



OLLI AT FSU'S MONTHLY NEWSMAGAZINE

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OLLI VOLUNTEERS CLOCK OVER 4000 HOURS IN COVID DOMINATED YEAR; TIME VALUED AT MORE THAN \$105,000 FOR 2020

In a year driven by an unprecedented pandemic, OLLI members came through by volunteering more than 4,000 hours for 2020.

According to OLLI President and “Keeper of the Hours” Harriet Waas, OLLI members reported **4162** hours of volunteer time.

"Considering the adjustments that had to be made from March to the end of last year—and which changes will continue at least through the spring--the number of hours reported by our volunteers for 2020 is truly extraordinary" said Director Debra Herman.

“It shows the commitment and incredible resiliency of our members,” she added.

This number of hours includes 40 hours carried over from 2019 because book club session leaders had not included their volunteer time when initially reported.

Harriet Waas noted that “many of our members volunteer and do not realize that their efforts count as volunteer hours. This year, we discovered that several members had prepared for and led a month book club meeting. We were able to report an additional 40

hours of unreported 2019 volunteer time! Have you planned for, scheduled, or led a Zoom meeting this year? **YOU ARE A VOLUNTEER!** When we are able to once again have face-to-face meetings, do you plan to host an event at your home (such as the wonderful events sponsored by members of the OLLI Walking Club)? **YOU ARE A VOLUNTEER!** Thank you all for your outstanding service to OLLI - YOU make our organization a better one for our members. Please keep this in mind and report those volunteer hours!"

Debra Herman said "what makes this number of hours of volunteer service so astounding is that, because of Covid, there was no annual picnic last April, no class hosts for ZOOM classes, no holiday party, no new member welcome, no catalog mailouts, no showcases, among other things that generate large volunteer efforts. Taking these matters into account only demonstrates how fervently committed are our OLLI volunteers."

According to the nonprofit leadership network Independent Sector, the estimated value of an hour of volunteer time for 2019 was \$25.43. This is the same dollar amount used for 2020. (The dollar value for each year is usually reported in March or April and is expected to be a bit higher than \$25.43. This figure is based on average

hourly wages of non-management, nonagricultural workers.)

For 2020, **117 volunteers** reported 4162 hours. Valued at \$25.43 per hours brings the total value of OLLI volunteers to **\$105,839**.

For 2018, the dollar value was \$156,683. For 2019, the dollar value exceeded 2018's by more than \$25,000.

For 2019, 145 FSU volunteers reported 7341.42 hours—or 995 more hours than reported for 2018 just for FSU. The total dollar value for FSU alone is \$186,683, or more than \$30,000 than last year's FSU total. Six Panama City volunteers reported 260 hours, for a dollar value of \$6611.80. Now that Panama City is fully up and running, more hours are expected to be reported a year from now.

"But the number of hours is only what volunteers report. In actuality, there are volunteers who don't report, and there are also volunteers who underreport their hours," according to OLLI Director Herman. President and "Keeper of the Hours" Harriet has been hands-on in getting volunteers to report their efforts on a monthly basis." she said.

Thus, "we are capturing more hours. Still, whether all volunteer hours are being captured is an unanswered

question," she noted. "The Osher Foundation requires strong volunteer efforts to qualify for its endowments, and our volunteers have gone above and beyond! Your work over the years has helped convince the Osher Foundation to give us two one-million-dollar endowments, which are now invested in an FSU Foundation account," Herman said.

"The many clubs and committees we have wouldn't be possible without you. You help support OLLI in so many ways--from planning field trips to mailing out course and activity schedules to hosting classes and making new members welcome--and so much more," she added.

"Volunteers are the lifeblood of this organization. Without volunteers, we'd be an entirely different-- and certainly less successful--organization. The value of volunteers cannot be overstated," she noted. "Please make sure your volunteer hours are

accurately reported to Harriet Waas, our keeper of the volunteer hours," she added. Placing a dollar value on volunteer time can serve organizations in a variety of ways. Sometimes people who can't afford to give financially don't realize that volunteering their time can have an equal or even greater impact on an organization.

This hourly figure provides them with a powerful way to demonstrate the impact of lending a helping hand," she said.

Using this hourly figure, an organization can put a dollar value on the community support that it receives in the form of volunteer work.

Since volunteer hours were first recorded in 2011, the following list shows the number of hours for each year: 2011---4402.55; 2012---4648.05; 2013---3500.50; 2014---6262.15; 2015--- 5135.45; 2016---5794.10; 2017---4336.0; 2018---6346; 2019---7601.42.

OLLI ANNUAL "GREAT GIVE" SCHOLARSHIP DRIVE TO BE LAUNCHED IN MARCH; SETS GOAL OF \$5,000

The 2020 FSU Great Give campaign and competition will begin on March 10 for 24 hours.

The FSU Great Give is an online giving campaign that supports academic programs, scholarships and student activities.

During this 24-hour period, OLLI members can go online at www.lli.fsu.edu and make a gift.

"OLLI has exceeded its goal in past Great Gives and hope to do this again this year. With your help, we can

reach our goal of at least \$5,000 for our programs and support,” said OLLI Director Debra Herman.

Each year, OLLI at FSU awards scholarships to FSU students who have been nominated by their professors, and whose studies are particularly relevant to OLLI members.

It is easy to contribute. During the 24-hour period, OLLI members can go online and make a gift. You can also donate by visiting the OLLI at FSU website and clicking on the Support OLLI tab to make a contribution to OLLI's sustainability through the FSU Foundation.

OLLI philanthropy takes many shapes. Supporters' gifts sustain and build our organization in ways that expand course offerings, lecture series and other activities; maintain affordable membership fees and tuition rates; fund scholarships for OLLI students;

spread the word about OLLI; and increase the payments our professional instructors, among other options,” Director Herman said.

Members of OLLI at FSU are recognized for all types of gifts. For a list of benefits, see <https://olli.fsu.edu/support-olli-fsu>.

"This is a great way to say thanks to the University for its continuing support for our OLLI at FSU program, so please **MARK YOUR CALENDARS!!**

More information will be forthcoming as the Great Give period approaches," said Winnie Schmeling, OLLI's Philanthropy Committee Co-Chair. For more information, contact Melissa Guest, OLLI Accounting Representative, at mguest@fsu.edu or Winnie Schmeling at winnieschmeling@embarq-mail.com.

OLLI OFFICERS, ADVISORY COUNCIL MEMBERS, SPECIAL INTEREST GROUP LEADERS TO CONTINUE SERVICE TO 2022

Because the pandemic precluded some officers from having to perform their responsibilities, OLLI Director Debra Herman, upon the suggestion of President Harriet Waas, First Vice President Jack Mapstone, Second Vice President Bruce Bechard and

Immediate Past President John Kilgore, announced all officers, Advisory Council members and Special Interest Group leaders will continue serving in their respective capacities from April of this year through April 2022.

All members of the OLLI Leadership Team will remain in their positions as long as they desire to do so. "I am so thrilled that these officers are willing to continue for another year. Certain responsibilities, such as securing class hosts and organizing our showcases,

were not needed last year because we couldn't meet face-to-face and relied on ZOOM sessions. This is further evidence of the incredible efforts of our volunteers to make OLLI a truly rewarding experience for our seniors," Herman said.

OLLI OFFERS TWO COVID-19 SPECIAL LECTURES PRIOR TO BEGINNING OF SPRING SEMESTER CLASSES

To provide the latest information on COVID-19, OLLI will offer two special free Zoom lectures before the start of Spring Semester classes.

On **Wednesday, February 3, 3-4 p.m.**, Dr. Dean Watson, chief integration officer, Capital Health Plan and Tallahassee MemorialHealthCare, will provide an update and answer your questions on the COVID-19 situation and vaccine administration in Leon County

On **Wednesday, February 10, 2-4 p.m.**, Dr. Sally Karioth, an expert on grief, trauma, stress and compassion fatigue who has taught several OLLI classes and is a longtime faculty member of the Florida State University College of Nursing, will talk about COVID and how it has been a massive grieving experience, especially for older adults

Register for these free lectures when you register for spring classes and activities.

WEDNESDAY BOOK CLUB TO DISCUSS THE GIVER OF THE STARS IN MARCH

By Susan Barnes

On March 10, the Wednesday Book Club will be considering The Giver of Stars by Jojo Moyes. Set in Depression-era America and based on a true story, this is a story of five extraordinary women and their remarkable journey through the mountains of Kentucky and beyond. Alice Wright marries handsome

American Bennett Van Cleve hoping to escape her stifling life in England. But small-town Kentucky quickly proves equally claustrophobic, especially living alongside her overbearing father-in-law. So, when a call goes out for a team of women to deliver books as part of Eleanor

Roosevelt's new traveling library, Alice signs on enthusiastically.

The leader, and soon Alice's greatest ally, is Margery, a smart-talking, self-sufficient woman who's never asked a man's permission for anything. They will be joined by three other singular women who become known as the Packhorse Librarians of Kentucky. What happens to them—and to the men they love—becomes an unforgettable drama of loyalty, justice, humanity and

passion. These heroic women refuse to be cowed by men or by convention. And though they face all kinds of dangers in a landscape that is at times breathtakingly beautiful, at others brutal, they're committed to their job: bringing books to people who have never had any, arming them with facts that will change their lives.

Gina Pedroni will be leading our discussion. Please register for the Wednesday Book club and join us via Zoom.

TAKE STEPS TO ENSURE YOUR HEIRS CAN ACCESS DIGITAL ASSETS



By Dr. Neil Charness, the William G. Chase Professor of Psychology at FSU and Director of the Institute for Successful Longevity (pub. 2020)



If you are like me, you have valuable data assets stored in electronic devices

such as computers, smartphones, and tablets.

As more and more of our transactions have become electronic our heirs may face enormous challenges recovering that information after we die or become incapacitated. The challenges are increasing with two-factor authentication (2FA) processes guarding our devices and accounts.

If heirs were lucky in the past, you provided them with access to your computing devices by sharing passwords in some secure format, such as placing them in a physical safe that they had access to upon your death or incapacity.

However, because phishing scams and hacking generally have become commonplace as a way to steal a user's account information and passwords, companies like Google, Apple, Microsoft, and Amazon are increasingly encouraging or even requiring that accounts become safeguarded with 2FA.

Florida State University now requires two-factor authentication to access a work account, following the rule of requiring two pieces of information before letting you access an account. The first factor is something you know: your account name and associated password.

The second factor is something that you alone possess: biometrics such as a fingerprint or iris scan, your smartphone, or possibly a hardware

key. That way, even if someone hacks your computer or tricks you into giving up your account name and password through phishing, they still can't log in to your account without that second factor.

Usually, you set up 2FA by specifying how you will be contacted for the second form of authentication. The most common and easily managed form of two-factor authentication involves sending a message to your smartphone and asking you to acknowledge that message, basically proving that "you are you" through possession of the device and responding to the challenge within a short period of time.

The challenge is sent either through an app that runs in the background on your phone (e.g., Google's Duo app), or through a message sent to you by SMS (text message), via an email, or if you don't have a smartphone, through an old-fashioned telephone call that reads the digits to you so that you can type them into your computer as you log in to your account.

When using a smartphone to log into a bank account, 2FA challenges may allow you to authenticate with a biometric such as a registered fingerprint or retinal scan, in addition to an account name and password. But what if you lose your smartphone or you are in a dead zone for cellular

service? How do you get into your account?

There are sometimes alternate ways to prove that “you are you” through answers to questions that only you are likely to know, such as the city you were born in, the model of your first car, your favorite movie, etc. But these ways of authenticating access are time consuming and may be hampered if, for instance, you lose your smartphone on that exotic vacation.

Worse yet, if you die and your smartphone is safeguarded (by a fingerprint, retinal scan, or password), your heirs may be stymied for weeks, even if equipped with powers of attorney, as they go through alternate routes to gain access.

There are some solutions to consider. The first is: Don’t die. Mind you, if you know how to live eternally then you are already in a different league than the rest of us mortals and can stop reading now. As mentioned earlier, another risk is dementia, rendering you incapable of even managing 2FA on your own.

So, since it is difficult to avoid dying and hard to completely rule out developing dementia or other form of cognitive impairment, you need to have alternate methods to provide loved ones with access to your 2FA-protected electronic accounts.

Although it is not yet used universally for two-factor authentication, a hardware key (e.g., YubiKey) may offer something that can easily transfer to an heir or partner. These are USB devices that you can purchase relatively inexpensively. They work when you plug them into a port on your computer or tablet or by communicating wirelessly with your smartphone using near-field communication (NFC) to authenticate that “you are you.”

You may already have turned on NFC on your smartphone in order to pay for goods and services. Once you register hardware keys with your account, the 2FA challenge requires you to activate the hardware key by plugging it into a port on your computing device and touching a sensor on the key.

Anyone with the key can authenticate to your registered account (assuming they have the first factor: your account name and password, and that the key does not require a biometric such as a fingerprint to activate).

So, much like your smartphone, you should be careful not to lose a hardware key. If it is to be your only authentication method, you ought to register a backup hardware key with the accounts you want to protect and then safely store the backup. Unlike a fingerprint or retinal scan that no longer works when you die, the hardware key can stay behind, and

hopefully, in the right hands that have been provided with the first factor, provide access to your accounts.

Although the digital economy was meant to reduce friction for transactions, it can also introduce complexities for transactions such as requiring two-factor authentication to

guard against hacking and password theft.

We don't often consider all the ramifications of activating 2FA for our accounts, particularly how we provide access to heirs who may need our digital information to settle our estate. Plan carefully now for how to safely pass on your digital assets.

MONDAY BOOK CLUB TO DISCUSS INVISIBLE MAN IN MARCH

OLLI's Monday Book Club will be meeting, via Zoom, on February 8, 11:00 a.m. until 12:30 p.m. Our book for the month of February is Ralph Ellison's **Invisible Man**.

Since Black History month is now, is there a better way to experience the month than with this book? A classic, truly, from the day it was published in

1952 should be a required read for all of us.

As an OLLI member for the spring semester, you are qualified to be part of our group.

Contact rbowman0721@gmail.com for any questions as well as letting us know that you would like to be on our ZOOM invite list.

THE PRESIDENT'S PAGE

Harriet Waas
President, OLLI Advisory Council



COVID-19 Didn't Stop OLLI Volunteers in 2020

The success of OLLI at FSU depends on the dedication and efforts of our army of volunteers. OLLI currently has 3.2 paid staff members who support and work with OLLI volunteers, but it is the volunteers who create and provide the multitude of OLLI offerings.

Even in the uncertain times of 2020, OLLI volunteers found ways to volunteer. Volunteers amassed **4,162 volunteer hours in 2020**, proving once again, that our dedicated members cannot be stopped even in the face of an international pandemic.

So many of our members volunteer without realizing that their hours

count. The grand total for 2020 actually included 40 hours that were not reported in 2019 for this very reason. I have described just a few of the accomplishments by our OLLI volunteers, and maybe you would be interested in becoming involved.

The Curriculum Committee, chaired by a volunteer, researches course opportunities, recruits instructors and schedules classes. If you have an idea for an interesting class, please be that volunteer who brings your idea to the Curriculum Committee.

Activities, clubs and field trips are provided by creative volunteers who have an area of interest and are willing

to sponsor and manage these events. If you have a special interest, please let us know and we will help you share it with other OLLI members!

The OLLI catalog and other OLLI information and promotion materials are designed, written and edited by volunteers along with the staff. Volunteers also consult on and execute public relations efforts to promote membership and participation in OLLI.

Volunteers also are responsible for philanthropic and fundraising campaigns. Look for information about the Great Give this semester and discover how YOU can help make OLLI even better in the near future. In addition, volunteers provide Zoom assistance, manage course and annual surveys, and derive data to support

planning and operations. Members of the Advisory Council work throughout the year to plan for the future of OLLI. All these volunteer efforts provide an amazing OLLI experience for you.

Our amazing volunteer, Mary Irvine, heads up the OLLI Volunteer Committee.

OLLI volunteers have found innovative ways to plan for and provide online classes and events, seeing new opportunities and ways to connect during the continuing COVID-19 pandemic.

If you have any suggestions or ideas on expanding volunteer opportunities, or if you wish to volunteer for OLLI, please contact Mary Irvine at ollivols@gmail.com



THE CLAUDE PEPPER CENTER

Visit www.claudepeppercenter.com for access to many additional resources
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We need long-term solutions for long-term care

The median cost of living in a semi-private room in a nursing home for one year is **\$93,000**. Hiring a home health aide for 40 hours a week costs **\$55,000**. Assisted living costs **\$52,000**.

Nearly 70% of adults 65 years and over will need long-term care. That means assistance with activities of daily living like getting dressed, preparing and eating meals, bathing, and more.

Nursing homes, adult day services, assisted living, home health aides, and informal caregivers can provide this help. Yet one-quarter of adults fail to believe they will need extended care and so don't plan for it.

When long-term care is needed, many older adults and their families are hit with the realization that Medicare does not cover it. Anything beyond rehabilitation or 100 days of nursing home care is the older adult's responsibility. A long-term care system exists only for the

impoverished (Medicaid) and the wealthy (self-pay). There is no robust system for the middle-income people who make up half of the U.S. population, and there are threats to the sustainability of Medicaid, which currently covers 62% of all nursing home residents.

Government funding is the most obvious solution to building a long-term care system and reshaping and supporting planning for long-term care, but efforts in this area have failed. For example, Maine proposed a universal home care initiative in 2018 to provide no-cost home care, but it was voted down due to fears that taxing those who made more than \$128,000 a year (especially physicians) would cause people to relocate to other states. In 2011, the federal Community Living Assistance Services and Supports Act proposed to provide up to \$50 a day in cash benefits to help families pay for in-

home assistance or nursing home care, but it was plagued with unreasonable premiums and uncertain sustainability.

This is an excerpt of an opinion piece by Jasmine Travers and published at Statnews.com. You can find the full text at: <http://bit.ly/2YcLf1p>

Wealthy donors received vaccines through nursing home

The invitation to affluent Floridians arrived in writing and by telephone. MorseLife Health System, a high-end nursing home and assisted-living facility in West Palm Beach, FL, has made scarce coronavirus vaccines — provided through a federal program intended for residents and staff of long-term-care facilities — available not just to its residents but to board members and those who made generous donations to the facility, including members of the Palm Beach Country Club, according to multiple people who were offered access, some of whom accepted it.

The MorseLife episode highlights how the country's patchwork approach to immunization against the coronavirus — leaving decisions about eligibility to state and local authorities as well as to individual providers — is creating opportunities for facilities to provide

access to well-connected people while thousands of others wait in line. In Florida, some elderly residents have camped out overnight in hopes of receiving a shot.

The invention of vaccines against a virus identified only 10 months ago is an extraordinary scientific achievement. They are the fastest vaccines ever developed, by a margin of years.

This is an excerpt of an article published in the Washington Post. You can find the full text at: <http://wapo.st/3qRzo5i>

Coronavirus, COVID-19, and You

The Claude Pepper Center is committed to providing as much accurate and useful information about the pandemic as long as it remains a threat to the health of Americans. We will be posting information daily and modifying previous posts as more recent information becomes available. Click to find out about how COVID-19 is affecting long term care, the economy, public health policy, vulnerable populations, as well as information about the vaccines and their availability, and much more: <https://fla.st/3cwB0Ks>

SPECIAL TO THE TIMES

IT'S A NEW YEAR, BUT WE'RE IN THE "MESSY MIDDLE" OF THE PANDEMIC. HERE ARE FIVE WAYS TO COPE

By Christine Carter, Washington Post 2021

Goodbye, 2020! What a year! But as we settle into a hard winter, I can't help wondering: Will 2021 be much better?

With vaccines coming and other changes on the horizon, many people are optimistic. But we are not at the end of the pandemic. We are in the "messy middle," a phrase I first heard from Harvard Business School's Rosabeth Moss Kanter. Everything looks like a failure in the middle.

And everything's hardest in the messy middle. Here's why: When the pandemic hit, we were collectively freaked out — and energized. We bought groceries for our neighbors and protested peacefully. We massively changed the way we work, educate our children, shop and socialize.

In the midst of crisis, we saw anew how dire racial injustice is in our country and how little support our society offers those who are struggling, including the unemployed

and working parents. It's a lot to tackle at once. For many of us, our surge capacity became depleted. The adrenaline is gone. We need a hug — from someone outside of our household.

This is what happens with all big change, and the bigger the mountain we're climbing, the more tempted we are to lose focus for something shiny or delicious, to seek short-lived hits of pleasure rather than keep our eyes on long-term goals.

This messy middle is hard, and 2021 is not going to be anything close to normal. Instead of just waiting for it all to be over, we'll do better to reengage with the things that bring us meaning. So, put down that cookie (I'm talking to myself here) and use this checklist to set your mid-pandemic course correction on the best possible path. Even if it feels like all you're doing is trying to survive, this checklist may help you gain a sense of control amid the uncertainty.

1. What do you want to take with you when this is all over? While I'm sure a lot about 2020 was bad for you, this is the time to reflect on what was good. Did you find purpose in peaceful protest? Did you shop for someone who is elderly? If you didn't leave the house much, what do you like about being home more? Many teenagers are benefiting from increased family time and more sleep. What were the bright spots?

2. What are some goals you can set for yourself? Not the easy ones. Research shows that setting specific, difficult goals consistently leads to higher performance (if that's what you're after). Where in your life would you like to step things up? Perhaps you'd like to continue donating to a food bank or helping people who can't leave their home. Maybe you want to set up a gratitude practice, or spend less time on social media. Where can you do better despite the pandemic (and everything else)? The goal is not to add more pressure to an already difficult time, but to identify goals that could help you feel better and feel like you have more time and energy at the end of the day.

3. What new habit have you wanted to try? Maybe you want to check in with friends more regularly. Perhaps your doctor wants you to be more active. Limited travel can make our daily routines more consistent, and that

makes this a great time for many people to establish a healthy habit. I have always been kind of a loner. The coronavirus helped push me out of my shell.

4. How can you invest in yourself? What "deferred maintenance" do you need to take care of? What most of us really need right now is less stress. Could you resolve to go to bed earlier a few days per week? Or would you have more energy if you improved your diet? Remember, when you are depleted, your most valuable asset is damaged. In other words: When we underinvest in our bodies, minds or spirits, we destroy our most essential tools for leading our best lives.

5. What do you want to feel more of in 2021? Perhaps you want to feel less overwhelmed and more at peace, or maybe you want to feel more connected to others and causes and less isolated. What behaviors or habits have, in the past, elicited the emotion that you are looking for? Maintenance habits (like cleaning up or getting to inbox zero) might make you feel less overwhelmed. Finding purpose, taking our focus away from ourselves, make us feel more connected.

Talk with your friends and family about these questions. Then make a list of your answers, and cross off anything that isn't realistic. Unrealistic goals

will only bring anxiety. Once you have your list, it's time to turn them into action. The way to do this is to make specific plans, map out potential obstacles and find ways to make the process enjoyable.

When done correctly, habits can make us happier, healthier and more connected to those around us.

These are worthy goals in any year, whether we are in a pandemic or not.

THE TRUTH ABOUT LIES

Your susceptibility to scams may be linked to your beliefs about honesty

By Doug Shadel AARP Magazine December 2020

Is there a little bit of scammer in you? The answer is probably yes. Studies suggest that the majority of us lie a few times a day, although often they are pretty innocuous. Until the pandemic arrived, one of the most common lies in America reportedly was “I’m on my way,” often said while still seated in the office or in front of the TV.

And many of us are about to engage in a widespread set of seasonal lies: the New Year’s Resolution. I joke, but lying is not a trivial subject. All scams fundamentally rely on getting the victim to believe in a lie. Which suggests that the very best way to prevent scams is for all of us to become better lie detectors.

So, what prevents that? To answer this, I turned to Jeffrey Hancock, a professor of communication at Stanford University and a noted expert

on how and why we lie. I had read that he and his colleagues at the Stanford Social Media Lab had conducted a study on something called the deception consensus effect. They looked at lying in the context of mobile dating and found that the more subjects self-reported lying in text conversations with their partner, the more they believed that their partner was also lying. So, if I lie to you, I assume you are lying to me.

Reading his research sparked memories of an interview I did years ago with a 72-year-old retired professor in California who had lost more than \$900,000 to investment scams over five years. We discussed his experiences for several hours, and I was thoroughly impressed by his intellect, sense of humor and knowledge of world events. He seemed sharper than a tack.

Toward the end of our interview, I asked him what he thought had made him vulnerable to swindlers. He told me he had spent his entire professional life working with honest folks who routinely told the truth, like he did. He just assumed everyone was like him and his colleagues, and so he couldn't imagine there were people who would look you straight in the eye and lie.

I told Hancock about my professor and asked him if he thought the inverse of the deception consensus effect might also be true: that those who lie less assume their partners and others around them also lie less, making them vulnerable to cons. "Yes, I think that is exactly what happens," Hancock said. "People who lie less also assume others do not lie often. So, your poor professor fits this idea really well."

This is an important point: If you are like most people, you assume those around you are roughly as truthful or deceitful as you are, and you act in accordance with that belief. And when people deviate from that, it can come as a surprise.

Is this simple naivete, or is there a more important psychological mechanism at play? Hancock hardly thinks that trust is a character flaw. "In fact, it's the difference between well-functioning societies and ones that are

stuck with corruption. The U.S. does well in part because of the laws and regulations we have, which help us trust one another. This reduces the cost of social interactions."

It's arguably the perfect time for such an observation. With the proliferation of fraud and lying around us today, I find myself telling people to be wary all the time. Hancock thinks there is a middle ground. "We want people to be able to trust. What you could say is, when something is high stakes—when we're talking about a big financial move or important decision—that's when they need to become more analytical or by the numbers."

In other words, be aware that there are many different levels of falsehoods operating around you.

As you encounter people or organizations outside your circle of trust, don't assume they will act with the same ethics and honesty as you do.

Be skeptical, look at the culture they come from, and grant trust to strangers stingily and carefully. And if they want you to hand over your money for any purpose, apply the "Shadel rule," formulated after 40 years of chasing dishonest scam artists: "Guilty until proven innocent."

PEOPLE ARE MORE LIKELY TO BELIEVE CONSPIRACY THEORIES IF THEY ARE ANXIOUS, DETACHED, OR NARCISSISTIC, RESEARCHERS FIND

From Insider 2020

- **A new study in The Journal of Personality looked at how individuals' personality traits affected their inclination for conspiracy theories.**
- **Though the link was small, researchers found people who were narcissistic, impulsive, anxious, depressed, or a combination were more susceptible to conspiracies.**
- **The findings could help explain why conspiracy theories like QAnon have boomed during the coronavirus pandemic, a time when anxiety and depression have skyrocketed.**

There's now evidence that a person's personality traits could influence how likely they are to believe in conspiracy theories. Specifically, people who are self-important, narcissistic, anxious, depressed, or impulsive are slightly more likely to cling to a conspiracy theory than people who don't exhibit these traits, researchers from Emory University found.

The study, published on September 10 in The Journal of Personality, looked at 1,927 people, a mixture of Emory

student and random virtual participants. The majority of participants were college-educated, white, and identified as Democrats, but a small sample of Asian, African American, and Hispanic participants also participated.

First, the researchers determined how likely it was for each participant to believe in a conspiracy theory. To do this, they asked each person to rate conspiracy statements, some based on specific events and other more general theories, on a scale of 1 (completely false) to 6 (completely true).

Statements included, "U.S. agencies intentionally created the AIDS epidemic and administered it to Black and gay men in the 1970s," and ""New and advanced technology which would harm current industry is being suppressed." They found 60% of participants weren't likely to believe these conspiracies, but 40% were.

Your personality could predict your proclivity for conspiracies

The researchers then ran another test to analyze subjects' individual personality traits. To do this,

researchers gave participants personality trait tests where they answered how much they agree or disagree with certain statements like, "I often have to deal with people who are less important than me" and "I reconsider my opinions when presented with new evidence."

These responses helped the researchers pinpoint personality traits like conscientiousness, or the tendency to be organized, responsible, and hard-working, meanness, impulsiveness, entitlement, and many other traits. The correlations between certain personality traits and a tendency to believe conspiracies was small, lead researcher Shauna Bowes told Insider, but still offer insights into how personhood influences behavior.

People like Luna Lovegood in 'Harry Potter' may be more likely to believe fringe theories

People who had narcissistic, impulsive, detached, anxious, or depressed personalities, or a combination of these traits, were more likely to also say they believe certain conspiracies, Bowes' team found. Psychoticism, or a measure of being open and creative in an unconventional sense (think Luna Lovegood from "Harry Potter"), as Bowes described it, was another trait that showed a weak link to conspiracy beliefs.

"Those things might not necessarily hang together in the same individual, but they're traits across individuals that might make it more likely to not question your beliefs because you're certain of them, or find comfort in them because nothing else seems to make sense, and you're alone and scared," Bowes told Insider.

She said parsing out a specific trait or personality archetype for the conspiracy-susceptible is difficult because so many factors play a role in the choice to subscribe to one.

"It was an unsatisfying answer in many ways, because with something like conspiracy beliefs we really want to say, 'OK, you're a narcissist, so you believe in conspiracy beliefs,' or, 'You're anxious, you believe in conspiracy beliefs,' but it just doesn't seem to be the case," Bowes said.

Conspiracy theories may comfort people trying to make sense of the pandemic

But the study could still help folks make sense of the uptick in conspiracy-theory fodder since the start of the coronavirus pandemic.

One popular conspiracy, QAnon, popped up on the internet in 2017, and posits an unfounded theory that President Trump is engaged in an undercover battle against celebrities and Democrats who support human trafficking and pedophilia.

An August investigation from The Guardian found social media groups supporting and spreading QAnon messaging have skyrocketed over the past few months. Facebook removed 790 QAnon groups from its platform in July, and Twitter removed 7,000.

QAnon followers say this same group of celebrities fabricated the coronavirus pandemic. According to Bowes, her study could help explain their beliefs.

"I think the pandemic is going to be such a fascinating time to look at conspiratorial ideation because the explanations for COVID-19 are immensely unsatisfying. It's unsatisfying because it's too big, and there has to be something else causing this or explaining this," Bowes said of some conspiracy believers' lines of

thought.

Most of us are more alone than ever this year, and that may make us more susceptible

For people who are anxious or depressed, two conditions that have spiked during the pandemic, turning to a conspiracy to make sense of the grey areas can create feelings of order and calm, even if it's rooted in something another person finds absurd.

"We're all alone to the point where maybe we've never experienced this before, and there's so much mixed information in society. I think a lot of people are going to be turning to a framework like conspiracy beliefs to say, 'Oh OK, I'm not alone. It makes sense,'" Bowes said.

ELDERLY NUTRITION 101: TEN FOODS TO KEEP YOU HEALTHY

Aging.com 2019

Proper diet and a healthy life go hand in hand, especially for older adults over the age of 65. According to reports by World Health Organization (WHO), a majority of the diseases that older people suffer are as a result of lack of proper diet.

For instance, fat in food is linked cancer of the prostate, colon, and pancreas. Degenerative diseases such as osteoporosis and diabetes are also

diet-related, more specifically with micronutrients.

Micronutrients deficiency is shared among the elderly due to factors such as reduced food intake and lack of variety in their diet.

Age-Related Challenges that Hinder Proper Nutrition:

Decreased Sensitivity

As you advance in age, your senses become numbed down; it takes more

energy and time to trigger a stimulus. Your sense of smell and taste decreases reducing your appetite.

In some cases, you may even have trouble differentiating fresh food from stale since your senses are compromised. This, without any doubt, would be detrimental to your health.

Medication Side Effects

Some medications cause nausea, reduced appetite, and change food tastes perceptions. In this case, the side effects can discourage you from eating, and you end up skipping meals.

Poor Dental Health

Dental issues are more likely to come up as you grow older such as missing teeth, receding gums that cause your teeth to be shaky, mouth sores, and jaw pain.

All these factors make chewing painful and uncomfortable hence reducing the likelihood of taking healthy foods among seniors.

Lack of Finances

Older people have limited resources and worry more about money. They may, therefore, cut back on groceries and buy cheaper food, which, in most cases, is less nutritious. This lifestyle can result in many nutritional deficiencies.

Lack of Transportation

To shop for fresh cooking ingredients, you have to drive to the store, wait through heavy traffic, and park the car a distance from the door.

If it's raining or snowing, it's even more challenging. Chances of slipping and falling are high. These activities may discourage you from going to shop altogether.

Physical Difficulty

Seniors become weaker with age, especially when dealing with conditions like arthritis and disability. Pain and poor physical strength can make simple tasks appear to be challenging.

Performing basic functions like standing for long while cooking, carrying groceries, or even peeling a fruit may become daunting tasks.

Memory Loss

Memory loss, dementia, and Alzheimer's disease are fairly typical among seniors. A senior may forget to follow their recommended meal program or skip a meal or even forget to buy food from the store. This poses a nutritional challenge.

Depression

As you grow older, a lot of changes take place, (your children move away,

you lose your friends and loved ones due to death, you feel lonely—especially if you live all by yourself, you experience physical changes).

All these issues compounded can lead to depression. Seniors may become apathetic about their health and avoid eating. If left untreated, depression can lead to much more significant health problems.

Healthy Food Choices

Let us look at foods that are good for elderly people. Begin with the basics. By this, I mean have a balanced meal, or elderly nutrition program, which constitutes:

- Carbohydrate-rich foods like sweet potatoes and brown rice
- Protein-rich foods like salmon and beans
- Fruits and vegetables (five portions a day)

Besides this, you can prepare meals rich in the following nutrients:

Foods High In Omega-3 Fatty Acids

These fatty acids are important for people of all ages including elderly people as they help prevent inflammation which can cause cancer, rheumatoid, arthritis, and heart disease.

It has also been found to slow down the progression of Macular Degeneration

(AMD)—a condition that leads to poor vision. Recent evidence has shown that these fatty acids can reduce the risk of Alzheimer's disease and keep the brain alert.

They can be found in fish mainly sardines, Tuna, Mackerel, and Salmon. They are also found in flaxseed, soybeans, canola oil, and walnuts.

Nutritionists recommend a serving of omega-3 fatty acids twice a week. Supplements are also available but be sure to consult your health provider before getting started.

Foods Rich in Calcium

Calcium helps our bodies build and maintain healthy bones. It has also been known to lower blood pressure. Unfortunately, surveys have shown that as we grow older we consume less calcium.

The body's need for calcium is so essential that, if you are not getting enough calcium, it begins to reabsorb it from the bones. This makes your bones fragile and brittle leading to osteoporosis.

Foods rich in Calcium are mainly dairy products such as milk, yogurt, and cheese, as well as in leafy green vegetables and cereals fortified with calcium.

The World Health Organization recommends that people aged above

the age of 50 consume 1200 mg of calcium daily. This translates to 4 cups of fortified orange juice, milk, soy, or almond milk.

Some individuals find it difficult to absorb this much calcium daily through diet, in which case it can be taken as a supplement as directed by your health provider.

Foods Rich in Fiber

As we get older, our digestive system slows down. The walls of the gastrointestinal tract thicken and the contractions are slower and fewer which may lead to constipation.

Foods rich in fiber promote proper digestion by moving food through the digestive tract. These foods have also been known to reduce the risk of heart disease.

Foods rich in fiber include nuts, wholegrain cereal, wholegrain bread and pasta, brown rice, brown bread, fruits, and vegetables.

Water

According to a pyramid for older adults created by researchers from Tufts University, drinking eight glasses of water daily was next to physical activity in importance to health.

As you age, your body's ability to conserve water decreases, so you don't feel thirsty as often. However, your body still needs water.

Dehydration causes drowsiness and confusion among other side effects so it is essential to stay hydrated. If you are taking the recommended high fiber diet, you need to drink a lot of water this is because fiber absorbs plenty of water.

In order not to get overwhelmed by the quantity, you can put the water in small bottles and drink it throughout the day as opposed to storing it in a big container.

The surest way to check for dehydration is to observe your urine. If it is light and transparent, that means you are hydrated, if it is dark or bright yellow and cloudy that is a sign of dehydration.

There is an exception for seniors with kidney or liver disease; please consult your healthcare provider about a suitable amount of water for you.

Foods Rich in Iron

Iron plays a vital role in the body. It produces hemoglobin which carries oxygen in the blood from the lungs to the rest of the body.

When you are not consuming enough iron, there's a limited supply of oxygen

to the body tissues. This results in feeling tired and lethargic. Iron deficiency is known as anemia.

Foods Rich in Vitamin C

Vitamin C has antioxidant properties which are believed to prevent cancer and heart disease. It is also involved in the production of collagen, which gives your skin elasticity and gets rid of dead skin cells giving you healthy skin.

It also helps repair bones and teeth and aids in healing wounds. This essential vitamin can be found in fruits and vegetables. Supplements are also available with approval from your healthcare provider.

Vitamin D

Vitamin D aids in the absorption of calcium in the body slowing down the rate at which bones lose calcium. It aids in the maintenance of bone density; therefore, preventing osteoporosis.

New evidence shows that it may also protect against chronic conditions like multiple sclerosis, type 2 diabetes,

cancer, and rheumatoid osteoporosis. Vitamin D is produced by the skin when it is exposed to sunlight.

Some foods come fortified with it such as cereals, milk, yogurt, and juices.

Naturally, vitamin D is found in eggs and certain fish (salmon and tuna). A vitamin D deficiency also increases your chances of falling.

Some people argue that exposure to the sun predisposes us to skin cancer, so it is advisable to take vitamin D supplements instead following a consultation with your physician.

Foods Rich in Vitamin B12

Vitamin B12 is responsible for maintaining nerve function, production of red blood cells, and DNA. As you age, absorbing the vitamin from food is more laborious.

You can, therefore, consult your health care provider about supplements. It is found in dairy products like milk and meat and poultry products.

SOME OF THE BIGGEST MISTAKES PEOPLE OVER 40 MAKE WHEN STARTING AN EXERCISE PROGRAM

From Third Age 2020

Pain isn't gain. It can keep you from working out. It's time to learn how to recover faster. As you hit middle age and beyond, the benefits of exercise go beyond physical health. Being physically active can support your cognitive health and put you in a better mood. Fitness is also associated with improved balance as you age, so that you may avoid falling, move easier, and have better quality of life. So it's important not to let something like muscle soreness or chronic joint pain keep you sidelined.

You need to approach fitness differently in your 40s and 50s because your tissues have changed from when you were younger. You should do a thorough activity-specific warm up and focus more on recovery because your muscles won't recover as fast as they once did. Also, many people don't realize the importance of taking care of their cellular health as part of their fitness regimen.

Free radicals and muscle soreness

One of the biggest mistakes people over 40 make when they start an exercise program is not realizing that exercise causes an onset of free radicals in your cells. Free radicals are unstable atoms that cause pain and joint issues, among other types of damage. If you have an overabundance of free radicals, it will affect your performance and make it difficult for your body to recover after a workout. You'll always be sore.

People who are older tend to feel more effects of free radical damage more than young people. That's why it's a mistake not to prepare your body for the free radical onslaught before you start exercising. That way, it can more easily bring your free radical load back into balance.

I suggest that everyone over 40 follow these basic exercise guidelines so that they can improve their performance and limit soreness.

1. Don't skip the warmup.

You may have been able to get away with it when you were younger, but now it's

important to prime your muscles and nervous system. Working out with tight, stiff muscles is a sure way to end up with knee and/or back pain.

2. Be careful not to over train.

Lately, some people are doing online boot camps every day. Some people are doing two workouts a day then going for a run! That's not giving your body the recovery time it needs. Your body can only handle so much. And think about the free radicals created! You don't necessarily need to rest every day, but you should alternate your workouts. Do upper body one day. Do core work the next. Try doing a stretching program or yoga one day a week. This works wonders.

3. Get rid of the free radical mess caused by training.

Timing is important. You want a healthy supply of antioxidants on board when your body is at its peak of free radical imbalance. Glutathione is a very potent antioxidant that our bodies make on their own. But as we age, our glutathione-making process becomes less efficient so we need to find another way to offset the free radicals. Glyteine, an ingredient found

in Continual-G drink mix, stimulates the body to make more glutathione in the cells, where it's needed most. Take it before working out. It reaches its peak within about two hours, and stays with you for six to seven hours.

4. Eat more protein.

Insufficient protein intake is a big problem among older adults, especially women. Without protein, you lose muscle tissue, get injured more easily and you won't recover from exercise as quickly. Plan to eat a high-protein shake or snack within 30 minutes after finishing a workout. That's the window when your body is hungry for nutrients and will absorb them faster. For your meals, adding

some cold-water seafood such as salmon, mackerel or sardines is a good choice, because they contain omega-3s which can help with muscle recovery and decrease inflammation.

5. Get adequate rest.

Deep, restorative sleep is when your body does most of its recovery work. You'll know you're getting enough sleep when you wake up in the

morning feeling well rested
and ready to go.
Fitness is important at every age.
Smart eating and supplementation

can be as important as using the right
equipment and proper training. The
goal is to help you keep moving and
feel great doing

DO LIQUID DIETS WORK?

From WEBMD 2019

What Are Liquid Diets?

Like the name suggests, liquid diets mean you're getting all, or at least most, of your calories from drinks.

Some liquid diets are limited to fruit or vegetable juices, or shakes, that replace all of your meals, taken three or four times a day. You do some of these diets on your own. Others need medical supervision.

Other types of liquid diets replace just one or two meals (usually breakfast and lunch) with drinks, and then you eat a healthy dinner. You may also get snacks on some of these plans.

Do Liquid Diets Work?

Liquid diets can work, like any diet that gives you fewer calories than you use. These diets can help by taking the guesswork out of portion control. They are also beneficial if you have trouble chewing food

But the results may not last. When you drastically cut calories,

your metabolism slows to save energy. Unless you change your eating habits, you're likely to regain the weight you lost after you go off the liquid diet.

Some liquid diets work better over the long term than others. Diets that include both solid food and liquids can be an effective and convenient way for overweight people to control the number of calories they eat.

How Safe Are Liquid Diets?

Ideally, liquid diet drinks should give you a balance of nutrients you need throughout the day, but that isn't always the case.

Very low-calorie diets (400-800 calories per day) in particular can be lacking in a balance of protein, carbohydrates, fats, vitamins, and minerals you need and should only be used under medical supervision.

Missing out on essential nutrients can lead to side effects such

as fatigue, dizziness, hair loss, gallstones, and heart damage.

Also, if you don't get enough fiber, because you're not eating whole grains, fruits and vegetables, you can get constipated.

You also can lose muscle if you don't get enough protein calories in your diet.

Are Liquid Diets Used for Medical Purposes?

Doctors sometimes recommend liquid diets before certain medical procedures, or for people who are obese and need to get to a safer weight before having surgery, including weight loss surgery.

How Can I Safely Get on a Liquid Diet?

First, talk to your doctor about whether a liquid diet is appropriate for you. Pregnant or nursing women, and people who take insulin for diabetes, or anyone with a chronic illness shouldn't go on a liquid diet.

If your doctor gives you the OK to go on a liquid diet, you should also see a registered dietitian, who can go over the diet with you and make sure you're getting enough calories and nutrition. Your dietitian might recommend that you take a vitamin or nutritional supplement while you're on the liquid diet.

Before you choose a liquid diet plan, know what you're drinking. If you're considering one of the commercial diets, look at the daily values on the nutrition facts label. Be sure you're getting 100% of all the recommended vitamins and minerals.

You may also want to pick a diet that is not too low in calories and contains plenty of protein and fiber to keep you feeling full while you lose the weight gradually. Liquid diets that include a solid meal or two per day, or that teach you healthier eating habits, will be more likely to help you keep the weight off in the long run.

Foods Rich in Potassium

Surveys show that many older Americans do not take the recommended 4700 mg of potassium daily. Potassium aids in cell function reduces blood pressure and lowers your chances of kidney stones. It is also believed to strengthen bones. It is found in fruit and vegetables like bananas, prunes, and potatoes. While lack of potassium is a problem, too much of it is dangerous, so consult your doctor before getting started on supplements.

Magnesium

Magnesium plays a crucial role in 300 physiological functions. It keeps your heart healthy, your immune system, and your bones strong. As you grow

older, your body's ability to absorb magnesium decreases. Some medication for older people decreases the absorption of

magnesium. It is mainly found in whole grains, nuts, fresh fruit, and vegetables.

7 SMART WAYS TO CUT SUGAR FROM YOUR DIET

BY CHRISTINE BYRNE, MYFITNESSPAL 2018

While there's nothing wrong with indulging in a craving for a scoop of ice cream or margarita every so often, too much sugar has negative health effects and can be detrimental to weight loss. The FDA recommends getting no more than 10% of your daily calories from added sugars, and defines them as sugars added during processing or packaging. This includes syrups, honey and concentrated fruit or vegetable juices with more sugar than would be expected from the same volume of 100% fruit or vegetable juice of the same type.

Naturally occurring sugars in things like fruits, vegetables and dairy are much more nutritious than added sugars, because they come with important vitamins and nutrients, as well as fiber and protein that slow their digestion and make them a more steady source of energy.

Finding ways to swap added sugar for naturally occurring sugar (or to cut

down on sugar altogether) is a good idea for both your energy levels, and your overall health.

Here are seven simple ways to get started:

USE FRUIT AND CINNAMON TO SWEETEN BREAKFAST

Packaged cereal, granola and yogurt often contains sneaky amounts of added sugar—and using honey, maple syrup or another sweetener yourself can add up if you're not careful. Instead, opt for plain yogurt topped with fresh fruit and some nuts. Or make overnight oats with a hefty pinch of cinnamon (which can make things taste sweeter, even though it's sugar-free) and later stir in chopped fruit and some unsweetened nut butter.

READ NUTRITION LABELS CAREFULLY

Search for a store-bought granola with no more than 5 grams of added sugar

per serving. KIND Peanut Butter Granola Clusters fit the bill, as does Bear Naked Granola V'nilla Almond. Both are lightly sweet, packed with whole grains and contain healthy fats from nuts.

OPT FOR COLD OR NITRO BREWS

Drinking a daily coffee with a spoonful of sugar is a habit that could sabotage your weight loss goals. Instead, try a high-quality cold brew, or the increasingly popular nitro brews, which have a deeper but less-biting flavor than traditional drip or steeped coffees, making them easier to drink plain or with a splash of milk.

MAKE YOUR OWN COCKTAILS

Pre-mixed drinks like margaritas, daiquiris and fruity sangrias are loaded with added sugar since bartenders often rely on pre-made sour mixes or flavored syrups. If you want to indulge in an alcoholic beverage, try making these lower-sugar versions at home.

CUT BACK ON SUGAR WHEN BAKING

A little added sugar in pies is helpful for bringing out the sweetness of the fruit filling and creating an ideal texture. However, in most cases, you can cut the amount of sugar called for in your favorite recipes by 1/3, or even by 1/2 — smaller amounts still work well for turning already-sweet fruit into a more indulgent, but healthier, dessert.

CHOOSE IN-SEASON FRUIT

If you've ever eaten a blueberry in January, you know offseason produce isn't nearly as flavorful as in-season picks — it's less sweet, more tart and often less colorful. What fruits are in season and for how long depends on where you live, so your best bet is to ask vendors at your local farmers' market.

SWAP SODA FOR FLAVORED SELTZER

Flavored bubbly water is a great option in lieu of sugar-laden soda, provided you look for ones that don't have added syrups or sugar. Try a can of La Croix or make your own fancier version by combining plain seltzer with some mashed and sliced fruit.

DON'T FORGET ABOUT ADEQUATE SLEEP FOR OVERALL HEALTH

Sleep has made a big comeback. It might seem as if something so essential could never go out of style, but in our busy, tech-enabled world, sleep had become an afterthought. However, recently, books like Arianna Huffington's "The Sleep Revolution," sparked renewed interest in the topic of getting adequate sleep for overall health. So much so it's back in the mainstream social conversation. After all, numerous studies show sleep deprivation can have negative cognitive effects and impair motor function.

You've likely heard tips for getting better sleep like putting away your phone an hour before bed, but what about mistakes we might not even realize we're making?

We've broken down a few you should know.

Keep it cool. The National Sleep Foundation recommends sleeping between 60–67°F for optimal sleep. One study even showed that sleeping in a room set to 66°F could help prevent metabolic diseases, like diabetes. While that's too cold for most of us to function properly during the day, set your thermostat on a nightly schedule so you'll be cool enough to sleep at night. Also, consider

wearing Active Recovery Sleepwear to improve circulation and promote restful sleep.

Get a new pillow. If you can't remember the last time you replaced your pillow, it's probably time. Those fluffy headrests break down faster than we think, and the National Sleep Foundation recommends buying new ones about every two years. If you're not sure, try folding your pillow in half. If it doesn't spring back into shape immediately, it's best to replace it. Pillows can be full of dust mites and dead skin, which can trigger allergies, so it's best to renew often.

Relax. If you're feverishly working on your laptop right before bed, don't expect great sleep results. Set aside even five minutes to do some deep breathing, light stretching, reading or listening to calming music before you get in bed. Then, when you lay down, your body will be primed for sleep.

No sugar or caffeine. When you eat a lot of sugar or calories right before bed, your blood sugar climbs and then falls rapidly as you sleep, which could wake you up in the middle of the night. Also, the caffeine in chocolate can keep you up at night.

For example, a 1.5-ounce Hershey's chocolate bar contains 9 milligrams of caffeine, which is about three times as much as a cup of decaffeinated coffee. Chocolate also contains theobromine, a compound that can increase heart rate and keep you up.

Now that we know how essential sleep is, not getting enough sleep can actually cause anxiety. Once you've gotten in bed and you're sure your

alarm is set properly, it's best not to look at the clock again until your alarm goes off.

If you have trouble falling asleep, watching the time tick away is going to make your mind race, and your brain won't be able to calm down so you can get to sleep. And, if you wake up in the middle of the night, resist the urge to check the clock and try meditating or focusing on your breathing instead.

IMPORTANCE OF SOCIAL ACTIVITIES FOR OLDER ADULTS

From getting wiser blog2019

Physical health is incredibly important for older adults, but what about your social health?

Major health benefits of socializing

Better cognitive function

Being social keeps you mentally engaged and is important to prevent the onset of dementia or Alzheimer's disease. Connecting with other people through social activities and community programs can keep your brain active and help you feel less isolated.

Better emotional health

Much like physical exercise, being social helps keep you in a positive mood. This helps ward off depression and anxiety and reduces stress.

Boosted immune system

Studies show that seniors who stay engaged with others have higher levels of immune-system functioning. Chronic stress and depression can weaken the immune system. As previously stated, socializing can ward off depression and anxiety in seniors.

Improved physical health

Socially active seniors tend to be more physically active as well. Plus, they tend to eat more and make better food choices when eating with others. Studies have shown that seniors living in areas with greater social capital had significantly higher physical mobility scores than those living in lower social capital neighborhoods.

Ways to improve social health

Join a club or group

There are nearly an infinite number of clubs or groups revolving around everything from gardening to books, so it's easy to find the right group for you. The consistency of club meetings allows you to have regular contact with other people who share your interests.

Become a volunteer

Volunteering in your community brings you a sense of accomplishment as well as providing important social interactions.

Join a senior fitness center

Fitness centers combine two necessary activities for seniors: physical exercise and social activities. Not to mention, with more socializing and exercise, you are more likely to find happy and engaged people at fitness centers.

Try out new technology

Thanks to new technology like Skype and social media, it's easier than ever to connect or reconnect with friends and family. If learning new technology feels daunting, contact your local library — it's likely they'll have Beginners' computer classes.

FOUR FINANCIAL CHALLENGES FACING OLDER ADULTS

FINANCE, SENIOR AGE 2017

People of a certain age may recall that song that goes, “the future’s so bright, I gotta wear shades.” While many older adults remain optimistic in general, they may be worried that their financial future will be cloudier than expected.

After a decade that disrupted careers and savings, Americans approaching retirement in the next ten years face challenges that may require a change in plans.

Low savings for retirement

Running out of money is the number one retirement fear among Americans age 50 years and older. This is a reasonable concern. By age 55, a person making \$50,000 a year should have put away about six times his current salary, or \$300,000, according to a financial rule of thumb. However, the average 50-something person has saved less than half of that amount. Historically low interest rates have

further stymied the growth of savings accounts and other fixed-rate investments.

Boomers born between 1946 and 1955 lost 28 percent of their median net worth during the Great Recession, according to the Pew Charitable Trusts. Those born later lost 25 percent of theirs.

Difficult job market

Many adults with little money saved for retirement have traditionally continued to work after they reach Social Security eligibility age — if they can. Since the recession of 2008, however, millions of people over the age of 55 continue to struggle with finding full-time employment. Companies are hiring younger applicants. Many 55- to 64-year-olds who have found work are earning less than before. This income disruption has shaken up their retirement dreams.

Debts and kids

Older households have doubled down on debt in the past decade. The National Council on Aging says that one-third of them are still paying down a mortgage or home equity loan. Many are also paying student loans — either their own, their children's, or their grandchildren's. A study by Pew Research found that 40 percent of older adults have helped their adult children pay their bills. These

unexpected debts could have an effect on savings and retirement plans.

Rising health care costs

Americans are worried about not being able to pay for medical care if they have a serious illness or accident, according to a recent Gallup survey. Predicting your long-range medical costs is difficult, if not impossible, but experts project that health care costs for older Americans will increase about 5 percent a year over the next decade. That means paying more for doctor's visits, prescription drugs, tests, and hospital stays. A 55-year-old couple who files for Social Security benefits at 67 will find a high percentage of their check going toward health expenses.

5 Steps to Prepare for Tomorrow Set goals

It's important to make a plan, no matter how challenging finances may appear. Talk with your partner if you have one. Studies show that couples don't like talking about finances, but an honest discussion is the first step forward.

Look into savings plans

It's not too late to bump up your contribution to a 401(k) or IRA — or even start contributing, if you can. Let's say you have ten more years before retiring. With steady savings

and careful budgeting, it's possible to build a nest egg.

Spend less

Sift through your monthly bills and daily expenses for items you no longer need. Look for ways to trim your cable or phone bill. Small savings add up.

Take care of your health

Work hard to stay well, and you may reduce your risk of needing expensive medical care later in life. Of course, healthy living can't prevent all health conditions, but it can improve your

chances of avoiding diabetes and heart disease — and saving thousands of dollars in out-of-pocket expenses for treatment.

Get smart about finances

Few of us are financial wizards, so there's no shame in seeking help. You don't have to be a millionaire to talk to a financial advisor or certified planner.

Take advantage of your local library for practical guides to managing money. Attend a seminar in person or online. Look for workshops and courses taught by certified experts.

6 WAYS TO SAVE YOUR KNEES

Things you can do to extend the life of these essential joints

by Stacey Colino, AARP, 2019

If you've walked, jogged and hiked this far without any major knee trouble, there's more you can do than thank your lucky stars. A few basic steps can help you protect your knees as you age.

Besides being the largest joint in the human body, “the knees are unique in that the motion involved is very complex,” says Sanjeev Bhatia, an orthopedic sports medicine surgeon and codirector of the Northwestern

Medicine Hip and Knee Joint Preservation Center at Central DuPage Hospital in Winfield, Illinois. “The knee has three compartments, any of which can cause pain with wear and tear.”

With the passage of time, a certain amount of wear and tear on your joints is inevitable. But it doesn't have to affect the way your knees feel, function or move. If you experience a clicking or popping sensation in the

joint when you walk, bend or lunge, but there's no pain or swelling, you don't need to worry about it, says Dennis Cardone, D.O., an associate professor of orthopedic surgery and sports medicine at NYU Langone Health in New York City. On the other hand, if you have pain or swelling with that clicking or popping, it's best to schedule a visit to your doctor.

Otherwise, to minimize your risk of experiencing pain, stiffness and inflammation in your knees, take these steps to protect these essential joints.

1. Maintain a healthy weight.

Toting around excess weight places tremendous pressure on your knees. “For every pound of weight you put on, the knees will have four more pounds of force on them and even more than that when you go up or down stairs,” says John-Paul Rue, an orthopedic sports medicine surgeon at Mercy Medical Center in Baltimore. The flip side is true, as well. For every pound of excess weight you lose, you'll spare your knees from having to cope with four additional pounds of extra force.

2. Keep moving.

Regular physical activity helps maintain joint function, including strength and range of motion in the knees, which “means less force gets applied to the knee,” Bhatia explains. Although it used to be believed that

high-impact activities such as running are bad for the knees, the latest evidence shows that's not necessarily true. But there is a sweet spot for runners: A meta-analysis of 17 studies, published in the *Journal of Orthopaedic & Sports Physical Therapy*, found that recreational runners had a much lower risk of developing osteoarthritis of the knee than competitive runners and sedentary people did. “If you run, don't run on successive days; do it every other day, because we don't recover as well as we're aging,” Cardone points out. It's also wise to mix up your workout routines; so if you run three times a week, do something low-impact, like bicycling, Pilates, swimming or using the elliptical machine, on the in-between days.

3. Strengthen the muscles that support your knees.

Developing strong thigh muscles — especially the quadriceps, hamstrings and abductors — improves range of motion, protects knee cartilage and reduces the stress you place on the knee, says Richard Willy, an assistant professor of physical therapy at the University of Montana School of Physical Therapy and Rehabilitation Sciences. Get in the habit of doing squats and lunges twice a week, making sure that your knees stay above your feet and don't extend in front of your toes. After age 50, avoid squatting below a 90-degree angle

(with your hips dropping below your knees), because deep squats increase pressure on the knees, Cardone warns. If you prefer to use weight machines, opt for the leg press, hamstring curl, knee extension and outer-thigh (abductor) machines, Willy advises.

4. Perfect your posture.

“People often slouch or get more stooped over as they get older,” Cardone says. This is problematic because poor posture changes your body's center of gravity, placing added stress on your knees and hips. So make a point of standing tall, with your head in line with your shoulders, your shoulders directly over your hips, your hips aligned with your knees, and your knees aligned with your feet. Doing “Pilates, yoga, tai chi and core-strengthening exercises such as planks and back extensions can help improve your posture, prevent irritation under and around the kneecaps, and help you avoid falling,” Cardone adds.

5. Choose the right shoes.

Wearing supportive, comfortable shoes promotes proper alignment of the joints in your lower extremities as you move, explains Barton Branam, M.D., an assistant professor of orthopaedic surgery at the University of Cincinnati. For exercise, choose kicks that suit your activity — say, running shoes for running — and that

are appropriate for your gait and foot (whether you pronate or supinate, for

example), Branam advises. Believe it or not, research suggests that postural abnormalities of the feet can contribute to knee osteoarthritis, which is why it's important to wear shoes that help prevent inward or outward rolling of the feet during movement. If you're in the market for new exercise footwear, it's a good idea to get professionally evaluated and fitted by someone at a top-notch running or sporting goods store, Branam suggests. When you're not exercising, avoid high heels, which increase the load that's placed on your knees, Willy says.

6. Listen to your knee pain.

If you develop pain and swelling in your knee, take a break from walking, running or any other high-impact activity you're doing. Give your knee the RICE treatment — rest, ice, compression and elevation — and take an anti-inflammatory medication such as ibuprofen, Rue advises. “If it gets better on its own, you can go back to what you were doing,” he says. If it doesn't respond in a week or two, have it looked at by a doctor. In the meantime, you can continue to exercise by doing a gentle activity, including swimming, aqua aerobics or bicycling, Willy says, so that you don't lose any of the fitness you've been building.

5 TIPS FOR ONLINE GROCERY SHOPPING SUCCESS

From Senior Citizen Times 2020

Online grocery shopping is on the rise, and the options are plentiful – from having a shopper deliver goods at your door to curbside pickup and more. But even the most experienced grocery shoppers may find they need to learn some new tricks to achieve online grocery shopping success.

Tip #1: Find the delivery method that best suits your needs

Need lots of fresh produce delivered right away? Look for a service that gives your list to a personal shopper to take through a local store and deliver at your doorstep. If you're looking to stock up on pantry staples, a service that ships from a warehouse is a great way to get what you need without having to step foot inside a store. Many stores are also offering curbside pickup, where you pick out your items online, check out and drive to the store to have your order placed directly into your trunk.

Tip #2: Be an eco-friendly online shopper

There are plenty of opportunities to keep sustainability in mind while online grocery shopping. Packages that weigh less will translate to reduced carbon emissions during

shipping. For example, carton packages are about 60% lighter than cans, and they are made mainly from renewable materials. Even pet food can be found in cartons.

Keep in mind that many of your chilled favorites, such as milk or plant-based dairy alternatives, may also be available in shelf-stable cartons. This means the product doesn't need to be chilled during shipping, eliminating the need to pack items on ice. No matter how long shipping takes, or how long the box remains on the doorstep, your items will arrive safe to eat and with the quality you expect.

Tip #3: Plan ahead

Take advantage of the ability to assemble your grocery cart at home by assessing any long-term needs for staple items, like pasta, broths and beans. If you're short on food storage space, look for foods packaged in square shapes. Stackable, shelf-stable cartons help make the most of every inch. Many canned goods now come in carton packages too.

Tip #4: Give specific instructions to your shopper

It's sad but true: Sometimes your favorite items will be out of stock. If

you're using a personal shopping service, make sure to include notes for preferred replacement items, especially if there's another brand or flavor you'd like if your first choice is unavailable. You can even note how green you'd like your bananas or how ripe your ideal avocado may be.

Tip #5: Pay attention to packaging

Food packaging is designed to protect its contents – keeping the food safe and flavorful while preserving its nutrients. As you shop online, look for packaging that protects the planet once it has

served its purpose. Many types of food and beverage packages can be recycled and turned into new materials. For example, cartons can be turned into paper products, such as tissues and paper towels, and even sustainable building materials!

Online grocery shopping might require you to approach shopping a bit differently, but with a little bit of planning and practice you can have the food and other supplies you and your family need delivered directly to your doorstep.

TOP 15 HOBBY IDEAS FOR OLDER PEOPLE

BY LIFELINE 24--2019

(Ed. Of course, there is always OLLI!)

It's important for older people to remain social and active in order to avoid boredom or loneliness, and perhaps more importantly, to help reduce the risk of health problems. Maintaining a hobby is the answer and we have put together a list of our top 10 hobby ideas to help give older people some inspiration.

Different hobbies will have a different impact on the person taking part. Sport and fitness activities will help to keep older people healthy and energetic but

will also improve their social life due to meeting others with the same interests as them.

Hobby ideas, those such as cooking and gardening can help boost the morale of older people, by giving them a sense of achievement and pride. Reading books and playing video games help to keep the brain active, therefore reducing the risk of dementia. Of course, these are also fun activities for old people.

There are plenty of options available, so let's look at some of the top hobby ideas.

Looking after your Health

As we age, our health becomes more important. Looking after our bodies becomes a necessity, whilst ensuring that our mental health remains healthy is equally as important.

According to the NHS, most adults aged 65 and over spend, on average, 10 hours or more each day sitting or lying down. In-turn, this means that this age category is most at risk of obesity, heart disease and an earlier death compared to the general population.

It is said that people should aim for at least 150 minutes of moderate activity each week – preferably trying to do something every day, even if it's in 10-minute sessions. Taking part in physical activity can help reduce the risk of several medical conditions, such as:

- Diabetes.
- Cardiovascular Disease.
- Depression.
- Dementia.
- Arthritis.

There are so many hobby ideas out there which can help people to fight back against the ageing process, by

remaining fit, healthy, active and socially active.

Sports

As we've already covered in this hobby ideas article, it's vital that older people take part in physical activity as much as possible. There are plenty of different sports to choose from that older people are guaranteed to find the one for them.

Some sporting hobby ideas include:

- Walking Football.
- Swimming.
- Bowls.
- Tennis.
- Squash.
- Golf.

All of the above have different effects on the body. Not only is sport great for our physical well-being, but it is also great for our mental state. Many sports are played as a team, which means that those who take part will make new friends and therefore improve their social life. In-turn, this helps to combat loneliness in old age.

Of course, more than anything else, sport is fun. It gives people something to look forward to each week, whether they're a member of a club/team or if they're just having a social game with their friends.

Fitness Activities

You don't need to take part in sport to meet new people and look after your health. There are plenty of hobby ideas out there which are based on fitness, such as:

- Going to the gym.
- Fitness classes & groups.
- Hiking.
- Walking.
- Nordic Walking.
- Cycling.

A closer look at Nordic Walking

Nordic Walking is great for your social life and for your medical well-being. Nordic Walking is a full-body exercise which was originally a summer training regime for cross-country skiers. According to the NHS, Nordic Walking is a full-body exercise that's easy on the joints and suitable for all ages and fitness levels. It's based on using specially designed walking poles in a way that harnesses the power of the upper body to propel you forward as you walk.

There are different classes available, including gentle walks for those with health concerns to workout walks for those who are looking to improve their fitness by losing weight and toning their body. By using Nordic poles, you are taking the weight off your knees and lower body joints. Nordic Walking

can reduce the risk of chronic illnesses such as heart disease, type 2 diabetes and asthma.

Just like you would if you were taking part in a sporting activity, Nordic walking groups will also introduce you to new people. This can help improve your social life and combat any loneliness that you may be feeling. If you're interested in Nordic walking, you can find a local instructor on the Nordic Walking UK website.

If you're considering taking part in a sporting or fitness activity, it's important to know what your body can cope with. If you have issues with your muscles or bones, it's advised that you speak with your GP or fitness instructor in order to understand the level of activity you can take part in. .

Gardening

Gardening has plenty of benefits for older people. Gardening can become an addictive hobby, as everybody wants their garden to look the best it can. Keen gardeners want to fill their gardens with the most beautiful flowers and plants, cut the lawn into a nice, neat design and maybe even grow some fruit and vegetables.

There are plenty of benefits, both mentally and physically, of

getting out into the garden. Examples include:

- Getting out into the fresh air.
- Helping to keep fit and active.
- Keeping older people busy.
- Can provide nutritious, healthy food.
- Reducing stress levels.

Ensuring that we're up and about and keeping active rather than sitting down all day, is great for our health. In

fact, a 2015 study found that just two, 50-minute sessions of potting plants and watering flowers, dramatically improves endurance, dexterity and brain function. As well as this, after seven weeks the participants of the study all lost weight, particularly around their waists, which is one of the most dangerous parts of the body to store fat.

Gaming

One of the most interesting stories to have hit the news in recent years is the rise of the silver gamer. Yes, that's right, more people over the age of 55 are playing video games now than ever before.

In 2014, The Telegraph reported that one in four people over 55 had a games console in their home. The majority of older people with consoles in their

homes did not have any children living at home. It's not just games consoles either. The elderly are getting more accustomed to tablets and online version of classics such as Scrabble.

Playing games provides great entertainment and can also be a way of socializing with friends and fellow gamers. It's not just the social and fun aspect either. Playing video and digital games gives the brain a healthy challenge. One study, in 2015, suggested that 3D computer games can help prevent memory loss. Hand-eye co-ordination and reactions times can also be improved by playing computer games – attributes that may begin to weaken as people get older.

Top games for older players include:

- Lexulous (Facebook Game) – This is an online word game based on the traditional board game, Scrabble. You can play against the computer or against other players from around the world.
- Bejewelled – In this puzzle game, players are required to form a horizontal or vertical chain of three or more gems of the same color. You do this by swapping gems around the screen.
- Wii Sports – This game is available on the Nintendo Wii. Players play the game like they

would the sport in real life. Sports include; Tennis, Boxing and Bowling.

- **Brain Training** – These games are designed to challenge the mind and to get older people thinking. Players will answer questions and solve difficult equations and puzzles.
- **Age of Empires** – This series is one of the biggest strategy game franchises in the world. Games focus on historical periods such as the Stone Age and Iron Age.
- **Super Mario** – One of the most well-known and successful platform games. This game will provide hours of entertainment and plenty of puzzle-solving.
- **Sudoku** – This well-known numbers game which often you'll find in puzzle books and the back of newspapers has now got its own app. Great for keeping the mind sharp!

Social Media

Social media has taken over the world and is especially popular among the younger generation. This phenomenon has also become one of the most popular activities on our list of hobby ideas. According to a report on The Telegraph last year, the proportion of 55 to 64-year-olds using social media passed the 50% mark in 2015.

Popular social platforms such as Facebook, Skype and WhatsApp are great for older people – especially those who live alone or away from family. Plenty of younger people now choose to move away from their childhood home, whether it's to go to university or for work purposes. This means that the older generation can get left behind, making it difficult for them to see or speak with their family. It's in situations like this where social media steps in and allows people to re-connect with their family and friends, both nearby and across the world:

- **Facebook** – A platform for connecting and re-connecting with friends and pages. It allows people to instant message loved ones, share photographs, videos, post statuses and much more.
- **Skype** – One of top live video messaging services. It allows people to video chat their loved ones all around the world. This means never having to miss a moment.
- **WhatsApp** – Free instant messaging and telephone calls on mobile phones, without using voice minutes or texts.
- **Twitter** – Customized to only see the things you're interested in. Share thoughts and opinions with the people who care, all in a tweet consisting of 140 characters!

- **Instagram** – A place to share photographs. Share pictures of what you care about with your followers whether they're friends, family or people with similar interests.

Out of all the elderly activities on this list, being a pro on social media is the one that will impress the grandchildren the most!

Cooking

As previously mentioned in this article, cooking a meal can give a great sense of achievement, along with a feeling of happiness as loved ones and friends enjoy the food that has been made.

Cooked meals can bring friends and family together. Sunday dinner is a British institution. Everybody likes to boast about their grandma's Sunday dinner! But it's not just the social benefits of cooking which are important. Cooking homemade food is also great for our health.

Create meal plans, try to master healthy recipes and learn about new foods from around the world. Rather than eating out, getting a takeaway or buying frozen, processed meals, eat genuine meat with healthy vegetables. Maybe use items grown in the garden, as discussed in the gardening section of this blog article.

Go into the kitchen and create some healthy, tasty masterpieces!

Jigsaw Puzzles

There are plenty of hobby ideas for older people to choose from, but one of the most enjoyable and brain-challenging is a jigsaw puzzle. There are so many different types of puzzle to choose from, including actual photographs, cartoons, paintings and other backgrounds.

Puzzles are available with 500 pieces, 1000 pieces, 2000 pieces and even a challenging 5000 pieces. The best thing about puzzles is that they don't need to be finished in one go – stop and come back to them whenever suits. This potentially can create days, even weeks of fun.

Well-known puzzling brands include:

- **Ravensburger** – Ravensburger creates fun puzzles for the children, and serious, challenging puzzles for the adults. 3D puzzles are also available from this brand.
- **Jan Van Haasteren** – These puzzles are all about the fun, chaotic scenes that have been designed by Jan Van Haasteren. Little hidden features appear throughout the range.

- **Wasjig** – Something a little different. In these puzzles, you must create an alternative scene based on the clue given on the box. Wasjig is also jigsaw spelled backwards!!

3D puzzles provide a whole different aspect to this activity. Re-create some of the world's most popular landmarks in puzzle form. Examples include the Eiffel Tower, Big Ben and Tower Bridge. Sporting examples include Old Trafford and various F1 cars.

All of the above will give the brain a workout – helping to keep the cognitive functions active. This is important in for older people as it can help prevent the onset of dementia.

Books

Who doesn't love to read a good book? This is the most traditional entry on our list of hobby ideas for older people. Reading is something we all enjoy doing. It doesn't matter if you're 65 or 25, a good book can provide days of entertainment.

There're so many different genres to choose from, which means that there will be something for everyone. For TV and sports fans, there are plenty of autobiographies. For those who like horror stories, here is the Stephen King collection.

Current best sellers include:

- The Missing Wife by Sheila O'Flanagan.
- Harry Potter and the Cursed Child by J.K Rowling.
- Dark Tower: The Gunslinger Vol.1 by Stephen King.

Of course, people don't even need to have the actual book now if they don't want to. Most stories are also available as E-Books, for use on devices such as the Kindle. Despite older people generally preferring an actual book, E-Books can allow them to read easier and faster – according to this study.

Reading an actual book can help to enhance memory, sharpen decision-making skills, reduce stress and help people to get to sleep much faster. Reading in bed is a common thing to do as it induces shut-eye much better than watching TV before bed.

Learn to Play a New Instrument

Of all our hobby ideas, this is possibly the one that we all consider at some point in our lives. There are plenty of instruments for you to choose from too, such as the guitar, drums, piano, saxophone or violin.

Teaching yourself a new skill provides your brain with a challenge, which is important in the battle

against dementia. You'll also develop your time management and organizational skills during the learning process, as you'll have to get it your full attention if you're going to progress and improve.

Your hand-eye coordination also improves as your brain will be working to covert the musical notes that you're reading on the page into specific motor patterns, breathing techniques and rhythm in your hands.

Of course, playing a musical instrument is also plenty of fun and you could end up making new friends by joining a band once you're ready.

Model Building

Something that you perhaps hadn't thought of before. Model building is a hobby that can become quite addictive, especially as you don't even have to leave your home. Putting together some of your favorite cars or planes can help you to develop your skills. Model Space hint that you'll learn and/or improve on the following:

- Researching.
- Planning.
- Cutting.
- Drilling.
- Sculpting.
- Sanding.
- Gluing.

- Painting.
- Detailing.
- Photography.

Model building can also be a good reliever of stress. You can escape to your own little assembly area to concentrate solely on building your latest project, clearing your mind of any problems that you had previously.

Model building is also a great hobby to enjoy with your grandchildren. You can build your projects together, strengthening your relationship and teaching them the rewards of good teamwork.

Finally, the sense of achievement that you'll have once your latest project is complete cannot be beaten. You can take a step back and appreciate the model that you have just built, before adding it to your collection – perhaps a model car shelf?

Bird Watching

There are plenty of benefits of taking part in bird watching. Not only to you get to travel around the country, and potentially the world, but you also get to see some of the most desirable bird species on our planet.

Being outside is great for your mental well-being, as it generally improves your mood and provides you with a

space to think. Bird watching is a great opportunity to reflect on your life, or to just zone out and think calming thoughts. Not only that, but your body will soak up vitamin D from the sun and breath in fresh air all day.

You'll also benefit from an improvement in your reflexes and mental alertness. As a bird watcher, you need to be ready to pounce with your camera in order to capture that dream shot of the bird. A bird can be here and gone in the blink of an eye. Bird watchers need their brains to operate on many different levels to make sure they can pick up on any clues that a bird might be nearby.

Often, you'll be walking for miles, or even climbing and hiking up mountains, to find a certain type of bird. Putting your body through this is a good cardiovascular workout, which is good for your heart.

Pets

Looking after a pet can easily be seen a hobby idea. Having a pet can provide you with a friendly companion and someone to focus your energy on each day. Having a dog, for example, is great if you're living alone as it will combat any feelings of boredom or loneliness.

Pets provide you with a sense of responsibility, you know that you need to feed them, take them for walks, clean their cage/living area and protect them from any potential dangers around the home and the outside world.

According to various studies, stroking a pet is thought to reduce the level of stress-related hormones in the blood, whilst stroking a dog can be comforting to both parties. When you stroke a dog, a hormone called oxytocin, linked to anxiety relief, is released.

Owning a pet can bring some fun and excitement back into your life.

Travelling

Perhaps the most appealing of all our hobby ideas, why not take some time out from work or from daily life if you're retired to see the world? The possibilities are endless when it comes to travelling, it really depends on your preferences and dreams.

Maybe head over the States and complete the Route 66 trail or go down under and visit the outback in Australia. Going travelling could help to tick off so many items on your bucket list.

Before you head anywhere make sure that you've sorted out any insurance and vaccinations, and remember to keep your home secure whilst you're away – don't make it obvious over social media that you're going away.

Community Groups

There is a huge risk of loneliness as people get older. Friends and family may move away and older people could face living alone. This is dangerous as loneliness can trigger health problems. Living alone can become quite upsetting and depressing.

Fortunately, there are many community groups out there, based on several different hobbies and interests. Some of the most common groups that can be found around the country include:

- Arts & Crafts for beginners.
- Board Game cafes and groups.
- Exercise classes such as yoga.
- Cooking classes for different levels of experience.
- Coffee mornings.
- Singing groups.
- Dancing.
- Book reading groups.

Joining a group like this can introduce older people to those who have the

same interests. You can make new friends and fill your calendars with exciting activities and social events – perfect for maintaining a strong social network.

Adult Learning

Like the community groups mentioned above, joining an adult learning course can also have great social benefits:

- Meeting new people who have the same interests.
- Sharing stories with new people.
- Sharing advice and tips throughout the educational course.
- Learning new skills at a college or university keeps the brain healthy. 'Students' constantly learn new things and try to solve puzzles as they try to understand and process new information. In fact, research by the Alzheimer's Society showed that education delayed the onset of the disease, according to this report on The Guardian.

Much like cooking an amazing meal in the kitchen, learning a new skill and passing exams gives an amazing sense of achievement. Keeping busy and active is vital as the elderly try to combat loneliness and boredom. Visit a local college or university website to see what courses are available.

Have a hobby but stay safe While having a hobby or two is great, any activity comes with some risks attached. A personal alarm is the ideal solution and can give people a

confidence boost that help will be there in an emergency. Our life-saving pendant works inside the home and in the garden.

THE COLORFUL HISTORY OF COMIC BOOKS AND NEWSPAPER CARTOON STRIPS

From ThoughtCo. 2019

The comic strip has been an essential part of the American newspaper since its first appearance more than 125 years ago. Newspaper comics—often called the "funnies" or the "funny pages"—quickly became a popular form of entertainment. Characters like Charlie Brown, Garfield, Blondie, and Dagwood became celebrities in their own right, entertaining generations of people young and old.

Before Newspapers

Comics did exist before the strips in newspapers that may first come to mind when you think of the medium. Satirical illustrations (often with a political bent) and caricatures of famous people became popular in Europe in the early 1700s. Printers sold inexpensive color prints lampooning politicians and issues of the day, and exhibitions of these prints were popular attractions in Great Britain and France. British artists William Hogarth (1697–1764) and George

Townshend (1724–1807) were two pioneers of these types of comics.

The First Comics

As political caricatures and standalone illustrations became popular in early 18th-century Europe, artists sought new ways to satisfy demand. The Swiss artist Rodolphe Töpffer is credited with creating the first multi-panel comic in 1827 and the first illustrated book, "The Adventures of Obadiah Oldbuck," a decade later. Each of the book's 40 pages contained several picture panels with accompanying text underneath. It was a big hit in Europe, and in 1842, a version was printed in the U.S. as a newspaper supplement in New York.

As printing technology evolved and allowed publishers to print in large quantities and sell for a nominal cost, humorous illustrations changed as well. In 1859, German poet and artist Wilhelm Busch published caricatures in the newspaper *Fliegende Blätter*. In 1865, he published a famous

comic called "Max und Moritz," which chronicled the escapades of two young boys. In the U.S, the first comic with a regular cast of characters, "The Little Bears" created by Jimmy Swinnerton, appeared in 1892 in the San Francisco Examiner. It was printed in color and appeared alongside the weather forecast.

Comics in American Politics

Comics and illustrations also played an important role in the history of the U.S. In 1754, Benjamin Franklin created the first editorial cartoon published in an American newspaper. Franklin's cartoon was an illustration of a snake with a severed head and the printed words "Join, or Die." The cartoon was intended to goad the different colonies into joining what was to become the United States.

By the mid-19th century, mass-circulation magazines became famous for their elaborate illustrations and political cartoons. The American illustrator Thomas Nast was known for his caricatures of politicians and satirical illustrations of contemporary issues like enslavement and corruption in New York City. Nast is also credited with inventing the donkey and elephant symbols that represent the Democratic and Republican parties.

'The Yellow Kid'

Although several cartoon characters appeared in American newspapers in the early 1890s, the strip "The Yellow Kid," created by Richard Outcault, is often cited as the first true comic strip. Initially published in 1895 in New York World, the color strip was the first to use speech bubbles and a defined series of panels to create comic narratives. Outcault's creation, which followed the antics of a bald, jug-eared street urchin dressed in a yellow gown, quickly became a hit with readers.

The success of "The Yellow Kid" quickly spawned numerous imitators, including "The Katzenjammer Kids." In 1912, the New York Evening Journal became the first newspaper to dedicate a whole page to comic strips and single-panel cartoons. Within a decade, long-running cartoons like "Gasoline Alley," "Popeye," and "Little Orphan Annie" were appearing in newspapers across the country. By the 1930s, full-color standalone sections dedicated to comics were common in newspapers.

The Golden Age and Beyond

The middle part of the 20th century is considered the golden age of newspaper comics as strips

proliferated and papers flourished. Detective "Dick Tracy" debuted in 1931; "Brenda Starr"—the first cartoon strip written by a woman—was first published in 1940; "Peanuts" and "Beetle Bailey" each arrived in 1950. Other popular comics include "Doonesbury" (1970), "Garfield" (1978), "Bloom County" (1980), and "Calvin and Hobbes" (1985). Today, strips like "Zits" (1997) and "Non Sequitur" (2000) entertain

readers, as well as ongoing classics like "Peanuts." However, newspaper circulations have declined precipitously since their peak in 1990, and comic sections have shrunk considerably or disappeared altogether as a result. Thankfully, the internet has become a vibrant alternative for cartoons, giving a platform to creations like "Dinosaur Comics" and "xkcd" and introducing a whole new generation to the joys of comics.

HERE ARE GARDENING TIPS FOR FEBRUARY FOR TALLAHASSEE

Temperatures can drop to freezing this month; annuals that can take the chill include pansies, viola, and dianthus. Clean your annual and perennial flower beds. Add compost to the soil and add more mulch to the beds. Bulbs can still be planted. Water well and apply mulch for protection. Try dahlias! Continue to deadhead flowers, such as pansies. Put down mulch across all garden beds to control for weeds. Divide and replant crowded perennials after they emerge. Fertilize spring-blooming bulbs. Finish planting shrubs and trees. Fertilize. If not done in January, fertilize established fruit trees now. Prune dormant trees. Avoid pruning citrus until the spring. Prune shrubs now; wait to prune spring-flowering shrubs until after they bloom.

Fertilize established fruit trees. Continue planting dormant fruit trees. Plant more vegetables, such as lettuce, cabbage, collards, onion sets, brussels sprouts, broccoli, carrots, spinach, kale, mustard greens, radishes, turnips, peas, and beets. Plant Irish potatoes now! Plant 3 inches deep. Plant asparagus. Replenish mulch on strawberries. Start your indoor seed boxes of tomatoes, peppers, eggplants, and cauliflower indoors. Prune roses to remove damaged canes. Then fertilize and apply mulch for protection. Divide and transplant perennial herbs. Seed herbs for April planting. You can fertilize your houseplants with a water-soluble fertilizer when they show new growth. After temperatures rise to 65 degrees F for 4 to 5 days, apply a pre-emergent

weed killer to prevent warm-season weeds.

Regularly mow your lawn at recommended heights (St. Augustine

and Bahia: 3 to 4 inches; Centipede: 1.5 to 2 inches; Dwarf St. Augustine: 2.5 inches).

GARDENING IN THE TIME OF COVID-19

By Susan Barnes

OLLI member Susan Barnes is a Master Gardener volunteer with UF/IFAS Leon County Extension, an Equal Opportunity Institution. For gardening questions, email AskAMasterGardener@ifas.ufl.edu

In these long-continued days of social distancing, gardening remains as a safe and recommended activity. While winter is a quiet time in the garden, there are still things to do, such as pruning freeze-damaged plants and otherwise neatening things up before the blush of spring. Here are some tips for gardening in the time of COVID-19.

- These are stressful times, and being outside is relaxing and healthy. Take the time to get your landscaping beds and turf areas ready for spring--including digging weeds. Many serious gardeners find weeding to be therapeutic, and since it's unlikely that others will volunteer to help you, maintaining a recommended social distance is easy.
- It will soon be time to plant outdoors, and you now have some time to plant seeds of annuals, perennials, and

vegetables indoors to be ready for outdoor transplanting as the weather warms. Consider planting something new, even it's just a flower or herb in a pot on your front porch or balcony. It doesn't take a lot room to grow something of beauty.

- Local garden centers are open for business, and they have figured out ways to minimize contact. Give them a call or check their websites to see how they are handling it. They may take orders over the phone and bring your desired items to the car. Or consider having your plants and planting supplies delivered. The nurseries are eager for your business.
- This is a perfect time of year to plant trees. Consider native plants (rather than exotic) if you have room for the addition of trees or large shrubs.
- This is also a great time to move plants around in your yard to more desirable locations. While you're doing this, consider potting up some plants that have multiplied and share them with

your friends. It's not hard to make sharing plants a no-contact event.

- As your grass starts to grow in the spring, get your mower in shape and get out there and make some noise. Join your neighbors in the rites of spring from a distance. After you have had to mow your grass a couple of times, it's time to fertilize. Make sure the soil is moist when you do so and water the fertilizer in gently so it doesn't run off. Avoid fertilizing before an anticipated heavy rain, or your neighbor (or a nearby lake or storm sewer system) may end up with your fertilizer. Newly planted shrubs and flowers will appreciate a bit of fertilizer, too.
- If you can do so safely, involve your grandchildren in your gardening activities. Growing plants from seeds, watching them grow, and then enjoying the bounty of flowers or vegetables teach great life lessons of patience and persistence. There are lots of

online resources that will lead you to great activities having to do with gardening with children.

- After you've spent some time working in your yard, kick back and relax and enjoy your handiwork. Send photos of your garden to your friends; they will enjoy the beauty you've helped create, too.
- Enjoy the wildlife that visits your garden. Listen to the birds. Build a birdhouse with your grandchildren. Feed the hummingbirds that should be coming back in March and the songbirds that live with us all year long. Learn the names of butterflies that visit your flowers.
- And finally, just don't stop gardening. It gets you outdoors in the fresh air, provides some exercise in these days of gym restrictions, and gets your mind off the non-stop news of the pandemic. Take some time for yourself and enjoy the slice of nature that is your yard.

QUOTE OF THE MONTH

COMPASSION

“Compassion is at the heart of every little thing we do. It is the dearest quality we possess. Yet all too often it can be cast aside with consequences too tragic to speak of. To lose our compassion, we lose what it is to be human.”

Anonymous

For publication in the OLLI times send **your information to George and Harriet Waas** at waas01@comcast.net

Do you have an idea for a class?

Please submit any ideas for future OLLI classes and instructors to
Carroll Bewley, OLLI's Curriculum Team Chair at carroll.bewley@gmail.com



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