 minutes (1,200 reps) of crunch sit-ups and a set of pushups while watching the latest recorded international rugby match.

Games On...

For the past 12 years, Bob has coached the Peninsula Green High School Rugby Club. Rugby is Bob's "excuse to roll in the mud and play like kids." Paraphrasing a favorite quote: "I may grow older but not necessarily grow up!"

Bob and the PAXO Olde Blacks are one of 6 Rugby teams scheduled to compete at Steuber Rugby Field, Stanford on March 17.

Soccer

Gerard Bessat

Age: 65

Occupation: Retired; formerly IT with Bank in Toulouse, France; Visa International in San Mateo & Foster City

Challenge: "As an athlete, to accept the natural aging transition which affects speed and physical strength such as refraining from attempting 'scissor kicks'!"

Education: Graduate degree in aeronautical and aerospace engineering from I.S.A.E, Institut Supérieur de l'Aéronautique et de l'Espace in France; Masters in Computer Science from University of Arizona

Marital Status: Married. Wife Jeri. Two daughters, Claire (35) and Emily (32)

Residence: Sonoma, CA

Growing up in France, Gerard played youth soccer, then played organized rugby and tennis into his 20's. He



Gerard Bessat, international soccer player

switched to competitive soccer later and has remained totally engaged in various team competitions.

While on a NASA scholarship for his Masters degree at University of Arizona, he met his future wife Jeri. Both ended up living in France. "Vagaries of life" brought them back to the U.S., this time with Gerard's work to the Bay Area in 1984.

Gerard has played in the Peninsula Soccer League with an open-division team and an over-35 team, then with an over-50 Silicon Valley Soccer League team. A couple of years ago, he encouraged his daughter Emily, then in her late 20's, to join a co-ed league.

With a group of players from San Mateo (45-75), Gerard has played/toured many countries. They organize

friendly games and always ask to play "veterans." He has found, confirmed by other foreign-born players, that there are few, if any, organized leagues abroad for players over 50 which of course "results in very challenging games against younger players!"

Gerard moved to Sonoma in July 2011 and joined 'Real (pronounced Re-al) Marin' over-50 Marin Soccer League team. He also plays 4-5 tournaments a year with friends, including Las Vegas, Wanderpokal Tournament and the Veteran's Cup, affiliated with FIFA through the U.S. Adult Soccer Association. He has competed in Senior Games from 2006-2011. Gerard and Real Marin are scheduled to play on March 10 & 11 at IM South Fields, Stanford.

"What I like about your magazine is that it covers a wide range of topics—very comprehensive, informative, motivating and uplifting!"—K.G, Berkeley



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Exercise Your Pets

Making or renewing a commitment to exercise is one of the most common resolutions people make for themselves in the New Year. Not surprisingly, that resolution is also important to pet owners. In fact, finding ways to increase the activity level of their animal companions topped the list of pet owners' goals for 2012 in an informal survey of clients who responded to queries from Adobe Animal Hospital.

Following through on an exercise plan can make a big difference in the health of an animal because – just like humans – pets reap benefits from cardiovascular activities that get their heart rates up.

With that fact in mind, one pet owner who has become disabled, is making arrangements for her teenage niece to walk her dog twice a day in the coming year. By the same token, the owner of a mature feline will be investing in a new indoor cat tree and toys to give her pet more opportunities for vigorous exercise.

Taking steps to improve dental hygiene is another aspect of canine care that pet owners are putting on their “to do” lists for 2012. The best way to fulfill that resolution is to have the dog's teeth checked by a veterinarian and then schedule a professional cleaning for the animal. After that, giving the dog's teeth a regular brushing can help insure not only healthy gums but better overall health as well.

Brushing a dog's coat or combing a cat's fur two to three times a week is another great resolution for pet owners. One local family plans to have each of the children take turns grooming their pets this year, using a rotating schedule from week to week so each child has an opportunity to care for the animals.

Just as it is a good idea for us humans to get our annual physicals, so too should pets get yearly checkups. The start of a new year is a great time to schedule these exams which should include checking the animal's weight, temperature, gait, activity level, reflexes, coat,

nails, skin, glands, ears and eyes. Making sure all vaccinations are up to date should also be part of a pet's yearly checkup. Looking over the calendar for 2012, one respondent to the survey decided to schedule her pet's annual exam to coincide with the animal's third birthday later this year.

While keeping their own animal companions healthy is a priority for pet owners, a number of them are also concerned about the welfare of other creatures. Some Silicon Valley pet owners plan to participate with animal rescue organizations this year, while others have resolved to work on helping homeless pets find homes.

Then there is the pet owner who plans to participate with her dog in this fall's Morris Animal Foundation Cancer walk in Los Gatos as a way to honor the memory of other friends' dogs who have succumbed to the disease.

When thinking about their plans, most pet owners focused on the positive aspects of what they plan to do. But one owner is making a resolution about something she does not want to do again. Her dog managed to find his way into the holiday chocolates and she ended up spending Christmas Eve at the Adobe ER. Fortunately, the animal was treated successfully and for the coming year, the pet owner is resolved not to repeat that experience next holiday season.

New Year's resolutions were provided by Adobe Animal Hospital clients, vets and technicians. For more information visit www.adobe-animal.com.



Follow the Money

After 40 years of catering to younger consumers, advertisers and media executives are coming to a different realization: older people aren't so bad after all.

Marketers like Kellogg's, Skechers and 5-Hour Energy drink are broadening their focus to those 50 and up who were largely ignored in most of their media plans until recently.

This amounts to a reversal in thinking that took hold during the 1960s when advertisers first started aiming for baby boomers, the largest and fastest segment of the population. But the reasons for the shift are not just demographic; they are economic.

As a result of the recent recession, unemployment rates for younger age groups have been far higher than those for older Americans. The most recent unemployment rate for those 20 to 24 years old is 14.2 percent; for those 25 to 34, it is 9.4 percent. The rate for people aged 55 to 64 is only 6.2 percent.

Ad researchers say there is now good reason for ad clients to seek the mature audience. In some ways, they are the ideal consumer. They have money, they consume loads of media and they remain optimistic.

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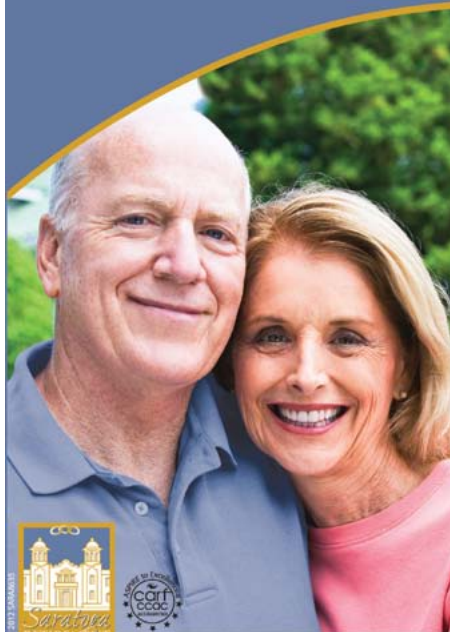
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Money Wise

By Evelyn R. Preston



AH...A NEW YEAR...resolutions in place to take better care of ourselves... and our money. However, before moving on, let's quickly revisit some of the issues and info covered in this column that make sense for the ordinary investor.



It's always helpful to review practical financial terms and types of investments that pop up in pragmatic retirement planning.

Question: *Although I'm close to retirement, I'm constantly being pushed to trade my existing annuity for a newer model. Is it a good idea to "trade up" in order to gain extra features?*

This column repeatedly advises carefully comparing annuities. Remember that with your current policy, surrender charges have gone down over time and valuable guarantees may have built up. Transferring policies incur new costs and most likely a longer time that your money will be locked in. Most importantly, due to the recent recession, today's annuities probably aren't as attractive as previous policies. Be sure that any new contract is a 1035 Exchange to avoid taxes and offers living benefits, better investments and lower costs.

Question: *What are "structured products" and are they a good bet for seniors?*

These packaged investments (usually unsecured bank debt securities or bets made on the direction of stock market indexes) can offer attractive yields and some level of principal protection if held to maturity. However, often both the risk and protection are overstated and like Lehman Brothers—though unprecedented—the issuer can default on obligations. Complex and hard to understand, it could be best to just steer clear.

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| ___ ETF—Exchange Traded Fund | |
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- A** Saving money for higher education in a tax advantaged account for college related costs.
- B** Investing with a close friend, church member, family member, etc. because you know them and believe they will put your interests first and couldn't lose your money.
- C** Formal probated allocation of specific assets to your heirs only after you die.
- D** Staggered purchases of interest bearing debt instruments from banks, corporations, government.
- E** Diverse IRS income tax rates depending on one's "last dollar" of earned income.
- F** Pooled money from many investors to purchase and manage income property.
- G** Bonds sold at deep discounts and held until maturity —has no on-going income.
- H** Pre-tax retirement investments (IRAs, 401Ks, 403Bs, et al), that enjoy deferred taxation of dividends, income and gains until withdrawal.
- I** Mutual funds that track an index (Dow Jones, S&P 500, etc.) or a commodity, can be bought and sold like a stock and experience daily market ups and downs.
- J** Insurance vehicles that offer built-in guarantees, grow tax-deferred, have diverse methods of earnings growth and provide a current or future income stream in retirement.
- K** Costs and fees of a mutual fund as a percentage of investment; doesn't include brokerage or transaction fees.
- L** One thousand dollar bills stacked 67.5 miles high.
- M** Legal document that allows you to control your assets before—and after—you die; also avoids probate at death which is expensive, lengthy and completely public.
- N** Government backed, interest bearing securities of differing durations and amounts.

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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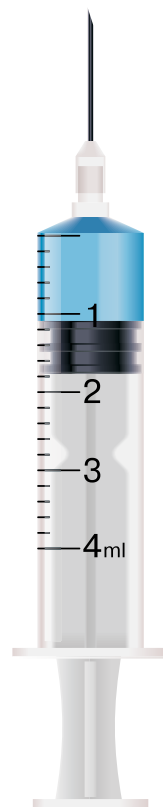
Life Saving Shots

By Moira Fordyce MD,
MB ChB, FRCPE, AGSF



Vaccines for older adults

Do you think vaccinations are only for children? This is not the case. Those of us who are 50 and older can take steps to prevent illnesses and even death by being vaccinated – the flu alone kills more than 32,000 older adults each year in USA.



Influenza Vaccine

Flu comes around each year, usually between October and May, so influenza vaccination is recommended for all adults ages 50 and older and adults who have certain chronic medical conditions, (see below) and women who will be pregnant during flu season.

But any adult who wants to avoid the flu can get the shot. If you are vaccinated but still get sick, the good news is that the vaccine can make the illness milder.

Pneumococcal Vaccine

Many adults aren't aware that the best way to protect themselves against pneumococcal bacterial pneumonia is to get vaccinated, especially if:

- You're 65 or older
- You live in a nursing home or long-term care facility
- You have one or more of the chronic conditions listed below.

For most people, a single dose of this vaccine is recommended but some need more than one. Ask your healthcare provider about this.

Shingles Vaccine

If you're 60 or older, ask your doctor about the shingles or herpes zoster vaccine. Approximately 1 million Americans develop shingles each year and more than half are aged 60 and older. Shingles — a painful, blistering rash that tends to occur on one side of the body — is a common illness that's caused by the varicella zoster virus, the same virus that causes chickenpox.

Anyone who has had chickenpox is at risk for shingles but the shingles vaccine can help prevent it and the painful complications that can follow it.

Tetanus-diphtheria Vaccine

When did you last have a tetanus shot? Most folks don't think about this but it is important. Tetanus, caused by the tetanus bacterium, is a serious illness that can cause painful spasm of the muscles, "locking" of the jaw and even death.

According to the National Institutes of Health, the bacterium is found in saliva, soil, dust and manure and usually enters the body through a deep cut.

Gardeners are at special risk because they spend so much time with their hands in the soil. The tetanus vaccine can prevent tetanus but its protection wanes over time. Adults should get a tetanus shot or booster every 10 years. Combining it with diphtheria vaccine makes sense since this disease can occur in older adults and cause serious illness.

Higher Risk

Older adults with one or more of the following medical conditions – heart or lung disease, diabetes, liver or kidney disease or any immune system disease such as HIV—are especially at risk of developing the illnesses mentioned above.

Although vaccines are among the safest medical products available, there can be risk factors associated with them. For example, flu vaccine is grown in eggs so if you are allergic to eggs you could have a reaction. Talk to your healthcare provider if in doubt.

All vaccines can be administered by injection into the shoulder muscle. Pneumococcal vaccine and influenza vaccine can be administered at the

same time, one in each arm. The tetanus-diphtheria vaccine can be administered at the same time as these other vaccines.

There are also groups of people who should be vaccinated because their work exposes them to various infectious diseases, for example, healthcare workers in hospitals, nursing homes, assisted living and home care workers. Residents of assisted living and nursing homes also benefit from being vaccinated.

The Centers for Disease Control and Prevention also recommends additional shots - including the Measles, Mumps, Rubella (MMR)

We should plan on getting the following vaccines:

- Influenza vaccine
- Pneumococcal vaccine
- Shingles vaccine
- Tetanus-diphtheria vaccine

vaccination, and shots for Varicella, Hepatitis A and B and Meningococcal disease for older adults who run an increased risk of these diseases because they have certain health

problems, occupations or lifestyles. Ask your healthcare provider if you should get any additional shots

Keep a Copy of Your Records

Vaccination records can be hard to track down. Over the years, doctors retire and medical practices change hands. To avoid having to repeat vaccinations during a health emergency or when you switch doctors, ask your health care provider for an immunization record and keep it safe.

A good resource for more information: www.cdc.gov/vaccines

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

Community Grief and Counseling Center

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

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Fitness for Disabled

Technically, Tom Beggs is a senior citizen. But when you meet him and watch him at work, the word that comes most readily to mind is “whirlwind.” He has boundless energy and never seems to tire.

By Beverly Ann Siegel



Tom Beggs, De Anza College fitness educator for disabled

Tom has taught Physical Education and Adapted Physical Education at De Anza College for over 25 years. He holds the title of “distinguished educator,” and works constantly to make physical training accessible to persons with all sorts of disabilities.

His love for teaching inspires his students and his colleagues. His students adore him and his classes are always bursting at the seams. Tom is convinced that exercise is critical, especially as we age, and he does his best to keep everyone moving and make it fun.

You can find him in the classroom, at the pool and even in parks all around the Bay Area where he organizes field trips driving the bus himself. The bus is, of course, wheelchair accessible.

Although disabilities may limit what you can do physically, most people with disabilities can do some form of exercise. About one in five people in the United States has a disability.

Some are born with one, some get sick or have an accident and some develop disabilities as they age. Some soldiers return from war with injuries that hamper their mobility.

Tom started his career working with returning Vietnam veterans. He worked with veterans hospitals doing rehabilitation before transferring his skills to the community college setting.

Matt Lubinsky, one of his students, said he looks forward to field trips, not only because it gives him an opportunity to get outdoors and visit some of these beautiful places in the Bay Area but also because it gives him a chance to socialize with friends. “It gets us out to nature,” he said, “instead of looking at four walls.”

“It gets us out to nature instead of looking at four walls.”

De Anza College has a special room with gym equipment adapted to a wide variety of handicaps. Nathan Perkins, a part-time instructor who works with Tom and has limited mobility himself, teaches Tom’s students how to use the gym equipment to help themselves remain flexible and mobile.

Barbara Stahl, a student who is severely disabled, has been using the adapted gym for six years. “It does

assist me to retain some mobility. I am able to do more things because I come here twice a week,” she said.

Tom also gets his students into the giant pool at De Anza College where, he says, “they can feel weightless like an astronaut even with severe disabilities such as M.S. or quadriplegia.”

Tom also teaches a fitness class at the Cupertino Senior Center. Its purpose is to maintain range of motion, strength and flexibility, especially for older adults.

Renu Khosla gets up early to attend this class. “I’m definitely not a morning person,” she declares, “but I would get up at the crack of dawn for Tom’s class.”

You can learn more about Tom Beggs by watching the half-hour public access TV program about him produced by “The Better Part.” You can also get more information by calling the Cupertino Senior Center at 408.777.3150.

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