



OLLI AT FSU'S MONTHLY NEWSMAGAZINE

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MARCH 2021

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## **OLLI ANNUAL "GREAT GIVE" SCHOLARSHIP DRIVE TO BE LAUNCHED MARCH 10; SETS GOAL OF \$5,000**

The 2020 FSU Great Give campaign and competition will begin on March 10 and last for 24 hours. "This year's Great Give kicks off online at 12:00 a.m. (midnight) and continues until 11:59 p.m. Any check donations must be delivered to the FSU Foundation by 5 p.m. on March 10 to be counted," said OLLI Executive Director Debra Herman.

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](http://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 Director Herman.

"This year, our focus is on modernizing and improving OLLI's learning facilities and academic programs, with new adaptations for distance learning," she said.

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 to 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!!", she added.

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

## **SPRING SEMESTER MEMBERSHIP NUMBERS ARE IN**

The Spring Semester membership numbers are in. 243 people registered for Spring membership; 72 are brand new members. Total membership for the Spring term is 668. This includes Annual Members and Spring

members. There are 46 classes and 8 activities scheduled for this semester. There are 1299 individual class registration orders, 213 individual activity registration orders, and 175 individual club registrations.

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# THE PRESIDENT'S PAGE

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Harriet Waas  
President, OLLI Advisory Council



We continue to live in difficult times with the on-going pandemic, and we are not able to enjoy the face-to-face contact OLLI classes and activities provide. Yet, it is especially important to keep your mind active and your spirits high! Through the wonder of technology, we are still able to stay connected and continue learning.

During the Spring semester, OLLI participates in the Great Give. This is when OLLI members can show their support. Great Give this year is on March 10<sup>th</sup>. There is a 24-hour window for donating (12:01 a.m. through 11:59 p.m.). Not every member is in a position to make a large donation, but every member may be able to donate a small amount of money.

This campaign was suspended during the 2020 pandemic; however, during

the 2019 Great Give, donations to the OLLI at FSU Scholarship fund totaled \$11,375.00. There were 238 donations ranging from \$5.00 to \$500.00.

**The most interesting fact is that 85% of these donations were \$50.00 or less!** Your donation means that OLLI will be able to continue maintaining and building the program's excellence.

For this year's Great Give, I encourage you to donate to OLLI whatever your ability permits. Many small donations can add up to large sums very quickly—as we saw in 2019! Please look for more information and a link to donate during the Great Give on the OLLI website at [olli.fsu.edu](http://olli.fsu.edu).

In the meantime, stay well and enjoy OLLI online!

# A TIME IN MY LIFE



## GOODBYE MOO

By George Waas

Harriet and I had to euthanize our pet kitten Moo last month. We had him just over 2 ½ months. He was 4 ½ months young.

In the December edition of the OLLI Times, I wrote about how Moo and his sister, Floof, came into our lives and joined our family in November of last year, when they were barely two months old. We never had kittens at such a young age, and we enjoyed how the two of them played together, scampering through the house, jumping from chair to table to counter

(driving our two older cats to distraction), curious about their surroundings, getting into everything, and generally doing all things little kittens do. We loved these beautiful little babies. I called Moo my little boy; referred to him often as little one.

Shortly after we brought them home, we took them to our vet for examination and kitty shots. And then we received devastating news that Moo tested positive for feline leukemia. This is a virus that affects the immune system. Prognosis is 3-5

years. The thing about feline leukemia is that it weakens the immune system, making a cat susceptible to all types of illnesses. Cats don't die from the leukemia; it's the ensuing illness.

We vowed that we would give Moo the best life we could, making sure he got the best medical treatment available.

A few weeks later, Moo had an attack. He was gasping for air, and threw up. But it passed that day, he resumed kitten antics, and we thought nothing further about it. However, the next day, he had another attack, only this time he ejected mucous. We immediately made an appointment with our vet and took Moo in for examination. As we waiting in the parking lot (a COVID requirement), our vet called my cell phone and asked if she could do an x-ray, as perhaps he might have swallowed something. After a few more minutes, a staff member came out and told us the doctor wanted to see us in the clinic.

When we saw the x-ray, we were shocked. A huge baseball-size lymphoma had formed in Moo's chest cavity and was pressing on his esophagus; he was at risk for suffocation. The doctor said surgery was out; he wouldn't survive that. Chemo and steroids wouldn't reduce the size of the tumor. The vet didn't have to tell us about options; we could see it in her eyes. Doctors won't make that ultimate decision; they have to

depend on you to reach the only obvious one.

Harriet and I were devastated. We cried like babies. A few hours ago, Moo was an active little kitten. Now, we had but a few precious moments to say our goodbyes. We were overwhelmed. To see our adorable little kitten about to be put down broke our hearts.

Moo had given us so much joy and laughter. He was definitely the ringleader of our four felines. He made our two 10-year-old senior cats, Mandy and Sandy, stare in wonder as he frolicked through our home; and his frequent tussles with his sister Floof delighted us, while giving each other a lifetime playmate. Or so we thought.

Through our sobs and tears, Harriet held Moo in her arms and I petted him as the vet injected him. Moo let out a yelp and then fell still. After a second injection, which Moo didn't feel, she checked his breathing and said he was gone.

As we have done for our previous three pets that we lost--our dog Pepper and two cats Rudy and Jolly--we had him cremated, ordered a stone for Moo and will bury him next to them. Moo's stone carries this message that is all so true: "pawprints on our hearts."

Losing Moo is different. While Pepper, Rudy and Jolly lived full lives, Moo was with us only 2 ½ months.

Our first three pets were ill and at the end of their lives; we had time to say our goodbyes. Moo was active and full of life even on his last day, when we were faced with the grim reality that his genetic line deprived our little one of his life.

But as pets do, Moo taught us something about ourselves. They are God's little creatures who give us unrequited love in return for what is hoped will be loving and caring owners.

Studies have shown that pet ownership is good for one's mental and emotional health. They help reduce stress and keep you engaged. They are indeed wonderful companions.

To be sure, not all pet owners treat their animals with love and devotion. And we certainly wish they did. But we do.

And while we remember our precious little Moo for the laughter and joy he brought us, we now know all too well the pain of losing such a small, loving pet at such a young age.

We know Moo never had chance; that x-ray told us his life was over. But it doesn't lessen the pain of losing a pet

we loved, especially one so young and full of life. He was just a little baby. When we visited our family in Gainesville on Valentine's Day weekend, our two young grandchildren gave us a framed photo of Moo; it's the one shown above. That photo, in the frame they made especially for us, now sits on our dresser, a constant reminder of our precious little one.

As for Floof, since our older cats live in their own orbits, we will continue to give Moo's sister plenty of love and attention, enjoy her kitten antics, and be particularly attentive to any signs of loneliness, although research shows felines operate by scent, and scents don't last very long. So, Floof will most likely have no memory of her brother for more than a few days or weeks at the most.

Yes, it hurts to lose a pet, and since they don't live as long as we do, losing a pet is part of life. But while they're with us, they teach us about love and devotion, and how fragile life is. There really is no greater lesson.

So, thank you Moo, my little boy, for being a part of our lives. You have left your pawprints on our hearts. We will never forget you little one.

Goodbye Moo.



## THE CLAUDE PEPPER CENTER

Visit [www.claudepeppercenter.com](http://www.claudepeppercenter.com) for access to many additional resources

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

# **The Moral Significance of the Pandemic for Long Term Care Policy, Practice and Funding**

*Dr. Larry Polivka*

**(The following is a heavily abridged summary of an article which will be published in the upcoming Public Policy & Aging Report, authored by the Claude Pepper Center's Director, Dr. Larry Polivka.)**

The COVID-19 pandemic of the last year has had a devastating impact on the U.S. and the world. The impact, however, on the lives of many older persons has been among the worst, especially among nursing home residents. This impact on the nursing home population has a critical and unavoidable moral dimension related to the question of why so many of our most vulnerable fellow citizens were living in such exposed circumstances. The pandemic also raised other aging related moral issues, including the possible use of age-related criteria to determine access to care when medical facilities became overwhelmed by rising infection rates. The greatest moral crisis, however, was in nursing homes and other long-term care (LTC) facilities.

The nursing home tragedy was itself a result of moral failures in our LTC system that date back many years before COVID-19. The fact that so many Americans were living in nursing homes and so vulnerable to becoming infected was caused by the failure of policymakers to publicly fund the expansion of in-home services and much smaller community facilities that older people greatly prefer. The moral failure of not providing enough in-home and community services as an alternative to nursing homes was and remains compounded by the absence of proper quality of care and quality of life regulatory requirements and sufficient enforcement resources. These regulatory inadequacies have been documented for years but have never been sufficiently addressed by federal and state governments.

The moral failures in the American LTC system reflect the egregious fact that we fund LTC at the lowest level among wealthy countries (.9% of GDP vs. 1.5% to 3.5% among the European countries) and our reliance on for-profit providers, mainly nursing homes and large insurance companies administering state Medicaid LTC programs.

Our LTC policies and practices should have been guided from the beginning by an ethic of care that clearly prioritized a commitment to providing every person with LTC needs they could not access on their own, with the kinds of help they preferred and that could best help them preserve their quality of life as they become more impaired. In the absence of such a clear commitment to a governing ethic of care we have allowed the moral vacuum to be filled by organizations governed by the goal of achieving maximum shareholder value and an obsession with budget austerity among our policymakers.

The best way I think for us to memorialize the tragic fate of those who suffered and died in LTC facilities is to insist that our policymakers honestly and explicitly commit to an autonomy respecting ethic of care and then move without delay to transform our LTC system. A true transformation would entail the vast expansion of our publicly supported

in-home supportive services programs and the replacement of our large, antiquated, traditional nursing homes, which are not designed to either protect residents from pandemics or provide them with an acceptable quality of life, by much smaller, more human scale and properly staffed by well trained and fairly compensated staff. The model for this kind of LTC facility is the Green House program which for the last 18 years has been building and operating small, 10-15 bed small house facilities that have proven to better protect the health and well-being of residents than traditional nursing homes without being unaffordably more expensive.

I also hope that our policymakers soon decide that it is time to make LTC a Medicare benefit as proposed by Senator Claude Pepper over 30 years ago. By incorporating LTC into the Medicare program, we can ensure the level of funding required to support the transformation of LTC that the tragic results of the pandemic have revealed to be a moral necessity.

If we sincerely care about why this tragedy happened and want to take steps to ensure it doesn't occur again, we will look into the faces of all those who have needed the kind of care in old age they never received and are still not receiving and know that an ethic of care should govern LTC policy and daily practice.

## WEDNESDAY BOOK CLUB SETS MARCH AND APRIL SCHEDULE

By Susan Barnes, Co-Chair

On March 10, the members of the Wednesday Book Club will be discussing **The Giver of Stars** by Jojo Moyes. Gena Pedroni will be leading our discussion.

At our April 14 meeting, Charlene Estes will be leading our consideration of **Before We Were Yours** by Lisa Wingate. Summary: Memphis, Tennessee, 1936. The five Foss children find their lives changed forever when their parents leave them alone on the family shantyboat one stormy night. Rill Foss, just twelve years old, must protect her four younger siblings as they are wrenched from their home on the Mississippi and thrown into the care of the infamous Georgia Tann, director of the

Tennessee Children's Home Society. South Carolina, Present Day. Avery Stafford has lived a charmed life. Loving daughter to her father, a U.S. Senator, she has a promising career as an assistant D.A. in Baltimore and is engaged to her best friend.

But when Avery comes home to help her father weather a health crisis and a political attack, a chance encounter with a stranger leaves her deeply shaken. Avery's decision to learn more about the woman's life will take her on a journey through her family's long-hidden history.

The club is in the beginning stages of nominating books for the 2021-22 membership year.

## OLLI MEMBERS DONATE \$275 TO GUARDIAN AD LITEM PROGRAM FOR BOOKS AND INSTRUCTIONAL FLASH CARDS

By Susan Barnes  
Wednesday Book Club Co-Chair

In lieu of holding our annual holiday book drive for children to deliver books to multiple agencies, the

pandemic forced a change of plans, and last fall the Wednesday Book Club decided to work solely with the

Guardian ad Litem (GAL) program to help secure gifts of books for their clients, children within the foster care system. OLLI members were urged to send checks or to donate gift cards targeted toward the purchase of books. Stacey Burns of the GAL program said OLLI members generously donated \$275 toward this project which resulted in the purchase of 45 books

and sets of instructional flash cards. She shared their gratitude for the ability to make such purchases that were used as holiday gifts to numerous children.

We hope to be able to hold a more traditional book drive next year which typically results in the donation of about 600 books to multiple agencies.

## **MONDAY BOOK CLUB SETS MARCH AND APRIL PROGRAMS VIA ZOOM**

The Monday Book Club will be meeting via Zoom on March 8, 11:00 a.m. until 12:30 p.m. Our book for March is **The Testaments** by Margaret Atwood. For April we will be discussing **Buried Seeds** by Donna Meredith, a local author.

If you need a listing of our reading for the current school year, email Ramona ([rbowman0721@gmail.com](mailto:rbowman0721@gmail.com)). We will be accepting nominations from members for books for next year

during March until April 23. If you didn't get a Book Nomination Form via email, you can email Ramona and one will be on its way to you. We look forward to another year of good reading and discussing. Do make contact with us if you have any questions and/or are not on our mailing list/Zoom Invite List. Our sole criterion for membership is a paid Spring membership with OLLI. We have lively discussions; join us and learn how spirited we can be!

## ***FROM THE WRITERS' CLUB***

## **WRITERS' GROUP CHAIR JUDITH POWELL PUBLISHES BOOK**

OLLI member and chair of the Writers' Group, Judith Powell, has published a book. **The Summer of 1957 - Secrets Left in the Basement**

was recently released by iUniverse Publishing. It is a fast-paced novella woven around a mysterious death. The story takes place in 1993 and looks

back to the summer of 1957 when eight-year-old Penelope Evans was sexually molested. Two months later, the man who molested her was found dead in his car from a gunshot wound to the head. It was ruled a suicide. Now, thirty-six years later, Elizabeth Scott, the granddaughter of the molester and a police crime investigator, wonders why her beloved grandfather would commit suicide.

She is intent on finding out if it really was suicide or could he have been murdered, and why. Not knowing Penelope's experience in 1957, Elizabeth asks her former childhood friend to help find the answers and get the case reopened. Penelope refuses, and after secretly reading her mother's diary from 1957, she is determined to keep Elizabeth from reopening the case. As these two women move forward on divergent path, Elizabeth discovers unfathomable secrets her

family has kept from her. Penelope is forced to confront her past as her life unravels. In this fast-moving story, both women are faced with life changing decisions that will affect their lives and the people they love most. Judith acknowledges The OLLI Writers' Group in her book and credits the groups' helpful suggestions and support encouraged her to complete the story. A copy of the book can be purchased for \$12.00 by contacting Judith at [jpdayton@juno.com](mailto:jpdayton@juno.com) or 850-727-8432.

She notes that several members of the OLLI Writers' Group have been spending the time during these difficult and challenging times to work on writing short stories, memoirs, and novels or finishing writing stories they started, but never completed. It is hoped that these works will be completed, and will inform the OLLI members of this.

## ***SPECIAL TO THE TIMES***

### **ROBOCALLS AND SCAM CALLS PERSIST DURING PANDEMIC, SO AMERICANS HAVE STOPPED ANSWERING THE PHONE**

From USA Today 2021

Is it safe to answer the phone? Short answer: No. It's probably a robocall spammer.

Sometimes, they claim Social Security Administration or the Internal

Revenue Service is on the line. (They aren't; neither service will ever threaten you or demand immediate payment on the phone.) Or they call saying your car's warranty is expiring

and that your credit card interest rate could be lowered.

Three out of 4 Americans said they were targeted by phone scammers over the past year, finds a survey done for Hiya, which provides cloud-based phone call performance management services for companies including AT&T and Samsung. The bombardment of robocalls, many of which come from scammers seeking to bilk you out of money, has led many to simply not answer their phone when the caller is unknown.

And for good reason. On average, those who fall for scam calls lose \$182, with some losing more than \$500, according to the survey of more than 2,000 consumers and 300 business professionals conducted Dec. 23-29, 2020, for Hiya by market research firm Censuwide.

The robocall and scam call deluge has led many to just avoid answering their phone – about 94% of those surveyed said they let unidentified incoming calls go unanswered. That comes at a time – during the coronavirus pandemic – when consumer and business use of voice calls nearly tripled, increasing 184%, says Hiya's "State of the Call 2021" report.

"Businesses are using the voice call more than ever to reach customers and the public are picking up the phone to connect with friends, family and

colleagues," said Hiya CEO Alex Algard in the report, out Friday. "At the same time, this crucial communication tool is being hijacked by hackers and scammers, exploiting our need to feel connected and informed."

### **Robocalls keep on coming**

The robocall bonanza shows no signs of slowing. More than 4 billion robocalls targeted phones across the U.S. in January, a 3.7% increase over the month of December, according to YouMail, a company that provides anti-robocall services.

During January, robocalls averaged 129.5 million calls daily, according to YouMail's Robocall Index, or about 1,500 calls each second.

Robocalls did decline in 2020 as the COVID-19 pandemic resulted in the closing of some call centers, YouMail says in its report. The estimated 45.9 billion robocalls to consumers in 2020, however, was 50% more than in 2017, the company says.

But the robocall volumes "appear to be resuming their slow journey back toward their pre-pandemic levels," said YouMail CEO Alex Quilici in the report. YouMail offers a free robocall blocking app for mobile phones.

During the coronavirus pandemic, new types of phone scams have arisen including those promising tests and cures, expedited stimulus payments

and texts about COVID-19 support and pandemic tracing. But many of the traditional scams remain tops and have more targets since many Americans are at home and using their smartphones as their main communications device for work and personal calls.

"The reality of it is the fraudsters are always changing tactics," said Hiya president Kush Parikh. "They are always trying to figure how to pounce on whatever the latest trend is and obviously right now there's fraud happening around vaccinations. There's this cat-and-mouse game always happening."

### **The harms of not answering**

The number of consumers not answering unidentified calls (94%) is significantly higher than a year ago (72%), Hiya found. It may seem counterintuitive, but that increased rate of unanswered calls can lead to more calls being initiated.

Businesses have expensive call centers, too, and when calls aren't answered, "whether that's customer service or sales ... if people end up not answering those calls what do they end up doing? They call more," Parikh said. "So legitimate businesses not just fraudsters are actually calling more because people are answering less."

Public health can be impacted, too, as COVID-19 vaccine scams have more than doubled since September, Hiya's data finds. Scammers can take advantage of interest in getting vaccinated – and confusion about the vaccination process – to lure victims. Hiya estimates it saved its corporate and consumer customers about \$2.3 billion in 2020. But that doesn't take into account the lost time that scam victims spend extricating themselves from scams. Add that in and the lost funds and productivity to scam calls likely surpassed \$10 billion last year, Parikh said.

Regulators, wireless providers and security companies have focused on blocking robocalls. The Federal Communications Commission and Federal Trade Commission have fined phone companies allowing coronavirus-related robocall scams. The FTC has worked with the Justice Department to block illegal robocalls and the FCC is requiring phone companies to adopt new caller ID features by June 30, 2021. Those actions would combat "spoofing," where a false caller ID makes a call appear to be coming from a nearby location.

### **How to rebuff robocalls**

- **Hang up.** If you answer the phone and hear a recorded message, you can hang up. It's likely a scammer.

- **Use call blocking technology.** Wireless providers including AT&T, T-Mobile and Verizon have also adopted technology to block calls from getting to consumers, so check with your provider about possible call blocking features.
- **Check the number.** Remember, a scammer can make their call look like its coming from a local number.
- **Read up on robocalls.** For more information about robocalls, scam calls and call blocking go to the FCC website and FTC website.

## 8 TIPS FOR HOW SENIORS CAN PROTECT THEMSELVES FROM MONEY SCAMS

From the National Council on Aging 2019

Millions of older adults fall prey to financial scams every year. Use these tips from NCOA and the Women's Institute for a Secure Retirement to protect yourself or an older adult you know.

### **1. Be aware that you are at risk from strangers—and from those closest to you**

Over 90% of all reported elder abuse is committed by the older person's own family members, most often their adult children, followed by grandchildren, nieces and nephews, and others. Common tactics include depleting a joint checking account, promising but not delivering care in exchange for money or property, outright theft, and other forms of abuse, including physical abuse,

threats, intimidation, and neglect of basic care needs.

Everyone is at risk of financial abuse, even people without high incomes or assets. Understand the top 10 most common scams targeting seniors, so you can spot one before it's too late.

### **2. Don't isolate yourself—stay**

Isolation is a huge risk factor for elder abuse. Most family violence only occurs behind closed doors, and elder abuse is no exception. Some older people self-isolate by withdrawing from the larger community. Others are isolated because they lose the ability to drive, see, or walk about on their own. Some seniors fear being victimized by purse snatchings and muggings if they venture out. Visit the Eldercare Locator to find services nearby that

can help you stay active. Or contact your local senior center to get involved.

**3. Always tell solicitors: “I never buy from (or give to) anyone who calls or visits me unannounced. Send me something in writing.”**

Don’t buy from an unfamiliar company and always ask for and wait until you receive written material about any offer or charity.

Neighborhood children you know who are selling Girl Scout cookies or school fundraising items may be an exception, but a good rule of thumb is to never donate if it requires you to write your credit card information on any forms.

It’s also good practice to obtain a salesperson’s name, business identity, telephone number, street address, mailing address, and business license number before you transact business. And always take your time in making a decision.

**4. Shred all receipts with your credit card number**

Identity theft is a huge business. To protect yourself, invest in—and use—a paper shredder. Monitor your bank and credit card statements and never

give out personal information over the phone to someone who initiates the contact with you.

**5. Sign up for the “Do Not Call” list and take yourself off multiple mailing lists**

Visit Do Not Call to stop telemarketers from contacting you.

Be careful with your mail. Do not let incoming mail sit in your mailbox for a long time. When sending out sensitive mail, consider dropping it off at a secure collection box or directly at the post office.

You also can regularly monitor your credit ratings and check on any unusual or incorrect information at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com). To get more tips on protecting yourself from fraud, visit On Guard Online, which has interactive games to help you be a smarter consumer on issues related to spyware, lottery scams, and other swindles.

**6. Use direct deposit for benefit checks to prevent checks from being stolen from the mailbox**

Using direct deposit ensures that checks go right into your accounts and are protected. Clever scammers or even scrupulous loved ones have been

known to steal benefits checks right out of mailboxes or from seniors' homes if they are laying around.

**7. Never give your credit card, banking, Social Security, Medicare, or other personal information over the phone unless you initiated the call**

Misuse of Medicare dollars is one of the largest scams involving seniors. Common schemes include billing for services never delivered and selling unneeded devices or services to beneficiaries. Protect your Medicare number as you do your credit card, banking, and Social Security numbers and do not allow anyone else to use it. Be wary of salespeople trying to sell you something they claim will be paid for by Medicare.

Review your Medicare statements to be sure you have in fact received the services billed, and report suspicious activities to 1-800-MEDICARE.

**8. Be skeptical of all unsolicited offers and thoroughly do your research**

Be an informed consumer. Take the time to call and shop around before making a purchase. Take a friend with you who may offer some perspective to help you make difficult decisions.

Also, carefully read all contracts and purchasing agreements before signing and make certain that all of your requirements have been put in writing.

Understand all contract cancellation and refund terms. As a general rule governing all of your interactions as a consumer, do not allow yourself to be pressured into making purchases, signing contracts, or committing funds. These decisions are yours and yours alone.

**Protect your loved ones: Signs to look for**

If you know or care for an older adult, here are some additional warning signs that may indicate they are the victim of financial abuse:

- There are unusual recent changes in the person's accounts, including atypical withdrawals, new person(s) added, or sudden use of a senior's ATM or credit card.
- The senior suddenly appears confused, unkempt, and afraid.
- Utility, rent, mortgage, medical, or other essential bills are unpaid despite adequate income.
- A caregiver will not allow others access to the senior.
- There are piled up sweepstakes mailings, magazine subscriptions, or "free gifts," which means they may be on "sucker lists."

Every state operates an Adult Protective Services (APS) program,

which is responsible for receiving and investigating reports of elder abuse, neglect, and exploitation, and in most states, the abuse of younger adults with severe disabilities.

APS is the “911” for elder abuse. Anyone who suspects elder abuse, neglect, or exploitation should make a report.

### **Steps to take if you’re a victim of a scam**

If you think you’ve been scammed, don’t be afraid or embarrassed to talk about it—waiting could only make it worse.

Immediately:

Call your bank and/or credit card company.

Cancel any debit or credit cards linked to the stolen account.

Reset your personal identification number(s).

Also, contact legal services and Adult Protective Services if warranted. To find your local offices, visit the Eldercare Locator or call them toll-free at 1-800-677-1116 weekdays 9 a.m. to 8 p.m. ET.

## **RESEARCH SUPPORTS IMPORTANCE OF EXERCISE TO COGNITIVE HEALTH**

From the Tallahassee Democrat  
February 2021

As we continue to face the COVID- 19 pandemic while awaiting the promise of receiving a vaccination to return to a more normal life, the importance of cognitive decline needs to be taken into account. This is particularly relevant for our older population.

A new study of 128,925 adults with data from the 2015 Behavioral Risk Factor Surveillance System noted that subjective cognitive decline among adults 45 years and older

increased as physical activity decreased.

Functional limitations such as challenges with cooking, taking medications, and engaging in social activities also increased as physical activity decreased. Participants self-reported worsening or more frequent confusion or memory loss within the previous 12 months, functional limitations, and physical activity levels.

Subjective Cognitive Decline (SCD) is the self-reported experience of worsening or more frequent confusion or memory

loss. It is a form of cognitive impairment and one of the earliest noticeable symptoms of Alzheimer's disease and related dementias. Because SCD is self-reported, it does not imply a diagnosis of cognitive decline by a health care professional.

However, the authors of the study note that the results of the study highlight the magnitude of this public health issue nationally.

Cognition is a combination of processes in the brain that includes the ability to learn, remember, and make judgments.

When cognition is impaired, it can have a profound impact on an individual's overall health and well-being. Although some cognitive decline can occur as adults' age, frequently forgetting how to perform routine tasks, for example, is not a normal part of aging and can affect a person's ability to live and function independently.

### **Benefits of physical activity**

Regular physical activity is one of the most important things you can do for your health. Everyone can experience the health benefits of physical activity – age, abilities, ethnicity, shape, or size do not matter. If you're not

sure about becoming active or boosting your level of physical activity because you're afraid of getting hurt, the good news is that moderate-intensity aerobic activity, such as brisk walking, is generally safe for most people.

A word of caution: People with chronic diseases should talk to their doctor about appropriate types and amounts of physical activity. Examples of chronic diseases are heart conditions, arthritis, diabetes, and high blood pressure.

Adults need 150 minutes a week of moderate intensity activity such as brisk walking for health benefits. Regardless of your age, some physical activity is better than none. If you have not been physically active in a while, you may wonder how to get started again.

Remember to do this in a socially responsible manner following science-based strategies i.e., wearing a mask, maintaining an appropriate distance from others, using hand sanitation, etc.

### **Handy tips**

Look for opportunities to reduce sedentary time and to increase active time. For example, instead

of watching TV, take a walk after dinner.

Set aside specific times to make physical activity part of your daily or weekly routine.

Start with activities, locations, and times you enjoy. For example, you might like morning walks in your neighborhood; others might prefer an online class after work.

Try activities with members of your household for motivation and mutual encouragement.

Start slowly and work your way up to more physically challenging activities. For many people, walking is a particularly good place to begin.

For example, you could break the recommended 150 minutes of physical activity each week into smaller amounts of about 25 minutes a day every day.

### **Some final thoughts**

Physical activity is one of the best things people can do to improve their health. It is vital for

healthy aging and reduces risks of developing dementia (including Alzheimer's disease) as well as diminishing the risk of depression thereby providing our aging population an opportunity to live a healthier, more productive life.

Active people generally live longer and are at less risk for serious health problems like heart disease, type 2 diabetes, obesity, and some cancers. For people with chronic diseases, physical activity can help manage these conditions and complications and prevent early death.

By educating people about modifiable risk factors, encouraging early assessment and intervention, and understanding its impact on adults and their families, the health and well-being of many older adults may be improved.

Stay active and keep safe by following the Center for Disease Control and Prevention's guidelines for the COVID-19 pandemic.

# THE BEST FOODS FOR YOUR HEART

From HeartHealth2019

Your heart is a finely tuned machine. To keep it running in top form you need to give it heart healthy fuel. And that means you should choose a healthy diet. Some foods offer great heart benefits, but how do you choose?

More than 1 in 10 Americans has been diagnosed with heart disease. Picking the right healthy foods can lower your risk of cardiovascular disease, including coronary artery disease, which can lead to heart attack and stroke. Here you will find 25 of the best foods to protect your heart and blood vessels. Learn the top nutrients that keep your heart beating at its best, along with menu suggestions to make these foods part of your daily meals.

## Salmon

Salmon is chock full of omega-3 fatty acids, which can decrease the risk of abnormal heartbeats (arrhythmias), lower triglyceride levels, slow the growth of plaque in your arteries, and slightly lower blood pressure. The American Heart Association recommends two servings of omega-3 rich foods like salmon each week. A serving size is 3.5 ounces of cooked fish.

Salmon is a versatile food. Grill it with a rub or marinade, chop some and add it to a pasta dish with fat free marinara sauce, or add it to your salads for a protein punch.

## Farmed Vs. Wild Salmon

Does the way your salmon was raised influence its omega-3 contents? Many grocery stores now carry both farm-raised and wild-caught salmon. It turns out that farm-raised salmon tends to have more omega-3 fat, but also more total fat. Even though farmed salmon has more saturated fat, it is still about half the amount found in the same portion of flank steak.

## Flaxseed (ground)

Ground flaxseed also has omega-3's, along with both soluble and insoluble fiber. It has one of the highest available sources of lignans, which have both plant estrogen and antioxidant qualities.

Ground flaxseed is easy to incorporate into your diet and can be mixed into just about anything you normally eat. Sprinkle it on your breakfast cereal, on top of low-fat yogurt, mix into

muffins, or combine into your smoothies.

### **What About Flaxseed Oil?**

Flaxseed oil is loaded with omega-3s, but they are the less effective type known as ALA (alpha-linolenic acid). ALA needs special enzymes to be converted to omega-3, and these enzymes are found in your body in limited supply. This means that at most, you can expect about 15% of your flaxseed oil omega-3s to be converted into its most useful forms. So while you certainly do get some benefit, it may be less than your supplement label suggests.

### **Oatmeal**

Oatmeal is a tasty breakfast food, and another good source of those omega-3 fatty acids. And it is a fiber superstar, offering 4 grams in every one-cup serving. It also has nutrients like magnesium, potassium, and iron.

Oatmeal is a filling breakfast, and you can top it with fresh berries for an even more heart-healthy meal. Try fat free oatmeal cookies, oat bread, or mix whole rolled oats into a turkey burger meatloaf.

### **Black or Kidney Beans**

You know the schoolyard chant: “Beans, beans, good for your heart.” Turns out it's true! Beans have lots of

soluble fiber, B-complex vitamins, niacin, folate, magnesium, calcium, and, you guessed it, omega-3 fatty acids.

Beans are so versatile. You can include them in soups, stews, or salads. Or make a meal out of them.

Try black beans on a whole-grain pita tostada with avocado, or combine them with corn kernels and onions to make stuffed bell peppers. Add canned kidney beans to a salad of cucumber, fresh corn, onions, and peppers, then toss with olive oil and apple cider vinegar. Or bring black beans and kidney beans together for a delicious, nutritious vegetarian chili.

### **Almonds**

Nuts have been shown to lower blood cholesterol. And for a heart-healthy nut, almonds make a great choice. They contain plant omega-3 fatty acids, vitamin E, magnesium, calcium, fiber, and heart-favorable monounsaturated and polyunsaturated fats.

Almonds are so easy to eat – you can top your yogurt or salad with almond slivers, or snack on a healthy trail mix. You can also try them in cooking. Sprinkle them on a rice or quinoa dish, or spread them across some salmon for a nice crunch. Choose unsalted almonds for additional cardiac protection.

Just be sure your almonds are raw or dry roasted (rather than oil roasted), and keep portion sizes in mind. Though they are heart-healthy they are also high in fat, some of which is saturated fat. Like other nuts, almonds are dense with calories, and a little can go a long way. They are best eaten in moderation.

## **Walnuts**

Walnuts provide a lot of the same health protection as almonds and other tree nuts. They contain plant omega-3 fatty acids, vitamin E, magnesium, folate, fiber, heart-favorable monounsaturated and polyunsaturated fats, and phytosterols.

Also, like almonds, walnuts give salads a hearty crunch. They taste great added to muffins and breakfast pancakes.

Though they are heart-healthy, they are also high in fat and calories and should be eaten in moderation. As with all nuts, keep walnut portion sizes in mind. One serving of walnuts should fit neatly in the palm of your hand, a portion that provides about 200 calories.

## **Red Wine**

Red wine contains types of flavonoids called catechins, as well as the

antioxidant resveratrol. Flavonoids can help maintain the health of your blood vessels, and may help prevent blood clots. Resveratrol has been shown in the lab to have heart-protecting benefits.

Have a glass of wine with dinner, or make a wine spritzer – mix wine with sparkling water – to cut calories while still getting many of the benefits.

Keep in mind, though, that the American Heart Association does not recommend people start drinking simply to prevent heart disease. Drinking alcohol carries a risk of alcoholism, and can lead to high blood pressure, obesity, stroke, breast cancer, suicide, and auto accidents. Enjoy red wine in moderation.

## **Tuna**

Tuna contains omega-3 fatty acids. Although not as high in omega-3s as salmon, tuna does provide a moderately good amount. One serving of tuna also provides about half of your daily requirement of niacin, a nutrient that may improve survival odds for those who have had a heart attack.

Tuna salad (light on the mayo) is an easy lunch snack that will keep you full. Tuna makes a great salad topping, and can also be grilled for a tasty dinner.

## **Choosing Canned Tuna**

Canned tuna is one of the most popular forms of seafood in America. But with all the choices, picking the right can is sometimes difficult. The two most common types are white tuna, made from albacore, and light tuna, made from smaller tuna types (usually skipjack). White has more omega-3s, but also higher mercury levels, a particular concern for pregnant women.

Some tuna comes in oil, and some comes in water. Tuna in water contains significantly more omega 3 fat. That's because plenty of that omega 3 fat is lost along with any oil you drain from the can.

## **Tofu**

Tofu is a great source of protein. It's vegetarian. And it's full of heart-healthy nutrients including niacin, folate, calcium, magnesium, and potassium.

Tofu is sometimes called "bean curd" because it is made from pressed soybean curd. It's easy to prepare and can be part of almost any meal.

Thinly slice firm tofu, marinate for several hours and grill or add to your favorite veggie stir-fry. Make a tofu, lettuce, and tomato sandwich on whole grain bread, use instead of meats in

pasta dishes, and add in slices or cubes to salads for added protein.

## **Avoid Processed Tofu Products**

Although tofu has been shown in many studies to have heart-protective qualities, it depends on how you eat it. As healthy as it can be, tofu is not always in good company. It is included in many ultraprocessed foods, a type of food that has been associated with obesity and cardiovascular health problems. Its use in high-calorie processed foods led the FDA to revoke some of the heart health claims of tofu products in 2017.

## **Brown Rice**

Brown rice is not only tasty, it's part of a heart healthy diet too. Brown rice provides B-complex vitamins, magnesium, and fiber.

You can add brown rice to just about any dish and you can't go wrong. Microwaveable brown rice with a few chopped veggies makes an easy and quick lunch. Mix it with some black beans or tofu, make a stir-fry, add to soups, or try it cold mixed into an avocado salad.

## **Soy Milk**

Soy milk contains isoflavones (a flavonoid), and brings lots of nutrition into your diet. Nutrients include B-complex vitamins, folate, calcium, magnesium, potassium, and phytoestrogens. The protein found in

soy milk, versus the protein found in animal milks, can help lower blood cholesterol levels and may provide other cardiovascular benefits.

Use soy milk in your whole grain breakfast cereal or blend in a smoothie, or replace the dairy milk in any recipe with soy milk.

## **Blueberries**

Berries are good for your heart, along with the rest of your body. Blueberries are packed with nutrients that are part of a healthy diet, including beta-carotene and lutein (carotenoids), anthocyanin (a flavonoid), ellagic acid (a polyphenol), vitamin C, folate, calcium, magnesium, potassium, and fiber.

Berries are easy to eat as a healthy snack by themselves, or on top of your cereal or pancakes, or blend into a smoothie, top off your low-fat yogurt, or have some on a salad.

## **Carrots**

Carrots are probably best known as a great source of carotenes. They have lots of the well-known nutrient beta-carotene, but carrots are also a good source of both alpha and gamma carotenes (carotenoids). Studies have associated higher levels of beta carotene with a lower risk of heart disease and stroke.

Baby carrots make a great snack. Chopped up they add crunch to salads, and you can even sneak shredded carrots into many recipes including tomato sauce, muffins, and pasta.

## **Spinach**

Spinach packs a heart-healthy punch with beta-carotene, vitamins C and E, potassium, folate, calcium, and fiber.

Spinach makes a great base for salads and can be used on sandwiches in lieu of lettuce. You can also sneak some into a fruit smoothie, add it to your pizza, or mix into an egg white omelet. Or add it to your pasta dish for a health bonus.

## **Fresh Spinach or Frozen?**

It depends on how long it's been sitting. Frozen spinach contains less folate than freshly harvested spinach, and some studies say folate might lower your risk of heart disease. However, there's a catch—fresh spinach's folate degrades over time. So, if your fresh spinach has been driven long distances before it reaches your table, or if you leave it in the fridge for a week, frozen spinach may actually be more nutritious.

## **Broccoli**

Broccoli is a powerhouse vegetable

with beta-carotene, vitamins C and E, potassium, folate, calcium, and fiber. Broccoli tastes great added to soups, mixed in with veggie dips, added to salads, or mixed with a brown rice dish. Adding more broccoli to your diet is a sure way to improve the health of your heart.

### **Sweet Potato**

Sweet potatoes are an excellent source of vitamins. You will find vitamin A and C inside them, and sweet potatoes are a rare low-fat source of vitamin E. They also have potassium, folate, calcium, and fiber—and you get even more fiber when you eat their skins.

You can prepare a sweet potato almost any way you want and it will be tasty! Bake it whole and top with veggies. Cut it into slices and bake until crisp for healthy fries. Use a food processor and puree sweet potato for a creamy-tasting soup. They also make a great side dish mashed up.

Sweet potatoes are not the same as yams. Yams are healthy too, but sweet potatoes pack more nutrients and fiber.

### **Red Bell Peppers**

Red bell peppers are tangy, crunchy, and full of heart-healthy nutrients like beta-carotene and lutein (carotenoids), B-complex vitamins, folate, potassium, and fiber.

Peppers are delicious in salads and wraps, or cut into slices to snack on raw. Grill or roast them for a hearty side dish, or add to sauces or main dishes for extra flavor.

When it comes to heart-protective nutrients in bell peppers, color counts. Red peppers have significant stores of beta-carotene, for instance. While still healthy in many other ways, yellow bells have nearly no beta-carotene at all.

### **Asparagus**

Asparagus is a healthy veggie that contains beta-carotene and lutein (both carotenoids), B-complex vitamins, folate, and fiber.

Asparagus makes an excellent heart-healthy side dish. Grill or steam lightly and sprinkle with some balsamic vinaigrette. Add to salads, stews, or casseroles for added health benefit.

### **Oranges**

Oranges are a perfect totable snack. They're juicy and filled with nutrients such as the antioxidant beta-cryptoxanthin, carotenoids like beta- and alpha-carotene and lutein, as well as flavones (flavonoids), vitamin C, potassium, folate, and fiber.

The whole fruit is best, and tasty to eat on its own. You can also add orange slices to salads, yogurt, or even chicken dishes. Orange juice can also

offer some of the same benefits, but pound for pound you are best off eating the fruit whole.

### **Tomatoes**

Tomatoes are a versatile heart-healthy food with beta- and alpha-carotene, lycopene, lutein (carotenoids), vitamin C, potassium, folate, and fiber. Lycopene in particular has been studied a possible protection from cardiovascular disease, though studies remain inconclusive.

Raw, tomatoes can be added to sandwiches or salads. Cooked, they make great sauces, and are perfect additions to pasta dishes.

### **Acorn Squash**

Acorn squash is another heart-healthy food with beta-carotene and lutein (carotenoids), B-complex and C vitamins, folate, calcium, magnesium, potassium, and fiber.

Baked acorn squash is a great winter food. To make this, simply cut the squash in half, scrape out the seeds, and fill with brown rice and veggies before roasting.

### **Cantaloupe**

Cantaloupe is a summertime favorite that also contains heart-healthy nutrients such as alpha- and beta-carotene and lutein (carotenoids), B-

complex and C vitamins, folate, potassium, and fiber.

You can enjoy cantaloupe any time of day – just cut and eat! Also try some blended into a smoothie, or mix with other fruits for a fresh fruit salad.

### **Papaya**

Papaya contains the carotenoids beta-carotene, beta-cryptoxanthin, and lutein. It adds vitamins A and C to your diet, along with folate, calcium, and potassium. Papaya goes great with heart-healthy salmon. Try it in a smoothie, fruit salad, frozen into a popsicle, added to salsa, or even grilled.

### **Dark Chocolate**

Good news! Chocolate contains heart-healthy resveratrol and cocoa phenols (flavonoids), which can lower blood pressure.

Stick to dark chocolate with 70% or higher cocoa content to reap the benefits, and remember moderation is key because chocolate is high in calories, fat, and sugar. Only one serving is needed.

### **Tea**

Like red wine, tea contains catechins and flavonols, which can help maintain the health of your blood vessels, and may keep blood clots from forming.

Green tea in particular has been touted for its antioxidant properties.

Tea may reduce your risk for heart problems, according to one long-term study of more than 6,000 adults. The study found that adults who drank 1-3 cups of tea every day had better coronary calcium scores. Coronary calcium can be a precursor for heart

attack, stroke, and other heart problems.

Enjoy tea hot or cold. Try adding some lemon. To get more antioxidants from the tea, brew with hotter water, and steep for at least three to five minutes. Avoid sugar or cream as these add unnecessary calories and fat.

## 8 WALKING MISTAKES TO AVOID IF YOU WANT TO LOSE WEIGHT

BY MARC LINDSAY, MYFITNESSPAL 2020

A consistent walking routine can be an excellent way to get rid of excess belly fat and tone your body. But if you've reached a weight-loss plateau, don't worry. From simply strolling leisurely to omitting strength training, these common walking mistakes can easily be fixed to help you reach your weight-loss goals:

### **MISTAKE NO. 1 YOU'RE NEVER VARYING INTENSITY**

While walking at a leisurely pace is better than no exercise at all, research shows walking at a brisk pace is the best for torching calories and weight loss. If you find it hard to up the pace, try doing so for shorter intervals of 1–

2 minutes, with a minute of recovery in between. This HIIT-style workout can help rev your metabolism and break through a weight-loss plateau.

### **MISTAKE NO. 2 YOU'RE ALWAYS TAKING THE SAME ROUTE**

If you stick to the same route, over time your body adapts and it won't be as challenging. To boost weight-loss (and keep things exciting) change your scenery a couple days a week. This could be a hilly trail, the beach, an urban hike or even a new park. Not only will you feel mentally refreshed, but different terrain also engages different muscle groups to burn more calories.

### **MISTAKE NO. 3 YOU'RE NOT STRENGTH TRAINING**

Strength training is a key part of weight-loss since it helps build muscle, which burns more calories at rest compared to fat. Whether it's with simple bodyweight exercises or using equipment like kettlebells, strength training can help you build the core, glute and hip strength needed to walk further and faster. It can also help prevent injury, which means you'll reach your goals sooner.

### **MISTAKE NO. 4 YOU'RE NOT USING PROPER FORM**

Poor walking technique slows your pace, causing you to tire more quickly, and potentially results in injury. Since this can affect how far and long you are able to walk (or keep you from walking altogether), working on improving your form is essential to losing weight. Pay attention to the following on your next walk:

- **Stride length:** A lot of walkers overstride. If your steps are too long, your speed can suffer and more stress is placed on your joints. To check your stride length, lift a foot and lean forward. Where the foot naturally falls is where you should be striking the ground. Shorter steps increase your cadence and make it easier to walk faster.

- **Arm swing:** Swinging your arms helps you get more power and propels your forward motion
- **Standing tall:** Slouching as you get tired is a common problem when walking. While you might need to strengthen your core to make it happen, work on keeping your back straight and your head up.

### **MISTAKE NO. 5 YOU'RE NOT FOCUSING ON PROPER NUTRITION**

A hard walking workout can sometimes make you feel hungrier than normal. While you want to fuel your walks with smart snacks, it's important to pay attention to your overall diet, too, to make sure you're in a calorie deficit for weight loss. The MyFitnessPal app is a great way to track your food intake and keep you motivated to reach your goals.

### **MISTAKE NO. 6 YOU'RE NOT USING WEIGHTS CORRECTLY**

Many people use ankle weights to burn more calories and make their workouts more challenging. However, if you prefer this style of workout, adding weights should be done with caution. Ankle and wrist weights can place extra stress on your lower back, hips and knees, causing muscle strains and other injuries. If you choose to use ankle weights, limit it to no more than

one or two days per week. Keep it to easy walks, and avoid using them on days when you have a longer duration or high-intensity interval training. If you want to increase the intensity of your workouts without relying on ankle weights, trying hitting the trails, where hills and other challenging terrain can boost your calorie burn and help build strength.

### **MISTAKE NO. 7 YOU'RE NOT SETTING REALISTIC GOALS**

Goals are almost always a good thing. They can provide motivation to exercise daily and push you to challenge yourself. However, it's important to avoid habitually setting unrealistic goals. For instance, your goal may be to walk a marathon. But if the event you want to complete is only a month away and you've never walked more than a few miles at a time, it's going to be difficult to ramp up your mileage for a marathon without getting injured. Failing to meet your goal or expectations can lead to disappointment and negative thinking.

Instead, set smaller, more realistic goals that lead to a bigger goal. If you want to walk 26.2 miles eventually, your more immediate goal should be to work toward walking a 10K or half-marathon first. Give yourself plenty of time to prepare and expect some setbacks. Once you've accomplished a smaller goal, take the time to celebrate

your progress, and then make a new one.

### **MISTAKE NO. 8 YOU'RE PROCRASTINATING**

Whether it's mindlessly surfing the internet or not using social media to your advantage, it can be easy to procrastinate and avoid your walk. If you don't have a set routine it can be easy to say, "I'll start tomorrow" or procrastinate until you end up shortening your workout or skipping it altogether.

To avoid procrastinating, set a schedule and try your best to stick to it. Whether it's waking up early, exercising during your lunch hour or making a post-dinner walk a habit, you'll be more likely to make your daily walk a consistent part of your routine if you set aside a dedicated window of time when you can make it happen. If you miss one day, don't beat yourself up, simply resume your routine as soon as possible.

APS services are confidential, so the reporter may not be able to learn the outcome of the case. APS respects the right of older persons to make their own decisions and to live their lives on their own terms. In cases of cognitive impairment, however, APS will take steps to protect the older person to the degree possible.

# HOW TO COMBAT LONELINESS DURING TOUGH TIMES

It happens to the best of us.

From Self 2020

Whether you're riding out the coronavirus pandemic with roommates, family members, pets, or you're by yourself, you've probably experienced feeling lonely at some point over the last few months. The truth is that loneliness doesn't just crop up when you're alone; many of us experience it even when we're scheduling virtual hangs or gathering around the table for a family dinner.

Even if you're happily quarantining with people you adore, you might miss certain types of interactions or even relationships. There's a specific kind of loneliness that comes from being unable to brunch with your best friends. Or you might miss the small daily interactions with your regular barista. Though you're probably doing your best to take these new developments in stride, the pandemic has likely changed your life in major ways. Most of us have gone from a reality where we can easily be around friends, family, coworkers (even strangers on crowded subways or in stores), and we've transitioned to a far more insular existence. Suddenly, travel is limited and impromptu hangouts are literally unsafe. And, as if

the pandemic isn't isolating enough, upcoming elections, a collapsing economy, a postal service in peril, and relentless anti-Black violence brings many of us face-to-face with existential loneliness. In short: Loneliness is understandable no matter your circumstances, and it sometimes feels like there aren't enough socially distanced park hangs or video calls to make up the difference.

So, what should you do when you're feeling lonely? Below, we've asked Marisa G. Franco, Ph.D., counseling psychologist and friendship expert to share some tips to help us manage loneliness, and we've tapped Ann Friedman and Aminatou Sow, hosts of the popular podcast about long-distance friendship, *Call Your Girlfriend*, and authors of *Big Friendship* to share some of their best advice for dealing with the kind of loneliness that comes when we miss our favorite people.

## **1. Recognize how loneliness can cloud your judgment.**

"A state of loneliness actually alters how we perceive the world," Franco

tells SELF. As a result, it can be harder to push yourself out of feeling lonely. “We perceive threats and slights where they may not be,” Franco explains. “And we perceive that we’re more likely to be rejected than we are.” This could be why, in a meta-analysis that looked at 20 different clinical trials designed to combat loneliness, researchers found that interventions that addressed false perceptions and negative thoughts worked best, the American Psychological Association (APA) says. So, while your loneliness is absolutely valid, it’s important to remember your perceptions, thoughts, feelings, and observations about relationships and things going on around you might be impacted by the foggy glasses of loneliness right now.

## **2. Plan for loneliness before you begin to feel lonely.**

If you find you’re more critical or negative than usual, and you can’t pinpoint why, Franco says this might be a sign that you’re at the very beginning stages of loneliness. Additionally, you can look at your past experiences to figure out when you tend to feel a little less comfortable with your alone time. If you’re good at “being alone,” you might not notice loneliness until you feel it in a major way. Still, Franco says that you should try to anticipate your loneliness. “You need to reach out to people before you get lonely,” Franco says. If weekends

are hardest for you, make a plan to touch base with someone ahead of time. Franco also says that planning ahead can help you reframe loneliness. “When we feel like we’re in control of our alone time, or using it productively, we can access solitude instead of loneliness,” Franco explains. “So, seeing your time alone *as an opportunity* to make art, or music, or repairs around the house, or to learn something new—all those things can make alone time enjoyable rather than distressing.”

## **3. Make sure binge-watching isn’t your only source of comfort.**

Television has a way of making us feel less alone, right? But, Franco says, we might be digging ourselves into a deeper sense of isolation, especially if watching TV and movies is the only activity we rely on to make us feel like we have company. “TV makes us feel like we have pseudo interactions, where it feels like we have just enough [connection] to keep the pot from boiling over. But the pot is boiling, and we’re not registering it,” Franco says. Additionally, escaping into a good binge-watch or playing on your phone might feel good in the moment, but those activities don’t give you the lasting buzz of genuine human connection, Franco explains. It’s not that you should stop watching TV altogether—spending time with a favorite show or gripping movie has been just what the doctor ordered for

many, many nights of this pandemic. It's just that when it's all you're doing, the pseudo interactions of TV might make you feel more isolated.

"Being more active, like even just getting out of your house, might make you feel better," Franco says. The key, she says, is "not letting your loneliness turn you into a puddle on the couch." So, consider going for a walk, even if you're alone. During a pandemic, where we don't get the added benefit of regular small talk, seeing people in a park or exchanging masked eye contact with your neighbor can help you feel less alone.

#### **4. Admit it when you're over Zoom and FaceTime.**

"Admitting that I am struggling with Zoom fatigue, or just keeping in touch, has been a relief because I've found out I am not the only one," Sow tells SELF. "That in itself is a small victory." If you're over video chats, it's not your fault. Franco says that video conferencing—though wonderful—isn't a perfect substitute for in-person interactions. "[We may] project the fatigue that Zoom foists upon us onto people we're interacting with," Franco says. Think about it: Between pesky video delays, low battery notifications, and the tendency to stare at your own face, it's almost natural to leave calls feeling depleted and a bit disconnected. "Difficulties in the medium spill over and affect our

feelings of closeness and comfort with whoever we interact with," Franco says. There's also the notion that, while focusing on the connection we're able to have, we also have to acknowledge the closeness and connection we've lost.

Additionally, large Zoom chats don't have the same ebb and flow of IRL conversations, which can make it harder for you to be yourself. Franco explains that when you find yourself in situations where you can't be yourself, you might experience loneliness (even though you're with people). "I think that's how you end up being lonely in a crowded room. It's because you don't feel that the environment is safe for you to express yourself." If you start to notice that video calls are making you feel less connected, not more, consider being honest about that and taking a break.

#### **5. Make a practice of reaching out to people when you think of them.**

It can seem like connecting via technology isn't the same, but while you mourn your old ways of interacting with loved ones, you can still try new ones and make sure that you're not actively creating more distance. "Reaching out when you think about a friend is so crucial," Sow says. So, if someone pops into your mind, reach out, whether by phone, text, audio message, Marco Polo, DM, or carrier pigeon. Or, better yet, set up

some form of low-stakes daily interaction—exchange a daily meme with someone you love, or turn gratitude journaling on its head by starting a “reasons to smile” text thread with someone close to you. Telling someone just one thing that made you smile during the day, and getting a slice of someone else’s gratitude might be the pick-me-up you didn’t know you needed.

“No matter what the content of the message, the small, daily communications from my friends mean so much lately,” Friedman tells SELF. “Seeing a friend’s name pop up in my texts just to say hello definitely dulls the longing a little bit.”

## **6. And reach out to people in new ways.**

While every ounce of quality time is important, both Sow and Friedman have embraced other forms of communication during the pandemic. “When I’m missing a friend, and it’s not appropriate to call (say, it’s late at night and they’re in a different time zone), I send them a little postcard or a letter,” Friedman says. “Who doesn’t love opening their mailbox and finding actual mail instead of bills,” Sow adds. The time you spend writing and thinking about someone you love (and imagining their happiness when they get mail) might help you feel less lonely. You can also ask a few friends to grace you with the occasional letter,

postcard, or spontaneous phone call as well.

## **7. Have a literal conversation with yourself about loneliness.**

Reaching out to other people is a key part of managing loneliness, but since we know that feeling lonely can mess with how we see the world, it might be helpful to have a little chat with yourself as well. Franco suggests talking to yourself in the third person to gain a little clear-mindedness. You might talk out loud about why you’re lonely and why you’re feeling reluctant to reach out to friends and family.

Hearing yourself say things like “everyone is too busy for me” or “everyone has their own problems to deal with” might help you figure out whether or not your “lonely brain” is playing tricks on you, Franco says. “It’s a way to separate ourselves from the cloud that happens in our brains,” she explains. After talking things over with yourself, you might discover that it *is* worth it to reach out for one more video chat with your best friends, after all.

## **8. Tell your friends and family you miss them.**

If you don’t want to burden your loved ones with your emotions, or you think that telling them you miss them might make a bad situation even worse, it might be worth it to come clean about

what you're feeling. Keeping it honest might help you feel more connected. Missing friends is "something I talk about frequently with the very friends I'm missing," Friedman says. Doing this could help you realize you're not alone.

#### **9. Have vulnerable conversations more often.**

Along with not hiding the fact that you're lonely, there are other ways to make sure that you're having meaningful conversations during this time. "Authenticity is the antidote to loneliness," Franco says.

So, if you're feeling a bit low, Franco suggests calling a friend and revealing yourself—talk about difficulties, struggles, or anything else you've been keeping inside as of late. Doing this helps you remember that you're connected even if you're spending way more time alone.

#### **10. Know that you're allowed to seek professional support.**

Loneliness is a totally normal response to being alone, and there's no shame in wanting more quality time with people. "There is a loneliness that we get because we're not around other people, and there's the loneliness that we get because of our internal dialogue and the way we perceive the world," Franco explains.

If you're dealing with the latter—the loneliness that comes from past rejection, trauma, or a mental health condition—you might want to chat with your provider about how you're feeling. "If you felt really rejected in the past—or you've had experiences of rejection or bullying that you haven't worked through—that's going to [impact] how you interpret time alone," Franco adds. So it could be worth it to begin the journey of processing those past experiences.

## **BEWARE OF ONLINE SHOPPING SCAMS**

**High percentage of older adults fall victim to retail rip-offs**

by Karl A. Racine, AARP 2017

**MANY SHOPPING-RELATED SCAMS** we are seeing now are aided by the growth of online shopping, smartphone app-based services and the

sharing economy, in which companies offer services performed by independent contractors. These developments have created a

separation between the consumers and merchants, which often makes it harder to get money back when the goods or services the customers receive are shoddy, or not what was promised.

Studies show that older Americans are disproportionately targeted by these criminals. Those age 50 and older make up about 34 percent of the U.S. population, but they compose about 55 percent of the fraud victims reported to the FTC's Consumer Sentinel Network. And these are just victims who have come forward. Here are some of the shopping scams the District of Columbia attorney general's office has been seeing most frequently at the beginning of 2017.

### **Bait-and-Switch Advertising**

Businesses sometimes advertise a product or service at an irresistible price. But customers soon find it's almost impossible to get the product. Then they are subjected to a hard sell on something they never intended to buy, or at least left to shop without the bargain they came for. Dell, the computer company, paid \$4 million in 2009 to settle a charge by New York state that it was deceiving customers by advertising low prices that weren't available to most people. In 2014, Costco settled a lawsuit brought by designer Michael Kors charging that the store advertised his handbags at a

very low price to lure customers, when few, if any, of the bags were available for purchase.

### **Bogus Memberships**

There are a few scams circulating that revolve around online memberships. The traditional one is to use the purchase of something to enroll a customer, without his or her knowledge, in a membership that requires ongoing purchases.

But there is a newer, more brazen wrinkle. Crooks are sending invoices for subscriptions or memberships you never ordered. When you click on the link to cancel it, you've opened a cyber door that exposes sensitive information to scammers.

Another con: You get an unsolicited offer to renew a favorite magazine or service for a rock-bottom price. It looks realistic, but when you enter your credit card information to take advantage, you end up handing that information to crooks who sent you the bogus offer.

### **Gift-Card Surprises**

You can be scammed in a gift-card purchase a couple of ways. The most common is the unwelcome realization that your balance has been shaved by undisclosed terms, conditions and fees attached by the card seller. But you can also be ripped off by thieves. Most cards have unique 16-digit numbers stored in a magnetic strip for

keeping track of the balance. Scammers can go to a store's gift-card display and use a cheap scanner to read a card's number. After you buy the card, the thief can call the issuer and check the balance, to see if it is below the original value. If so, the crook knows the card has been activated—and knows how much money is left to be stolen.

### **Return Rip-Offs**

Be careful when you take a purchase back to the store—and be especially careful when you cancel an order online. Some merchants will charge a large fee for that privilege, which you may not catch when you check your account to make sure the money was returned from your credit or debit card.

## **8 WAYS TO MAKE A HEALTHY HABIT STICK**

BY STEPHANIE ROMINE MYFITNESSPAL 2019

Starting new habits is hard. Some changes take longer to become second nature than others; there is no magic

number. The key to making a long-term change is sticking with it and making it a habit as soon as possible to avoid expending willpower.

Here are eight ways to establish long-term healthy eating habits — especially after a relapse.

### **MAKE IT EFFORTLESS**

An estimated 47% of our behavior repeats daily, with minimal thought needed. Find a way to quickly connect your new behavior to an existing habit, and it won't use up as much of your

willpower. For example, add a handful of spinach to the omelet you make every morning.

### **BE REALISTIC**

When setting goals, start out “smart,” by making specific, measurable, achievable, realistic and time-bound plans. In our eagerness to reach the finish line, we often aim too high, which sets us up to fail. If you never cook dinner, start by committing to cooking one or two meals a week at home.

### **START WITH LESS**

You wouldn't run a marathon if you've never run a mile, so apply that same

logic to your eating habits. Smaller goals are easier to implement, allowing room to grow. Choose roasted broccoli over fries. Eat protein at every meal. Drink water not soda. Small changes add up and bolster your self-confidence and motivation.

## REMOVE THE OBSTACLE

If you know something is likely to derail your habits, avoid it or change it. Walk home another way instead of passing the bakery, suit up in workout clothes before you leave work so you're not tempted to go immediately home or invite a friend to yoga instead of out for drinks.

## STACK THE DECK IN YOUR FAVOR

Once you've removed the obstacles, set yourself up to succeed. Throw out all junk food. Keep healthy takeout menus on hand. Sign up for a healthy meal-delivery service. Do whatever you can to make it easier to reach your goal.

## "A STUMBLE MAY PREVENT A FALL"

Author Gretchen Rubin cites this as one of the five traps that can destroy your good habits. That is, if you have one hard day or a couple of slip-ups, you haven't undone all your hard work — unless you let it.

Sometimes a "mistake" can work in your favor, reminding you how committed you are to changing or, for example, how awful you feel after eating that extra piece of cake.

This is the difference between a diet mindset, which works *against* our self-control, and a sustainable habit, which reinforces and builds it.

## TREAT YOURSELF

Healthy eaters know that while you shouldn't use food as a reward, you also need to live a little. Food is fuel, but it is often the central part of any celebration. Learn to embrace a philosophy of moderation by letting go of the good food/bad food mentality, which can help you shift from a punitive diet mentality to a true appreciation for healthier eating habits.

## TAKE A BREAK

In her book "Better Than Before," Rubin says restarting is harder than starting. When life gets crazy — and it will — pause your habits instead of quitting them. Take a step back (one home-cooked dinner, not two) or stay where you are until life settles down. If you get off-track, pause rather than stop. Reframing the habit this way can help you pick up where you left off.

# SOURCES OF A SENIOR'S BAD MOOD

By Renata Gelman, Partners in Care 2019

Caring for your loved one every day is stressful in any situation, and it becomes especially challenging when your loved one is never satisfied. Everything you do just doesn't seem to be enough. You may begin to feel like you are letting them down, even though you are efficiently handling all their requests. You feel hopeless because they just won't let up with the constant complaints, criticisms and demands.

Sometimes you may not understand your loved one's reasoning; therefore, you take the criticism or complaints personally.

It is important to take a step back and analyze the situation with a fresh set of eyes. Why is mom suddenly upset when I prepare her usual breakfast of oatmeal and fruit? Why does dad resist assistance when I'm only trying to help? To find the answers, you may need to do some detective work.

## **Common Factors That Can Cause a Senior's Bad Mood**

Could it be stress? It's no surprise that stress takes a toll on one's body, mind and soul. Seniors can become especially irritable when feeling stressed, and caregivers need to have compassion and learn to not take things as seriously. Try to understand

they are perhaps feeling vulnerable and just need to vent to someone. Unfortunately, that someone may be you – but try to keep a positive attitude.

Is it health related? Changes in behavior could be a sign of physical or mental decline. Look for these signs, as well as signs of pain. Keep in mind that your loved one might be confused or afraid to say anything to you about it. Cognitive difficulties can have strange or surprising sources, such as bacterial infections like a Urinary Tract Infection (UTI). If you notice changes in your loved one's behavior, contact their doctor and request an evaluation.

Are medications to blame? Drastic shifts in personality can be the result of new medications or even new drug interactions. Keep a lookout for changes in behavior after your loved one begins a new prescription, and always make sure a pharmacist checks all drug combinations. Abuse of prescription medications can cause marked changes in personality as well.

Has this been a life-long behavior? In some ways, people change, grow and evolve with age. But it is very likely that if your loved one has been grouchy, verbally abusive, or just plain

mean his entire life, old age will not cure that. In fact, the personality traits may become more prevalent. How does a caregiver handle an elder who is never going to change? Read the next tip!

Take a step back and set some boundaries. Breathe. Relax. Be patient. Figure out a good plan to set boundaries for your loved one if their

behavior gets out of control, because you don't want to feel burned out. Get some help. Taking a break will help both you and your loved one deal with the frustration. If your loved one needs more help than you can give, or you feel you are no longer willing to care for that person (a normal reaction to difficult elders) consider a home care company. Your loved one will be in good hands, and you can keep your sanity.

## GOOD FAD OR BAD FAD? BREAKING DOWN POPULAR DIET TRENDS

From HCA North Florida Division 2021

Sometimes bad fad diets are easy to spot – the chocolate diet or the Hollywood juice diet, for example. Other diets are more difficult to recognize. Here's a look at what's right and wrong with a few popular dietary trends.

### The Paleo diet

This primal diet limits you to eating only foods our Paleolithic, hunter-gatherer ancestors would have eaten: lean meat, eggs, honey, fruits and vegetables, nuts and seeds. Dieters can also consume fats like avocado, butter and coconut oil.

- What's not allowed?

- Whole grains, legumes, dairy products, processed foods and most oils.
- Pros:
  - The prohibition of processed foods is a big plus, and lean protein, produce and healthy fats are the staples of a healthy diet.
- Cons:
  - Paleo diets ban foods our bodies use to function well, including whole grains (high in fiber, B vitamins and minerals), dairy (rich in calcium and other nutrients), and legumes (a great source of protein, fiber and minerals).

- What research shows:
  - Claims that evolution has not equipped us to eat differently from our ancestors are unproven, reports Scientific American magazine. In fact, modern man is not only well adapted to be a flexible eater, but we likely have different intestinal bacteria than cavemen, which enables us to digest more varied types of foods.
  - Low-carb diets can lower insulin levels and may reduce high blood pressure and heart disease, as long as dieters avoid high levels of saturated fats in foods like cheese and red meat. However, a study in Cell Metabolism found that low-carb diets might actually burn less fat than low-fat diets, contrary to what proponents have claimed.

## **The low-carb diet**

Eating plans like the Atkins or keto diets may help people lose weight by reducing or eliminating high-carb foods like grains, starchy veggies and sugar. Instead, dieters fill up on high-protein foods like lean meat, fish, eggs and cheese. Non-starchy vegetables are also allowed.

- Pros:
  - By eliminating empty calories from processed foods and alcohol, low carb diets can jump-start weight loss.
- Cons:
  - Your body uses carbs for fuel, so eating too few carbs may dampen energy levels. In addition, eating a lot of protein can put a strain on your kidneys.
- What research shows:

## **The raw food diet**

This plant-based diet involves eating only uncooked foods, though some followers do warm up foods, as long as they don't reach high temps that can destroy a food's natural enzymes. People may follow a raw food diet to lose weight, improve health or both.

- Pros:
  - Packed with healthy fruits, veggies, legumes, seeds, nuts and sprouts (hello, antioxidants and fiber!), this diet cuts out all processed foods and is low in saturated fats and salt, making it heart healthy, too.
- Cons:
  - This eating style takes serious commitment and expensive equipment. To pull off this diet, you'll need a juicer, blender and

- dehydrator. If you include unpasteurized milk or raw fish, you up your risk for food poisoning.
- What research shows:
  - A study of raw food dieters found they tended to weigh less and take in fewer calories, according to the Annals of Nutrition and Metabolism. However, claims that raw food is healthier don't always hold up. Cooking actually

- makes certain nutrients easier for our bodies to absorb.

Here's the bottom line: Dieting is different for everyone, and complicated diets can be hard to follow long-term. Talk with a doctor or dietitian about what's best for you based on your health, lifestyle and metabolism. And remember, if a diet sounds too good to be true, you may lose weight, but you'll probably gain it all back again.

## **‘SENIOR MOMENTS’ STUDY REVEALS HOW AGING IMPACTS THE BRAIN**

**Study finds that memory lapses can happen in both the young and old.**

From Healthline 2019

Have you ever forgotten where you left your keys or forgotten the name of a common household object? If so, you may have wondered if this was a “senior moment” or just a memory lapse that could happen at any age.

A recent study published in the journal Neuron, examined what exactly happens to the brain during these forgetful episodes, and finds that blaming your age for a bad memory doesn't always make sense.

To understand what happens in the brain during these forgetful episodes,

scientists at the University of California in Irvine used functional magnetic resonance imaging (fMRI) to analyze how the brain works when recalling information.

They analyzed 20 healthy young adults between ages 18 and 31, and 20 healthy older adults between the age of 64 and 89.

Participants were asked to complete two primary tasks. The first task involved identifying everyday objects and then distinguishing them from new ones. Thanks to the fMRI, the

researchers could examine the blood flow in the brain to see which areas of the brain were utilized the most by older and younger participants during these tasks.

“Some of the images were identical to ones they’d seen before, some were brand new, and others were similar to ones they’d seen earlier, we may have changed the color or the size,” said Michael Yassa, senior author and director of University of California Irvine’s Center for the Neurobiology of Learning and Memory.

They found that older adults struggled with these subtle changes and did not do as well as younger adults in identifying new, but similar, objects in this first task.

### **A signal loss in the brain**

In the fMRI images, the scientists could see that a region of the brain called the anterolateral entorhinal cortex may have something to do with these moments of forgetfulness in older participants.

Scientists already knew that people who suffer from Alzheimer's disease have signal loss in this region. This is important because the anterolateral entorhinal cortex communicates between two major parts of the brain, the hippocampus, where information is first encoded, and the neocortex, a portion that is involved with long-term storage.

What this small study demonstrated is that the same signaling losses in Alzheimer’s disease patients can be found in people who have aged normally. As a result, this signaling loss is one potential cause of some episodes of forgetfulness or “senior moments.”

However, further testing complicated the idea that older adults have worse memories overall.

For the study’s second task, enlisted participants had to determine if objects had changed location. In this test of spatial memory, older adults completed the test better than their younger counterparts.

From the fMRI, the team found that spatial memory is associated with a different part of the brain called the posteromedial entorhinal cortex. Their findings indicate that this area of the brain may not be impacted by aging as much as other areas.

Lead author Zachariah Reagh believes these findings suggested that “not all memory changes equally with aging.”

This means if you forget where your car keys are, it may have nothing to do with how old you are.

“This suggests that the brain-aging process is selective,” said Yassa. As a result, in the future these findings may

help indicate which patients are at risk of dementia.

“Overall, this is going to end up being helpful. Right now, fMRI is not part of the standard of care in diagnosing dementia or mild cognitive impairment. It is just mostly used in research,” said Dr. Mariel Deutsch, Attending Behavioral Neurologist at the Northwell Health’s Neuroscience Institute.

### **How fMRI can help fight Alzheimer’s disease**

While there are no treatments or ways to reverse the most common dementias, Deutsch said that this work could help researchers as they search for ways to treat diseases like Alzheimer’s.

“This study has the potential to be used as a biomarker. When you can establish what normal versus abnormal is with a test like this, you would eventually be able to test a drug that could potentially work to restore normal function,” says Deutsch.

“Using an fMRI would be useful to look at brain function in real-time and this will be helpful in the future.”

Alzheimer’s is the most common type of dementia with as many as 5 million Americans living with it in 2013. This number is expected to grow to 14 million people by 2050 according to the U.S. Centers for Disease Control and Prevention Trusted Source.

The participating researchers hope to expand this study to better understand how memory is impacted by age. They want to enlist 150 older adults, who will be followed over time using imaging such as positron emission tomography or pet scans to look for additional pathology in the aging brain.

“It is furthering our understanding of what is a normal-aging brain versus what’s not a normal-aging brain and more specifically, it shows discrete tasks,” Deutsch said. “Eventually it could become a standard part of care in terms of diagnosing abnormal stages of cognitive dysfunction.”

**“You’ve got to accentuate the positive. Eliminate the negative. Latch on to the affirmative ...” ~ Harold Arlen and Johnny Mercer (1944)**

# SENESCENT CELLS MAY UNLOCK AGING'S SECRETS

**How this study may one day boost longevity — or cure your arthritis pain**

by Michelle Z. Donahue, AARP, 2019

It's easy enough for anyone to reel off a list of the symptoms of age: sprinkles of gray hair, wrinkles, aches and pains lurking in joints and limbs, an increased susceptibility to illness in myriad forms.

What actually causes each of those things is a much tougher question to answer. But over the last decade or so, scientists and researchers have started to chip away in earnest at the drivers of aging at the body's most fundamental levels. "As I look back over the advances made in cancer research over the last 20 years, I believe the next 20 years will bring much more knowledge on the causes of aging," says Jan van Deursen, who researches aging on the cellular level at the Mayo Clinic in Rochester, Minnesota.

There seems to be no single culprit in the process, but rather an array: genes that begin to function differently after a lifetime of accumulated damage, changes in how cells communicate with one another, shifts in metabolism that promote obesity and diabetes, how cells die (or don't). As damage from one or more of these processes accumulates, our bodies show it in

numerous ways: weight gain, disease, reduced mental acuity and function, fading eyesight, inflammation.

As the interplay between impaired cellular function and its effects on the body are better understood, scientists hope these insights will lead to strategies, therapies and pharmaceuticals to not only improve quality of life, but perhaps even prolong life.

"The natural human life span is around 30 years, which we've extended by decades," van Deursen notes. "There's no evolutionary reason for this life span extension; it's because we've made improvements to our lifestyles and environments. The systems in the human body were not meant to last for so long, and so, like driving a car around for too many miles, the parts start to break down and function incorrectly."

Van Deursen's specific area of interest concerns senescent cells, or cells that have become damaged enough to stop dividing yet do not die. Though long thought to be benign and dormant (if unusual), it turns out that senescent cells play an important role in aging.

Senescence is triggered by stress and disease, and is thought to be one of the body's antitumor mechanisms. While damaged, senescent cells send out signals for the immune system to come and clear them out. But this doesn't always happen, so senescent cells accumulate slowly but steadily in tissues around the body throughout life.

Yet, it's been discovered, these cells are far from inert: Senescence induces cells to produce a variety of chemical signals that cause neighboring cells to also malfunction. Further, they accumulate faster in areas of the body already weakened by other stress or physical damage, such as in arteries clogged by plaques.

Van Deursen's work has shown that removing senescent cells from tissues can reduce or even reverse symptoms — in mice, removal of these cells led to a 25 percent longer life span. This breakthrough helped drive research into drugs and naturally occurring compounds, known as senolytics, that can clear senescent cells from tissues. Two of the first senolytics discovered were dasatinib, a leukemia drug, and quercetin, a naturally occurring compound found in a wide variety of fruits and vegetables. More than a dozen senolytics are currently known.

Though trials in humans are still uncommon, the results of one recent study in people suffering from osteoarthritis of the

knees showed improvements in mobility and pain after just one injection; another study in patients with pulmonary fibrosis showed alleviation of symptoms after three weeks of treatment with a senolytic cocktail. Upcoming trials will look at how senolytics might be used for conditions including age-related macular degeneration, glaucoma, neurodegenerative diseases, kidney disorders and decreased cognitive function.

While the potential for senolytics is exciting, van Deursen warns against getting caught up in the hype.

"It's not a magic bullet that will stop aging," he says. "These are compounds with broad biological interactions, and we just don't know enough about how those compounds might affect other systems in the body, or what taking high doses over prolonged periods of time may do."

Elsewhere in the science of aging and longevity, van Deursen says that he is very interested in the potential of epigenomics, the study of the complete set of epigenetic modifications on the genetic material of a cell. Epigenetics examines how genes are switched on and off by chemical additions to DNA, which alters how the cell "reads" DNA and the resulting downstream processes. In particular, he points to the work of Steve Horvath, a professor of human genetics and biostatistics at

the UCLA Fielding School of Public Health.

Horvath's pioneering work in developing "epigenetic clocks" that track how much of these DNA-changing chemicals accumulate has spurred a wave of interest in how humans age biologically (instead of chronologically). And new research suggests it may be possible to reverse one's biological age by removing some of these chemicals, known as methylations, from DNA.

The study, published earlier this month in the journal *Aging Cell*, reported promising results from an epigenetic-related experiment to rejuvenate thymus function in nine men between the ages of 51 and 65 who took a cocktail of growth hormone and antidiabetic drugs. After a year of treatment, most showed improved thymus composition — but also that the treatment had rewound participants' biological age by 2.5 years, on average.

Though a healthy diet and reducing exposure to environmental toxins are still primary defenses against

epigenetic changes, other drugs are also being investigated, including one intended to restore genetic functionality after ovarian cancer.

Finally, the abundance of data and information generated by studies like these means that machine learning and artificial intelligence stand to contribute significantly to future therapies. One example is the potential for the development of an individualized "digital twin," or a virtual model of your individual health profile and how interventions in lifestyle choices, biomarkers and genetics could prolong life by winding back your biological clock.

For the present, however, van Deursen advises that the best way to live a long and healthy life still comes back to a familiar adage, one with many benefits already backed by science.

"The safest thing to do at the moment to extend healthy life span would be diet and exercise," he says. "We all age, and all will eventually die, but my interest is in finding ways to do that with greater health and quality of life."

# OLDER AMERICANS AND MEDICARE SCAMS

From Federal Communications Commission 2019

## How a Medicare Scam Begins

Audio transcript: *Hi, this is Casey. I'm a Medicare advisor calling on a recorded line. How are you today?*

Audio transcript: *This is Shelly in the Medicare enrollment center, on a recorded line, and I see here in the past you inquired about your Medicare supplement coverage. Can you hear me OK?*

Robocall scams can often seem random, but that's not always the case. Sometimes they are highly targeted - as with older Americans whose Medicare eligibility opens the door to health insurance fraud.

In an effort to combat such scams, the Centers for Medicare and Medicaid Services last year began issuing cards using unique Medicare Beneficiary Identifier numbers in place of cardholders' Social Security Numbers. With the change under way, many federal agencies, including the FCC, alerted consumers to beware of identity thieves trying to steal new Medicare card numbers during the transition period, which runs through December 2019.

Here's what you can do to protect yourself.

**Watch Out:** Bad actors may spoof your caller ID number so that an incoming call seems to be from a government agency or a health provider that you already know and trust. They do this to entice you to answer.

When you pick up, a scam caller usually starts chatting you up to engage you, asking you conversational questions to put you at ease. Then a scam caller may say something like: "We need you to confirm the numbers on your new Medicare card to activate it" or "your new Medicare card has an error and we need to replace it" or "you were sent the old paper version and there's a new plastic version." Whatever the scam scenario, they're after your personal information, including your new

Medicare card number and possibly your Social Security Number.

- Medicare will never call you uninvited and ask you for personal or private information.

- You will usually get a written statement in the mail before you get a phone call from a government agency.
- Calls requesting health insurance information should not be trusted.
- There are no "plastic" Medicare cards.

**Be Aware:** Be vigilant. Scammers can be very convincing, and they may know a little – or a lot – about you, especially if they have access to some of your personal information already. Follow these simple tips to avoid spoofing scams:

- Don't answer calls from unknown numbers.
- If you answer and the caller isn't who you expected, hang up immediately.
- Never give out personal information such as account numbers, Social Security numbers, mother's maiden names, passwords or any other self-identifying response to an unexpected call.
- Use caution if you are being pressured for information immediately.
- If a caller claims to represent a health insurance provider or a government agency, simply hang up. You can then call back using a phone number on an account

statement, in the phone book, or on an official website to verify the caller's authenticity.

**Stay Informed:** "Medicare & You: Preventing Medicare Fraud," a video from the Centers for Medicaid and Medicare Services, advises you to "hang up the phone if someone calls and asks for your Medicare number." It also urges you to guard your Medicare number like you would your credit card numbers.

If someone asks you for your information, for money, or threatens to cancel your health benefits if you don't share your personal details, hang up and call 1-800-MEDICARE (1-800-633-4227) or visit [www.medicare.gov/fraud](http://www.medicare.gov/fraud).

You can browse FCC Consumer Help Center Posts and Scam Glossary to learn about similar scams, including open enrollment health insurance scams.

You can also file consumer complaints about phone scams with the FCC or the FTC. Read the FCC Complaint Center FAQ to learn more about the FCC's informal complaint process, including how to file a complaint, and what happens after a complaint is filed.

# VITAMIN ESSENTIALS AS WE AGE

By John Donovan  
WebMD 2019

The best way to get the vitamins, minerals, and other nutrients you need isn't with a shopping spree at your local drugstore. It's from food.

A good, balanced eating plan -- filled with fruits and vegetables, low-fat dairy, lots of fluids, healthier oils, good proteins, and whole grains -- should do the trick.

Still, many older adults have a hard time sticking to a healthy diet. There could be many reasons, like:

- Lack of appetite
- Trouble chewing
- Fixed budgets
- Trouble finding healthy foods

Add in that your body doesn't work quite as well as it used to, and climbing Mount Nutrition can be tough.

Supplements might be an option. As part of a plan you and your doctor make, they can do just what their name says -- fill in the gaps in your diet. But they aren't always the answer. Take vitamin A -- important for healthy eyes, skin, and immune system.

"Vitamin A is somewhat of a controversial vitamin because you can get toxic from it," says Ronni Chernoff, PhD, associate director of the Arkansas Geriatric Education Collaborative.

Too much of it can cause nausea, headaches, dizziness, and other symptoms. She adds that older people are more likely to have those when they take too much because their bodies don't deal with the vitamin as well.

"If you take a vitamin that is designed to be a once-a-day supplement, that's OK," Chernoff says. "But you don't want to take five of them a day."

After talking with your doctor, if you decide you need a multivitamin, get a complete supplement, one that provides 100% of the recommended amounts of vitamins and minerals.

Take extra care when you:

Take more than one supplement

Use a supplement in place of medication

Take them along with over-the-counter or prescription drugs

“You want to make sure your left hand knows what your right hand is doing,” says Joan Salge Blake, EdD, clinical associate professor of nutrition at Boston University.

## **How Vitamins Can Help**

Older adults have different needs when it comes to vitamins and minerals. For example, the right amount of calcium can help fend off osteoporosis in women. Vitamin D, which helps your body take in and use calcium, also helps prevent bone loss and broken bones in older adults.

It’s sometimes hard to know exactly what you need. But if you have a balanced diet, you’re probably doing OK. If you’re still concerned, Robin Foroutan, a nutritionist from New York, suggests you ask your doctor if supplements might help.

Before you head to the store, though, it’s important to know the term “supplements” includes not only vitamins and minerals, but also herbs and other botanicals, amino acids, enzymes, and other things. Some are so-called specialty products like probiotics or fish oils.

Before you take anything, talk with your doctor and read labels.

## **What Might I Need?**

You can find these in foods or on the supplement aisle:

**Calcium.** “There really should be no reason that people should be calcium deficient,” says Angel Planells, a dietitian from Seattle. Known for the role it plays in making your bones stronger, calcium is found in dairy products like milk and yogurt. Women -- especially those who are likely to have osteoporosis -- may think about taking calcium supplements. But talk to your doctor first.

**Vitamin D.** This nutrient, made by the body from sunshine, helps you take in calcium and phosphorus, so it’s key for healthy bones and teeth. Older adults don’t make it as well, so supplements can help make you less likely to have bone loss and broken bones.

**Vitamin B12.** This is important for keeping blood cells and nerve cells healthy. Aging affects how well you take in and use B12 from foods, so if you’re over 50, it’s probably best to get your B12 from supplements and B12-fortified foods like cereals, as well as foods that are rich in it, like meat, low-fat dairy, and fish.

**Folate.** This helps prevent anemia. Spinach, beans, peas, oranges, fortified cereals, and enriched breads can have it.

**B6.** This helps your metabolism and immune system. You can get it in fortified cereals and soy products, as well as organ meats and whole grains. Your body also needs these:

**Vitamin C.** Oranges, right? (And red and green bell peppers, along with other vegetables and fruits.) It may help protect you from cataracts, help wound healing, and possibly lower your odds of having certain kinds of cancer.

**Magnesium.** Among other things, it helps keep your blood pressure and blood sugar levels steady. It's also good for your bones. You can get it from nuts, spinach, and dairy products, and it's used to fortify some breakfast cereals. Experts aren't sure how well it works as a supplement.

And here are some popular items you can find in the supplements aisle that you might talk with your doctor about:

**Probiotics.** Gut health is also very important for your immune system.

Some studies show that probiotics -- living organisms like those found in yogurt -- help prevent some types of diarrhea and ease symptoms of irritable bowel syndrome.

**Coenzyme Q10.** Also called coQ10, this is made naturally in your body and found in most body tissues. It may help your immune system work better.

**Melatonin.** A hormone released mostly at night, it's believed to help you fall asleep. The science on it is promising.

**Fish oil.** The American Heart Association recommends at least two servings a week of salmon and other types of fish with omega-3 fatty acids. In supplement form, though, no studies have shown that it protects against heart disease. Omega-3s also may help with symptoms of rheumatoid arthritis.

## HERE ARE GARDENING TIPS FOR MARCH FOR TALLAHASSEE

Continue another planting hardy vegetable crops that mature quickly. Good choices are turnips, mustard, radishes, and spring onions., Thin plants when they are 2 to 3 inches tall to give them room for growth.

Side-dress your early-planted crops with compost. Once all danger of frost has passed, you can transplant tender

vegetables, such as tomatoes and peppers. Before planting, harden-off by placing containers outdoors in a sheltered area for a few days.

If danger of frost has passed, plant warm-season crops, such as beans, squash, and corn. Remember to water your plants, especially any transplants. Keep a look out for insects. Control

aphids with soapy spray on leaves. Dianthus and other cold-season annuals should flourish this month.

Plant bulbs for spring and summer flowers such as dahlia, canna, and gloriosa. Amend beds with organic matter and provide stakes for growth. Plant warm-season annual flowers, such as asters, calendulas, cosmos, impatiens, phlox, salvia, and zinnias. Continue pruning summer-flowering

shrubs, such as althea, hibiscus, and oleander. Do not prune spring-flowering shrubs until the last flowers have faded (but before new buds set). Prune trees and shrubs before the end of the dormant season. Rake up any leaves from your lawn and fertilize it after all danger of frost has passed. If you have not done so already, you

can apply a pre-emergent herbicide to your lawn to help prevent any summer weeds.

Apply a layer of mulch around your newly planted shrubs, flowers, and vegetables.

Fertilize azaleas, camellias, ornamental shrubs, and palms, if needed. Use a fertilizer that has at least 30 percent of its nitrogen as slow-release. You can plant lawn seeds now, if needed.

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). Fertilize lawns with a slow-release nitrogen after danger of frost is clearly passed.

Check sprinkler systems for any issues and fix, as needed.

# QUOTE OF THE MONTH

## PERSEVERANCE

“Perseverance is a great element of success. If you only knock long enough and loud enough at the gate, you are sure to wake up somebody.”

**Henry Wadsworth Longfellow**

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