



OLLI AT FSU'S MONTHLY NEWSMAGAZINE

www.oli.fsu.edu

SEPTEMBER 2020

A DIFFERENT TYPE OF FALL SHOWCASE IS PLANNED FOR SEPTEMBER; ALL CLASSES WILL BE VIA ZOOM

Navigating the coronavirus pandemic requires a different type of showcase leading up to the Fall semester. The Fall Showcase, featuring class offerings and activities, will be videotaped on Wednesday, September 9 at the Turnbull Center and be available on the OLLI website (oli.fsu.edu) by September 10. Please check the website and your email for availability. Registration will begin on Thursday, September 17.

“By that time, you should have received your Course and Activities booklet, so you have a

complete picture of what your OLLI volunteers have planned for the Fall,” Executive Director Debra Herman said.

“September is always an exciting time because it gives all of our members the opportunity to see what the volunteers have been busy planning for many months. It has been a bit more of a challenge because everyone involved is working off-campus, but we have active and creative volunteers, as well as instructors, so we will have a wonderful selection for you for the Fall,” she added. “See you at OLLI.”

OLLI OFFERS BUSY FALL SEMESTER SCHEDULE OF ACTIVITIES VIA ZOOM

Undaunted by Covid-19, your OLLI leadership team has crafted an ambitious schedule of Fall Semester activities, all conducted via ZOOM. Here they are:

Why? How? And Where Do I See My Movies?

1 session with Paul Cohen, FSU Film School

Wednesday, Sept. 23 | 2:00 - 4:00 p.m. ET | FREE

Register online by Sept. 22
An introductory exploration of how adult audiences "discover" the movies that they have watched over the past 10 years. How did they purchase their entertainment (at the box office, by subscription, download, streaming, VHS, DVDs, event screenings, cinema clubs, film festivals, etc.)? Where did they see their cinema (mega multi-screen movie theaters, boutique cinemas, campus movie theaters, television monitors, computer screens, pads, mobile phones, etc.)? A conversation about what's changing. Class size limit: 150.

National Weather Service: Watch, Warning or Advisory

Friday, Oct. 2, 3 – 4 p.m. ET | Free
Register online by Oct. 1

The National Weather Service (NWS) Warning Coordination Meteorologist in Tallahassee, Mark Wool, will share an overview of the National Weather

Service products and services. We will discuss items such as Doppler radar, weather balloons and storm warning systems. Live event!

Contact: Marie Clewis,
mariekclewis@gmail.com.

Tallahassee Museum: Private Virtual Exhibition Tour –

Beloved Florida: Photographs by the Wheelchair Highwaymen

Tuesday, Oct. 6, 4:30 - 5:30 p.m. ET
| Fee: \$18

Register online by Oct. 5

Guest Curator Susan Baldino and Photographer Max Lee of the Wheelchair Highwaymen will guide us on a prerecorded virtual tour of Tallahassee Museum's exhibition "Beloved Florida: Photographs by the Wheelchair Highwaymen". The saturated images bring nature to life through the soaring perspectives of drone technology. This exhibition tour captures a countryside replete with beauty and ecological drama that can only be found in our beloved Florida! Live Q&A session will follow the tour.
Contact: Jan Smith,
jansmith1642@gmail.com.

OLLI COOKS: Look Who's Cooking Now!

Thursday, Sept. 24, 5 - 6 p.m.
Monday, Oct. 19, 3:30 - 4:30 p.m.

Thursday, Nov. 19, 5 - 6 p.m.
Thursday, Dec. 17, 5 - 6 p.m.

All times ET

| Free | Register once for all these dates.

COOKING LIVE! Each month this Fall we will enter into the personal kitchen of someone local who loves to cook tasty dishes! The cook will explore culinary dishes from around the world by preparing a main dish, appetizer, side or dessert. Get the recipe emailed either before the live event (so you can cook along!) or after the event as a surprise! Contact: Marie Clewis marieknclewis@gmail.com.

Visit the U.S. Capitol! (Virtual)
Friday, Oct. 16, 11 a.m. - 12 p.m. ET
| Free

Register online by Oct. 15

Virtually tour the U.S. Capitol LIVE with a former Capitol visitor guide and educational specialist. See the Crypt, the Rotunda and the National Statuary Hall. Learn the history of the building, Congress and the history of paintings and statues. Discuss National History Day 2020: Breaking Barriers in History. Q&A with our guide. Contact: Marie Clewis, marieknclewis@gmail.com.

Tallahassee Museum:
Environmental Enrichment
in a Zoological Setting
Tuesday, Oct. 20, 5 - 6 p.m. ET |
Fee: \$18
Register online by Oct. 19

Join in a live conference with Tallahassee Museum's Suzie Buzzo, animal curator and Laura Augustine, lead animal keeper. Learn the importance of and the different categories of environmental enrichment in a zoological setting. You will see a prerecorded PowerPoint presentation and video examples of the use of goal-based behavioral training in captive wildlife.

Contact: Marie Clewis,
marieknclewis@gmail.com.

Make More than a Joyful Noise!
(Inside the Tallahassee Community Chorus)

Friday, Oct. 23, 7:30 – 8:30 p.m. ET |
Fee: \$13

Register online by Oct. 22

Ever wonder how 200-250 non-auditioned voices from all over our community come together to perform the works of Mozart, Handel, Brahms and Bach? Join Artistic Director Dr. Michael Hanawalt and members of the Chorus as they take us behind the scenes of a great performance, featuring video and audio from the Chorus's fall 2019 concert performance of Mozart's Ave Verum Corpus and Requiem, accompanied by Dr. Hanawalt's live commentary and members of the Chorus sharing the experience from their perspectives. Contact: Jan Smith, jansmith1642@gmail.com.

Tallahassee Museum: Private Virtual Museum Collections Tour - "Behind the Scenes with the Director of Collections and Exhibits"

Tuesday, Nov. 3, 5 - 6 p.m. ET | Fee: \$18

Register online by Nov. 2

Director of Collections and Exhibits Lacie Ballinger will lead us on a private prerecorded virtual tour of the Tallahassee Museum's collections storage. During the tour, learn what the museum collects, why they collect it and how important it is to preserve for generations to come. Ms. Ballinger will talk about preservation needs of different material types and how you can best preserve your collections at home. Live Q&A session will follow the tour. Contact: Marie Clewis, marieknclewis@gmail.com.

Tallahassee Museum: The Tale of the Nation's Most Endangered Canid

Tuesday, Nov. 17, 5 - 6 p.m. ET | Fee: \$18

Register online by Nov. 16

A live Q&A with the Tallahassee Museum curator on the Red Wolf Species Survival Plan (SSP) will follow a prerecorded informative video on the plight of the imperiled red wolf that once roamed our region. Learn what role the Tallahassee Museum plays in the conservation of the world's most endangered canid. Contact: Marie Clewis, marieknclewis@gmail.com.

GRAND CANYON: "Condor's Flight"

Friday, Dec. 4, 10-11 a.m. ET | Free Register online by Dec. 3

Live ranger-led program: "Condor's Flight" presents the story of the endangered California Condor and their history at Grand Canyon National Park. Their incredible survival story spans their years living on the brink of extinction to their successful reintroduction in the wild today.

Through a live and interactive discussion with park rangers, we will learn about the ecological principles of adaptation and survival. Contact: Marie Clewis, marieknclewis@gmail.com.

Systemic Racism: Continuing the Discussion

1 session with Dr. Patrick Mason, Professor of Economics and Director of FSU's African-American Studies Program

Tuesday, Nov. 17 | 2:00 - 4:00 p.m. ET | FREE

Register online by Nov. 16

This will be a continuation of the presentation by Dr. Patrick L. Mason on July 29th. There were still a lot of questions remaining when we ran out of time, so Dr. Mason has agreed to return to answer these, comment on developments since our earlier meeting and discuss his ideas on solving the Systemic Racism problem. Class size limit: 150.

ISL FACULTY AFFILIATES HAVE ARTICLE ON LONELINESS AND DEMENTIA PUBLISHED IN PRESTIGIOUS JOURNAL



Angelina Sutin, Ph.D., the study's lead author, at left, with co-authors Martina Luchetti, Ph.D., and Antonio Terracciano, Ph.D., all of the College of Medicine. Also contributing to the study was Yannick Stephann of the University of Montpellier in France.

ISL Faculty Affiliates Angelina R. Sutin, Martina Luchetti and Antonio Terracciano, all of the FSU College of Medicine, recently had their article on loneliness associated with the risk of dementia published in **The Journals of Gerontology: Series B.**, which has been highlighted as an Editor's Choice article.

Their study, conducted with Yannick Stephann of the University of Montpellier in France, draws on the Health and Retirement Study dataset and tests whether loneliness is associated with risk of dementia. It also considers whether the association is independent of social isolation and whether it varies by demographic factors and genetic vulnerability.

The researchers found that loneliness is associated with increased risk of dementia. “Addressing this psychosocial risk factor,” the researchers say in the article, “will likely have a broad range of positive outcomes, including lowering risk and prevalence of dementia.” You can read

their journal article in its entirety here: <https://academic.oup.com/psychsocgerontology/article/75/7/1414/5133324>

The Journals of Gerontology: Series B is a publication of the Gerontological Society of America.

THE PRESIDENT’S PAGE

Harriet Waas
President, OLLI Advisory Council



What an amazing summer! We are truly a spirited group and while times have given us a challenge, we continue to do the best we can to stay involved and healthy.

One of my summer projects was to take the collected history of OLLI beginning in 2009 and create notebooks for the hard copies, and load scanned copies on to the OLLI Google Drive. While there is an unofficial history of OLLI on the OLLI website from its beginning in 1991, I was only able to use the collected records

beginning in 2009. The incredible amount of work over the years proved the dedication of countless OLLI volunteers who put in an infinite number of hours to make OLLI what it is today. Several interesting details for you to consider include the facts that Fall membership in 2008 was 236 and 9 classes were offered.

By Spring of 2020, OLLI was able to offer members 54 classes and we have over 1,200 members. Over the years, OLLI volunteers have worked tirelessly to increase class offerings,

add clubs and special activities, special lectures, social events and on and on.

Even in the midst of an international pandemic, Fall of 2020 will offer 40 classes on Zoom, many virtual tours and activities, and most clubs will "meet" online.

Please check your new OLLI Catalog as members will be required to register online to participate in clubs and send a request for the Zoom invite to each club Chair.

While the pandemic has forced us to change the way we do things, the business of OLLI continues in new and creative ways. We will have a Virtual OLLI Showcase this Fall which will be available on the OLLI website.

Members will be able to hear each instructor present information about the classes they plan to teach, just as in the live Showcases of previous times.

The OLLI Advisory Council holds meetings via Zoom to continue the planning and business of OLLI.

The New Member Orientation will also be presented via Zoom in early October to give our new members and interested current members more information about OLLI beyond the classes.

Please consider becoming an OLLI volunteer and join an OLLI committee, or create a new club in your area of interest.

You might be surprised at the number of OLLI members who share those same interests.

If you would like to volunteer, please contact our Volunteer Coordinator, Mary Irvine, at ollivols@gmail.com.

Throughout this Fall semester, please take care of yourself, stay healthy and continue to stay active and involved!

NEW MEMBER WELCOME SET VIA ZOOM FOR OCTOBER 1

The Fall New Member Welcome will be held on Thursday, October 1 from 2 to 3 p.m. via ZOOM. Further

information will be provided via email and on the OLLI website at olli.fsu.edu.



THE CLAUDE PEPPER CENTER

Visit www.claudepeppercenter.com for access to many additional resources

Follow [www.facebook.com/ TheClaudePepperCenter](https://www.facebook.com/TheClaudePepperCenter) for daily updates

Three Out of Four Americans Want to Spend their Final Years at Home

Nursing homes allow for an economy of scale. Feeding, washing, and otherwise seeing to the needs of elderly and disabled residents all at once is more efficient than addressing those needs on an individual basis. But this efficiency comes at the expense of human dignity. Ari Ne'eman, a senior research associate at the Harvard Law School Project on Disability, points out, "From Grandpa Simpson to Junior Soprano, popular culture constantly acknowledges our society's worst-kept secret: Nursing homes are awful places to live. Unfortunately, we've set up our health care and human services systems to send vast numbers of seniors and people with disabilities there anyway."

Nursing homes are relatively new. Before the 20th century, all kinds of care—elder care and even surgery—were performed at home. The wealthy could hire servants to tend to the needs of their elderly relatives. Among those less well-off, women were expected to take on the bulk of the caregiving, uncompensated. And for those who were poor and without families

capable of caring for them, there were almshouses.

Even though three out of four people over the age of 50 want to remain in their homes, according to a 2018 AARP survey, the system remains weighted toward nursing homes and other forms of institutional care. Despite scandal after scandal and reform cycle after reform cycle, federal spending on nursing homes was \$57 billion in 2016.

Technically, all seniors who meet the financial criteria should have access to home care through Medicaid. But despite legal requirements, seniors and families are rarely informed of this option. Jennifer Goldberg, the deputy director of Justice in Aging, pointed out that "far too often, hospitals and nursing homes don't tell older adults how they can get the care they need in their homes and communities."

This is an abridged edited feature published in "The Nation". For the full article please visit:

<https://www.thenation.com/article/society/abolish-nursing-homes/>

COVID-19 Section Updates

We have added numerous sections to the COVID-19 portion of our website. These new sections focus on Florida policy, the cultural impact of COVID-19, public health policy, global dimensions, and COVID-19's impact on vulnerable populations. Within each section you can find curated articles and commentaries that go into greater detail about the various effects COVID-19 is having on our nation and the world. We will be posting information daily and modifying previous posts as more information becomes available.

<https://fla.st/3cwB0Ks>

COVID-19 Surges Back into Nursing Homes

The novel coronavirus is surging back into U.S. nursing homes, where it killed tens of thousands at the start of the pandemic and now once again threatens some of the people most vulnerable to covid-19, the disease caused by the virus.

The development is a discouraging result of widespread community transmission of the virus in many parts of the country and in hot spots where it is even less controlled. With staff — and in some cases patients and visitors — entering and leaving facilities, the community-acquired infection almost inevitably finds its way inside.

Florida Gov. Ron DeSantis (R) spoke directly to that issue, warning that more covid-19 deaths at nursing homes and assisted-living facilities may be on the way, even as total caseloads have begun to decline. Florida has suffered a huge outbreak of coronavirus cases in recent months and has a sizable population of elderly residents.

“Over the next couple weeks, I’m concerned of seeing kind of a tail where we start to see some of these long-term-care deaths,” DeSantis said Thursday at a forum in Tallahassee.

This is an abridged edited feature published in “The Washington Post”. For the full article visit:
<https://wapo.st/2EgaYzP>

OLLI BOOK CLUBS ANNOUNCE UPCOMING ZOOM MEETINGS, BOOK DISCUSSIONS

The **Monday OLLI Book Club** will be meeting, via Zoom, on the second Monday of the month, beginning September 14. For September, we will be reviewing/discussing Rules of Civility by Amor Towles. Join us from 11 until

12:30. Nancy O'Farrell (nancyofarrel1047@gmail.com) will serve as our Zoom host; email her if you haven't previously joined us for our previous meetings. Our books for October, November and December are, respectively, The Storyteller's

Secret by Sajal Badani, Driver Your Plow Over the Bones of the Dead by Olga Tokarczuk and Call of the Wild by Jack London.

Susan Curlean, local author, will join us on January 6, 2021 at 2 p.m. to discuss her new book, I Have Been Assigned the Single Bird, a memoir of her time spent caring for her father through his final days with dementia. Susan is a naturalist, activist and has described her love and care of nature in her books, previously written. Leon County Libraries have many of her books; check their list for more entertaining reading. Contact RamonaBowman(rbowman0721@gmail.com) with questions about our Book Club.

For its October 14 Zoom meeting, **the Wednesday Book Club** will be considering My Ántonia, a novel published in 1918 by American writer Willa Cather. Considered one of her

best works. Cather's novel is the final book of her "prairie trilogy" of novels, preceded by O Pioneers! and The Song of the Lark.

The novel tells the stories of an orphaned boy from Virginia, Jim Burden, and the elder daughter in a family of Bohemian immigrants, Ántonia Shimerda, who are each brought as children to be pioneers in Nebraska towards the end of the 19th century. Both the pioneers who first break the prairie sod for farming, as well as of the harsh but fertile land itself, feature in this American novel. The first year in the very new place leaves strong impressions in both children, affecting them lifelong. This novel is considered Cather's first masterpiece. Cather was praised for bringing the American West to life and making it personally interesting. Susan Trimble will be leading our online book chat.

HERE ARE GARDENING TIPS FOR TALLAHASSEE FOR SEPTEMBER FROM THE OLD FARMER'S ALMANAC

(Ed. As a new feature, the OLLI Times will publish local gardening tips taken from the Old Farmer's Almanac, founded in 1792.)

Continue to harvest peppers and tomatoes and start keeping an eye out for possible frost.

Harvest herbs and store in a cool, dry place.

Clean out your vegetable garden once the plants have stopped producing. Remove any that were susceptible to disease and insects.

This month usually brings mild weather. Plant or transplant cool-

weather crops such as beets, broccoli, cabbage, carrots, collards, lettuce, mustard, onions, radishes, spinach, and turnips.

With new transplants, be sure to water deeply (not lightly) every morning.

Add organic matter to all planting areas. Be sure there's an inch-thick layer of mulch on your garden beds to control weeds.

Add leaves and organic material to your compost pile.

Cut back and remove old flower stalks from your annuals. Re-fertilize them to encourage one more color before the winter.

Start preparing your flower beds for the planting of cool-season annuals.

Now is a good time to plant woody ornamentals because they have time to establish themselves before the spring. Divide and replant perennials and bulbs that have become overcrowded or too large.

No more pruning your shrubs or trees, unless it is necessary. Pruning may encourage new growth to occur, which might be damaged during the winter.

Divide and replant crowded perennials. This is the last month to plant any new perennials and biennials.

Move your houseplants back indoors. For healthy grass, avoid weed and feed products. Only apply herbicides to areas with weed infestations.

Fertilize lawns this month. Use a controlled-release nitrogen.

SPECIAL TO THE TIMES

THE WISDOM OF THE ELDERLY

From ExploringYourMind2020

The wisdom of the elderly is infinite. You only need to be willing to wholeheartedly listen to their life stories. They want us to appreciate the wisdom they've gathered throughout the years. They're the best example of "More knows the devil for being old than for being the devil". They advise you based on their own experiences,

their triumphs, and their defeats. They're definitely rich in knowledge and we can learn from them.

Life's full of nuances, things aren't just black or white. This is something you realize when you pay attention to their stories. You discover how every single experience, as small as it might

seem, builds a whole life. All of those amazing, unforgettable, and sometimes unexpected moments become part of the story of your life.

Working as a telecare service operator has allowed me to learn from many user stories. It has given me the opportunity to listen to them, understand them, and learn from their wisdom. There's no wisdom like that of the elderly.

Love

The advice on love and the importance of choosing your life partner are part of the wisdom of the elderly. As many women say: sooner or later the kids will leave the nest, that's life. Their departure might leave a void, causing important changes in the family dynamic.

Some mothers or fathers might begin to suffer from empty nest syndrome. When the kids leave home and the parents are retired, they start spending their free time with their significant other. This is why it's so important to have a good relationship with your partner. Otherwise, loneliness might take over everything. "Let us never know what old age is. Let us know the happiness time brings, not count the years."- Ausonius-

On the other hand, having conversations with the elderly can

make you believe in love more than ever. There are couples who have been together for more than 50 years. That doesn't mean it's been easy for them,

but instead that they've always put their love first. They've been through every kind of struggle and faced it together as a team. There are widows who long for their life partner, but they remember them with love and gratefulness. Remembering things like the jokes they used to tell, the fact that they were great parents, what they liked to do.

Others have to separate themselves from their partner for other reasons. Sometimes, one of them has to enter a facility, while the other must stay at home. Most of them visit their significant other constantly, no matter their illness or condition.

Solitude

Many elderly people feel sad when they find themselves consumed in solitude. However, this is also part of their wisdom. This loneliness might be due to the fact that they don't want to bother other people. Perhaps they've distanced themselves from their friends and families or they live far away.

There are all kinds of stories. Many kids don't want to know anything about their parents. I don't know why, but I'm not here to judge them. I sense that, if some elderly people could go back in time, they would. Maybe

they'd choose to do some things differently.

When we're young, we don't really think about how our actions today will affect our lives tomorrow. At that moment, we don't think about how serious the consequences can be. Not treating people correctly or not making an effort to relate to them can isolate us even from the people we love.

We all need other people. At the end of the day, humans are social beings. Something that can help people not feel lonely is a hobby. Don't just enjoy your hobbies by yourself, let other people enjoy them with you! I talked to an 85-year-old user whose grandchildren gifted her a tablet. She told me she loves playing games like Candy Crush with it. This not only keeps her mind busy, but it's also a great bonding activity with her grandchildren.

Family

Valuing the importance of family is part of the wisdom of the elderly. Family is so important to those who have it, and it's so greatly desired by those who don't. Not only the children are important. There are cases where nieces and nephews take care of their aunts and uncles as if they were their own children. This is more common than we think.

Family was, is, and always will be important. The memories you have of your family will always be with you no matter what. You'll continue to create even more memories as your family continues growing and you continue to enjoy their presence. Every anecdote is valuable, it doesn't matter if they're new or old. Many of the users tell stories about their parents or siblings. I remember a few, very impressive conversations I had:

- A user recited poems her father had written. She knew them by memory, they weren't written on a piece of paper. Her father's memory is kept alive every time she recites his poetry. They were beautiful poems, full of life and valuable lessons.
- Another user remembered her father fondly. He would teach her and her brother to read and write every night. Today, at 80 years old, she still remembers the name of the first book she ever read.

Death

Learning to accept death as a part of life is a fundamental pillar in the wisdom of the elderly. The truth is that they accept that death is near, but that doesn't keep them from living their lives. Realizing this makes them enjoy what they have so much more. They continue to add great memories and experiences to the story of their lives. However, other types of losses are a bit

more difficult to deal with. For example, the deterioration of their own physical and mental abilities and losing people close to them (friends and family).

Family occupies the most important place in their hearts, as it is during childhood. The difference is that it's not their parents who play the most important role, but their children. Most elderly people feel better or worse depending on how they envision their children's future. They want them to settle down, have a family of their own, and be happy.

The wisdom of the elderly

Being thankful is a huge part of the wisdom of the elderly. They're thankful for the life they've lived and for being able to see how the world continues to develop. They don't regret the difficulties they went through because they understand they wouldn't have learned so many valuable lessons without them. When they're playing cards with their grandchildren and spending quality time with their families, you see just how full of life they really are.

They remind us how important it is to work, to do what we love, and to expand our abilities as much as we can. However, they also remind us that our lives shouldn't revolve around that. Elderly people regret the moments in which they were too focused on

professionalism and work instead of creating memories with their loved ones.

On the other hand, they do mention how vital it is to feel satisfied and proud of our hard work. When talking about this, I can't help but remember an 80-year-old woman who enrolled in painting classes although she had never painted before. Now she gives paintings to her entire family, which makes her feel thankful and proud of being able to create art despite her age. "You are never too old to set another goal or to dream a new dream." --C. S. Lewis

Many elderly people love reading, their environment has favored their interest in culture, despite the difficulties. They like reading the newspaper or books of all kinds, from classic romance novels to modern stories. They look for interesting content adapted to their physical capacities, especially their eyesight. What can we learn when attentively listening to the elderly and

their stories? They have so much to teach us about life thanks to all of their life experiences and the way they currently live. Elderly people save their stories for those who really want to hear them, stories full of bravery, happiness, sadness, and even anger. They've lived all kinds of experiences, meaning they have a lot of stories waiting to be told. Let yourself

discover how infinite the wisdom of the elderly is.

Active Aging: A Key Part of Well-Being in Old Age

We don't like to think about it, but we all get old. That's why it's so important to learn about active aging, a way staying healthy in your old age.

HOW STRESS AFFECTS SENIORS, AND HOW TO MANAGE IT

Exercise, breathing techniques, and medication can help you manage stress as you get older.

Harvard Health Letter, June, 2016

We all experience a little stress from time to time. It's not so hard to handle when we're young. But as we age, coping with stress isn't as easy anymore. "We tend to have less resilience to stress, and older adults often find that stress affects them differently now," says Dr. Michelle Dossett, an internal and integrative medicine specialist at the Benson-Henry Institute for Mind Body Medicine.

Changes in response

What's different about coping with stress when we're older? "Our cells are aging. Heart fitness and lung capacity decline, especially if you're sedentary," says Dr. Dossett. That keeps us from adequately accommodating the body's natural stress response (see "What does stress do to your body?").

If you have a chronic disease, which is

already a burden on the body, it's even harder to bounce back physically from the toll the stress response takes.

You may also feel a difference mentally. "Normally when we're stressed, our brains get flooded with stress hormones, the midbrain takes over, and the front of the brain—which controls concentration, attention and decision-making—works less well. Stress hormones in the brain can also contribute to short-term memory problems that are unrelated to dementia or age-related memory loss. Restorative sleep helps to flush stress hormones from the brain.

However, many older adults have sleep problems. Stress may make it more difficult to fall back asleep, and the inability to clear these stress hormones from the brain during sleep means that the cognitive effects of stress can worsen over time," says Dr. Dossett.

Changes in triggers

When you were younger, your stressors may have been a busy day at the office or a crying child. "Stressors that tend to affect seniors are the loss of a loved one; too much unstructured time on your hands; a change in relationships with children; or a loss of physical abilities, such as vision, hearing, balance, or mobility," says Dr. Dossett.

Symptoms of stress may include tension headaches, indigestion, heart palpitations, poor concentration, sleep difficulties, anxiety, irritability, crying, or overeating. If any of these symptoms are interfering with your quality of life, Dr. Dossett suggests that you seek help.

What you should do

If you're feeling stressed, Dr. Dossett recommends talking about your concerns with loved ones, and getting a physical check-up. "Stress may be having a physical impact on you that you're unaware of," says Dr. Dossett. Treatment may include addressing an underlying condition, such as high blood pressure.

Eating a healthy diet and getting plenty of exercise are also important, as is nurturing yourself by pursuing activities that bring you joy, and making time to socialize.

A big part of stress management focuses on triggering the opposite of the stress response: the relaxation response, which helps lower blood pressure, heart rate, breathing rate, oxygen consumption, and stress hormones.

Techniques to elicit the response include yoga, tai chi, meditation, guided imagery, and deep breathing exercises.

"One breathing exercise is to inhale slowly, mentally counting 1-2-3-4, and then exhale slowly, silently counting 4-3-2-1," says Dr. Dossett.

Another treatment for stress is cognitive behavioral therapy, which helps you identify negative thinking and replace it with healthy or positive thoughts. "These are great skills, but they often don't work right away. So, you may need medications, such as antidepressants, as a bridge," says Dr. Dossett.

THE SURPRISING TRUTH ABOUT OLDER WORKERS

Here's one: Their strengths can make them the most valuable people in the office

By Nathaniel Reade, AARP The Magazine, 2015

Until landing a good job in 2012, Mark Simoneau, now 65, was out of work or underemployed for four years.

When Mark Simoneau finally landed a job interview last October, he had to borrow a car to get there. His rusty 16-year-old Mercury Grand Marquis needed a new transmission.

You might say Simoneau was rusty, too: He'd been either out of work or underemployed for four years. And he was 64 years old.

Simoneau's age was significant: These days, 50-plus workers like him face brutal odds if they lose their jobs. Forty-four percent of jobless workers 55 or older had been unemployed for over a year in 2012, a Pew study reported. And while older workers have a lower unemployment rate overall, the ones who lose their jobs can find the long hunt for work unbearable.

Half of unemployed workers over 62 drop out of the labor force within nine months, according to an Urban Institute study. Worse: To pay the bills, they tap their Social Security years early, permanently cutting their

benefits and imperiling their retirement security.

Myth vs. Reality

Myth: Older workers are more likely to be burned out and less productive than their younger colleagues.

Reality: According to a 2009 report from the Sloan Center on Aging & Work, hiring managers gave older employees high marks for loyalty, reliability and productivity.

Myths & Misperceptions

But getting people like Simoneau back to work can mean overcoming age discrimination. In a 2009 report from the Sloan Center on Aging & Work, hiring managers at state agencies listed a litany of stereotypes to explain why they tend to reject older job seekers: They felt these applicants were more likely to be burned-out, resistant to new technologies, absent due to illness, poor at working with younger supervisors and reluctant to travel.

Other studies have shown that employers assume older applicants are less creative, less productive, slower mentally and more expensive to

employ than early- or mid-career employees.

But Peter Cappelli, a management professor at the Wharton School of business and coauthor (with former AARP CEO Bill Novelli) of the 2010 book *Managing the Older Worker*, has looked more closely at these stereotypes, pulling together research from fields like economics, demography and psychology. What he determined: Virtually none of them holds up.

When it comes to actual job performance, Cappelli says, older employees soundly thrash their younger colleagues. "Every aspect of job performance gets better as we age," he declares. "I thought the picture might be more mixed, but it isn't. The juxtaposition between the superior performance of older workers and the discrimination against them in the workplace just really makes no sense." So how does a guy like Mark Simoneau convince a potential employer to take a serious look?

After graduating from Villanova in 1970, Simoneau settled outside Boston, raised a family, earned an MBA and worked in human resources at manufacturing and construction firms. In 2007 a recruiter enticed him to leave his job and make more money at another company.

But he objected to some of the firm's practices, and three months later he

decided to part ways — a fateful choice.

That was in 2008, just as the Great Recession hit. At 60, Simoneau began hunting for a job.

Real World Realities

As a human resources pro, Simoneau knew that employers would have trouble looking past his white hair or the date of his college degree. But he also knew to avoid the common mistakes of older job seekers.

He kept his computer skills sharp and started an account on the social media site LinkedIn. Most critically, he joined professional groups, went to association dinners, emailed and phoned contacts, and sometimes met them for coffee.

"It's hard not to withdraw," says Simoneau. "That's something you've got to fight."

Simoneau sent out five to 10 applications a week and landed a few callbacks. To make ends meet, he found temporary jobs — one in sales, another a low-paying position with a nonprofit. And he tried to stay positive.

Myth vs. Reality

Myth: Older workers are unequipped to multitask and juggle the technological distractions of the modern office.

Reality: The cognitive skills that enable us to switch between tasks can be delayed with exercise and training. So, a 75-year-old who is smart and active could easily outperform a 40-year-old couch slouch.

Indeed, Simoneau had cause for optimism: Employers do find positive traits in seasoned workers. For example, those same state-agency managers who fretted about late-career burnout balanced their negative perceptions with several sunnier ones, giving high marks for loyalty, reliability and having a deeper network of contacts than younger workers do. Older workers also score high in leadership, detail-oriented tasks, organization, listening, writing skills and problem solving — even in cutting-edge fields like computer science.

A new study from North Carolina State University found that older programmers knew a wider variety of topics than younger colleagues did, answered questions better and were more adept at certain newer systems.

"We think that if you're familiar with older technology," says study coauthor Emerson Murphy-Hill, "you're better able to understand new technology."

Also, Cappelli says, older workers tend to be motivated by causes like community, mission and a chance to make the world a better place; younger workers are more driven by factors that directly benefit themselves, such as money and promotions.

But perhaps the greatest asset older workers bring is experience — their workplace wisdom. They've learned how to get along with people, solve problems without drama and call for help when necessary.

That's what Erin Barbarino, 54, is proving in her new job with Sphere Offshore Solutions, a Houston marine-services firm that helps move oil and gas drilling rigs. Barbarino was laid off from her energy-industry job in the summer of 2012 but was hired by Sphere that September. She brought with her a wealth of contacts with specialized knowledge — a key strength because she's involved in assembling crews quickly, and in her business a bad hire can mean an ecological disaster.

"I know people all over the globe I can call," Barbarino says. "They're all older workers, many in their 70s. These are the people who have the experience we need."

With Age Comes Ability

Experience also helps older workers compensate for the physical and mental changes that accompany aging. Younger workers enjoy a reputation as adept task-switchers who can better juggle the technological distractions of the modern office.

But according to neuroscientist Adam Gazzaley, M.D., at the University of California, San Francisco,

"multitasking" is a misnomer. The brain can't actually do two things at once, he says. Instead, it switches from one task to the other, and with every switch there's a slight delay, or "cost." And the cost increases as we age.

Gazzaley's research, however, shows that this cognitive decline starts in the early 20s, and physical exercise can slow or even halt the decline. Given the wide variations between people, he says, a smart, active 75-year-old could score higher on cognitive tests than a 40-year-old slouch on the couch.

Myth vs. Reality

Myth: Older workers aren't as creative as younger workers.

Reality: Older workers have been shown to perform well when it comes to organization, writing and problem solving, among other skills — even in cutting-edge fields like computer science.

And an experienced worker can easily steer around this "sea of distractions" by closing the office door and turning off email. (Always-on younger colleagues could be less likely to embrace the idea of unplugging.)

That may explain why older workers might score low on cognitive tests in laboratories but show no drop-off in their job performance or rate of workplace accidents. "It comes with experience," says Wharton's Cappelli. "More experienced workers are more

careful."

Bottom line: The human brain is adaptable, and we can learn skills throughout our lives if given the opportunity.

A case in point is Rosa Gibson, 66, of San Diego. She lost her job managing a retail clothing store when it closed in 2005. "Once I got over the shock," she says, "I decided to try something different."

Gibson started volunteering with Scripps Health, a nonprofit health care system in Southern California; there she used her bilingual skills in community outreach. Several years and many classes later, she's now earning a bachelor's degree in public health and working as a clinical trials assistant.

"I may be 80 by the time I get my degree at the rate I'm going, but that's OK," she says. "Everybody out there has something to teach you."

What about creativity and innovation, often cited as key strengths of younger employees? While it's true that young minds may produce a higher volume of ideas, business guru Frans Johansson argues in his book *The Medici Effect* that creativity comes more from making connections among diverse thoughts: The more knowledge you have, the more connections you can make.

For example, Kay Hall, 56, was able to creatively recycle her sales skills when she found a job at a law firm in Seattle. Now she looks for service opportunities for the firm's clients, using data-analysis techniques learned on her old job. "It was completely innovative for the legal field," she says.

Even in physically demanding fields, older employers have advantages, according to a study published in 2011. Researchers at the University of Mannheim, in Germany, studied teams of workers at a BMW plant. They found that productivity increased consistently as workers aged, right up to mandatory retirement, then at age 65. That's because veterans knew where to focus their efforts to deal with unexpected problems and prevent the most-costly mistakes.

The Power of Patience

Mark Simoneau can identify with the BMW study's findings. "The patience you develop as you get older helps you deal with stressful situations," he says. "A crisis comes up and rather than getting emotional you're more likely to think, 'This too shall pass.' When you can be dispassionate about a problem, it's easier to see what's urgent and where to put your resources." Simoneau's networking paid off in 2012, when a consultant told him about a social services agency that was looking for a human resources director. He gave the consultant his

résumé and cover letter — and got an interview.

Job Hunting Tips

So, on a cloudy, late-fall day, Simoneau put on his best charcoal-blue suit, borrowed his stepdaughter's Hyundai and drove more than an hour from his home near Worcester, Massachusetts, to the Wakefield office of Emarc, a nonprofit that serves adults with developmental disabilities.

Simoneau was at peace about his age. "I can't make myself younger, and I wasn't going to try," he says. For 90 minutes — longer than he'd expected — he met with the company's executive director and the chief financial officer.

He thought he'd nailed the interview but knew that they were also talking to others and wondered about his chances. A day later, he got a call-back. This time, he talked for over an hour with the executive director. A few days later he was formally offered the position.

The salary? Well, it wasn't what he'd been earning before. But that was no surprise." You have to understand the constraints of the organization, and I did," Simoneau says. He took the job. That night he celebrated modestly — by taking his wife out to dinner at Ruby Tuesday.

Simoneau has been back at work for nearly a year. At 65 he could be retired and collecting benefits. But what he's realized, he says, is that "I'm a worker." He enjoys solving problems, helping coworkers and passing on his knowledge to others. That, as it turns out, is a good thing, and not just for his

new employer.

Letting people work longer, economists agree, boosts overall employment and gives the whole economy a little more gas: Last year a tow truck took away Simoneau's old Mercury. He had bought himself an almost new Ford Focus.

THE SECRET TO HAPPINESS IS HELPING OTHERS

(Ed. OLLI PROVES THIS TO BE TRUE)

Six tips to living a life with purpose and meaning

Time Magazine 2017

There is a Chinese saying that goes: "If you want happiness for an hour, take a nap. If you want happiness for a day, go fishing. If you want happiness for a year, inherit a fortune. If you want happiness for a lifetime, help somebody." For centuries, the greatest thinkers have suggested the same thing: Happiness is found in helping others.

For it is in giving that we receive
— Saint Francis of Assisi ***The sole meaning of life is to serve humanity***
—Leo Tolstoy

We make a living by what we get; we make a life by what we give
— Winston Churchill ***Making money***

is a happiness; making other people happy is a superhappiness — Nobel Peace Prize recipient Muhammad Yunus

Giving back is as good for you as it is for those you are helping, because giving gives you purpose. When you have a purpose-driven life, you're a happier person — Goldie Hawn

And so we learn early: It is better to give than to receive. The venerable aphorism is drummed into our heads from our first slice of a shared birthday cake. But is there a deeper truth behind the truism?

The resounding answer is yes. Scientific research provides

compelling data to support the anecdotal evidence that giving is a powerful pathway to personal growth and lasting happiness. Through fMRI technology, we now know that giving activates the same parts of the brain that are stimulated by food and sex. Experiments show evidence that altruism is hardwired in the brain—and it's pleasurable. Helping others may just be the secret to living a life that is not only happier but also healthier, wealthier, more productive, and meaningful.

But it's important to remember that giving doesn't *always* feel great. The opposite could very well be true: Giving can make us feel depleted and taken advantage of. Here are some tips to that will help you give not until it hurts, but until it feels great:

1. Find your passion

Our passion should be the foundation for our giving. It is not *how much* we give, but *how much love* we put into giving. It's only natural that we will care about this and not so much about that, and that's OK. It should not be simply a matter of choosing the right thing, but also a matter of choosing what is right for us.

2. Give your time

The gift of time is often more valuable to the receiver and more satisfying for the giver than the gift of money. We don't all have the same amount of

money, but we all do have time on our hands, and can give some of this time to help others—whether that means we devote our lifetimes to service, or just give a few hours each day or a few days a year.

3. Give to organizations with transparent aims and results

According to Harvard scientist Michael Norton, “Giving to a cause that specifies what they’re going to do with your money leads to more happiness than giving to an umbrella cause where you’re not so sure where your money is going.”

4. Find ways to integrate your interests and skills with the needs of others

“Selfless giving, in the absence of self-preservation instincts, easily becomes overwhelming,” says Adam Grant, author of *Give & Take*. It is important to be “otherish,” which he defines as being willing to give more than you receive, but still keeping your own interests in sight.

5. Be proactive, not reactive

We have all felt the dread that comes from being cajoled into giving, such as when friends ask us to donate to their fundraisers. In these cases, we are more likely to give to avoid humiliation rather than out of generosity and concern. This type of giving doesn't lead to a warm glow

feeling; more likely it will lead to resentment. Instead we should set aside time, think about our options, and find the best charity for our values.

6. Don't be guilt-tripped into giving

I don't want to discourage people from giving to good causes just because that doesn't always cheer us up. If we gave only to get something back each time we gave, what a dreadful,

opportunistic world this would be! Yet if we are feeling guilt-tripped into giving, chances are we will not be very committed over time to the cause.

The key is to find the approach that fits us. When we do, then the more we give, the more we stand to gain purpose, meaning and happiness—all of the things that we look for in life but are so hard to find.

15 ORGANIZATIONS WORKING TO ADVOCATE FOR SENIORS

Senior Advisor 2017

The world is so focused on youth. Sometimes as you get older, it can feel like you're invisible. The media and politics give so much more attention to kids, teenagers, and middle aged adults than they do to seniors, you have to wonder if there are important legal coverages and benefits you risk missing out on because there aren't enough people concerned about the issues that matter to you.

Luckily, a few key organizations are actively working to advocate for seniors. The many unique issues that citizens of a certain age face aren't invisible to these organizations and they work hard to ensure they're not invisible to lawmakers and other policy experts as well. To learn more about who's fighting for you and the

issues they're taking on, check out these fifteen organizations working to advocate for seniors.

1. AARP

Probably the most visible organization actively advocating for seniors is the AARP. In addition to offering member discounts and helpful resources to seniors, they also work as advocates for seniors in the political arena, urging lawmakers to consider their older constituents when they make policies likely to affect them. In addition to putting pressure on politicians to make choices that benefit seniors, they also provide seniors with the information needed to better advocate for themselves by knowing the best bills and issues to call their representatives about.

2. National Council on Aging

The NCOA is a government organization that partners with nonprofit organizations and businesses to help provide resources and solutions to make aging easier on seniors in the United States. They offer educational resources and tools to help seniors find and take advantage of the benefits available to them in addition to advocating for seniors' concerns at a policy level. Interested seniors can sign up for their advocacy alerts to stay up to date on policy decisions that influence the lives of seniors and tips for ways to get involved and take action themselves.

3. CARIE

CARIE, or the Center for Advocacy for the Rights and Interests of the Elderly, is a coalition of groups and individuals that both get directly involved when called on by individual seniors that need help navigating senior care issues and work toward legal reforms that provide seniors with more rights and better protections.

While primarily based on Pennsylvania, the organization does work that goes beyond its local efforts.

4. LASPD

Legal Advocates for Seniors and People with Disabilities is just what the name says it is – it's an organization of lawyers that help seniors and people with disabilities with certain legal issues they're most likely to face. In particular, they focus on helping seniors deal with

aggressive debt collectors and with social security disability claims. They provide low-cost services to seniors who aren't sure how to handle these issues on their own.

5. Justice in Aging

Justice in Aging is a legal advocacy organization that pushes for any legislation that will reduce poverty for seniors. They therefore fight for affordable healthcare, greater resources for seniors that are economically disadvantaged, and give a particular focus to the types of seniors that have often been the least legally protected, such as people of color, immigrants with minimal English skills, and LGBTQ seniors.

6. National Consumer Voice for Quality Long-Term Care

The National Consumer Voice for Quality Long-Term Care (usually shortened to Consumer Voice) was started decades ago in response to concerns about the quality of nursing home care. They have long worked to improve the standards long-term care facilities are held to and to advocate for policies that affect the quality of life seniors in long-term care experience.

7. American Society on Aging

The American Society on Aging is a little different from the other organizations on the list as it's less focused on influencing public policy, and more focused on providing better education and resources to the

professionals that work with seniors. They offer education, publications, and training to help people who work with seniors learn best practices and stay up to date on how to do their work effectively and compassionately.

8. **National Center on Elder Abuse**

In spite of work done throughout the years to reduce the incidence of elder abuse, it's still a problem many seniors deal with. The NCEA works to provide resources and education designed to further reduce how frequent elder abuse is and help the estimated two million people in the U.S. that are victims of it each year.

9. **Pension Rights Center**

Many seniors worked their whole life confident that their work would pay off in a pension that was promised, only to face doubt that they'd receive their due when they retire due to budget cutbacks. The Pension Rights Center works both to secure the legal protections that hold governments and businesses to their pension promises, and helps seniors navigate the process of getting their pension when the time comes.

10. **Senior Medicare Patrol**

Medicare fraud costs an estimated \$60 billion a year, but much of that could be prevented if Medicare beneficiaries receive proper education. Senior Medicare Patrol funds projects that help educate seniors on common Medicare abuses and respond to any

complaints they have about their coverage.

11. **SAGE**

Services and Advocacy for GLBT Elders is an organization that works toward improving the lives of LGBTQ seniors. They offer a range of services in areas like employment and health care, and work to advocate for public policies that benefit the LGBTQ senior population.

12. **NHCOA**

The National Hispanic Council on Aging works to advocate for the Hispanic seniors that represent a growing portion of the U.S. senior population. They focus on policy issues that range from economic security to health and housing.

13. **NICOA**

The National Indian Council on Aging advocates for better health care, social services, and economic programs for American Indian and Alaska Native elders. They help provide education to Native American seniors to help them access the services available while also working with agencies and organizations to ensure more and better services are provided.

14. **Administration on Aging**

The Administration on Aging is the government organization devoted to advocating for seniors and their concerns. They work to keep other government organizations aware of the

issues that influence seniors so that legislation affecting the senior population keeps their needs and issues top of mind, and they provide grants to various other organizations that provide direct services and education to seniors.

15. Alzheimer's Association

With more than 5 million seniors suffering from Alzheimer's, the Alzheimer's Association advocates for better research, policies, and care for a significant portion of the senior population. They also provide resources and suggestions to people who want to do their part to advocate

for Alzheimer's patients. As the number of people with Alzheimer's continues to grow, the organization has an important role to play in helping the seniors and their families affected by the disease.

If you ever feel that your needs and the issues you're concerned about aren't getting the attention they deserve, consider following or working with one of these organizations. The work they do can help amplify your voice and help you secure more rights and benefits for you and your fellow seniors.

HOW TO PROTECT OLD PHOTOS FOR GENERATIONS TO COME

By Molli Spear

Life Storage Blog 2016

Family photos represent decades of memories. It would be devastating to lose those memories to wear and tear from being shuffled around a home or improperly organized. Even so, do you ever feel like you just don't know what to do with old photographs? You can work some into your decor and tuck others away in albums for viewing on coffee tables. But what about the stashes of pictures you keep in shoe boxes and drawers? How can you store them to preserve them and the memories they hold?

Whether you need to create a space in your home for the safekeeping of

family photos or must move them to a storage unit, there are several steps you can take to ensure they are protected. Remember that choosing the right materials and storage conditions are essential to protecting your precious photos.

Where to Store Family Photos for Safekeeping

The most important things when considering where to store photos are:

Ventilation – A well-ventilated area with circulating air combats mold growth and other damaging organic substances.

Temperature – Storage temperatures above 75 degrees Fahrenheit can interfere with the chemicals used in the processing of photos, leading to discoloration. The cooler it is, the better when it comes to photo storage.

Moisture – It's not just potential flood areas you have to worry about but humidity levels, too.

Lighting – Light can cause photographs to fade. If you aren't able to enclose your prints completely, be sure that you are storing them in a dark place.

Best Places to Store Old Photos at Home

Storing your family keepsakes at home has the benefit of easy access.

Here are some do's and don'ts of storing antique photos in your home:

DON'T: Store photos in a basement, attic, or garage where temperatures and humidity fluctuate with the change of seasons or reach extreme highs.

DO: Store photos in closets, cabinets, or under the bed. These locations, being part of your living quarters, will be climate controlled.

DON'T: Store photos near a heating or cooling vent.

DO: Store photos off the ground when possible.

Storing Old Photographs in a Self-Storage Unit

If you just can't compromise the space in your home for vintage photographs that you're unlikely to pull out on a regular basis, keeping them tucked away safely in storage can be a great option. It may require a trip to the unit when you want to access them, but you can reclaim the space in your linen closet or under the bed and sleep well at night knowing your photos are protected.

Here are some do's and don'ts as far as placement of photos in your storage unit:

DO: Pick a climate-controlled unit. Remember: 75 degrees or cooler and low humidity are the best conditions for photo storage.

DON'T: Place old photos on the ground in a storage unit, even if they are packaged up in boxes or containers. Consider using a wire rack or pallet to keep boxes off the ground in case of flooding.

DO: Enclose all photographs completely, whether in boxes, containers, or frames.

Preparing Your Photos for Storage

Whether you choose to store at home or in your storage unit, you'll want to organize your pictures in envelopes or boxes to preserve their condition.

An ideal container for storing printed pictures would have a sealed, water-resistant exterior, such as plastic, and soft but stiff dividers to separate prints on the inside. With that as a guideline, use your imagination! Maybe you choose to use envelopes or file folders as your dividers and a plastic tote or file box to contain them. These are likely items you'll have on hand.

The go-to container for old photos—shoe boxes—are still a go-to for a reason: you are likely to have some around, and their stiff, square shape keep photos flat and protected. Just keep in mind that shoe boxes are not water-resistant. Consider using them for organizing your photos, but storing them in a water-resistant container or in a place where you know they will never come in contact with water.

The preservation experts at the National Archives recommends materials made of cotton or pure wood pulps to avoid contact with acids that can be hidden in other paper sources. They also suggest rolling larger, flexible prints into tubes, and using polyester film sleeves for extra precaution.

How to Organize Photos in Boxes or Envelopes

Unfortunately, if you really want to safeguard your photos, the process is going to involve more than simply

piling them in photo safe boxes. Here are a few things to keep an eye on while you pack away photos:

- **Flat is the goal.**

Use stiff, flat materials and containers to encourage your photos to stay flat.

- **Find the right fit.**

Make sure the fit is right with your containers and your prints. Cramming pictures into a box that is too small in length or width is the easiest way to damage and dogear them before they've even made it to storage.

- **Fill boxes just enough.**

Stuffing too many photos in one box can have the same effect as using a box that's too small. On the flipside, leaving too much room in a box can cause items to shift in transport. If you have extra space, fill it with non-acidic tissue paper.

- **Non-acidic dividers are helpful.**

Ever had to peel photos apart from another? Although it might feel meticulous, placing a sheet of paper or another type of divider between photos can save them in the long run, especially if your photos overheat or come in contact with water. The stiffer the better when it comes to dividers, to keep items flat and in place.

Tips for Preparing Photo Albums for Storage

- **Use albums with acid-free sleeves, sheet protectors, or photo corners.**
Look for materials like polyester, polypropylene, or polyethylene.
- **Avoid adhesives.**
Acids that can deteriorate the quality of printed photos hide in adhesives.
- **Flat and well-fitting applies here, too.**
Make sure photographs have been inserted into sleeves or corner tabs that fit their size, and that they are positioned so that they will stay flat.
- **Don't overstuff.**
This tip is more for preserving the quality of the album itself, rather than the photos. If maintaining the quality of the album is important to you, overstuffing can cause damage to the spine of the album or cause pages to fall out.
- **Choose the album itself carefully.**
Avoid textiles that might be appealing to moths and other cloth-eating pests. Leather is your best bet when it comes to albums that will last and store well.

- **Store albums within larger containers, free of chemicals.**
Wrap your albums in tissue paper before placing them in boxes for an added level of protection.

Convert Print Photos to Digital for Extra Precaution

It never hurts to make copies of your photos, even after taking steps to preserve them in storage. Digital copies serve as your backups in case the originals are damaged or lost. Professional restorers can also use high-quality digital copies to restore your precious photos to their original beauty.

If your main concern when backing up old photos is to preserve the memories held in them, taking a picture with a digital camera, or even a smartphone, can be a surprisingly simple option.

It's easy, and the quality serves the purpose. If you have intentions of possibly reproducing a photo from a digital copy, you'll want to consider using a scanner or a photo scanning service.

Your digital copies can stay on a computer, but for added backup, it is recommended that you save them on a CD, memory stick, or external USB drive. Those items should also be stored safely in a water-free area of your home or storage unit!

U.S. WELFARE PROGRAMS, THE MYTHS VERSUS THE FACT

The 6 Major Welfare Programs

BY KIMBERLY AMADEO, THE BALANCE 2020

Welfare programs are government subsidies for low-income families and individuals. Recipients must prove their income falls below a target, which is some percentage of the federal poverty level. In 2019, the poverty level for a family of four was \$25,750.

There are six major U.S. welfare programs. They are the Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Nutrition Assistance Programs (SNAP or "food stamps"), Supplemental Security Income (SSI), Earned Income Tax Credit (EITC), and housing assistance.

Welfare Funding in the United States

The federal government provides funding for welfare programs, but the states administer the programs. Some states also expand the programs by providing additional funds.

If Congress reduces funding for a program without also reducing the state's responsibilities for that program, it creates what's known as

an unfunded mandate. States and local governments usually end up picking up the rest of the tab for the program, though certain kinds of unfunded mandates can also fall on the private sector. For example, the federal government pays for SNAP benefits, but states pay half of the cost of administering the program.

Welfare vs. Entitlement

Each welfare program has its own set of eligibility requirements, but they will all include a maximum income requirement. These income requirements are usually set at the state level and determined as a percentage of the federal poverty level. For example, an Illinois resident would not qualify for SNAP benefits if their household makes more than 165% of the federal poverty level.

Maximum income levels may fluctuate, depending on other circumstances in the household. To stick with the Illinois SNAP example, households that include anyone who's disabled or older than 60 have a higher maximum income level—up to 200% of the federal poverty level.

These maximum income levels are part of what makes welfare programs

different from entitlement programs. While you have to prove eligibility to receive welfare program benefits, everyone is entitled to entitlement programs if they have contributed to the program (often through payroll taxes). Even the richest

Americans can receive Medicare coverage, for example, once they turn 65.

The four major U.S. entitlement programs are Social Security, Medicare, unemployment insurance, and worker's compensation.

Temporary Assistance for Needy Families (TANF)

While many programs are technically welfare programs, the Temporary Assistance for Needy Families program is the one you may hear referred to simply as "welfare." In March 2019, TANF provided income to more than 2 million Americans. Most TANF recipients are children. The March 2019 figures include more than 422,000 adults and nearly 1.6 million children.

While those may seem like high numbers, they actually represent just a fraction of American families living in poverty. In 2017, for instance, only 23% of the families with children living in poverty received TANF assistance, according to the Center on Budget and Policy Priorities. The national median monthly assistance for

a family of three with TANF benefits in 2018 was \$486 per month.

TANF's predecessor was known as the Aid to Families with Dependent Children (AFDC). The AFDC was created in 1935 as part of the Social Security Act, but it later came under scrutiny.

Public perception of welfare, then officially known as the AFDC, soured significantly in the '70s. In 1976, President Ronald Reagan's campaign highlighted a case of welfare fraud and popularized the concept of a "welfare queen." He pushed for welfare reforms and warned of how welfare created a cycle of poverty. In 1996, President Bill Clinton created TANF as a replacement for AFDC, officially ending the original welfare system.

Medicaid and the Child's Health Insurance Program (CHIP)

In October 2019, Medicaid helped pay for the health care of more than 71 million low-income adults and children.

Children have a specialized form of Medicaid called the Child's Health Insurance Program (CHIP). It covers hospital care, medical supplies, tests, and preventive care, such as eye exams, dental care, and regular check-ups.

Medicaid pays for a significant portion of U.S. births. Not every state reports this data, but among the states that do, the rate of Medicaid-funded births commonly fall between 30% and 50%. The highest figure came from New Mexico, which reported that 71% of births in 2018 were funded by Medicaid. The lowest figure came from New Hampshire—just 26%.

The Affordable Care Act increased Medicaid coverage by 26%. It raised the maximum income level and allowed single adults to qualify.

Supplemental Nutrition Assistance Program (SNAP)

SNAP is more commonly known as food stamps. The food voucher system helped more than 34 million people buy food in 2019 (North Carolina did not report data in time to be included in this figure). The average individual received \$129.97 a month. The total federal cost for SNAP was \$58.3 billion.

The average individual received \$129.97 a month from SNAP in 2019. The total federal cost for the program was \$58.3 billion.

In addition to SNAP, the Special Supplemental Food Program for Women, Infants, and Children (WIC) provides food, vouchers, education, and referrals to help feed pregnant

women and children up to age six. In 2018, roughly 6.87 million people received WIC benefits. Of those, more than 76% were children or infants.

Another food-based welfare program is known as the Child Nutrition Program. In 2018, this program provided free or reduced-cost lunches to 29.7 million children at a cost of \$13.8 billion to the federal government.

Supplemental Security Income (SSI)
Supplemental Security Income provides extra cash to help low-income adults and children who live with disabilities. As of November 2019, more than 8.07 million people received an average of \$567.39 per month. Of those, more than 6.9 million were blind or disabled.

Earned Income Tax Credit (EITC)

The Earned Income Tax Credit is a tax credit for low-income families. For tax year 2018, a family of four (in which couples are married and filing jointly) must have earned less than \$55,884 a year to qualify. More than 22 million individuals and families received EITC in 2018. The average credit for a family with children was worth \$3,191. The credits lifted approximately 5.6 million people out of poverty in 2018, 3 million of whom were children.

Housing Assistance

Housing assistance often takes the form of rental assistance. It includes 1.2 million units of public housing, privately owned subsidized housing units, and a voucher program that allows low-income renters to find their own unit. The Housing Choice Voucher Program aims to ensure that low-income families spend no more than 30% of their income on rent. Local agencies administer it to 2.2 million families.

The Low-Income Home Energy Assistance Program is a similar welfare program that provides energy assistance and weatherization programs. Congress allocated \$3.32 billion in block grants to the states for this program to be implemented in 2020.

Myths About Welfare Programs

A 2018 Rasmussen Reports survey found that 61% of Americans believe that too many people are dependent on government financial aid. What many of these respondents may not realize is that they themselves benefit from federal aid given to their state governments.

There are many misconceptions about who exactly benefits from federal aid. In 2012, for instance, Republican presidential candidate Mitt Romney said that 47% of the population would vote Democrat no matter what. He claimed this 47% of Americans vote

Democrat because they "are dependent upon government" and don't want to see a reduction in welfare programs.

However—digging into the facts on who receives federal benefits and how they vote—one can quickly dispel this myth. In an interview with Vox, political scientist Suzanne Mettler said her research shows that welfare and food stamp recipients are far less likely to vote than others. They struggle so much to make ends meet, they don't have the extra time to read up on political issues and go to the polls. Furthermore, research by the Tax Foundation and Gallup polls shows that many of the states that rely the most on federal benefits vote Republican.

Many of the voters who decry welfare programs may not be aware of how dependent they are on government programs. For example, they may not be aware that the deduction for home mortgage interest is a form of government benefit. It's easier to only consider visible federal benefits, such as welfare checks or food stamps. As a result, some voters don't think the government has done much for them personally.

Another myth accuses undocumented immigrants of coming to the U.S. to take advantage of welfare programs. However, most welfare programs only benefit legal immigrants. Even among legal immigrants, they must have a 10-year work history or be a member of

the military before they are eligible to receive TANF, for instance. Other welfare programs have similar restrictions.

The only federal welfare program that benefits undocumented immigrants is Medicaid—and even then, the benefits are only allowed in cases of emergency. Kaiser Health News estimates that roughly \$2 billion goes to hospitals every year to reimburse them for emergency room costs that are largely associated with undocumented immigrants.

The Bottom Line

The United States has six major welfare programs with eligibility based on income and local poverty levels. There are other eligibility requirements, as well, depending on the program in question. However, all

six programs do take income levels into account.

Understanding the true scope of these programs can be difficult since most of the benefits don't come directly to recipients in the form of checks. Instead, they may be applied individually as tax credits, or they may be more broadly distributed to the public in the form of federal grants to states and local municipalities.

Regardless of where the money is going or who is benefitting, welfare programs do make up a significant portion of the U.S. federal budget. As such, Americans can expect debates over funding levels and implementation to continue for a long time.

7 BRAIN HEALTH MYTHS

From AARP Magazine 2020

1. Myth: We use 10 percent of our brain.

Fact: Evolutionarily, it would make no sense to carry around surplus brain tissue. And let's apply other logic here: If the 10 percent idea were true, it would make brain damage a lot less worrisome. Medical scans show that much of the brain is engaged during even simple tasks, and injury to small sections of the brain called eloquent areas can have profound consequences

for language, movement, emotion or sensory perception.

2. Myth: Older people are doomed to forget things.

Fact: Yes, some cognitive skills do decline as you age, especially if you don't employ strategies to pay closer attention and help you remember. But though you may have been quicker at picking up a new language or memorizing a list of random words

when you were a youngster, you're more likely to be superior with vocabulary and a good judge of character when you're an older adult. You would score higher on tests of social communication and diplomacy, such as how to settle an argument or deal with a conflict. The other good news about aging is that, over time, we tend to improve at controlling our emotions, weathering stress and finding meaning in our lives.

3. Myth: Age inhibits learning.

Fact: Learning can happen at any age, particularly when you get involved in stimulating activities, like meeting new people or trying new hobbies. Yes, mastering some skills, such as a new computer program, may take an older person longer, but that doesn't mean you can't achieve it. Even people diagnosed with cognitive decline can continue to learn things.

4. Myth: Male and female brains differ in ways that dictate learning abilities and intelligence.

Fact: Differences do exist in the brains of men and women, though not necessarily to the extent that one is better "equipped" than the other. Scientists continue to study the brain to understand and learn more about any important differences between the brains of men and women — research is still emerging in the field of neuroscience.

Another way to think about it more broadly: Each of us may be wired in our own unique way, though with a healthy brain we all have the capacity to learn, remember and make sense of the complex world around us.

5. Myth: A crossword puzzle a day can keep the brain doctor away.

Fact: Crossword puzzles flex parts of your brain related to word-finding ability, though they're not a cure-all. While they might help you excel at that skill, it's important to challenge your brain in a variety of ways.

6. Myth: You are dominated by your right or left brain.

Fact: Many people express and receive language more in the left hemisphere and experience their spatial abilities and emotional expression more in the right. But brain-scanning technology has revealed that the brain's two hemispheres often work together in complex processing.

7. Myth: You have only five senses.

Fact: You know the basic senses: sight, smell, taste, touch and hearing. But other senses are processed in the brain: proprioception (where your body parts are and what they're doing), nociception (feeling pain), thermoception (sensing temperature), chronoception (sensing the passage of time) and interoception (internal needs, such as hunger and thirst).

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