



OLLI AT FSU'S MONTHLY NEWSMAGAZINE

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MAYMESTER ZOOMS INTO OLLI HISTORY

By George Waas, Editor

For the first time in OLLI's history, an entire semester's classes were taught online. Ok, so there were only eight classes. And online teaching was made necessary by the unprecedented Covid-19 pandemic. Still, it was a unique and memorable experience.

Online teaching was made possible by ZOOM. According to no less an authority than Wikipedia, ZOOM is the shorthand reference to Zoom Video Communications, Inc., an American communications technology company headquartered in San Jose, California.

It provides videotelephony and online chat services through a cloud-based peer-to-peer software platform and is used for teleconferencing, telecommuting,

distance education, and social relations. Zoom's business strategy focuses on providing an easier to use product than competitors, as well as cost savings, which include minimizing computational costs at the infrastructure level and having a high degree of employee efficiency. So says Wikipedia. Now, aren't you glad you asked?

OLLI's ZOOM classes were not without some humorous moments. Technology is a wonderful thing, but let's face it, not all of us are up on the latest technology. To be sure, some of the instructors and some of us students are well aware of how ZOOM operates. But not all of them, or us. So, we might be able to recall how some of those faces who appeared on

the computer screen were seen doing things that they didn't think we could see. Or being overheard saying things they didn't want to make available for human consumption. Add to this mix problems with passwords, computers not recognizing a site, etc., and you have a curious concoction of confusion. In short, not everyone is proficient in the use of the mute button, or staying on (or off) screen. Have I hit a note here? Even the United States Supreme Court got into the act when, during a tense oral argument, everyone could hear the unmistakable sound of a "royal flush," if you get the drift.

And even some of our faculty needed technical assistance to navigate this brave new world of academic social distancing.

JEOPARDY

Speaking of glitches, OLLI had its first online version of JEOPARDY on May 8 via ZOOM. The program was well-organized, and provided spectators and participants with many laughs....some as a result of those technical glitches. You had to be there to appreciate the program. Marie Clewis spearheaded the effort, with Past President Cindy Foster providing technical expertise and Past President Frank Alarcon serving as the oracle, possessor of all answers. The contestants were Past President Carroll and Anne Bewley, Past President Fran and Charles Conaway, and First Vice President

Jack and Renee Mapstone. The Mapstones won the May 8 contest.

DOUBLE JEOPARDY

The second JEOPARDY session was held on May 22. For this round, the Bewleys and Mapstones were joined by Blue and Gloria Whitaker. After another intense session, the Bewleys emerged as winners. But there were no losers, as everyone who participated and observed thoroughly enjoyed themselves. There were the usual technical glitches and challenging computer navigations but, once again, you had to be there to join in on the laughs.

What ZOOM classes (and activities) did give OLLI members was face-to-face contact with our fellow students. Past President Nancy O'Farrell summed up the emotions most of us have been experienced over the past few months. Since the Covid-19 pandemic reached our shores, "the news is bad and worse, and it's everywhere I turn. All media, all the time, all coronavirus. Facebook posts, NPR radio, and certainly everywhere on TV. I know that being bombarded with so much information and so much bad news is not a good thing, yet I find myself unable to turn away." Until Maymester started.

Nancy continues: "Through the teaching genius of distinguished FSU

faculty and researchers, I have left the virus behind and plopped myself into other times and other worlds... I've loved OLLI at FSU since I joined back in January of 2007, becoming addicted to the joy of learning simply for its own sake, the accumulation of so many new friends, some of whom are true soulmates, and traveling with like-minded folks who have left business attire behind for comfortable clothes and sensible shoes. This group doesn't worry about blow dryers and hot rollers, stiletto heels, thousand-dollar suits and brown shoes with black pants. We love architecture, history,

literature, science, sports, and the universe.

"I've decided that, given the choice, I would prefer to be in the company of this august bunch while we learn together. But just seeing the faces of so many friends on my computer screen helps. And I think my brain had actually begun to shrivel - it responded like a flower to a rain shower to the wonderful classes" attended online."

Well said, Nancy. And now let's vow to become more familiar with this newfangled technology so we can enjoy the classes without the unintended sideshows.

ISL LAUNCHES ZOOM INITIATIVE



Institute for
Successful
Longevity



Designed to help older adults fight social isolation

The Institute for Successful Longevity has launched an initiative to help older adults use the Zoom video platform to stay connected with friends and family, to access learning opportunities, and to stay engaged with the community. To assist older adults who are not familiar with the Zoom video platform, the institute offers illustrated how-to documents that take you through the steps of creating a Zoom account, joining a Zoom

meeting, and scheduling meetings of your own.

"Research studies suggest that about a quarter of the U.S. older adult population suffers from loneliness, and we are concerned that this could become more widespread under the social distancing required to prevent spread of the COVID-19 virus," said Neil Charness, director of the institute. The Institute for Successful Longevity

conducts research into how to live longer, stay active and be fully engaged in life.

Drawing on the expertise of faculty in fields across the FSU campus, the institute takes a multidisciplinary approach to better explore the complexities of life as an older individual.

“ISL’s research has shown that older adults can use technology to combat social isolation,” Charness said, “so we developed our Zoom guides to help people use their computers to connect with others.” The how-to guides are free to the public and can be viewed

and downloaded here via these links.

They cover: • How to create your Zoom account. • How to join a Zoom meeting. • How to schedule a Zoom meeting. The institute is also recruiting tech-savvy older adults who can assist others who have questions about the Zoom platform. If you would like to talk to one of ISL’s Zoom mentors, send an email to ISL@fsu.edu. The institute is sharing resources with the Tallahassee Senior Center to help its clients gain proficiency with the Zoom platform and also is working with residential communities for older adults. For more information, visit isl.fsu.edu.

THE PRESIDENT’S PAGE

Harriet Waas
President, OLLI Advisory Council



What an amazing and different month May turned out to be. Our OLLI Maymester was an incredibly successful experience. While we

weren't together on campus, we were together online. Classes were interesting, as always, and allowed us to connect and continue learning.

Our activities also brought us together for social events. Wednesday night "Get Happy With OLLI" allowed us to connect and enjoy each other's company. The highlight of May was our online Jeopardy competition. More on this is in another column. We enjoyed virtual field trips and online club meetings. Way to go OLLI members! The old saying that, "You can't teach an old dog new tricks." certainly does not apply to our members!

I frequently say that OLLI has an "army of volunteers" and the true nature of our volunteers became evident once again. Our Leadership Team and loyal volunteers called all OLLI members to check in with them.

A HUGE THANK YOU goes to those who stepped up to volunteer: Jill Adams, Karyn Hornick, Robin Brinkmeyer, Marie Clewis, Sue Wattenberg, Frank Alarcon, Jan Smith, Bruce Bechard, Jack Mapstone, Linda Kilgore, Judith Powell, Susan Yelton, Denise Zabelski-Sever, Carroll Bewley, Carolyn White, Cindy Foster, Joanne Taylor, Myrtle Bailey, Mary Soule, Mary Irvine, and Kathie Emrich. Our members truly appreciated this personal contact and each volunteer reported that they, too, enjoyed talking to our OLLI members.

I spoke to a former member who had moved to Birmingham, Alabama and had suspended his OLLI membership.

When I told him that OLLI classes for Maymester were going to be online, he reinstated his membership and signed up for classes. I also learned a few great gardening tips. Many of our members just needed someone to talk to as we were asked to stay home. Myrtle Bailey reported, "Most people thanked me/OLLI for calling and were happy to get our OLLI calls. All in all, I think it was very successful and a very good idea to touch base with members!" Highlights from Linda Kilgore delivered the same message...

"I found my latest OLLI volunteer "task" to be a DELIGHT! Of the list of 44 members I was able to talk with 30, and they each seemed to appreciate that an OLLI representative was checking on them. Maymester registration had just started so we talked some about classes and activities, as well as how we are each keeping ourselves busy. I knew some of the members on my list, and I felt like I was making new friends with other members. I wish I could have spoken with all the wonderful OLLI Members on my list, instead of just leaving my message."

While we look forward to returning to campus in the future, we have a successful online program for now.

Much thanks to Debra and Terry for all their hard work and to all the others who helped make Maymester successful!



THE CLAUDE PEPPER CENTER

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Senator Pepper, We Miss You!

For too long, we have not had a strong national voice for older people and those among them who need far more and better help with long term care (LTC) needs than they are receiving. This fundamental fact, America's growing unmet LTC needs, is being brought to our attention now by the horrifying number of nursing home residents becoming infected and dying during the pandemic. The article linked below rightly points out that the conditions contributing to the terrible impact of the pandemic on nursing homes have been emerging for a long time in America.

America has the worst LTC system among the wealthiest countries, a status achieved by spending a tiny 1% of our GDP on long term care services compared to 2-4% in European countries. We have sacrificed the needs of our older citizens, who've done so much to make our high standard of living possible, to cut taxes on wealth, reduce funding for public programs such as LTC residential and community based care, privatize as much of what's left as possible, and

rollback regulations of protecting quality of care. This has all contributed to the kind of failures described in this piece, and a growing level of unmet LTC needs in communities everywhere, certainly including Florida.

The state of LTC in America is a great moral failure that we are all responsible for; either because some have actively pushed the austerity agenda and paid little to no attention to the steady erosion of LTC programs all around them for years. Out of sight, out of mind. Senator Pepper was the last strong national voice to make a powerful case for our moral obligation to care for our fellow humans in their last years. This is the moment when America needs another political leader to step up and fill the vacuum that has existed since Pepper died in 1989, and help us revive our roles as moral agents and take responsibility for the sorry, morally-indefensible state of LTC in America.

The above is a commentary by Claude Pepper Staff in response to The New

York Times opinion column titled
“What’s Behind the Nursing Home

Caregiving in the United States

Family and friends comprise the most basic unit of any society. For individuals who take on the responsibility of caring for another

Horror” can be found at
<https://nyti.ms/2AZATcW>

person through sickness or disability, it can often be challenging to see beyond the individual experience.

View the full report by the AARP at
<https://bit.ly/2ZyWJOB>.

How to deal with stress and anxiety during COVID-19

Take Care of Your Body

Try to eat healthy, exercise regularly, get plenty of sleep, and avoid alcohol and other drugs.

Stay Connected

Share your feelings and experiences with friends and family. Maintain relationships and rely on your support system.

Take Breaks

Make time to unwind. Try to do activities you enjoy while maintaining social distancing.

Avoid Excessive Exposure

Stay informed from reliable sources, but avoid excessive media coverage.

Ask for Help

Talk to a counselor, doctor, clergy member, or contact the Substance Abuse and Mental Health Services Administration’s Hotline at 1-800-985-5990



SAMHSA
Substance Abuse and Mental Health
Services Administration

The Claude Pepper Center
claupeppercenter.fsu.edu



A TIME IN MY LIFE



HOLOCAUST EDUCATION

By Paula Walborsky

I recently made a contribution to the Holocaust Education Resource Council. I have never been more convinced of its need. I gave this contribution in loving memory of my parents, Ben and Gerry Levitt and their parents Arthur Oscar and Esther Blumburg and Louis and Sonya Levitt. My Blumburg grandparents were born in this country and would never talk about their families. I wish I had pushed more for answers to my questions but I was raised not to push adults, especially older relatives.

My Levitt grandparents lived in a small town that is now Lithuania, Punyavich. They escaped through the frozen back door of Manchuria to Harbin, China, where there was a community of Jews. My Aunt was born there and when one of my uncles died in infancy of the cholera epidemic

the Levitts moved with four children to Japan. From Japan they crossed an ocean and then Canada by train to arrive finally in South Carolina where my grandfather had relatives. When they heard that Jews could own land and that it never snowed in Miami Beach they moved to Florida. I have a photo of my grandmother on the beach in her bathing suit. She was in her late 70's.

My father was born in Miami in 1923 and his younger brother about two years later. Their teasing older sibs called them The Amerikaners.

My grandparents loved this country and their life in Miami Beach deeply. It offered them security and safe harbor.

They had a voice. They were unabashedly patriotic. My

grandmother worked as a translator for the state department during WW2 and I remember her screaming back at Khrushchev in his shoe-pounding speech at the UN.

I loved all of them deeply and am

proud that their courage and adaptability is part of my heritage.

Not one of their relatives who did not make the perilous journey from Punyavich survived the Holocaust.

Not one.

FROM THE WRITERS' CLUB

MUSIC IN THE TIME OF COVID-19

by Susan Lester

So, you decide to take up a musical instrument in this time of



Coronavirus. You are seventy-one, or sixty-eight, or eighty-nine, and realize music

boosts brain chemicals, creates new neural passageways, and improves the transfer of information between your left and right brain. You want the lift music gives, the easy socialization of playing with others, or maybe just the ability to bust loose in song when you feel expressive. So, you invest in “strings” for yourself - a ukulele because a ukulele isn’t as costly as a fiddle or a box or a gourd - (vernacular for *violin*, *guitar* or *mandolin*). See: you’ve already got the language down!

There’s nothing as exciting as bringing an instrument into your home. Oh, not a piano or an organ, those big hulking things that are far too then play the thing. Little squares resembling windows with children’s heads peeking through the glass panes

public for what you want: they’re heard all over the house and the neighborhood when you open windows. No, this is the moment you most want privacy: privacy in which to agonize, to hide your ignorance hush your mistakes and exult in your simplest baby steps of progress toward learning your instrument. For this you want an instrument you can hold on your lap, rest against your heart, and share the inherent logic of song. Remember, *Amphion*, a son of Zeus, who built the walls of Thebes with nothing but a lyre? You are about to build, too.

But I digress.

Let’s assume you purchased an inexpensive little ukulele that arrives from Amazon in a cardboard box. Look inside the box, beneath the instrument, you will, almost invariably, find a small pamphlet instructing you on how to tune and

are now to be your alphabet, each child’s head depicting the position your fingers must take on the strings

and frets in order to make a chord that sounds beautiful. Think of constellations in the sky at night. These square windows, like those stars, stand in their positions forever, as if God himself decreed them.

All you have to do is arrange your fingers correctly on the strings, strum, then rearrange your fingers in order create the next chord. By the time you get the second chord right, you will have forgotten the first one, and you will have to go back to your pamphlet and consult those little children's faces that peer out the windows again. Don't be embarrassed. No one is listening, and a skill takes what it takes if you want it to be yours -. want it bad. And when have you ever wanted anything so much? You are absolutely certain you will "get it" the next time you try...or the next or the next or the next or the next. You have nothing to lose since you are self-quarantined anyway. Soon, even when you take a break, go for a walk, or lie

down to sleep at night, you will feel the instrument calling you, taunting you to come and try it again. It mocks you, spits in your eye, but it *has* you with the promise of music, which now and forever might be yours. You mustn't stop.

Musicians like to brag about the days when their fingertips blistered and bled and finally turned to callouses. Those who play regularly have actually lost the finer sensations in our left-hand fingertips. But we are proud of this. It is a mark of our musical maturity. Moreover, our hands now remember the constellations too. We hardly need to think about their shape, our hands feel what they are supposed to do next. They have touched the stars so often that the constellation is burned into their flesh, the sound of them into our hearts.

You know something when you learn to play an instrument: something hidden and precious and filled with logic and wisdom - something of the universe and your own soul.

OLLI WEDNESDAY BOOK CLUB SETS SELECTIONS FOR 2020-2021 VIA ZOOM

For June, the club will discuss Educated by Tara Westover. Our book club meetings for the duration of 2020 will be conducted virtually. Our book selections for 2020-2021 (presented in alphabetical order) are:

Before We Were Yours, Drive Your Plow Over the Bones of the Dead, Euphoria, Far from the Madding Crowd, Fascism: A Warning, The Giver of Stars, Lincoln's Last Trial: The Murder Case That Propelled Him

to the Presidency, My Antonio, The Nickel Boys, and Pachinko.

During the June meeting, we will

decide which book will be discussed at which meeting, as well as the selection of the facilitators for each book.

SPECIAL TO THE TIMES

DEALING WITH UNCERTAINTY DURING THE CORONAVIRUS PANDEMIC

From HelpCare 2020

Life is filled with uncertainty, especially at times like this. While many things remain outside your control, your mindset is key to coping with difficult circumstances and facing the unknown.

The role of uncertainty in life

Uncertainty is all around us, never more so than today. The current COVID-19 pandemic has heightened uncertainty over the economy, employment, finances, relationships, and of course, physical and mental health. Yet as human beings, we crave security. We want to feel safe and have a sense of control over our lives and well-being. Fear and uncertainty can leave you feeling stressed, anxious, and powerless over the direction of your life. It can drain you emotionally and trap you in a downward spiral of endless “what-ifs” and worst-case scenarios about what tomorrow may bring.

We’re all different in how much uncertainty we can tolerate in life.

Some people seem to enjoy taking risks and living unpredictable lives, while others find the randomness of life deeply distressing. But all of us have a limit. If you feel overwhelmed by uncertainty and worry, it’s important to know that you’re not alone; many of us are in the same boat at this time. It’s also important to realize that no matter how helpless and hopeless you feel, there are steps you can take to better deal with uncontrollable circumstances, alleviate your anxiety, and face the unknown with more confidence.

Learning to cope with uncertainty

While we may not wish to acknowledge it, uncertainty is a natural and unavoidable part of life. Very little about our lives is constant or totally certain, and while we have control over many things, we can’t control everything that happens to us. As the coronavirus outbreak has shown, life can change very quickly and very unpredictably. You may have suddenly become sick, lost your job, or found yourself struggling to put food on the table or keep your family safe.

You may be anxious about when the pandemic will end or if life will ever return to normal.

To cope with all this uncertainty, many of us use worrying as a tool for trying to predict the future and avoid nasty surprises. Worrying can make it seem like you have some control over uncertain circumstances. You may believe that it will help you find a solution to your problems or prepare you for the worst. Maybe if you just agonize over a problem long enough, just think through every possibility, or read every opinion online, you'll find a solution and be able to control the outcome. Unfortunately, none of this works. Chronic worrying can't give you more control over uncontrollable events; it just robs you of enjoyment in the present, saps your energy, and keeps you up at night. But there are healthier ways to cope with uncertainty—and that begins with adjusting your mindset.

The following tips can help you to:

- Focus on controlling those things that are under your control
- Challenge your need for certainty.
- Learn to better tolerate, even embrace, the inevitable uncertainty of life.

- Reduce your anxiety and stress levels.

Tip 1: Take action over the things you can control

Much about life is uncertain at the moment—and many things remain outside of your control. But while you can't control the spread of a virus, the recovery of the economy, or whether you'll have a pay check next week, you're not totally powerless. Whatever your fears or personal circumstances, instead of worrying about the uncontrollable, try to refocus your mind on taking action over the aspects that are within your control.

For example, if you've lost your job or income during this difficult time, you still have control over how much energy you put into searching online for work, sending out resumes, or networking with your contacts. Similarly, if you're worried about your health amid the coronavirus pandemic, you can take action by regularly washing your hands, cleaning surfaces, avoiding crowds, and looking out for vulnerable friends and neighbors.

By focusing on the aspects of a problem that you can control in this way, you'll switch from ineffective worrying and ruminating into active problem-solving. Of course, all circumstances are different and you may find that in some situations all you

can control is your attitude and emotional response.

Actively deal with your emotions

When circumstances are out of your control, it's easy to become overwhelmed by fear and negative emotions. You may think that bottling up how you feel, trying to put on a brave face, or forcing yourself to be positive will provide the best outcome. But denying or suppressing your emotions will only increase stress and anxiety and make you more vulnerable to depression or burnout.

When you can do nothing else about a situation, you can still actively face up to your emotions—even the most negative and fearful ones. Allowing yourself to experience uncertainty in this way can help you reduce stress, better come to terms with your circumstances, and find a sense of peace as you deal with challenges.

Tip 2: Challenge your need for certainty

While uncertainty and change are inescapable parts of life, we often adopt behaviors to try to cope with the discomfort they can bring. In addition to worrying through every possible scenario, you may:

Excessively seek reassurance from others. You repeatedly ask friends or loved ones if you're making the right decision, endlessly research

information online, or seek out expert advice in an effort to remove uncertainty from your life.

Micromanage people. You refuse to delegate tasks to others, either at work or home. You may even try to force people around you to change, to make their behavior more predictable for you.

Procrastinate. By not making decisions, you hope to avoid the uncertainty that inevitably follows. You'll find ways to delay or postpone acting—or even avoid certain situations all together—in an attempt to prevent bad things from happening.

Repeatedly check things. You call or text your family, friends, or kids again and again to make sure they're safe. You check and re-check emails, texts, or forms before sending, double-check lists to ensure you haven't missed anything that could have repercussions on the predictability of the future.

How to challenge these behaviors.

You can challenge the behaviors you've adopted to alleviate the discomfort of uncertainty by asking yourself the following questions:

1. **What are the advantages of certainty? What are the disadvantages?**

Life can change in a moment and it is filled with unexpected events and surprises—but that's not always a bad thing. For every unpleasant surprise, such as a traffic accident or serious medical diagnosis, there are good things that happen out of the blue as well—a dream job offer, a surprise pay rise, or an unexpected phone call from an old friend. Opportunity often arises from the unexpected and having to face uncertainty in life can also help you learn to adapt, overcome challenges, and increase your resiliency. It can help you to grow as a person.

2. **How much can you be absolutely certain about in life?**

Does anyone have a job for life, a guarantee of good health, or absolute certainty over what tomorrow will bring? Behaviors such as worrying, micromanaging, and procrastinating offer the illusion of having some control over a situation, but what do they change in reality? The truth is no matter how much you try to plan and prepare for every possible outcome, life will find a way of surprising you. All striving for certainty really does is fuel worry and anxiety.

3. **Do you assume bad things will happen just because an outcome is uncertain? What is the likelihood they will?**

When you're faced with uncertainty, it's easy to overestimate the likelihood of something bad happening—and underestimate your ability to cope if it does. But given that the likelihood of something bad happening is low, even at this precarious time, is it possible to live with that small chance and focus instead on the more likely outcomes? Ask your friends and family how they cope with uncertainty in specific circumstances. Could you do the same?

By challenging your need for certainty, you can begin to let go of negative behaviors, reduce stress and worry, and free up time and energy for more practical purposes.

Tip 3: Learn to accept uncertainty

No matter how much you strive to eliminate doubt and volatility from your life, the truth is you already accept a lot of uncertainty every day. Each time you cross a street, get behind the wheel of a car, or eat takeout or restaurant food you're accepting a level of uncertainty. You're trusting that the traffic will stop, you won't have an accident, and

everything you're eating is safe. The chances of something bad happening in these circumstances is small, so you accept the risk and move on without requiring certainty. If you're religious, you also likely accept some doubt and uncertainty as part of your faith.

When irrational fears and worries take hold, it can be hard to think logically and accurately weigh up the probability of something bad happening. To help you become more tolerant and accepting of uncertainty, the following steps can help:

Identify your uncertainty triggers. A lot of uncertainty tends to be self-generated, through excessive worrying or a pessimistic outlook, for example. However, some uncertainty can be generated by external sources, especially at times like this. Reading media stories that focus on worst-case scenarios, spending time on social media amid rumors and half-truths, or simply communicating with anxious friends can all fuel your own fears and uncertainties. That's the reason why so many people are panic-buying toilet paper at the moment—they see others doing it and it feeds their own fears. By recognizing your triggers, you can take action to avoid or reduce your exposure to them.

Recognize when you feel the need for certainty. Notice when you start to feel anxious and fearful about a situation, begin to worry about what-

ifs, or feel like a situation is far worse than it actually is. Look for the physical cues that you're feeling anxious. You might notice the tension in your neck or shoulders, shortness of breath, the onset of a headache, or an empty feeling in your stomach. Take a moment to pause and recognize that you're craving reassurance or a guarantee.

Allow yourself to feel the uncertainty. Instead of engaging in futile efforts to gain control over the uncontrollable, let yourself experience the discomfort of uncertainty. Like all emotions, if you allow yourself to feel fear and uncertainty, they will eventually pass. Focus on the present moment and your breathing and allow yourself to simply feel and observe the uncertainty you're experiencing. Take some slow, deep breaths or try a meditation to keep you anchored in the present.

Let go. Respond to the what-ifs running through your head by acknowledging that you're not a fortune teller; you don't know what will happen. All you can do is let go and accept the uncertainty as part of life.

Shift your attention. Focus on solvable worries, taking action on those aspects of a problem that you can control, or simply go back to what you

were doing. When your mind wanders back to worrying or the feelings of uncertainty return, refocus your mind on the present moment and your own breathing

Accepting uncertainty doesn't mean you shouldn't have a plan for some of life's unforeseen circumstances. It's always good to have some savings put by in case of unexpected expenses, keep a preparedness kit handy if you live in an area at risk for earthquakes or hurricanes, or have a plan if you or a loved one falls ill. But you can't prepare for every possible scenario. Life is simply too random and unpredictable.

Tip 4: Focus on the present

Uncertainty is often centered on worries about the future and all the bad things you can anticipate happening. It can leave you feeling hopeless and depressed about the days ahead, exaggerate the scope of the problems you face, and even paralyze you from taking action to overcome a problem.

One of the surest ways to avoid worrying about the future is to focus on the present. Instead of trying to predict what might happen, switch your attention to what's happening right now. By being fully connected to the present, you can interrupt the negative assumptions and catastrophic predictions running through your mind.

You can learn to purposely focus your attention on the present through mindfulness. With regular practice, mindfulness can help change your preoccupation with future worries to a stronger appreciation of the present moment—as well as help calm your mind, ease stress, and boost your overall mood.

You can start a mindfulness practice by following an audio meditation or incorporating it into an exercise program, such as walking. Using mindfulness to stay focused on the present can take perseverance. Initially, you may find that your focus keeps wandering back to your future fears and worries—but keep at it. Each time you focus your attention back on the present, you're strengthening a new mental habit that can help you break free of uncertainty.

Tip 5: Manage stress and anxiety

Taking steps to reduce your overall stress and anxiety levels can help you interrupt the downward spiral of negative thoughts, find inner calm, and better cope with the uncertainty in your life.

Get moving. Exercise is a natural and effective stress-reliever and anti-anxiety treatment. Try adding a mindfulness element and focusing on how your body feels as you move. Pay attention to the sensation of your feet hitting the ground as you walk, run, or

dance, for example, or the rhythm of your breathing, or the feeling of the sun or wind on your skin.

Make time for relaxation. Choose a relaxation technique such as meditation, yoga, or deep breathing exercises and try to set aside time each day for regular practice.

Get plenty of sleep. Excessive worry and uncertainty can disturb your sleep—just as a lack of quality sleep

can fuel anxiety and stress. Improving your daytime habits and taking time to

relax and unwind before bed can help you to sleep better at night.

Eat a healthy diet. Eating healthy meals can help maintain your energy levels and prevent mood swings. Avoid sugary and processed foods and try to add more omega-3 fats—from salmon, walnuts, soybeans, and flaxseeds—to give your overall mood a boost.

THE TRUTH ABOUT HEALTH CARE COSTS IN RETIREMENT

Forbes Magazine 2018
Chris Farrell, Contributor

Wall Street research often dwells on what's known as "tail risk," a catchphrase for a dramatic outlier event that upends the best laid plans. So here's a warning: you may well confront a medical spending tail risk in your 70s and beyond. That's the strong takeaway from a recent study by five economists and it may persuade you to save more for the possibility of a health-cost gut punch.

Lifetime Medical Spending of Retirees

Almost all Americans are enrolled in Medicare, starting at age 65, of course. Yet they still face the risk of catastrophic health care expenses; Medicare doesn't cover many long-term chronic health care needs and

services. In *The Lifetime Medical Spending of Retirees* report, the

economists determined that people incur an average of \$122,000 in medical costs between the time they're 70 and when they die — mostly paid out-of-pocket, except for low-income people covered by Medicaid.

Some people over 70 face substantially higher costs, however, the study found. 5% will be hit with out-of-pocket medical bills of more than \$300,000; 1% will see theirs total more than \$600,000.

The economists say that marital status, personal income and health do play a role in the medical costs after 70. But, they conclude, "much of the dispersion

in lifetime spending is due to events realized at older ages.” Translation: luck is the biggest factor in whether you’ll end up with the kind of complex medical needs that add up to out-of-pocket bills north of \$300,000.

Two Hedges Against Health Care Costs in Retirement

Many older adults are taking steps to build a financial margin of safety against steep medical expenses late in life. The two most popular hedges: working longer and cautiously spending down retirement savings. Let me take them one at a time.

There are four ways working longer can help avoid dipping into savings to pay for medical expenses:

- A paycheck can make it practical to delay filing for Social Security, boosting the size of your eventual retirement benefit. Your benefit is more than 75% higher if you delay claiming until 70 (the latest age you can) than at 62 (the youngest).
- You can continue contributing to an employer’s retirement savings plan while working, helping it grow larger — if you have access to one.
- The earnings on your investment portfolio will compound longer, also

helping your retirement funds grow.

- You need to rely on savings to meet health expenses for fewer years.

Need more proof that working longer can pay off? Consider this calculation from *The Power of Working Longer*, a paper by four other economists who looked at various potential scenarios for people 10 years from retirement. They found that the employees who work just one month longer can get the same increase in their retirement income as if they had added one percentage point to their retirement savings rate over that 10-year time frame.

“Primary earners of ages 62 to 69 can substantially increase their retirement standard of living by working longer,” the authors wrote. “The longer the work can be sustained, the higher the retirement standard of living.” Put another way: They’ll have more resources to meet non-catastrophic levels of out-of-pocket medical bills.

Skimping on Retirement Spending

And how about that other hedge against steep health bills in retirement, cautiously spending down retirement savings? Some retirees are apparently really skimping, partly due to health-cost worries. “One of the greatest fears for people in retirement can be the cost of long-term care associated with a major medical procedure, sharply

declining health or treatment for cognitive disorders — particularly in the last year or two of life,” wrote the authors of the Blackrock Retirement Institute research report, *Spending retirement assets...or not?*, which I learned about while attending the Columbia University Age Boom Academy program for journalists recently.

For example, the Blackrock study found, after 17 to 18 years in retirement, median retirement assets for the wealthiest group (those with \$500,000 and above) had shrunk only 17%. Medium-wealth households — those with \$200,000 to \$500,000 — showed a similar pattern; their retirement assets were down only 23% during that time. And the lowest wealth households, with less than \$200,000 — the ones most likely to need to tap their savings? Down 20%.

That said, you can only do so much to hedge against a risk with a price tag in the several hundred thousand range.

How The CHRONIC Act Could Help

A recent law, however, may help. Medicare now looks poised to pay for more complex care needs, the kind that not only come with high out-of-pocket costs but are also expensive to the federal health program.

In 2018, Congress passed the Creating High-Quality Results and Outcomes

Necessary to Improve Chronic Care Act (known by its acronym, The CHRONIC Act). Among its initiatives: Medicare Advantage plans — the system’s managed care option — will be permitted to provide care and devices that prevent or treat illness or injuries, compensate for physical impairments, address the psychological effects of illness or injuries or reduce emergency medical care as well as non-medical services such as home-delivered meals. The plans will likely start offering such benefits in 2019.

One goal of new benefit-plan flexibility is to “allow patients and family to have a say and identify the services they need,” says Katherine Hayes, health policy director at the Bipartisan Policy Center in Washington, D.C. Another, she says, is to “figure out how to manage costs better,” say, by reducing time spent in expensive hospitals and emergency rooms.

The devil is always in the details. The federal government’s Centers for Medicare and Medicaid Services is now drafting regulations to flesh out the law and Medicare Advantage providers are figuring out which services to offer. Still, the shift in focus is a welcome step. If Washington takes a few bolder initiatives, odds are that the medical spending tail risk Americans over 70 confront will

shrink. And that will be a relief to them and to their families.

DON'T FALL FOR THE SPREAD OF COVID SCAMS

Coronavirus gives cybercriminals new ways to cheat you

USA TODAY US Edition. May 2020

If you find a vendor selling “coronavirus tests” online, this could be a scam.

The numbers are staggering. The Federal Trade Commission says coronavirus-related scams have cost Americans more than \$13.4 million so far this year. Google blocks more than 100 million phishing emails every day as criminals try to steal money and personal information. About 18 million of them are coronavirus-related.

Scam websites pose as the real thing, collecting personal data and credit card numbers. With more than 40,000 domain names using the word “coronavirus,” you have to be on alert.

Scam calls are getting more convincing, too. In the last year alone, Americans were swindled out of \$19.7 billion over the phone.

That number will only increase with new COVID-19 tricks up scammers' sleeves. The only thing that can make a pandemic worse is letting scammers

and cybercriminals take advantage of you.

1. Blood and saliva from ‘COVID survivors’

If you're desperate for immunity and are searching around the Dark Web, you might find blood and saliva samples from a “coronavirus survivor” and wonder at its possibilities. Could it be true, that these bodily fluids for sale in an online marketplace will bolster your body against COVID? It's a hoax. You'll never see the blood and even if it was true, other people's blood maybe tainted with diseases, such as Hepatitis and HIV. Talk to your doctor instead.

2. Expedited stimulus checks

Most Americans can expect a small boost from the government. Although the stimulus bill was slow to pass and even slower to make its way to your bank account, the best thing you can do is budget and wait. You may receive authentic sounding email offers and phone calls to expedite payment or even increase the amount on your check. The IRS has a site for you to

check on your payment status. If you're getting the "Payment Status Not Available" message at the IRS site, there are three reasons why. If one of those reasons is that you did not file your taxes in 2018 or 2019, the IRS has a special website to get your relief payment.

3. Fake coronavirus miracle cures

Quacks have been hawking fake cures since the dawn of time. Still, it may be tempting to believe that big pharma is suppressing a vaccine or that secret herbal pills can lessen COVID-19's effects. Unless the advice comes from a health care professional or the Centers for Disease Control and Prevention itself, ignore it.

4. Tech support scams

You're bound to run into tech problems working from home. Since you probably don't want experts inside your home, you may be at the mercy of online or telephone tech support. Do not Google search a company's tech support line. Scammers are hoping you'll do just that. Make sure the number you dial is the real number. Go to the company's official website and get the phone number from the Contact Us section. There are lots of phishing schemes out there, designed by hackers who want to access personal information. A caller to my national radio show fell for this scam and he owns a Homeland Security company.

5. Sextortion scams

With so many people communicating through Zoom and other video chats, we are now relying on our webcams more than ever. Consider covering up your webcam when it's not in use. You might get an email with a subject line that contains your password. When you open the email, a threatening message claiming to be from a hacker says that your webcam has been compromised and that they've caught you in a moment of intimacy. Now, it's time to pay up in Bitcoin, or else the hacker will expose you. That password is one compromised in a data breach. Don't pay the hacker. Delete the email and if you're still using the same password at different sites, change it now.

6. Government-issued online coronavirus tests

Coronavirus tests are in short supply, and many people are eager to find one. The Food and Drug Administration recently approved the first at home test, a nasal swab said to be safe and accurate. That said, if you find a vendor selling "coronavirus tests" online, this is almost certainly a scam. You should always consult a physician before taking the test.

7. No-risk investment

If you're following the news, you

know how unpredictable the economy is at this moment. While the stock market is bucking, investment fraud is rampant, seducing eager moneymakers with “guaranteed returns” and other optimistic wording. Scammers strive for realistic scenarios, like raising money for a company that makes medical masks.

8. Fake bosses and co-workers

From a hacker’s perspective, the working-from-home economy is the perfect chance to break into a network, take over an email account, and send real-sounding messages to employees. Strange messages are harder to verify when workers are geographically spread out and everyone is worried about layoffs. Hackers may also impersonate your company’s help desk, requesting passwords for “verification.” Even if a request sounds legitimate, confirm details by phone. As the technology behind deep fake video becomes more accessible to regular people, the potential for disturbing real-life consequences grows exponentially. Get acquainted

with it now because it’s going to be a major issue going forward.

9. Phony small business loan sites

Small business owners are struggling and scammers know the Payroll Protection Program and the Economic Injury Disaster Loan processes can be difficult to navigate. A listener of my show was recently taken by a fake Small Business Administration site that took a “down payment” to help him get a government loan.

The only place where you should apply for government assistance for your small business is at [SBA.gov](https://www.sba.gov).

10. Donation scams

Perhaps the most insidious plot right now is the donation scam. Fake charities abound in times of crisis and the pandemic is no different. Crowdsourcing platforms are lifesaving when they’re hosted by actual charities, but they can dupe a lot of well-meaning people into handing their money to criminals. Before you donate any money, check the charity’s rating.

REASSURANCE IN TIMES OF CRISIS

By Rich Manieri

Professor of Journalism

Asbury University, Kentucky 2020

One of my many bosses in TV news once told me the media’s job is to

reassure the public. I can’t remember the context, though I do remember

dutifully nodding my head.

What did I know? I was 22 and reassurance sounded like a good thing.

Today, I'm not sure if reassurance is or has ever been the media's responsibility. If it is, we're doing a lousy job of it. I feel a lot of things when I turn on CNN or Fox News for the latest coronavirus update. Reassured isn't among them.

In fact, if I look back at my own career of covering snowstorms, hurricanes and various other emergencies, I don't recall being very reassuring. Of course, in my defense, it's difficult to be reassuring when you can't feel your feet or you're dodging a flying a stop sign.

However, here and now, as you scour the countryside for toilet paper and biscuits, I am going to honor my news director of long ago and do my very best to reassure you.

While COVID-19 needs to be taken seriously, we're not going to run out of food or other essentials. Sure, there's a burgeoning black market for Charmin and hand sanitizer but I'm reasonably confident the shelves will be restocked and Americans will, once again, return to the good ol' days of practicing shoddy hygiene.

I wish we would be this vigilant all of the time, and I want to believe that the

guy who leaves the men's room stall and never so much as glances at the sink before walking out the bathroom door will transform into Felix Unger, but human experience tells me otherwise.

I'm old enough to remember the oil crisis and subsequent gas lines of the 1970s. We got through that OK, no thanks to my father, who used most of the gasoline on the eastern seaboard to fill up his Plymouth Fury and Bonneville Brougham.

World wars, economic crises, past pandemics - through it all, if Americans have proven anything, it is that we are a resilient bunch. Life can throw pretty much anything at us and we'll keep moving forward. We adapt, we innovate, we find a way.

Under normal circumstances, our elected representatives in the House and Senate can't work together to order a pizza. But Republicans and Democrats, with the president's support, were able to come together and hammer out a coronavirus relief package. For the most part, they've put politics aside for the greater good. I haven't written that sentence in a while.

In communities throughout the country, for every knucklehead at Costco making fists over the last roll of toilet paper, countless others are actually helping their fellow humans.

Churches are live streaming services. Concerned neighbors are running errands for the elderly. Disneyland is giving away its extra food. NBA players are donating money to team employees who aren't getting paid during the shutdown. My school is running a food drive for international students stuck on campus because they can't get home.

We'll be OK.

What we can't do is panic. There's no need to hoard food or convert all of your assets to gold bullion. Take a deep breath, turn off the TV for a while, take a break from social media and stop watching the rise and fall of the stock market until your eyes cross. Instead, do something productive. I've been catching up on some household chores, though truth be told, I'm too efficient for my own good. I've been

home three days and there isn't much left to do and I'm afraid I've reached the limits of my capabilities. Whatever my wife asks me to do next is bound to be beyond my skillset.

Still, you get the idea. If home improvement isn't your thing, read a book. Play your guitar. And there's always Netflix, but stay away from films or documentaries about pandemics, which have suddenly catapulted their way to the top of the playlist.

History tells us this will pass and life will eventually get back to normal. In the meantime, hunker down, practice "social distancing" and relax.

Do you feel reassured yet? If not, just nod your head anyway.

WHY FOOT CARE IS CRITICAL FOR SENIORS

As we age, foot health can change and impact overall health.

U.S. News & World Report
By Elaine K. Howley, 2019

THE FOOT IS A complicated body part – home to 26 bones, says Dr. Neal Houslanger, a podiatrist in private practice at Houslanger & Kassnove

Podiatrists in Patchogue, New York. This complexity and the heavy-duty wear-and-tear they endure over the

years places a lot of stress and strain on our feet over the years.

"Each bone needs to be in a specific place, but as we age, our bodies are always changing and usually not for the better," Houslanger says. One aspect of this process is that "the cells hold less water, which affects the collagen, tendons and ligaments in the feet. Tendons get tighter and ligaments get looser." When the muscles, tendons, ligaments and bones shift, that can lead to pain and bony growths, among other problems.

In addition to less water in the cells, "our circulation diminishes, so our healing ability lessens" as we age, Houslanger says, making older adults "more prone to infections and other issues." As people are living longer, overuse and joint injuries in the feet are also becoming more common.

After a lifetime of supporting and carrying your weight – while quite possibly encased in ill-fitting shoes – it shouldn't come as a huge surprise that many older adults develop foot problems. Among the most common issues older adults may experience with their feet are:

- **Bunions.** Bunions, also called hallux valgus, are painful, bony bumps that develop on the outside of the big toe joint. They tend to develop slowly over time, as pressure on the big toe

joint pushes the toe inward, toward the second toe. This effect is often exacerbated by tight footwear or high heels, and over time, the bone structure changes leading to a bunion.

- **Corns, callouses and dry skin.** Corns and callouses are thickened patches of dead skin that form to protect more sensitive areas and may develop in response to constant rubbing from an ill-fitting pair of shoes or other regular irritation. They're often accompanied by dry skin, which can also be painful and lead to cracked skin that's prone to infection.
- **Hammertoes.** The term "hammertoe" refers to a toe that points upward, rather than lying flat. The Cleveland Clinic reports that "the condition is actually a deformity that happens when one of the toe muscles becomes weak and puts pressure on the toe's tendons and joints. This pressure forces the toe to become misshapen and stick up at the joint." Also sometimes called claw toe or mallet toe, these conditions are frequently accompanied by a painful corn that rubs on the inside of the wearer's shoe.
- **Structural changes.** As we age, the fat pads on the bottom of our feet thin, which can lead to pain with each step as well as less support for the arch. Achilles

tendonitis and pinched nerves can also develop as the foot ages.

- **Arthritis.** Because the foot has so many joints – 33 in total – osteoarthritis can be a major source of pain and limited mobility for older adults.
- **Heel pain.** Pain at the back of the foot may result from heel spurs – bony growths that develop along the heel bone – or plantar fasciitis – inflammation of the ligament that runs along the bottom of the foot. Both can make standing and walking very painful.
- **Diabetes-related foot problems.** Changes in your overall health can also take a toll on your feet and lower extremities. Specifically, diabetics have a higher rate of vascular issues that can lead to major foot problems that may eventually require amputation, and thus diabetics need to carefully monitor foot health.
- **Fungal infections, ingrown toenails and other toenail issues.** Our bodies are host to many different types of bacteria and fungus, and most of the time, these foreign bodies are in balance and can actually be beneficial to our health. But an overgrowth of fungus, such as may occur when the feet are constantly damp, can lead to painful and unsightly infections

of the toenails and between the toes. Toenails can also grow at odd angles, leading to ingrown toenails that can be extremely painful and require surgery to correct. Dry and brittle nails are also more common among older adults, as blood flow to the lower extremities weakens.

- **Pain and soreness.** Pain and soreness may accompany any of the other problems cited and can be a problem in and of itself that can prevent you from comfortably standing or walking for longer periods of time.

As with anything, no two people are going to have the same experience of aging and foot health. Depending on what shoes you've worn your whole life, how active you've been and your genetics, you may develop one or more of these problems, or none of them.

Any and all of these conditions may lead you to seek the assistance of a podiatrist, a specialist doctor who focuses on foot health. Dr. Said Atway, a clinical assistant professor of podiatry at The Ohio State University Wexner Medical Center, says that he generally sees two subsets of older patients in his practice, including "the active elderly patient, which we're seeing more of as the general population ages," he says. These older adults are still active and healthy and may develop overuse

injuries. Keeping their feet healthy will enable them to continue being as active as they want, with less pain.

On the other hand, sedentary older adults may also often experience foot problems. "These adults are not in the workforce or active and they're more prone to things like diabetes and vascular disease because the blood flow isn't running as well. They're not maintaining overall health, and they can develop things like pressure wounds or callouses. They may also not be able to reach their feet, or because of vision impairment, they can't see their feet," and this can mean that small problems that could have been corrected early on had they been spotted are allowed to develop into much bigger issues, Atway says.

Houslanger says that walking barefoot isn't a great choice for any of us, but definitely not for older adults and those with diabetes or vascular issues that elevate risk for foot problems. Going barefoot is an issue for a number of reasons, not least of which is the mere possibility of stepping on something. With reduced vascular capacity or neuropathy that often accompanies diabetes and other chronic diseases associated with age, the chances of stepping on something sharp and not feeling it increase. That can lead to dangerous infections.

You should also "avoid going barefoot," Houslanger says, because your foot needs support. Similarly, he says flip-flops are a bad idea. "We see so much trauma in the summer from flip flops." Wearing slippers might seem like a good choice for in the house, but these typically don't provide enough support for the feet and Houslanger cautions that "slippers and socks are a fall hazard. Open back shoes are bad as well," he says, and suggests finding a well-fitting "pair of running shoes," to wear inside and out. If you prefer to remove your shoes indoors for sanitary reasons, he recommends having a second pair of shoes that you wear only inside.

Wearing the right shoes can make a big difference in the health of your feet and can help prevent foot problems from developing. Atway says that many people don't realize that as their feet change, they may need to purchase larger shoe sizes to accommodate how the bones and ligaments have shifted.

When it's time to buy new shoes, Houslanger recommends shopping later in the day. Over the course of the day, gravity makes your feet swell, so your feet may be a bit larger later in the afternoon than they are first thing in the morning. If the shoes fit comfortably in the evening, they'll probably work well any time. And once you bring the new shoes home, wear them around the house for about 20 or 30 minutes to make sure they fit

correctly. "It takes about 20 minutes before a problem occurs, so this way if you wear them for a half hour on a carpet," if a problem arises, you can still return them as they won't show wear on the soles as they would if you wore them outside. If they're still comfortable after a half hour, they should work for you longer term, he says.

Atway says that if you're not having specific problems with your feet, seeing a podiatrist once a year is probably adequate. However, if you're having foot pain or have a systemic disease such as diabetes or vascular diseases that increase your risk of developing foot problems, it's important that you see a podiatrist regularly to prevent small problems from developing into bigger issues. He says "skin changes or infections, pain or anything you're not sure about," are good reasons to visit the podiatrist to get it checked out.

Houslanger recommends checking your feet daily. If it's difficult for you to bend over to have a look, "get your partner to look or get a mirror. If you see something different that you haven't seen before, seek treatment. And wash and dry your feet thoroughly, especially between the toes," as that can be a common site for fungal growth. You may even want to use a hair dryer for 5 or 10 seconds after blotting dry to make sure your feet are completely dry.

He also recommends using foot lotion daily, particularly if you live in a dry part of the country. "Winter air dries out the skin, and dried out skin doesn't get as much circulation. Massage the cream in for 30 seconds to help circulation and make the skin more soft and supple. Do that morning and night, and avoid open-backed shoes" to help banish callouses and dry heel skin. He also recommends drinking more water, pointing to houseplants for inspiration. "You see how a dry houseplant gets more vibrant when it's been watered. Our skin and bodies are the same way."

Some older adults may also seek the assistance of a visiting foot care nurse to assist with regular grooming and checking of the feet, particularly if they're dealing with a systemic disease like diabetes or vascular disease. This can be helpful if you're having trouble conducting routine self-care of the

feet. If you're going to go hire a visiting foot nurse or other health care provider to assist with foot care, make sure the person is certified and licensed appropriately in your state to provide such care. Houslanger says your podiatrist is the best bet for clipping your toe nails – which should be cut straight across and not too short. "Never go into the corners to clean out tissue. If you do, that increases the chance of infection by 50 percent. And don't clean out under the nail." He says doing so can separate the nail from the

nail bed and make the nail fall off. He cautions that visiting a nail salon for help with problematic feet and toenails isn't a great idea, as infections are common from these facilities and often, workers there don't have specific training in how to appropriately deal with common foot problems.

Lastly, Atway says that for anyone with foot pain, it's important to realize that's not just a normal part of aging.

There are treatments that can help you get back to your more active self with less pain. "You should have that evaluated," and your podiatrist can help you find a solution to get you back on your feet, literally. He says many patients may be "candidates for some kind of minor procedure or orthotics or inserts that would keep them active, rather than just accepting (pain) as part of the normal aging process."

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