



OLLI AT FSU'S MONTHLY NEWSMAGAZINE

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NOVEMBER 2021

OLLI LAUNCHES 30TH ANNIVERSARY OF LIFELONG LEARNING AT FSU; FUNDRAISING EFFORTS “FOR THE LOVE OF OLLI!” TO BEGIN

The 30th Anniversary campaign of FSU Lifelong Learning kicks off in November. The theme will focus on “For the Love of OLLI!” OLLI Director Debra Herman said. “We’ve set a goal of \$30,000.

“We will mail a letter of appeal to all current and past members since 2019. When the letter arrives in the upcoming weeks, we hope you will show your love and support by making a donation. By supporting what is meaningful to you, we hope you will encourage others to donate as well. I want to thank you for your loyalty and hours of dedication to making OLLI what it is – an engaging and enriching lifelong learning organization. OLLI

wouldn’t be OLLI without you,” she added.

She noted about a third of our pre-pandemic members have not returned, so she definitely wants to include them by asking for their support “to support the programs that they love to ensure OLLI continues past pandemic times.”

“Studies have repeatedly shown that seniors who engage in lifelong learning activities—attend classes, lectures, participate in club activities, etc.---live longer, healthier and happier lives. We know the pandemic has taken its toll on our members; however, the time is coming when we’ll be able to return to a more

normal life. It is hoped that those who joined OLLI in the good times will return and bring their friends and colleagues when those good times return,” she said. Donations can be made by check or credit card. A pledge

form from the FSU Foundation will be included in the letter, with a return envelope (no postage required) for your convenience. Donations may also be made online through our website.

AN END TO THE AGING OF THE POPULATION? WHAT THE NEW NUMBERS ON LIFE EXPECTANCY COULD MEAN



By Neil Charness, Ph.D., Director, Institute for Successful Longevity

The Centers for Disease Control and Prevention and the National Center for Health Statistics earlier this year released estimates for Life Expectancy at Birth in the United States for 2020: <https://www.cdc.gov/nchs/data/vsrr/VSRR015-508.pdf>.

As might be expected during the COVID-19 pandemic, the figures are grim. We have lost about 1.5 years of life expectancy, with subgroups such

as Latinos and African Americans experiencing even worse declines: 3 years and 2.9 years, respectively. COVID-19 is attributed around 74 percent of the loss in life expectancy, though again that varies by subgroups with 69 percent of the loss attributed for males, 80 percent for females, 90 percent for Latinos, and 59 percent for African Americans. The second most important factor in

declining longevity was a continued increase in accidental deaths such as due to drug overdoses (the opioid epidemic).

Now, to put this in context, during the last pandemic, the Spanish Influenza in 1918, over 11 years of life expectancy at birth was lost, in part because, unlike for COVID-19, younger adults died disproportionately compared to older segments of the population, and there weren't very many older adults in the population at that point in time. Soon after that pandemic petered out, almost all of the losses were regained, and people can expect a similar recovery effect this time, too.

There are interesting potential side effects here. Given that COVID-related deaths have been concentrated in the oldest segments of the population, we may be seeing a decline in the average age of the U.S. population; that is, America will look a bit younger now that the grim reaper is selectively culling aging adults. Similarly, given differential losses in populations of color, our population may be becoming somewhat less diverse.

However, at the same time, birth rates have declined during COVID-19 by about 4 percent from the prior year <https://www.cdc.gov/nchs/data/vsrr/vsrr012-508.pdf>, potentially countering the trend to have a less strongly aging population. That is contrary to expectations by some that

bored couples, locked down at home, might lead to more births. Were there too many other forms of entertainment available to pick up the slack, with all the media streaming from the Internet these days?

Actually, declines were expected, based on the usual pattern of declines in fertility that accompany economic downturns, such as in the Great Recession, and before that, the Great Depression. With shutdowns, economic prospects do not look good, and women were apparently deciding that “now may not be a good time to consider bringing a new child into the world.” With more effective birth control available since the widespread distribution of the pill in the 1960s, women can safely have sex without having babies, so even if sexual activity happened more frequently during lockdowns it would not necessarily lead to more babies. Some studies report that sexual activity also declined during the pandemic, probably due to increased stress levels in households.

So, if we put those two trends together, rapidly declining life expectancy coupled with less steeply declining fertility, we may be seeing a slight So, if we put those two trends together, rapidly declining life expectancy coupled with less steeply declining fertility, we may be seeing a slight pause in the rapid aging of the population, both in the United States

and worldwide. We'll have to wait for final figures to be released. In the

interim, as the saying avows, we continue to live in "interesting times."

18 ONLINE TRAPS AND SCAMS TO LOOK OUT FOR

Yahoo! 2021

Online shopping can help you save money and access a wide variety of products, but there are downsides, too. Hackers and other online criminals are constantly trying to scam shoppers by offering fake deals and discounts. In fact, according to a recent Better Business Bureau Scam Tracker report, online purchase scams are the second-riskiest type of fraud after employment scams.

Although shopping online doesn't always result in identity theft, there are other risks, too. You might lose money, get a bogus product or not get anything at all — and you might even be convinced to spend more than you planned to.

Requests To Pay With Wire Transfers

Sound the alarm if a retailer asks you for a wire transfer, a money order or a gift card as payment for your order. In this case, it's likely that your money will fall directly into the pocket of a scammer and you won't receive anything for the money you paid. If you want to protect yourself, always pay with a credit card or other secure

forms of payment, according to the Better Business Bureau.

Links Sent via Text Messages

If you receive a random text message telling you to click on a link that advertises some amazing deal or prompts you to cancel a particular service, this is most likely a smishing scam. A smishing scam is a strategic way for criminals to get you to give out your personal information by taking action on a fraudulent link in a text message.

"Smishing professionals use text messages that lure you into clicking on links or providing personal information in response to a text message from what appears to be a trusted source," Steven J.J. Weisman, author of the book "Identity Theft Alert," told Experian. "They'll use other strategies, too."

Fake Websites or Domains

Although many online retailers are legitimate, many others are not. If you shop on a fake website, you might receive a knockoff product, something completely different from what was advertised or nothing at all.

One way to identify if you're browsing a fake website is to look at the domain name. As a rule of thumb, most legitimate URLs will not have extraneous characters or misspellings. Retailer websites are simple and typically match their trademark name, according to CNBC. For example, the domain name for fashion brand Michael Kors is MichaelKors.com. Likewise, the domain name for high-end designer Gucci is Gucci.com.

You can also check if the website has a universal seal of approval, such as the Norton Secured Seal. Such a seal usually indicates that the website is trustworthy, according to Consumer Reports. You can also check to see when the domain was created using Whois.

Outrageous Discounts

Say you come across an ad for 95% off your favorite item. You click on the ad and are taken to a website where you can shop for deals. You subsequently put in your personal information to redeem the ad and get your product. At that point, the scammer has got your information and will leave you high and dry. If you're skeptical of a deal, see what the item is selling for at other retailers. Conducting a simple price comparison can help you spot if the deal is truly legitimate or just an attempt to lure in you into throwing money at a product or service that doesn't exist.

Avoid Shopping When You're Using Public Wi-Fi

Be careful when using a public Wi-Fi connection, and avoid it completely if you intend to buy products and enter payment information. The chance for identity theft increases when using public Wi-Fi. Sometimes online criminals will set up a similar Wi-Fi network to the one you're expecting to use, hoping you'll connect to it, according to AARP. If you do need to use public Wi-Fi, make sure you're also using a virtual private network.

Phishing Emails

Shopping phishing emails can happen at any time of the year, but they tend to be popular during the holidays. What appears to be an email from a reputable retailer lists a coveted discount or informs you that something went wrong with your order. The email usually comes with a link for you to click on so that you can get the advertised discount or fix the problem with your order. Clicking the link, however, downloads malware on your computer.

To confirm the legitimacy of the sender's identity, double-check the email address. In addition, be on the lookout for poor spelling and grammar and links that require you to supply your personal information, the e-commerce site Etsy recommends. That's a way to avoid falling victim to these money scams.

Fake Shipping Alerts

If you receive an email from a major shipping service such as FedEx claiming that your package is delayed or there is a problem with your order, this might be a phishing scam. Typically, this kind of email will ask you to click on a link for more details of the purported problem. But clicking the link can result in downloading malware that hackers use to take information from your computer. Rather than click on the link, you should visit the shipper's website directly and use your tracking or order confirmation number to verify the status of your package, according to CNBC.

Bypassing Sketchy Contact Information

Reputable retailers will typically have a summary of who they are in an "About Us" section where you can check out the company's background, values and mission. Legitimate companies also typically have a "Contact Us" section where shoppers can send service complaints and questions. An "About Us" or "Contact Us" section can help build a retailer's transparency and trustworthiness. If you have doubts about a website's authenticity or you're concerned about a scam attempt, make sure to confirm the retailer has an available line of communication with its customers.

Not Researching Deals

By doing your own research and comparing websites, you'll get a sense of the average cost of a product available in the marketplace. Price comparison gives you the best chance to figure out if a deal is legitimate or just a bunch of fluff. By not researching, you could get stuck overpaying for an item you want or potentially giving in to a fraudulent deal.

Not Monitoring Your Accounts

Although you might not always want to pay with your credit card, doing so can help you track fraudulent activity quickly and avoid other online shopping mistakes. It's wise to regularly check your account balances and credit card account activity so that you can detect any unusual expenditures and unauthorized purchases. If you do, report it immediately.

Fake Coupon Sites

Beware of clicking on coupons from social media. If the coupon comes from the retailer's official social media page, then you should be in the clear. But other times, fake coupons surface on social media pages that claim to be affiliated with retailers.

For example, say you stumble onto a deal at Ross that isn't promoted on any of Ross' official media platforms.

Instead of assuming that the deal is an inside scoop, contact your local Ross or try to track down the deal on Ross' official website. Otherwise, you're vulnerable to malware attacks.

Purchasing Final Sale Items Too Early

When you're browsing the clearance section online, pay extra attention to final sale items. Final sale doesn't always mean final prices, according to Consumerist. In fact, retailers will sometimes mark down the prices of their final sale items. So what's the point of final sale items? To ward off return-happy customers. According to e-commerce analytics site Invesp, 30% of products ordered online are returned, compared with 8% of items purchased in-store.

Subscribing To Too Many Alerts

Although you don't want to miss out on a good deal, subscribing to a lot of email lists can mean an overflowing inbox. Sure, promotions have a short shelf life, but there most likely is another one down the pipeline. Instead of getting a case of FOMO about promotions, it's best to sign up for promotions when you're in the hunt for something. This way you can give your inbox a break and not be tempted by unnecessary sale items.

Relying On Reviews

Positively reviewed products and services carry a lot of influence with new customers, and retailers know

this. It's a way for customers to get insight on a product when they can't physically touch or see it. In fact, a 2018 survey from ReviewTracker found that 63.6% of people said they were likely to check reviews on Google before visiting a business. As a result, some online retailers pay for

positive reviews. To avoid getting duped by fake reviews, beware of reviews that lack concrete details about the product or service. Also, pay attention to the dates of the reviews. If a high volume of positive reviews were posted at the same time, that might be an indication that the reviews were paid for.

Buying More To Get Free Shipping

Online shopping is fun until you remember you need to pay for shipping, too. Retailers often entice you by offering free shipping if you spend over a certain amount of money. It sounds like a good deal, but this can result in you spending even more money as you add another item to meet the shipping minimum. That extra item usually serves as a substitute for the shipping fee you didn't want to pay in the first place. Stick with retailers that offer free shipping all year.

Fake Apps

Before you download a Black Friday app or other savings apps to find major discounts and deals on your holiday gifts, make sure it's legitimate. A 2017 RiskIQ study found that one in 25

Black Friday apps is a scam, designed to steal personal information or download malware onto the user's phone or laptop. To avoid this scam, only download official store apps or reliable apps such as FatWallet and DealNews, Consumer Reports stated.

'Designer' Products at Deep Discounts

Even if you're purchasing a product from a reputable site like Amazon, Walmart or eBay, you might still end up with a counterfeit good sold by one of their third-party sellers. A 2018 study conducted by the U.S. Government Accountability Office found that 20 of the 47 products the organization purchased from third-party sellers on popular consumer websites were counterfeit. A telltale sign of a counterfeit item is a price that seems too good to be true -- in this case, chances are that it is.

Hidden Shipping Charges

We've all had that moment when we go to click "check out" and notice that the total in our shopping cart is much higher than we thought it would be. This could be the result of hidden shipping expenses, such as separate shipping fees for individual items. Or maybe the site advertises "free shipping," but only for shoppers who pay an annual membership or other fees. Before filling your cart at any shopping site, make sure you know how much you'll be charged for

shipping so you can determine if the ease of ordering online is really worth it. You can sometimes avoid fees by choosing the "pick up in-store" option, or by finding free shipping promo codes on sites like RetailMeNot.

Protect Yourself

Online shopping is personal, easy and convenient, which makes it a popular way to shop. It's also easy to get taken in by deals that don't exist or spend more than you meant or needed to. To ensure your next online shopping experience is a secure one, follow these tips.

Verify a Website or App's Authenticity

The easiest way to spot a dubious website or app is a misspelling in the name or URL -- if something looks off, don't click or download. Secure sites typically start with "https://" rather than "http://," so look out for that distinction before trusting a website. Another way to verify a site's security is by running it through Norton's Safe Web search. When it comes to apps, stick to brands and developers that you have heard of and trust. Additionally, you can check to see if a business has been accredited or received complaints by searching BBB.org.

Don't Be Too Reliant on Reviews

Reviews are easy to fake, so don't trust everything you read. Some signs of fake reviews include overuse of personal pronouns, a lack of concrete

details, generic names, several reviews posted at once and poor grammar, according to MarketWatch. Of course, not all reviews are fake, and reviews can be a useful tool when making a purchase decision. However, don't let the reviews be your be-all and end-all when it comes to making a purchase.

Shop Around

One of the best ways to avoid a scam is to shop around. If you see a price for an item that is significantly lower -- or higher -- than its price on other sites, that's a good indicator that the low-priced product is a fake, or that the high-priced item is a ripoff.

Shopping around is also a good way to find the item that you want on a reliable site, rather than simply buying the first hit you get for an item on a Google search. Google Shopping is an easy way to compare prices across the web. It also shows you shipping costs, so you can compare the full price of the item rather than just the advertised price.

Pay With a Credit Card

Always opt for paying with a credit card rather than a person-to-person payment app, wire transfer or PayPal.

Credit card transactions can be easily traced, and it also protects you against any unauthorized charges or charges for items you didn't receive thanks to the Fair Credit Billing Act. Most credit card companies won't charge you for any disputed charges.

Don't Provide Any Personal Information to an Online Merchant

You should never provide bank account information, your Social Security number or your date of birth to an online merchant. A website that asks for this information is likely a scam.

Remember That If It Looks Too Good To Be True, It Probably Is

Heavily discounted designer products, sites offering 90% off a hot item, retailer coupons for incredible deals, and sites and products with only glowing reviews all have one thing in common -- they're probably fake. If something seems too good to be true, trust your gut and walk away. pause in the rapid aging of the population, both in the United States and worldwide. We'll have to wait for final figures to be released. In the interim, as the saying avows, we continue to live in "interesting times.

BEWARE: GOVERNMENT IMPOSTER SCAMS ARE ON THE RISE

5 frauds to know and tips to stay safe from the scammers

From AARP 2021

Say what you will about Washington politics, but older Americans generally still trust many of the federal government's agencies and operations. Unfortunately, crooks know this. The AARP Fraud Watch Network has been inundated with calls this year about scams involving someone impersonating an IRS agent, Medicare official, Social Security Administration officer, FBI agent or other government worker. Here are some of the impostor frauds we've heard about.

1. Medicare malice

A 90-year-old Maine resident received a call from someone claiming to be a Medicare official. The impostor said that Medicare was sending out new plastic cards to protect beneficiaries from the spread of COVID-19. The caller needed to confirm his Medicare number to make sure the card was accurate. He gave his Medicare number to the scammer but reported the incident to Medicare in time to stop any rip-offs.

2. Grants gift

A "friend" on Facebook told a 69-year-old Riverside, California, woman that

she had received a large federal grant. The woman was eventually talked into sending \$65,000 for a promised \$180,000 federal grant that never came. Turns out that the Facebook friend's account was hacked and the contact had come from a scammer.

An 85-year-old Maryland woman got a call from someone pretending to be a federal agent who said her Social Security number had been stolen and used to rent a car that was involved in a violent crime. This incident had compromised both her Social Security and bank accounts, she was told, and both were to be "suspended." To keep access to money she needed to pay her bills, she was told to go to a local store and convert her cash in the bank to Bitcoin, then transfer it to a secure account that was set up for her. She did — and lost \$8,000 to impostors.

4. Student-loan con

A couple in Indianapolis got a call from someone who stated his government agency was handling the student-loan-forgiveness debt-cancellation program that President Biden had signed into law. The caller just needed their Social Security and

banking information to complete the application. The couple complied, but then they grew suspicious and reported the encounter to the bank in time to stop any losses.

5. FBI flimflam

A 79-year-old Pembroke Pines, Florida, man was contacted by a fake FBI agent who said he had won a \$1.9 million sweepstakes, but the money was being held until he could pay fees and taxes. He eventually sent \$100,000 to what he believed was the FBI consumer affairs branch, and the money has not been recovered.

The bottom line: Don't let your instinct to cooperate with someone claiming to be with the federal government be your downfall. This list of government practices should help you spot impostors.

Here are some things the government does and doesn't do.

The federal government will not call you unsolicited and ask for personal information. The agencies already have details like your Medicare and Social Security numbers.

Any important communications from the federal government usually come via the U.S. Postal Service.

No federal government agency will initiate a serious contact with you through social media, text or email.

The government won't reach out to offer you a federal grant. Grants require an application, and they are always for a specific purpose.

No government office will ask you for an upfront payment before sending you a benefit, grant or refund.

The government won't suspend benefits from Social Security or Medicare because someone else misused your identification. Federal law enforcement agents also won't bully you into revealing personal information such as your bank account number.

Agencies won't take payments in prepaid gift cards, wire transfers or cryptocurrency.

THE PRESIDENT'S PAGE

Harriet Waas
President, OLLI Advisory Council



November is traditionally a time to give thanks. We end this month by celebrating with family and friends and, even though we are living in difficult times, we still have so much for which to be thankful.

OLLI is one part of our lives for which we are immensely thankful. It provides us with so much... involvement in activities and clubs, learning to keep our minds active, friends with whom we socialize and turn to in good and not-so-good times, and volunteering to keep us busy.

First, we must thank our administrative team. OLLI wouldn't be what it is without Debra, Terry, and their support staff. The OLLI volunteers give us a rich program with many

options, and they deserve our thanks as well. These people are appreciated more than they will ever know!

Covid has shut down many parts of our lives, and sometimes we find that discouraging. OLLI has given us a way to stay connected. Our alternatives might be sitting home and watching television or reading a book. Day after day of isolation is not good for anyone's physical or mental health. Even though many of OLLI's classes, clubs, and events are delivered via Zoom, we see others and keep our minds active. Do not give up hope. Do not "drop out" of an active lifestyle. OLLI will return to campus, hopefully in the near future, and we will come back to see long-time and new friends

while we enjoy active learning and participation. I look forward to

“seeing” you all, in person or via Zoom!

FROM THE WRITERS' CLUB

FORMER WRITERS' CLUB CHAIR TOM PELHAM PENS MEMOIR

by Judith Powell, Chair

The OLLI Writers' Group has continued to keep their keyboards clicking even though we have not been able to meet on a regular basis. We are pleased to announce that another member of the Writers' Group has published a book. Kids Don't Have Backs is a collection of stories by lawyer and former Chair of the Writers' Group, Tom Pelham. The author recounts his memories of growing up in the late 1940's, 1950's, and early 1960's on a family farm in Holmes County Florida, in the rural Florida Panhandle. It was a time of economic hardship and transformative change — electricity came to the area only in the mid 1950's. These stories bring to life, from a child's point of view, many aspects of this challenging and colorful time.

Beginning farm life in 1947 in a two-room shanty with no electric lights, no indoor plumbing or air conditioning and no tractors or modern farm equipment or vehicles to assist in working the land, the author's family, through back-breaking physical labor, ingenuity, and sheer determination,

overcame tremendous adversity to eventually expand the farm to 400 acres and build and move into a proper house with modern conveniences. The hard work created a thirst for pastimes, and the introduction of vehicles and electricity brought greater access to the outside world via picture shows, the sports pages, radio, and eventually television, thus propelling the author and his siblings to explore the world beyond the farm.

The author describes events, people, and places so the reader has a real sense of what life was like. He is able to weave humor in the thirty-one stories depicting the hardships, family dynamics, and of a life that many of us have never experienced. The 184-page book keeps the reader engaged with chapter titles such as: The Smoke House/Hog Butchering Day; Milk Cow Blues; When the Well Went Dry; Barnyard Follies and The Rolling Store.

Tom Pelham's memoir, Kids Don't Have Backs, is an entertaining and informative resource in the history of

family farming and mid-century farm life in the Florida Panhandle. If you are interested in purchasing the book, contact Tom Pelham at

tgpelham@aol.com or the publisher at www.bookbaby.com. It will also be available on Amazon.

WEDNESDAY BOOK CLUB ANNOUNCES ANNUAL CHILDREN'S HOLIDAY BOOK DRIVE AND BOOK DISCUSSION PLANS THROUGH NEXT JUNE

By Laurie Svec

The OLLI Wednesday Book Club announces its annual Children's Holiday Book Drive benefiting the Guardian ad Litem (GAL) program and another special program, "Books for Bailey," started by the grandson of one of our members.

The Guardian ad Litem program utilizes trained volunteers to represent foster children in court and other proceedings. These "guardians" often become friends and mentors to the children they serve. The GAL program requests that, instead of books, interested OLLI members provide them with gift cards in \$25 denominations, or checks for any amount. Gift cards will be provided to the families to purchase books, or the GAL volunteer will purchase appropriate books and give those to the family. Suggested gift cards are: Amazon, Daedalus Books (www.daedalusbooks.com – "quality books at bargain prices"), and MidTown Reader.

Interested OLLI members are encouraged to participate by sending their gift card donations or checks (payable to "Guardian ad Litem Foundation Second Circuit, Inc." or "GALF2") to: Guardian ad Litem Foundation Second Circuit, P.O. Box 3992, Tallahassee, FL 32315-3992. Please note on the gift card – or on the 'Memo' line of the check – that it is from an OLLI member, to be used to purchase "books."

NOTE: If you purchase a gift card online and have the option of emailing it directly to the recipient (GAL), please send it to Stacey.burns@galf2.org. Again, please note that you are an OLLI member and the gift is for "books." Deadline to donate is November 30.

If you miss the GAL deadline and still want to help – or have an accumulation of nice children's books at your house that need to go to a good cause – you can participate in the "Books for Bailey" book drive. This program was started in early 2020 by a student at

Chiles High School, Kayden Moreno (grandson of an OLLI member), to “help kids experience the benefits of reading.” Kayden explains, “As a child, I rescued, fostered and adopted a dog named Bailey...During that time, I overcame a childhood fear and learned, on a deeper level, about compassion and empathy. Since then, I’ve wanted to give back to others. I feel that books are a gift you can open again and again.” To find out more (and to see a picture of Kayden + Bailey), go to www.booksforbailey.weebly.com.

Any OLLI member who wishes to donate new or gently used children’s books to this program can drop off their books at any Envision Credit Union near them. There are ten Envision locations in this area, but the main one – in the Killearn Financial Center at 3519 Thomasville Road – has an outside drop box for the books. As donations are received, “Books for Bailey” volunteers will pick them up and distribute them to the various organizations in the area that have requested them. Before you drop off any books, we would like to insert a printed label in each one that indicates it was donated by an OLLI member. Please contact Laurie at ollibookclub@gmail.com with an estimate of how many labels you need, and I will get them to you.

The “Books for Bailey” program goes year-round (and delivery by the

holidays may not be necessary or desired). So you can donate to this program at any time. (Just contact Laurie for those labels before you do.) As far as we know, the partnership with Envision will keep going, too.

Meanwhile, we will continue to hold our monthly book discussions **via Zoom** through December 8th. Then we will reconsider the possibility of meeting in person. Our October discussion of The Boy in the Field by Margot Livesey was brilliant! We had 17 participants, many of whom had questions about this book. Luckily, though, we have people who can provide answers. It’s all good!

These are the books remaining in our 2021-22 reading year. Midtown Reader has our book list and offers a discount to OLLI Book Club members wishing to purchase a book on the list.

November 10	<u>The Book of Lost Names</u> by Kristen Harmel
December 8	<u>News of the World</u> by Paulette Jiles
January 12	<u>Anxious People</u> * by Fredrik Backman
February 9	<u>Celestial Bodies</u> * by Jokha Alharthi
March 9	<u>Buried Seeds</u> by Donna Meredith
April 13	<u>The Plague of Doves</u> by Louise Erdrich
May 11	<u>Lost Roses</u> by Martha Hall Kelly

June 8

The Four Winds* by
Kristin Hannah

*Traveling Book Club available

You can still join our meetings by registering with OLLI for the Fall Semester, and then registering online for the Wednesday Book Club (free).

Then send an email to Laurie Svec, Chair, at ollibookclub@gmail.com to be on the list to receive the Zoom links for the Fall discussion meetings. (These go out the morning of each day we have a meeting.) We hope you'll join us!

SPECIAL TO THE TIMES

OBSERVATIONS ON AGING

From "A Time to Laugh" 2020

Some people try to turn back their odometers. Not me! My theory on aging is that I want people to know 'why' I look this way. I've traveled a long way and many of the roads weren't paved.

First you forget names, then you forget faces. Then you forget to pull up your zipper.

Being young is beautiful, but being old is comfortable.

When you are dissatisfied and would like to go back to your youth, remember Algebra.

One of the many things no one tells you about aging is that it is better than being young.

You know you are getting old when everything either dries up or leaks.

Life should NOT be a journey to the grave with the intention of arriving safely in an attractive and well-preserved body, but rather to skid in sideways, chocolate in one hand, martini in the other, body thoroughly used up, totally worn out and screaming "WOO HOO what a ride!"

Elderly Man Thinks Fast

An elderly farmer in Florida had a large pond down by his fruit orchard. One evening he decided to go down to the pond and took a five-gallon bucket to pick some fruit.

As he neared the pond, he heard female voices shouting and laughing with glee. As he came closer, he saw a bunch of young women skinny-dipping in the pond. He made the women aware of his presence and they all went to the deep end. One of the women shouted to him, 'We're not coming out until you leave!'

The old man thought for a second and said, 'I didn't come down here to watch you ladies swim or to make you get out of the pond naked.'

Holding the bucket up he said, 'I'm here to feed the alligator!'

Moral: Old men can still think fast.

Getting Older Can be Fun - Age with Humor!

As you get older, your secrets are safe with your friends. They can't remember them either.

I would be unstoppable, if I could only get started.....

"I am having amnesia, dementia, and deja vu, all at the same time. I think I've forgotten this before . . ."

Aging: Eventually you will reach a point when you stop lying about your age and start bragging about it.

You can't stay young forever. That's just a theory, because you can be immature for your entire life.

I live in my own little world. But it's okay --- they know me here.

Forget health food. I'm at the age where I need all the preservatives I can

get. The older we get, the fewer things seem worth waiting in line for.

Older Folks Share Their Views

Reporters interviewing a 104-year-old woman: "And what do you think is the best thing about being 104?" the reporter asked. She simply replied, "No peer pressure."

The nice thing about being senile is you can hide your own Easter eggs.

Just before the funeral services, the undertaker came up to the very elderly widow and asked, "How old was your husband?" "98," she replied. Two years older than me." "So you're 96," the undertaker commented. She responded, "Hardly worth going home, is it?"

THE SENILITY PRAYER:

Grant me the senility to forget the people I never liked anyway, the good fortune to run into the ones I do, and the eyesight to tell the difference.

I planted some bird seed. A bird came up. Now I don't know what to feed it.

I had amnesia once -- or maybe twice.

All I ask is a chance to prove that money can't make me happy.

What is a "free" gift? Aren't all gifts free?

They told me I was gullible... and I believed them.

Teach a child to be polite and courteous in the home and when he grows up, he'll never be able to merge his car onto a freeway.

My theory on aging is two can live as cheaply as one, for half as long.

Experience is the thing you have left when everything else is gone.

A flashlight is a case for holding dead batteries.

My weight is perfect for my height -- which varies.

I used to be indecisive. Now I'm not sure.

The cost of living hasn't affected its popularity.

How can there be self-help "groups"?

If swimming is so good for your figure, how do you explain whales?

Is it my imagination, or do buffalo wings taste like chicken?

Aging with Humor

An elderly woman decided to prepare

her will and told her preacher she had two final requests. First, she wanted to be cremated, and second, she wanted her ashes scattered over Wal-Mart. Wal-Mart?" the preacher exclaimed. "Why Wal-Mart?" Then I'll be sure my daughters visit me twice a week."

My memory's not as sharp as it used to be. Also, my memory's not as sharp as it used to be.

Know how to prevent sagging? Just eat till the wrinkles fill out.

I've sure gotten old! I've had two bypass surgeries, a hip replacement, new knees, fought prostate cancer and diabetes. I'm half blind, can't hear anything quieter than a jet engine, take 40 different medications that make me dizzy, winded, and subject to blackouts. Have bouts with dementia. Have poor circulation; hardly feel my hands and feet anymore. Can't remember if I'm 85 or 92. Have lost all my friends. But, thank God, I still have my driver's license.

I feel like my body has gotten totally out of shape, so I got my doctor's permission to join a fitness club and start exercising. I decided to take an aerobics class for seniors. I bent, twisted, gyrated, jumped up and down, and perspired for an hour. But, by the time I got my leotards on, the class was over.

It's scary when you start making the same noises as your coffee maker.

These days about half the stuff in my shopping cart says, "For fast relief."

Remember: You don't stop laughing because you grow old, You grow old because you stop laughing.

Two Old Guys at Dinner

An elderly couple has dinner at another couple's house, and after eating, the wives leave the table and go into the kitchen. The two gentlemen were talking, and one says, 'Last night we went out to a new restaurant and it was really great. I would recommend it very highly.'

The other man asks, 'What is the name of the restaurant?'

The first man thinks and thinks and finally asks, 'What is the name of that flower you give to someone you love? You know... The one that's red and has thorns.'

'Do you mean a rose?'

'Yes, that's the one,' replied the man. He then turns towards the kitchen and yells, 'Rose, what's the name of that restaurant we went to last night?'

Memories

A couple in their nineties are both having problems remembering things. During a checkup, the doctor tells them that they're physically okay, but they might want to start writing things down to help them remember.

Later that night, while watching TV, the old man gets up from his chair. 'Want anything while I'm in the kitchen?' he asks.

'Will you get me a bowl of ice cream?'

'Sure.'

'Don't you think you should write it down so you can remember it?' she asks.

'No, I can remember it.'

'Well, I'd like some strawberries on top, too. Maybe you should write it down, so's not to forget it?'

He says, 'I can remember that. You want a bowl of ice cream with strawberries.'

'I'd also like whipped cream. I'm certain you'll forget that, write it down.' she says.

Irritated, he says, 'I don't need to write it down, I can remember it! Ice cream

with strawberries and whipped cream
—

I got it, for goodness sake!

Then he toddles into the kitchen. After about 20 minutes, the old man returns from the kitchen and hands his wife a plate of bacon and eggs. She stares at the plate for a moment.

'Where's my toast?'

Nothing enhances the good old days more than a poor memory.

THE FOUR STAGES OF LIFE:

1. You believe in Santa Claus.
2. You don't believe in Santa Claus.
3. You are Santa Claus.
4. You look like Santa Claus.

ONLINE HEALTH INFORMATION: IS IT RELIABLE?

National Institute on Aging 2019

Many older adults share a common concern: "How can I trust the health information I find on the Internet?"

There are thousands of medical websites. Some provide reliable health information. Some do not. Some of the medical news is current. Some of it is not. Choosing which websites to trust is an important step in gathering reliable health information.

Where Can I Find Reliable Health Information Online?

The National Institutes of Health website is a good place to start for reliable health information.

As a rule, health websites sponsored by Federal Government agencies are good sources of information. You can reach

all Federal websites by visiting www.usa.gov. Large professional organizations and well-known medical schools may also be good sources of health information.

MedlinePlus.gov is a website from the NIH's National Library of Medicine that has dependable consumer information about more than 1,000 health-related topics. Use their online tutorial to learn how to evaluate health information online.

Questions to Ask Before Trusting a Website

As you search online, you are likely to find websites for many health agencies and organizations that are not well-known. By answering the following questions, you should be able to find

more information about these websites. A lot of these details might be found in the website's "About Us" section.

1. Who sponsors/hosts the website? Is that information easy to find?

Websites cost money to create and update. Is the source of funding (sponsor) clear? Knowing who is funding the website may give you insight into the mission or goal of the site. Sometimes, the website address (called a URL) is helpful. For example:

- **.gov** identifies a U.S. government agency
- **.edu** identifies an educational institution, like a school, college, or university
- **.org** usually identifies nonprofit organizations (such as professional groups; scientific, medical, or research societies; advocacy groups)
- **.com** identifies commercial websites (such as businesses, pharmaceutical companies, and sometimes hospitals)

2. Who wrote the information? Who reviewed it?

Authors and contributors are often, but not always, identified. If the author is listed, ask yourself—is this person an expert in the field? Does this person work for an organization and, if so, what are the goals of the organization?

A contributor's connection to the website, and any financial stake he or she has in the information on the website, should be clear.

Is the health information written or reviewed by a healthcare professional? Dependable websites will tell you where their health information came from and how and when it was reviewed.

Trustworthy websites will have contact information that you can use to reach the site's sponsor or authors. An email address, phone number, and/or mailing address might be listed at the bottom of every page or on a separate "About Us" or "Contact Us" page.

Be careful about testimonials. Personal stories may be helpful and comforting, but not everyone experiences health problems the same way. Also, there is a big difference between a website, blog, or social media page developed by a single person interested in a topic and a website developed using strong scientific evidence (that is, information gathered from research). No information should replace seeing a doctor or other health professional who can give you advice that caters to your specific situation.

3. When was the information written?

Look for websites that stay current with their health information. You

don't want to make decisions about your care based on out-of-date information. Often, the bottom of the page will have a date. Pages on the same site may be updated at different times—some may be updated more often than others. Older information isn't useless, but using the most current, evidence-based information is best.

4. What is the purpose of the site?

Why was the site created? Know the motive or goal of the website so you can better judge its content. Is the purpose of the site to inform or explain? Or is it trying to sell a product? Choose information based on scientific evidence rather than one person's opinion.

5. Is your privacy protected? Does the website clearly state a privacy policy?

Read the website's privacy policy. It is usually at the bottom of the page or on a separate page titled "Privacy Policy" or "Our Policies." If a website says it uses "cookies," your information may not be private. While cookies may enhance your web experience, they can also compromise your online privacy—so it is important to read how the website will use your information. You can choose to disable the use of cookies through your Internet browser settings.

6. How can I protect my health information?

If you are asked to share personal information, be sure to find out how the information will be used. Secure websites that collect personal information responsibly have an "s" after "http" in the start of their website address (https://) and often require that you create a username and password.

BE CAREFUL about sharing your Social Security number. Find out why your number is needed, how it will be used, and what will happen if you do not share this information. Only enter your Social Security number on secure websites. You might consider calling your doctor's office or health insurance company to give this information over the phone, rather than giving it online.

These precautions can help better protect your information:

- Use common sense when browsing the Internet. Do not open unexpected links. Hover your mouse over a link to confirm that clicking it will take you to a reputable website.
- Use a strong password. Include a variation of numbers, letters, and symbols. Change it frequently.
- Use two-factor authentication when you can. This requires the use of two different types of personal information to log into

your mobile devices or accounts.

- Do not enter sensitive information over public Wi-Fi that is not secure. This includes Wi-Fi that is not password protected.

Be careful what information you share over social media sites. This can include addresses, phone numbers, and email addresses. Learn how you can keep your information private.

7. Does the website offer quick and easy solutions to your health problems? Are miracle cures promised?

Be careful of websites or companies that claim any one remedy will cure a lot of different illnesses. Question dramatic writing or cures that seem too good to be true. Make sure you can find other websites with the same information. Even if the website links to a trustworthy source, it doesn't mean that the site has the other organization's endorsement or support.

Health and Medical Apps

Mobile medical applications ("apps") are apps you can put on your smartphone. Health apps can help you track your eating habits, physical activity, test results, or other information. But, anyone can develop a health app—for any reason—and

apps may include inaccurate or misleading information. Make sure you know who made any app you use.

When you download an app, it may ask for your location, your email, or other information. Consider what the app is asking from you—make sure the questions are relevant to the app and that you feel comfortable sharing this information. Remember, there is a difference between sharing your personal information through your doctor's online health portal and posting on third-party social media or health sites.

Social Media and Health Information

Social media sites, such as Facebook, Twitter, and Instagram, are online communities where people connect with friends, family, and strangers. Sometimes, you might find health information or health news on social media. Some of this information may be true, and some of it may not be. Recognize that just because a post is from a friend or colleague it does not necessarily mean it's true or scientifically accurate.

Check the source of the information, and make sure the author is credible. Fact-checking websites can also help you figure out if a story is reliable.

A Quick Checklist

You can use the following checklist to help make sure that the health

information you are reading online can be trusted. You might want to keep this checklist by your computer.

1. Is the sponsor/owner of the website a Federal agency, medical school, or large professional or nonprofit organization, or is it related to one of these?
2. If not sponsored by a Federal agency, medical school, or large professional or nonprofit organization, is the website written by a healthcare professional or does it reference one of these trustworthy sources for its health information?
3. Why was the site created? Is the mission or goal of the website sponsor clear?
4. Can you see who works for the agency or organization and who authored the information? Is there a way to contact the sponsor of the website?

5. When was the information written or webpage last updated?

6. Is your privacy protected?

7. Does the website offer unbelievable solutions to your health problem(s)? Are quick, miracle cures promised?

Trust Yourself and Talk to Your Doctor

Use common sense and good judgment when looking at health information online. There are websites on nearly every health topic, and many have no rules overseeing the quality of the information provided.

Use the information you find online as one tool to become more informed. Don't count on any one website and check your sources. Discuss what you find with your doctor before making any changes to your health care.

OVERCOMING ROADBLOCKS TO HEALTHY EATING

National Institute on Aging 2020

Here are some suggestions for dealing with the common problems that can make it harder for older people to follow through on smart food choices.

Tired of Cooking or Eating Alone?

Maybe you are tired of planning and cooking dinners every night. Have you considered potluck meals? If everyone

brings one part of the meal, cooking is a lot easier, and there might be leftovers to share. Or try cooking with a friend to make a meal you can enjoy together. Also look into having some meals at a nearby senior center, community center, or religious facility. Not only will you enjoy a free or low-cost meal, but you will have some company while you eat.

Give Cooking a Try

It's never too late to learn some cooking skills—or refresh those you might not have used in a while. You can go online to find information on basic cooking techniques and recipes for one person. Borrow simple cookbooks from your local library, or try an adult education cooking course. TV cooking shows might be helpful—they often show you step-by-step how to prepare and cook foods. Some grocery stores even have cooking coaches available to answer your questions.

Problems Chewing Food?

Do you avoid some foods because they are hard to chew? People who have problems with their teeth or dentures often avoid eating meat, fruits, or vegetables and might miss out on important nutrients. If you are having trouble chewing, see your dentist to check for problems. If you wear dentures, the dentist can check how they fit.

Sometimes Hard to Swallow Your Food?

If food seems to get stuck in your throat, it might be that less saliva in your mouth is making it hard for you to swallow your food. Or, there may be other reasons you are having trouble swallowing your food, including problems with the muscles or nerves in your throat, problems with your esophagus, or gastroesophageal reflux disease (GERD). Talk to your doctor about what might be causing your swallowing issues.

Food Tastes Different?

Are foods not as tasty as you remember? It might not be the cook's fault! Maybe your sense of taste, smell, or both has changed. Growing older, having dental problems, and medication side effects can cause your senses to change. Taste and smell are important for healthy appetite and eating. Try adding fresh herbs, spices, or lemon juice to your plate. If you drink alcohol or smoke, cutting back can improve your sense of taste.

Feeling Sad and Don't Want to Eat?

Feeling blue now and then is normal, but if you continue to feel sad, ask your doctor for help. Being unhappy can cause a loss of appetite. Help might be available. You might need to talk with

someone trained to work with people who are depressed.

Just Not Hungry?

Maybe you are not sad, but just can't eat very much. Changes to your body as you age can cause some people to feel full sooner than they did when younger. Or lack of appetite might be the side effect of a medicine you are taking—your doctor might be able to suggest a different drug.

Try being more physically active. In addition to all the other benefits of exercise and physical activity, it may make you hungrier.

If you aren't hungry because food just isn't appealing, there are ways to make it more interesting. Make sure your foods are seasoned well, but not with extra salt. Try using lemon juice, vinegar, or herbs to boost the flavor of your food.

Vary the shape, color, and texture of foods you eat. When you go shopping, look for a new vegetable, fruit, or seafood you haven't tried before or one you haven't eaten in a while. Sometimes grocery stores have recipe cards near items. Or ask the produce staff or meat or seafood department staff for suggestions about preparing the new food. You can also find recipes online.

Foods that are overcooked tend to have less flavor. Try cooking or steaming your vegetables for a shorter time, and

see if that gives them a crunch that will help spark your interest.

Trouble Getting Enough Calories?

If you aren't eating enough, add snacks throughout the day to help you get more nutrients and calories. Raw vegetables with hummus, low-fat cheese and whole grain crackers, a piece of fruit, unsalted nuts, or peanut butter are good examples. You can try putting shredded low-fat cheese on your soup or popcorn or sprinkling nuts or wheat germ on yogurt or cereal.

If you are eating so little that you are losing weight but don't need to, your doctor might suggest a protein nutrition supplement. Sometimes these supplements help undernourished people gain a little weight. If so, they should be used as snacks between meals or after dinner, not in place of a meal and not right before one. Ask your doctor how to choose a supplement.

Physical Problems Making It Hard to Eat?

Sometimes illnesses like Parkinson's disease, stroke, or arthritis can make it harder for you to cook or feed yourself. Your doctor might recommend an occupational therapist. He or she might suggest rearranging things in your kitchen, make a custom splint for your hand, or give you special exercises to strengthen your muscles.

Devices like special utensils and plates might make meal time easier or help with food preparation. You can search the U.S. Department of Health and Human Services' AbleData assistive technology website for information on products designed to make it easier for people to do things on their own. Or call **1-800-227-0216** (toll-free) to learn more.

Can Foods and Medicines Interact?

Medicines can change how food tastes, make your mouth dry, or take away your appetite. In turn, some foods can change how certain medicines work. You might have heard that grapefruit juice is a common culprit when used with any of several drugs. Chocolate, licorice, and alcohol are some of the others. Whenever your doctor prescribes a new drug for you, be sure to ask about any food-drug interactions.

Lactose Intolerant?

Some older people have uncomfortable stomach and intestinal symptoms after they have dairy products. Your doctor can do tests to learn whether or not you do indeed need to limit or avoid foods with lactose when you eat. If so, talk to your healthcare provider about how to meet your calcium and vitamin D needs. Even lactose-intolerant people might be able to have small amounts of milk when taken with food. There are non-

dairy food sources of calcium, lactose-free milk and milk products, calcium- and vitamin D-fortified foods, and supplements.

Weight Issues Adding to Frailty?

Share this infographic and help spread the word about healthy diet and exercise.

Some older adults do not get enough of the right nutrients. These problems can put you at risk of developing weak bones and muscles, which can make you frail and unable to do daily activities. Obesity is a growing problem in the United States, and the number of older people who are overweight or obese is also increasing. But, just losing weight is not necessarily the answer. That's because sometimes when older people lose weight, they lose even more muscle than fat. That puts them at greater risk for becoming frail and falling. They also might lose bone strength and be at risk for a broken bone. Exercise helps you keep muscle and bone. Also, for some people, a few extra pounds late in life can act as a safety net should they get a serious illness that limits how much they can eat for a while.

The Dietary Guidelines encourages people 65 and older who are overweight to try to avoid gaining more weight. Those who are very overweight (obese) might be helped by intentional weight loss, especially if they are at risk for heart disease. So, if

you think you weigh too much, check with your doctor before starting a diet. He or she can decide whether or not

losing a few pounds will be good for you and how you can safely lose weight.

WHAT ARE THE BIGGEST CHALLENGES FOR THE ELDERLY IN OUR SOCIETY?

From SmithLife Homecare 2020

It is well known that as a society we are living much longer thanks to improved living conditions and health care. While being able to reach old age is something to be thankful for, in many ways, there are several challenges facing the elderly, which we all need to pay more attention to. Often it is not until we start to age ourselves or we see a loved one struggling that we sit up and take notice, but as a society, we can do more to make life easier for our aging population. This article outlines the biggest challenges that elderly people face today and how we can support them and enable them to age with dignity.

Ageism and a lost sense of purpose

There are lots of outdated stereotypes about elderly people, which can lead to isolation and marginalization in a lot of communities. By coming up with innovative ways to involve older people in the community through social events, we can not only help them to maintain a sense of identity

and self-esteem but also tap into the wealth of knowledge and experience they have, which is so vital for the development of society.

Financial insecurity

While we are living longer, unfortunately, the world of employment and retirement has not evolved at the same pace. Many elderly people are able and more than willing to work past the standard retirement age, but the opportunities are not there. In addition, managing day to day finances and planning for later life can be challenging for older generations as much is now done online or remotely. This can also leave them more vulnerable to fraud and scams.

Difficulty with everyday tasks and mobility

A person's mobility and dexterity will naturally decline as they age, which makes completing everyday tasks more difficult. This can gradually

cause people to care for themselves and prevents them from being social, pursuing interests, or taking part in activities they enjoy. More support is needed to enable elderly people not only to live independently through products and programs which focus on safety, balance, fitness, and mobility but also to ensure they can continue to thrive as an individual.

Finding the right care provision

When complete independence is no longer practical, many elderly people require additional care. Sometimes this care can be provided by family members, but this can place a lot of strain on the caregiver in terms of balancing this with work and other family responsibilities. These caregivers need to be given the training, resources, and emotional support necessary to help them deliver the best care for their loved ones and themselves.

In some cases, it is more appropriate for a professional caregiver to be

employed on a regular basis, e.g., when there are complex medical conditions and/or physical disabilities. With a comprehensive elder care service, the elderly person is able to remain in their own home.

Access to healthcare services

Healthcare can be complicated and disjointed for elderly people, especially for those struggling with long term conditions. The care requires lots of different medical professionals and clinics to coordinate delivery of medication and other types of care.

End of life preparations

We all need to prepare for the inevitable, but death is often a difficult topic for people to discuss or make plans for. Elderly individuals and their families need support when considering the end-of-life options available, financial implications, and how to ensure that the individual's wishes are respected.

SKIN CARE AND AGING

National Institute on Aging 2019

Cynthia had always been proud of her skin, especially her summer tan. But, as years went by, she saw her skin getting more fine lines and wrinkles. Cynthia began to worry about what other skin problems she might have.

What are those brown spots on her hands and arms?

Your skin changes with age. It becomes thinner, loses fat, and no longer looks as plump and smooth as it once did. Your veins and bones can be

seen more easily. Scratches, cuts, or bumps can take longer to heal. Years of sun tanning or being out in the sunlight for a long time may lead to wrinkles, dryness, age spots, and even cancer. But, there are things you can do to protect your skin and to make it feel and look better.

Dry Skin and Itching

Many older people suffer from dry spots on their skin, often on their lower legs, elbows, and lower arms. Dry skin patches feel rough and scaly. There are many possible reasons for dry skin, such as:

- Not drinking enough liquids
- Spending too much time in the sun or sun tanning
- Being in very dry air
- Smoking
- Feeling stress
- Losing sweat and oil glands, which is common with age

Dry skin also can be caused by health problems, such as diabetes or kidney disease. Using too much soap, antiperspirant, or perfume and taking hot baths can make dry skin worse.

Some medicines can make skin itchy. Because older people have thinner skin, scratching can cause bleeding that may lead to infection. Talk to your doctor if your skin is very dry and itchy.

Here are some ways to help dry, itchy skin:

- Use moisturizers, like lotions, creams, or ointments, every day.
- Take fewer baths or showers and use milder soap. Warm water is less drying than hot water. Don't add bath oil to your water. It can make the tub too slippery.
- Try using a humidifier, an appliance that adds moisture to a room.

Bruises

Older people may bruise more easily than younger people. It can take longer for these bruises to heal. Some medicines or illnesses may also cause bruising. Talk to your doctor if you see bruises and don't know how you got them, especially on parts of your body usually covered by clothing.

Wrinkles

Over time, skin begins to wrinkle. Things in the environment, like ultraviolet (UV) light from the sun, can make the skin less elastic. Gravity can cause skin to sag and wrinkle. Certain habits, like smoking, also can wrinkle the skin.

A lot of claims are made about how to make wrinkles go away. Most of them don't work. Some methods can be painful or even dangerous, and many must be done by a doctor. Talk with a doctor specially trained in skin problems, called a dermatologist, or

your regular doctor if you are worried about wrinkles.

Age Spots and Skin Tags

Age spots, once called "liver spots," are flat, brown spots often caused by years in the sun. They are bigger than freckles and commonly show up on areas like the face, hands, arms, back, and feet. Using a broad-spectrum sunscreen that helps protect against two types of the sun's rays (UVA and UVB) may prevent more age spots.

Skin tags are small, usually flesh-colored growths of skin that have a raised surface. They become common as people age, especially for women. They are most often found on the eyelids, neck, and body folds such as the armpit, chest, and groin.

Age spots and skin tags are harmless, although sometimes skin tags can become irritated. If your age spots or skin tags bother you, talk to your doctor about having them removed.

Skin Cancer

Skin cancer is a very common type of cancer in the United States. The main cause of skin cancer is the sun. Sunlamps and tanning booths can also cause skin cancer. Anyone, of any skin color, can get skin cancer. People with fair skin that freckles easily are at greatest risk. Skin cancer may be cured

if it is found before it spreads to other parts of the body.

There are three types of skin cancers. Two types, *basal cell carcinoma* and *squamous cell carcinoma*, grow slowly and rarely spread to other parts of the body. These types of cancer are usually found on parts of the skin most often exposed to the sun, like the head, face, neck, hands, and arms. But they can happen anywhere on your body. The third and most dangerous type of skin cancer is *melanoma*. It is rarer than the other types, but it can spread to other organs and be deadly.

Check your skin once a month for things that may be signs of cancer. Skin cancer is rarely painful. Look for changes such as a new growth, a sore that doesn't heal, or a bleeding mole.

Check Moles, Birthmarks, or Other Parts of the Skin for the "ABCDE's"

A = **A**symmetry (one half of the growth looks different from the other half)

B = **B**orders that are irregular

C = **C**olor changes or more than one color

D = **D**iameter greater than the size of a pencil eraser

E = **E**volving; this means the growth changes in size, shape, symptoms (itching, tenderness), surface

(especially bleeding), or shades of color

See your doctor right away if you have any of these signs to make sure it is not skin cancer.

Keep Your Skin Healthy

Some sun can be good for you, but to keep your skin healthy, be careful:

- **Limit time in the sun.** It's okay to go out during the day, but try to avoid being in sun during peak times when the sun's rays are strongest. For example, during the summer, try to stay out of the sun between 10 a.m. and 4 p.m. Don't be fooled by cloudy skies. The sun's rays can go through clouds. You can also get sunburned if you are in water, so be careful when you are in a pool, lake, or the ocean.
- **Use sunscreen.** Look for sunscreen with an SPF (sun protection factor) number of 15 or higher. It's best to choose sunscreens with "broad spectrum" on the label. Put the

sunscreen on 15 to 30 minutes before you go outside. Sunscreen should be reapplied at least every 2 hours. You need to put sunscreen on more often if you are swimming, sweating, or rubbing your skin with a towel.

- **Wear protective clothing.** A hat with a wide brim can shade your neck, ears, eyes, and head. Look for sunglasses that block 99 to 100 percent of the sun's rays. If you have to be in the sun, wear loose, lightweight, long-sleeved shirts and long pants or long skirts.
- **Avoid tanning.** Don't use sunlamps or tanning beds. Tanning pills are not approved by the U.S. Food and Drug Administration (FDA) and might not be safe.

Your skin may change with age. But remember, there are things you can do to help. Check your skin often. If you find any changes that worry you, see your doctor.

WANT TO STAY HEALTHY AS YOU AGE? LET GO OF ANGER

FROM TIME MAGAZINE 2019

Though emotions are often fleeting, they can have a lasting impact on your health. Stress, for

example, may heighten the risk of both chronic and acute health

conditions, while happiness can improve wellbeing.

Now, a small recent study published in the journal Psychology and Aging suggests that anger, far more than sadness, is linked to negative health effects in older people, potentially by contributing to inflammation and chronic disease.

The new research was borne from a theory developed by two of the study's co-authors, psychologists Carsten Wrosch and Ute Kunzmann. The theory posits that all emotions — even negative ones — play an important, evolving role throughout a person's life. "All negative emotions may have a positive function if experienced in the right context," says Wrosch, a psychology professor at Concordia University in Canada. Anger may motivate people to push through tough circumstances, for example, while sadness can kickstart the healing process after trauma.

But when people get older and face age-related problems, like the deaths of loved ones and the onset of physical and cognitive decline, some negative emotions may take a toll on physical health. Wrosch and Kunzmann analyzed data from the Montreal Aging and Health Study, which surveyed more than 200 adults ages 59 to 93 about their emotions three times over one week.

People also reported their diagnosed health conditions and gave blood samples that researchers tested for markers of inflammation.

When people ages 80 and older regularly felt anger, researchers saw a link to elevated levels of the inflammatory marker IL-6 — perhaps because anger can throw off stress hormone levels. Inflammation is a normal process that the body uses to fight injury and infection, but chronic inflammation is associated with a range of health issues. Adults with elevated inflammatory markers were also more likely than their peers who didn't feel as angry to have at least one chronic illness, such as cancer or cardiovascular problems. But researchers didn't see the same link between sadness and health issues, Wrosch says, and anger wasn't as strongly linked to inflammation and chronic disease among younger adults in their 60s and 70s.

Getting angry won't fix the most serious problems that seniors face. Instead, Wrosch says, anger may only bring more stress and its attendant issues. "If people are angry and they try to resolve issues that they cannot resolve anymore, that prolongs problematic circumstances and may result in physiological dysregulation," and,

potentially, elevated inflammation levels, Wrosch says.

But even though being sad won't stop the progression of Alzheimer's or bring back a spouse, either, it can serve a purpose. While constant or inexplicable sadness can be the sign of a larger issue, like depression or loneliness, Wrosch says acute sadness is often a more appropriate reaction to late-in-life problems and may kickstart healthy grieving and healing. "Sadness may actually start the recovery process and help the person accept it," he says. "It may also help recruit some social support from others to then help [them] cope with it."

The study was small and preliminary, and it only showed associations between emotions and health. It also didn't analyze the life circumstances that prompted their emotions, so it wasn't possible to say whether each situation could or could not have been helped by anger. Still, Wrosch says it provides early evidence that people respond

differently to varying emotions, even those that fall under the same general category of negative feelings. A separate new study, published in *the American Journal of Geriatric Psychiatry*, reached a related finding about the link between emotional and physical health. It found that optimism, resilience and self-compassion were associated with better health among seniors, while loneliness was associated with worse health.

While it may seem difficult to control emotional responses, research suggests that people can learn to regulate them. To reduce anger, the American Psychological Association suggests doing relaxation and stress-relief practices like breathing exercises and yoga; using more rational and measured speech; improving your communication skills; and keeping your environment as stress-free as possible. The Mayo Clinic also recommends getting plenty of exercise and relying on humor and forgiveness.

CHOOSING HEALTHY MEALS AS YOU GET OLDER

National Institute on Aging 2019

Making healthy food choices is a smart thing to do—no matter how old you

are! Your body changes through your 60s, 70s, 80s, and beyond. Food

provides nutrients you need as you age. Use these tips to choose foods and beverages for better health at each stage of life.

1. Drink plenty of liquids

With age, you may lose some of your sense of thirst. Drink water often. Low-fat or fat-free milk or 100% juice also helps you stay hydrated. Limit beverages that have lots of added sugars or salt. Learn which liquids are healthier choices.

Read and share this infographic to get information and tips about living longer and healthier.

2. Make eating a social event

Meals are more enjoyable when you eat with others. Invite a friend to join you or take part in a potluck at least twice a week. A senior center or place of worship may offer meals that are shared with others. There are many ways to make mealtimes pleasing.

3. Plan healthy meals

Find trusted nutrition information from ChooseMyPlate.gov and

the National Institute on Aging. Get advice on what to eat, how much to eat, and which foods to choose, all based on the Dietary Guidelines for Americans. Find sensible, flexible ways to choose and prepare tasty meals so you can eat foods you need.

4. Know how much to eat

Learn to recognize how much to eat so you can control portion size. When eating out, pack part of your meal to eat later. One restaurant dish might be enough for two meals or more.

5. Vary your vegetables

Include a variety of different colored, flavored, and textured vegetables. Most vegetables are a low-calorie source of nutrients. Vegetables are also a good source of fiber.

6. Eat for your teeth and gums

Read and share this infographic to learn more about lifestyle changes you can make today for healthier aging. Many people find that their teeth and gums change as they age. People with dental problems sometimes find it hard to chew fruits, vegetables, or meats. Don't miss out on needed nutrients! Eating softer foods can help. Try cooked or canned foods like unsweetened fruit, low-sodium soups, or canned tuna.

7. Use herbs and spices

Foods may seem to lose their flavor as you age. If favorite dishes taste different, it may not be the cook! Maybe your sense of smell, sense of taste, or both have changed. Medicines may also change how foods taste. Add flavor to your meals with herbs and spices.

8. Keep food safe

Don't take a chance with your health. A food-related illness can be life threatening for an older person. Throw out food that might not be safe. Avoid certain foods that are always risky for an older person, such as unpasteurized dairy foods.

Other foods can be harmful to you when they are raw or undercooked, such as eggs, sprouts, fish, shellfish, meat, or poultry.

9. Read the Nutrition Facts label

Make the right choices when buying food. Pay attention to

important nutrients to know as well as calories, fats, sodium, and the rest of the Nutrition Facts label. Ask your doctor if there are ingredients and nutrients you might need to limit or to increase.

10. Ask your doctor about vitamins or supplements

Food is the best way to get nutrients you need. Should you take vitamins or other pills or powders with herbs and minerals? These are called dietary supplements. Your doctor will know if you need them. More may not be better. Some can interfere with your medicines or affect your medical conditions.

28 WEIGHT-LOSS MYTHS THAT PACK ON POUNDS

From detoxing to cardio-only workouts

USA Today 201

Trying to lose weight? 24/7 Tempo consulted several nutritionists and fitness trainers to identify at least 28 myths about weight loss that can result in weight gain. Scroll through to learn more.

1. Exercise is enough • It's hard for some people to accept that they have to work out to lose weight, but it's equally hard to convince those who think exercise is all it takes to lose weight that exercise is a relatively small part in weight loss. "In reality, it's more like

80 percent nutrition and 20 percent exercise," Susan Fink, a personal trainer in Los Angeles, said. People underestimate how much they eat and overestimate how much they exercise, she added. This makes them think it's okay to eat more and the result is no weight loss at all or even weight gain, she noted.

2. Eating late at night is bad • Many people have heard that eating after 7 p.m. is going to lead to weight gain. But eating at night is like eating at any

other time of the day. "You should absolutely have dinner if you haven't eaten," Shira Hirshberg, a registered dietitian nutritionist in Rhode Island, said. Every person needs a certain

amount of calories a day, and if you don't exceed them, then eating at night will not lead to extra inches around the waist, she noted.

3. Working hard is all it takes • "People often think that all they need to do is work hard, and that will lead to results," Tracy Brown, a registered dietitian in Florida, said. "But the body will resist changes and perceive them as famine." This is why some people are struggling to lose weight – they get discouraged when they actually need to look at the real motive behind their weight loss goals and see if there are other lifestyle changes they can make to achieve their goals, she added.

4. Sudden changes work • You want to lose weight and decide to make some changes, but implementing them all at once can be counterproductive. For example, if you lead a sedentary lifestyle, then certainly starting to go to the gym will help, but you can't do that seven days a week right from the start, Fink noted. "In order to lose weight and maintain your new healthy weight, you have to make a lifestyle change," she said. Sudden drastic changes are not sustainable and a rebound is very likely, she added.

5. Limiting carbs leads to burning fat • People who go on a low-carb diet do see some progress quickly, but it's not fat they're losing, according to Hirshberg. "The glycogen in the liver holds water, and this is what you're actually losing," she noted. So, you see a lower number on the scale and think this diet is working. Numbers, in this case, are incredibly deceiving.

6. You can only be happy and healthy if thin • The idea that you can only be happy and healthy if you're skinny is a dangerous one. Eating can easily become something people feel guilty about, which can make them try unhealthy ways to lose weight, according to Brown. In more severe cases, it may even lead to eating disorders. Research has shown that social interactions, traveling, having friends, meditating and positive attitude – none of which have anything to do with weight – play a key role in being happy and healthy, she added.

7. Spot reduction is possible • Spot reduction is the idea that you can target a particular part of the body and exercise in a certain way that would make you lose weight specifically there. "There is no such thing," Fink said. Working on a certain muscle will only change its shape, but just a little bit, she added. Doing exercises that work several muscle groups is a very efficient way to lose weight over your entire body.

8. You burn enough calories exercising to have a big meal • Wishful thinking is especially common in the fitness world. Most people think they burn a lot more calories exercising than they actually do, according to Hirshberg. "The truth is you can't realistically burn as many calories in one workout as you'd consume in one meal." So many times people exercise and end up eating more than they should, leading to no weight loss at all or even weight gain.

9. Eating a lot of fruit leads to weight gain • Not even fruits can survive being blamed for gaining weight. The culprit in fruit is sugar. Fruits do contain sugar – that is not refined or processed. They also contain a lot of fiber, which the body needs. Fiber keeps you full for longer, which is beneficial for weight loss or maintaining a healthy weight. "Fruit won't make you fat," Brown added. They certainly make for a healthier snack. But, as is the case with almost any food, you shouldn't overdo it.

10. Lifting weights will make you bulky • Women especially think that lifting weights to build muscle will make them look bulky, Fink noted. "This will not happen." Women don't have the same hormonal structure as men, she added. They have a lot less testosterone, which is the hormone that makes building muscle easier.

11. Losing weight is all about willpower • "Willpower is overrated in its importance," Hirshberg said. Being overweight or obese has a huge hereditary component, she noted. Taking certain medications plays a significant role, too. Other factors such as stress, poor sleep and emotional issues can contribute to weight gain. "It's never just a failure of one individual...that's just utterly unreasonable," she added.

12. Eliminating an entire food group is a good idea • There have been many diet fads over the years and some of them have been about cutting all fat or all carbs. But these diets have never lasted, and the reason is simple – they don't work, Brown noted. "We need protein, carbs, and fats." The body won't function properly if it's missing one food group and will go into survival mode trying to make up for the loss. "Such extreme changes never lead to long-term results," Brown added.

13. Intense workouts are better for weight loss • Intense workouts will get you more bang for your buck at the beginning of your weight loss journey, Fink said. "But you can't do it every day – it's not a healthy way to lose weight." You have to vary the workouts and you have to give your body time to rest. Otherwise, your risk of injuries and not recovering as well increases significantly, she noted.

14. Healthy foods are unaffordable •

There is a famous comparison between a \$5 fast food menu item or, say, a pound of apples that can easily cost as high as \$4 – and we're not even talking organic. But healthy foods don't always have to break the bank. "Beans and rice are a very affordable option," Hirshberg said. "You get cheap protein along with carbs and amino acids you need." While fresh produce can be expensive, you can buy frozen or in-season fruits or vegetables, which are much less expensive.

15. Three meals and two snacks a day is best •

The three meals and two snacks a day eating formula is popular, and some people swear by it. While it may work for some people, the reality is that everybody is different and one solution may not be right for everyone. "You should eat when you're hungry," Hirshberg said. Putting off a meal just to fit into some regime can easily lead to overeating later because you'll be starving, she noted. There is nothing wrong with eating when hungry – you just have to eat healthy food, she added.

16. Cardio is the only way to lose weight •

Doing cardio is an effective strategy for reducing overall body fat, but it's just one of many components. The real picture is a bit more complex. "Most people don't work out enough to maintain muscle mass, which is important for weight loss as well as maintaining a healthy weight," Fink

said. "You don't have to lift weights every day – twice or three times a week is enough." A Harvard T.H. Chan School of Public Health study found that combining cardio with strength training was the optimal way to lose weight. According to the research, men who increased the time they spent lifting weights gained less weight around the waist than men who focused on aerobic exercise.

17. You can never oversnack •

Some people forget that calories from snacks are still calories that count towards our daily recommended allotment – a very general average recommendation is 2,000 calories. So having a lot of snacks during the day – in addition to regular meals – can result in weight gain. "Having a snack more often than every three hours is not usually good for you," according to Hirshberg.

18. You need sports drinks after working out •

Sports drinks are a popular beverage among fitness enthusiasts. They replace the lost water and electrolytes while working out. But water is enough, according to Fink. "Most people don't work out hard enough to need all the sugar in these sports drinks," she said. A single sports drink can have as many as five teaspoons of sugar and a total of 90 calories, undoing much of what you've just achieved working out. Experts at the Nutrition Source and the Department of Nutrition at Harvard School of Public Health advise to only

drink those "infrequently and sparingly, if at all."

19. BMI is a good health measurement • BMI is short for body mass index and is calculated based on a person's height and weight. BMI levels are broken down into four categories: underweight, normal, overweight and obese. Though some in the medical field consider BMI to be a fine gauge for obesity, others think it is obsolete. It's just a number that doesn't take into account important health factors such as cholesterol levels or blood pressure, according to Brown. It also doesn't tell you where fat is stored. Having fat around the waist is much worse than having it in other parts of the body as it may increase the risk of heart disease and diabetes.

20. You burn fat first • It seems logical that the body will burn fat if it's not getting enough energy. In fact, fat is the last thing the body breaks down to fuel the body. Before fat, the body burns muscle. "In the long-term you're looking at a rebound effect," Brown said. And when you start eating normal amounts, as you will inevitably do, you may gain more weight than you've lost.

21. Detoxing is a good way to lose weight • When you use some detoxification method you found online, the weight loss effect is only temporary, and people usually lose just water weight. Many detoxing diets basically consist of consuming just

some juices and herbal supplements. Most adults need about 2,000 calories a day. But the body is a complex machine and it needs vitamins, minerals and other nutrients to stay healthy so it doesn't go into famine mode, which may eventually lead to weight gain, according to Brown.

22. Low- or non-fat is healthier • When you see low- or non-fat on the label, it sounds appealing. Fat is usually a "bad" word and nobody wants to consume a lot of it. Many companies process their products to remove the fat, but the problem is that much of the flavor is lost, too – so they make the products taste better by adding artificial sweeteners or sugar. Flour and other thickeners, which can add calories, are often added as well. Read the labels. If you see a lot of sugar and additives, put the product down and walk away. It's more about the kind of fat you consume rather than limiting it, Hirschberg noted.

23. All processed foods are terrible for you • The term "processed foods" usually has a negative connotation. Many people are confusing it with "things added to your food that you can't pronounce," Brown said. Bread, cheese, milk, frozen fruits and vegetables – they are all processed foods. Read the ingredients label.

24. You have to stop eating carbs • Have you ever tried a low-carb diet and noticed you're moody and in a general

state of brain fog? There's a perfectly logical explanation for that. "Carbs are the only fuel the brain will accept," Hirshberg said. Unlike muscle, for example, the brain cannot use fat for energy. A 2008 study found that women on a low-carb diet suffered from impaired reaction time and worse memory – both of which were restored to normal levels once carbs were reintroduced into their diet. Limiting carbs may help certain people with health conditions such as diabetes, Hirshberg said.

25. Skinny means healthy • People can be healthy at all sizes, and unhealthy at all sizes, Hirshberg noted. While being overweight may increase the risk of certain conditions, being thin doesn't come danger-free. You may fit in your skinny jeans, but you can still have high cholesterol levels, high blood sugar or high blood pressure. You can develop diabetes, too. "People have always been of different shapes and sizes," Hirshberg said. "It's just us magically deciding one day that one shape is better than the other."

26. Starving is a good way to lose weight • The body's only energy source is the food a person consumes.

When deprived of that, the body will go to great lengths to preserve energy, according to Hirshberg. At the beginning of a deprivation people may lose some weight – water, muscle and even fat – but after a few weeks they will gain even more back, she added. "That's the harm people often miss – undereating is not sustainable."

27. Skipping meals is a good idea • Like starving, skipping meals is not a good way to lose weight in the long-term. At first, blood sugar levels drop, making you feel tired. Then you lose water weight and muscle. Fat is stored because the body goes into a "crisis" mode, thinking it needs to preserve as much energy as possible, Hirshberg noted. Hormones that control hunger and satiety are released, setting you up for overeating later.

28. All fat is bad • Not all fat is created equal, and the body needs the healthy kind – essential fatty acids – as its name suggests. You can only get these from foods such as fish, nuts, avocado, eggs, chia seeds, olive oil and some fortified foods. Omega-3s are essential for building healthy cells. "Most people are happy to eat these foods when I explain how good they are for them," Hirshberg said.

MANIPULATE TIME WITH THESE POWERFUL 20 TIME MANAGEMENT TIPS

From Forbes Magazine 2018

We all have 24-hours in a day. But, why does it seem that some people are able to get the most out of every minute of the day? Believe it or not, they don't have the power to slow down time. They do, however, know how to properly manage their time.

Want to know how you can become a master of time management as well? Start by using these 20 super-powerful time management tips.

1. Create a time audit.

When it comes to time management, the first step you need to take is finding out where your time actually goes. You may believe that you only spend 30 minutes on emails, but in reality that task is eating-up an hour of your day. The easiest way to keep track of your time is to download an app like RescueTime, Toggl or my app Calendar to track everything you do for a week. You can then access a report to find out what's stealing your time. With this information, you can then make the appropriate adjustments.

2. Set a time limit to each task.

I've found that setting a time limit to each task prevents me from getting distracted or procrastinating. For example, if I want to write an article

for my blog, I give myself two hours. So if I started at 8am, I try to get it written by 10am. In a way, it becomes a game. Since I put buffers between tasks and activities, if I don't complete the task on time, I can still work on it without eating into the time reserved for something else.

3. Use a to-do-list, but don't abandon tasks.

"All goals and projects are made up of smaller parts that need to be accomplished in order to achieve the goal, or complete the project. Create to-do lists for each goal and project, listing all the measurable steps that need to be accomplished," suggests William Lipovsky. "Aside from keeping you focused, this also motivates you as you are able to see what you have already achieved, and what remains." At the same time, there will be interruptions that may prevent you from completing a task. William recommends that you "make a point of always returning to and completing these tasks once you are able to. This may require you to set a limit on the number of tasks you are working on at any given time."

4. Plan ahead.

One of the worst things that you can do is wake-up without a plan for the day. Instead of focusing on what needs to be

done, you wander aimlessly and take care of more trivial matters. That's why you should always plan ahead using one of these options;

- **The night before.** Before you leave work for the day, spend the last 15-minutes organizing your office and composing a list of your most important items for tomorrow.
- **First thing in the morning.** During your morning routine write down the 3 or 4 most urgent and important matters that need to be addressed today and work on those when you're most productive.

5. Spend your mornings on MITs.

Mark Twain once said, "If it's your job to eat a frog, it's best to do it first thing in the morning. And If it's your job to eat two frogs, it's best to eat the biggest one first."

Gross? Sure. But, the point that Twain was making that you should take care of your biggest and most-challenging tasks in the morning, aka your most important tasks (MITs) of the day. There are a couple reasons why this such an effective time management trick. For starters, you usually have the most amount of energy in the AM. So it's better to tackle these tasks when you're not drained. Also, you can use

that feeling of accomplishment to get through the rest of the day.

6. Learn to delegate/outsource.

Delegation and outsourcing can get a bit tricky. For some it's hard to let someone else do work that they used to do. For others, they don't have the time to train someone else to complete certain tasks. The thing is, delegating or outsourcing are real time-savers since it lessens your workload - which means you have more time to spend on more important tasks or doing less work. Either hand over responsibilities to team members who are qualified or hire an experienced freelancer. And, if you do decide to do in-house training, the initial investment will be worth-it in the end.

7. Eliminate half-work.

"In our age of constant distraction, it's stupidly easy to split our attention between what we should be doing and what society bombards us with," writes James Clear.

"Usually we're balancing the needs of messages, emails, and to-do lists at the same time that we are trying to get something accomplished. It's rare that we are fully engaged in the task at hand." Clear has dubbed this "half-work" and here are a couple of examples;

- You're writing a report, but stop randomly to check your phone for no reason.

- You try out a new workout routine, but switch to a new program a couple of days later because you read about it online.
- While talking on the phone, your mind wanders to your email inbox.

“Regardless of where and how you fall into the trap of half-work, the result is always the same: you're never fully engaged in the task at hand, you rarely commit to a task for extended periods of time, and it takes you twice as long to accomplish half as much,” adds Clear.

Clear has found that the best way to overcome half-work is by blocking “out significant time to focus on one project and eliminate everything else.” For example, he'll pick one exercise and only focus on that exercise while working out. He'll also carve out a few hours to devote to an important project, but will leave the phone in another room. “This complete elimination of distractions is the only way I know to get into deep, focused work and avoid fragmented sessions where you're merely doing half-work.”

8. Change your schedule.

If you're reading this article then it's obviously because you want to discover some useful time management - and I'm more than happy to help you put. But, if you're struggling with time management, the

solution may be as simple as changing your schedule around. For example, instead of sleeping-in until 6:30am, wake-up an hour earlier. Personally, I find 5:15am to be the most productive time of the day since it gives me time to exercise, plan-out my day, go through my emails, and even work on side projects without being disturbed. Also, consider waking-up earlier on the weekends and maybe cut-down on the amount of TV that you watch.

9. Leave a buffer-time between tasks and meetings.

Jumping immediately from one task or meeting to the next may seem like a good use of your time, but it actually has the opposite effect. We need time to clear our minds and recharge by going for a walk, meditating, or just daydreaming. After all, the human brain can only focus for about 90-minutes at a time. Without that break it's more difficult to stay focused and motivated. Scheduling buffer-time also can prevent running late to your next meeting. I find 25-minutes between tasks and meetings an ideal amount of buffer-time.

10. Get organized and single-task.

The average American spends 2.5 days each year looking for misplaced items. As a result, we spend over \$2.7 billion annually in replacing these items. Instead of wasting both your time and money, get organized. Start by having a home for everything and making sure that items are put back where they

belong. As the end of the day clean your workplace and create a document management system. And, start single-tasking. Most people cite multitasking as the main culprit for misplacing items.

11. Follow the 80-20 rule.

“The Pareto Principle also known as the 80-20 rule suggests that 80% of results come from 20% of the effort put in. This is commonly used in sales as 80% of sales typically come from 20% of the customers,” writes Renzo Costarella in a previous Calendar post. “When it comes to how you should manage your time this principle can also be applied. 80% of your results comes from 20% of your actions.” Renzo suggests that you start by looking “at your schedule or to-do-list every day. For the sake of simplicity try to get down five tasks you need to accomplish. Using the principle you can probably eliminate the majority of the items on your list. It may feel unnatural at first but overtime this will condition you to scale up effort on the most important tasks.”

12. Use an online calendar.

Calendars have long been a fundamental tool for time management. However, online calendars have taken this to the next level. That’s because you can access it from multiple devices, easily schedule meetings and appointments, set up reminders, create time blocks, and schedule recurring events. Personally,

I use Google Calendar. I think it’s the best. But Outlook and Apple Calendar also work well.

13. Stop being perfect.

When you’re a perfectionist, nothing will ever be good enough. That means you’ll keep going back to same task over and over again. How productive do you think your day will be as a result? So, stop being perfect. It doesn’t exist. Do the best you can and move on.

14. Just say “No.”

I know that you don’t want to upset anyone. But you can only handle so much. If you already have a full plate then decline that dinner invitation or helping your colleagues on a project until you have the spare time.

15. Instill keystone habits.

Charles Duhigg, author of "The Power of Habit," coined the term "keystone habits." But, what are they? Simply put, they’re habits that can transform your life, such as exercising, tracking what you eat, developing daily routines, and meditating.

These habits replace bad habits and solicit other good habits. As a result, you’ll be healthier, more focused, and better suited to manage your time.

16. Don’t waste time waiting.

I’ll be honest. I can’t stand waiting. It’s not that I’m impatient. It’s just that I know that this is time that could be better spent elsewhere. However,

instead of wasting this time, I've found ways to make the best of it. For example, while sitting in a waiting room I'll read an inspirational book, listen to a podcast, or blueprint an upcoming blog post.

17. Telecommute.

Did you know that the average American commute is over 26 minutes? And, to make matters worse, that daily commute is getting longer. Add on-top the amount of time it takes getting ready and you can easily see how much time is wasted getting to and from work. While not possible for every job, telecommuting even twice a week can end-up saving you several hours per week.

18. Find inspiration.

When I'm dragging, I use inspirational sources like a TED Talk or biography. It's a simple way to reignite that fire to get me motivated and back-on-track.

19. Batch similar task together.

When you have related work, batch them together. For example, don't answer your emails and phone calls throughout the day. Schedule a specific time to handle these tasks. The reason? Different tasks demand different types of thinking. By batching related tasks together, your brain isn't switching gears - which means you cut out that time reorienting.

20. Do less.

This is a tactic from Leo Babauta. He started the blog Zen Habits and it's definitely a must read. So, what does Leo have to say about doing less. Doing less doesn't mean "less is more." It means "less is better." This is achieved by slowing down, being aware of what needs to be done, and concentrating only on those things. Once you do, make every action count. As a result, you'll be creating more value instead of just fodder.

6 WAYS TO FIND LASTING HAPPINESS AFTER 60

FROM 60+ME 2019

After our 60th birthday, we want to do everything we can to keep healthy, active and strong. Many of us are also wondering how to stay happy and positive as we get a little older. After all, with at least 20 years more ahead of us, the investments that we make

now will make all the difference in the future.

How to Stay Happy After 60

We all know that starting weight training or taking up a sport can make a significant difference in our physical health. But, what can we do if we want

to improve our mental well-being and mindset? Quite a bit actually!

There are plenty of small things that we can do every day to feel great. So, if you are wondering how to be happier and more positive after 60, here are six simple ideas.

Focus on Achievement, Not Luck

Several studies have shown that the amount of happiness that outside events bring to our lives is low. For example, people who win the lottery tend return to their original level of happiness after a few years. Good or bad luck just doesn't seem to change our happiness for long.

However, if you focus on activities that give you a sense of achievement,

you can bring more satisfaction to your life.

So, pick a skill that you have always wanted to improve and start working on it every day. Not only will your daily achievements make you happier, but you may make some new friends who share your interests along the way.

Express Your Gratitude through Meditation or Prayer

If you have a spiritual practice, it often helps to start the day by sharing your intentions and expressing your gratitude and hopes.

Even if you are not a particularly religious person, you may be able to benefit from meditation. Practicing mindfulness can be a great way to prepare for the day ahead. In addition, according the Mayo Clinic, practicing meditation regularly can help you to manage stress, reduce negative emotions and increase self-awareness.

Plan Your “To Do” List

Whether you're still working, starting a “second act” career, or even retired, you're probably super busy these days. In my experience, everyone can benefit from having a clear sense of what they need to accomplish.

Making a list of items ahead of time gives you a sense of control and purpose to your day. This will help you feel more confident and empowered to handle whatever challenges come along.

Organizing your life doesn't have to be complicated. Simply taking 5 minutes every morning to write down the most important tasks that you want to accomplish can give you a huge productivity boost. If you are wondering how to stay happy and positive after 60, this is a great place to start!

Make Breakfast a Pleasant Ritual

We learned as children that “breakfast is the most important meal of the day,” and this is still true after age 50. Eating a full breakfast helps you stay mentally

focused, calm and alert throughout the day.

If you don't have time or don't like to cook in the morning, buy some high-protein breakfast bars or other easily portable healthy snacks to give you the sustenance you need to start the day.

Even if you don't have time for a cooked breakfast, try to make a morning meal part of your daily ritual. Give yourself some time to sit, reflect on the day ahead, and focus your energy.

Use Small Gestures to Strengthen Relationships

If you live with your spouse or partner, write them a little love note on the bathroom mirror and leave it for them to have a happy surprise to start the day.

Take the time to write personal messages on Facebook. Instead of writing, "Happy Birthday," tell your friend about a special memory that you have of them. Sometimes maintaining intimate friendships requires us to take a few emotional risks.

Look for ways to make other people feel better by telling them how much they mean to you. Celebrate their successes and share in their triumphs.

Give compliments throughout the day. Simply saying "That dress is a lovely color on you" or "You have the most beautiful eyes," can make someone's day.

Find Something to Look Forward to Every Day

Many of us are reinventing our lives in our 50s and 60s. We are exploring our interests, starting new careers and rededicating our energy to projects that we enjoy.

From this perspective, every day is a gift. Every day gives us the opportunity to be of service to others and to experience the wonders of life. What are you looking forward to doing and experiencing today?

Try to find something to look forward to every day. Meet with a friend, go to a local museum, take a class or cook a new type of cuisine. Take a few minutes at the end of each day to look back and be grateful for all of the amazing opportunities in your life. After all, gratitude is one of the secrets to happiness at any age.

Life after 60 is a time of new challenges and amazing opportunities. For many of us, our children have left the house and our social circumstances are changing. Now is the time to invest in our physical and mental health. We can feel energized and positive every single day. We just need to take action.

WRITE AN AUTOBIOGRAPHY THAT LEAVES A LASTING LEGACY

From Peacock Proud Press 2020

An “autobiography” or “legacy book” is a personal history you write for family members, friends, and sometimes colleagues, hoping to inspire and influence them with the legacy of your personal life and career. At its best, your life story will impart your values and wisdom in a way that inspires, teaches, and leads those who come after you. Rather than a plodding story about when and where you were born, which schools you attended, and what degrees you earned or positions you’ve held, a great legacy book will delve into your dreams and reactions, emotions and personality. Written well, it will reveal not just your triumphs and joys, but your fears and insecurities, failures and foibles. Wrapped in authentic stories, descriptive details, and engaging dialogue, your legacy book can be one of the greatest gifts you ever give to your loved ones, friends, and peers or those you have mentored.

Start by Creating a Life Map

One way to start writing your legacy book is to draw a timeline of important events on a long roll of paper that will become a map of your life journey. Ideally, this paper can remain rolled out in a safe place for you to return to again and again. Create your timeline

with large, easy-to-read lettering using a black marker or colored pens to distinguish key moments or turning points over each decade of your life. Jot notes to yourself about how you felt or what you learned from each life episode.

To expand your own view of your life and what’s most notable to others, consider inviting family members, friends, or peers to jot down their own memories of events or interactions they recall having with you. Also, encourage them to write down their feelings or interpretation of those events. What did they learn from you or hear you say? Why did those things matter to them? You don’t have to include everything other people mention on your life map. Just let them know you’re gathering their ideas to help you remember and make decisions about what’s most important.

Free Write and Chunk Material into Chapters

Once you’ve drafted your life map, you’re ready to start the next phase of writing. Try not to censor your thoughts as you begin. Your first draft

is for your eyes only. Simply free write about as many noteworthy events, places, and people as possible. Then chunk and organize that material into longer episodes or chapters about your life.

As an autobiographer, organizing your book can be challenging. Will you, for example, write chronologically from birth to your current age, or will you start in the present and then flashback to the past? What pictures will you include, if any and why? How will you transition from one period of your life to another? Rather than organize your legacy book chronologically, you might organize your life story based on topics, such as family, friends, career, hobbies, or places you've lived and traveled. You could also organize chapters based on life stories that exemplify your beliefs and values, such as "never give up," "be a lifelong learner," "defend others," "always negotiate," "stand up for a cause," "put family first," "plant gardens" (both literal and figurative), or "dance when no one is watching," etc.

Imagine Your Life as a Series of Scenes

While based on actual events from your life, experts in the field of autobiography consider life writing "creative nonfiction." In other words, to make a book engaging for readers, autobiographers write stories from

their life just as they would create scenes for a movie, a play, or a novel. You, too, can simply imagine weaving together a series of key scenes from your life to become one coherent life story. At the very least, each scene will have a plot (what happened), a setting (the location or context), and characters (including you), who sometimes talk with each other (indirectly or directly, using dialogue).

Make Your Writing Vivid and Interpretive

To keep people reading, appeal to their five senses, ensuring each scene is vivid. Help readers see, touch, taste, smell, and hear what has happened to you and why that experience was important or how it shaped your choices in life. To help jog your memory for details, read old letters, email messages, social media posts, or a journal, if you kept one. Work to capture the personalities of those who nurtured, influenced, and spent the most time with you by including descriptions of specific clothing or jewelry they wore, how they walked, or what they did or said that impacted you and why.

Notice how the specificity of writing in the following excerpt from a published legacy book makes you feel like you are living this man's memories about loss: I arrive back at my car, now as hot and dusty as I am. I long for the icy air-

conditioning and a cold drink from my thermos. But I'm reluctant to leave. I keep looking around for something, as though I have lost something or left something behind. I know I may not be able to return, and truthfully, there is nothing to return to. It's just a dot on a map, a wide place in the road. I realize Metropolis is a metaphor for all that is dear to me—a sense of home, of family, of being at one with my people. A part of me is still here—will always be here. Dust clouds billow behind me as I drive away.

Personal reflections and interpretations like this one provide life-like scenes that readers can identify with and learn from. Who hasn't been scorched by the heat of a day and been grateful for something cold to drink? What person hasn't felt grief over the loss of some place, something, or someone? Doesn't it always provide comfort knowing you're not alone? Your autobiography can provide your intended readers that type of comfort and courage, knowing that

you, too, a real person, has survived and even thrived, after loss.

Decide What's Important or Not

One of the toughest things about writing an autobiography or legacy book is sifting through what's important and what's not. To make the most impact, the stories you tell and scenes you create about your life should be structured around a cohesive theme or overall message you want to share. Early on in your writing process, consider hiring a professional writing coach or editor who is practiced at storytelling and making tough decisions about which stories are important versus which stories are trivial (or maybe even boring) and need to go. You can also ask a friend or peer you trust to give you honest feedback about your manuscript. Then tell yourself, "Less is more" and dare to start writing your legacy book today!

50 FOUNTAIN OF YOUTH SECRETS

From ETNT 2021

The fountain of youth may be closer than you imagine. Just a few easy changes to your routine can turn back the clock in an instant. Whether it's discovering that first gray hair in the mirror or finding your knees aching after your usual workout, the

seemingly sudden onset of the aging process can surprise anyone.

Aging affects virtually every part of our bodies, both internal and external, and while plastic surgery and good genes can keep you from looking your

age for a while, they can't fend off Father Time forever.

However, for those of us who want to be healthy and active when our peers are getting old and gray, there's still hope. Our 50 fountain-of-youth secrets will keep you getting carded well into middle age and will keep your neighbors gossiping about where you're hiding the *Dorian Gray*-esque portrait of yourself.

Ditch the Dairy

Considering that researchers estimate that up to 75 percent of the adult population has a decreased ability to digest dairy, it's shocking how much of the stuff we're still eating. If you want to stay youthful forever, you may want to give all that cheese in your fridge a heave-ho; not only is dairy a major source of inflammation, researchers at Japan's Kyushu university have linked dairy consumption to an increased risk of Alzheimer's disease.

Enjoy Some Salmon

Swapping out high-calorie protein sources, like beef, in favor of salmon might just help you retain that youthful glow for longer. Researchers at Purdue University have found that the omega-3 fatty acids that are plentiful in fish like salmon can increase your body's production of collagen, keeping you looking line-free and lovely.

Hit the Gym

Logging some extra hours at the gym now can make a major difference when it comes to aging. According to a study published in *Preventive Medicine*, adults who were regular exercisers for 30 minutes a day had cells that were a jaw-dropping 9 years younger than their sedentary counterparts.

Cut Calories

That diet you're on may seem punishing, but cutting those calories now may make a big difference in the long run. Researchers at St. Louis University have discovered that slashing your caloric intake can decrease your body's production of T3, a thyroid hormone that can cause you to age more quickly. Just don't dip below 1,200 calories a day or you could slow your metabolism and deplete essential fat stores that can keep you looking youthful.

Cook Up Some Collard Greens

Cooking up a batch of collard greens to enjoy alongside your favorite whole grains and lean proteins could help your brain stay as young as you feel. The results of a study published in *Alzheimer's & Dementia* reveal that individuals who consumed the most-leafy greens significantly reduced their risk of developing Alzheimer's while limiting other markers of brain aging, too.

Grab a Cup of Joe

If your most consistent long-term relationship is the one you have with your morning coffee, you're in luck. A study published in *Circulation* in 2015 reveals that individuals who drank between 3 and 5 cups of coffee each day were approximately 15 percent less likely to die prematurely than those who stayed away from the stuff.

Increase Your Intake of Healthy Carbs

While we definitely don't need all the sugar and white flour that makes its way onto most menus, healthy carbs can make a major difference in terms of your longevity. Researchers at Harvard's T.H. Chan School of Public Health found that consuming 3 or more servings of whole grains each day reduced the overall mortality risk by 20 percent.

Add Some Cinnamon to Your Food

Sprinkling some cinnamon on your coffee or into your favorite baked goods can make a major difference when it comes to how your brain ages. According to research published in *PLoS One*, animals given cinnamon supplementation had reduced rates of cognitive decline than those who were given a placebo.

Enjoy Some Guava For Dessert

Add some variety to your fruit selection by making guava part of your regular routine. Guava is a good source of antioxidant lycopene, which has been linked to improved memory

retention and a reduced risk of degenerative disease, according to researchers at the University Institute of Pharmaceutical Sciences.

Grill Up Some Tuna Steaks

Instead of tossing a ribeye on the grill, make tuna steaks your go-to protein and you'll be looking younger in no time. According to researchers at Purdue University, the omega-3s found in tuna are a powerhouse when it comes to skin aging, thanks to their ability to spur the production of new collagen-forming cells.

Switch to Whole-Grain Bread

Grab some whole grain bread instead of a wimpy white slice and you'll be setting back the clock both inside and out. Research conducted at the Linus Pauling Institute at the University of Oregon have discovered that manganese-rich whole grains can boost collagen and elastin production, keeping wrinkles at bay. Even better, research published in the *Archives of Internal Medicine* in 2011 reveals that people who swapped out refined carbs for whole grains slashed their risk of overall mortality by a whopping 22 percent.

Load Up on Probiotics

Getting your gut health in order can keep you looking and feeling youthful and healthy. Researchers at Sweden's Lund University have linked healthy

gut bacteria to a decreased risk of developing Alzheimer's, so there's no time like the present to make probiotic foods, like sauerkraut, yogurt, and kimchi part of your regular menu.

Get Your Blood Pressure Under Control

Getting your blood pressure under control is the first step toward a longer, healthier life and one of the easiest ways to reverse the aging process. Not only can hypertension increase your risk of premature death and cause swelling that can age you externally, a study published in *Nature Reviews Neurology* reveals that high blood pressure can cause rapid brain aging by shrinking the size of the hippocampus.

Add Flax to Your Food

Sprinkling a little flaxseed into your favorite smoothie might just be the easiest way to fend off the ravages of time. This high-fiber addition to your diet can not only improve the health of your gut bacteria, thus reducing your Alzheimer's risk, the omega-3s found in flaxseed can prompt your body to create new collagen cells, making your skin smooth and line-free.

Snack on Some Sweet Potatoes

Instead of regular French fries, make some oven-baked sweet potato fries and you'll be slowing down the aging process with every bite. Sweet potatoes are a good source of manganese, which can boost collagen and elastin production and keep your

skin wrinkle-free. Sweet potatoes are also loaded with beta-carotene, which research published in *Dermato Endocrinology* has linked to reduced skin aging. Researchers at the France's Bichat University of Medicine have even found that beta-carotene can reduce the loss of lung function, even among even among heavy smokers.

Turn Off the TV

Want to live longer while looking and feeling younger, too? Try turning off the TV. Research published in *Circulation* reveals that, even when controlled for variables like overall health and education level, people who watched 4 or more hours of TV a day were 80 percent more likely to have a heart disease-related death and 46 percent more likely to die for any other reason than those who tuned in for less than 2 hours.

Add Some Pumpkin Seeds to Your Menu

Don't ditch the guts of that pumpkin when you're done carving your Jack-O'-Lantern this year; instead, roast them up and fight aging in the process. Pumpkin seeds are a good source of zinc, which research published in *Genes & Nutrition* has linked to reduced rates of dementia. A study published in the *Journal of Nutritional Biochemistry* has also linked zinc consumption to better immune health, meaning it may help you stave off chronic diseases, too.

Whip Up a PB and J

Adding some healthy fats, like peanuts, to your menu might just be the key to looking and feeling younger as you age. Peanuts are a good source of monounsaturated fats, which have been linked to lower rates of heart disease, and they pack a healthy helping of vitamin C, which can improve your immune health while increasing your body's natural collagen production.

Take the Stairs

One simple activity can both save time and save your life: taking the stairs. One study suggests that opting for the stairs instead of the elevator saved people an average of 15 minutes of wasted time a day, and researchers at the University of Geneva researchers found that taking the stairs reduces all-cause mortality by as much as 15 percent.

Spice Up Your Food

Keeping things caliente in the kitchen is one of the easiest ways to ensure a long, healthy life. Not only are spicy foods a rich source of metabolism-boosting capsaicin, a study conducted on 490,000 adults in China reveals that those who enjoyed spicy foods at least twice a week cut their risk of premature death by 10 percent.

Train For a Marathon

Giving yourself some concrete fitness goals, like training for a marathon can do more than just give you something

to look forward to, it can also help you live longer. Research published in *Circulation* reveals that that 50-somethings who exercised vigorously on a regular basis were biologically younger than those who opted for a more sedentary lifestyle.

Learn to Forgive

You don't have to forget the hurtful things that have happened to you, but learning to forgive might just be the key to staying young forever. Research published in the *Journal of Behavioral Medicine* reveals that, among 1500 American adults over age 66, those who were less likely to forgive or gave conditional forgiveness were significantly more likely to die prematurely than their more forgiving counterparts.

Go Vegetarian

Going meatless, whether in the short-term or forever, can seriously prolong your life. The results of a study published in *JAMA Internal Medicine* reveal that individuals who shunned meat but occasionally ate fish had the lowest mortality rates. The omega-3s in fish can also decrease your risk of both heart disease and aging skin, so there's no better time to add some seafood to your menu.

Ditch the Take-Out

Saving money and living longer can be easily accomplished with one easy action: cooking for yourself. Researchers at Cambridge University

found that adults who prepared their own meals at least five times each week were a shocking 47 percent less likely to die in the next ten years than take-out devotees.

Cook With Olive Oil

Swap out that vegetable oil for extra virgin olive oil and you'll be getting younger every time you hit the kitchen. A study published in the London journal *Nutrition & Metabolism* found that substituting EVOO in place of inflammatory vegetable oils can increase levels of HDL, the "good" cholesterol, and help decrease blood pressure.

Laugh

They say humor is the best medicine, and it might just be, at least as far as longevity is concerned. Researchers at Yeshiva University's Albert Einstein College of Medicine found that the common thread among a group of 243 people who'd hit the 100-year mark was a love for laughter.

Get Some Altitude

Good news, mountain dwellers: your high-altitude home might just extend your life. Research conducted by Harvard University and the University of Colorado found that residents of high-altitude locations had longer life expectancies than those closer to sea level.

Enjoy More Red Fruit

Start fighting the aging process now and satisfy your sweet tooth in one fell swoop. Ditching your refined sugar-laden desserts for some red fruit, like strawberries, raspberries, and grapes, can help you feel and look younger. Researchers from Harvard Medical School found that resveratrol, an antioxidant pigment in red fruits, can slow down the aging process, and multiple studies suggest that it can reduce your fat stores, too.

Get Psyched About Getting Older

Having a positive outlook on the aging process might just keep you young forever. A study published in the *Journal of Personality and Social Psychology* reveals that adults who thought of getting older as a positive thing lived 7.5 years longer than those who were soured on the subject.

Start Saving

Money can't buy happiness, but it might just buy you more time on earth. Researchers at Stanford University have found that those with the highest income lived an average of 15 years longer than those with the lowest. While this likely has a lot to do with their access to healthy food and better medical care, having some money in the bank certainly can do a lot to improve your outlook on life, too.

Add Some Watermelon to Your Menu

Cool down this summer with some watermelon and you might just slow down the aging process along the way. Research conducted at the University Institute of Pharmaceutical Sciences reveals that the lycopene in watermelon can help you maintain your memory while keeping your risk of chronic disease to a minimum.

Get Your Anxiety Under Control

While it's easier said than done, getting your anxiety level under control might just be the best thing you do for your overall health. Not only are people who report lower levels of stress less likely to have a heart attack or stroke, one study even suggests that high-anxiety individuals increased their Alzheimer's risk by as much as 135 percent.

Tie the Knot

A happy marriage could be the key to a longer life. The Framingham Offspring Study reveals that men who had walked down the aisle reduced their risk of premature death by a jaw-dropping 46 percent when compared to their bachelor counterparts.

Add Some Cilantro to Your Recipes

If you're one of the lucky ones for whom cilantro doesn't taste like soap, you're in luck. According to the results of a study published in the Journal of the Science of Food and Agriculture, mice fed cilantro had improved performance on memory-related tasks

when compared to those given a placebo.

Stop Smoking

We all know that smoking is bad for us, but not everyone knows just how much ditching even the occasional puff can extend our life. Research published in the American Journal of Public Health reveals that women who ditched the smokes by age 35 extended their life expectancy by as much as 8 years. For those eager to look as young as they feel, quitting smoking can also help reduce your risk of premature skin aging and, of course, slash your lung cancer risk. According to the WHO, smokers are even 45 percent more likely to develop dementia than those who shun the smokes.

Learn a New Language

If you're eager to keep your brain fit and healthy as you age, there's no time like the present to bust out those Rosetta Stone tapes. Researchers at Belgium's University of Ghent found that, among a group of 134 elderly adults with Alzheimer's, those who knew two or more languages developed the disease an average of 4 years later than those who were monolingual.

Pick Up the Pace

Walking faster can do more than just get you where you're going, it can also help you slow down the aging process. Researchers at the University of Pittsburgh found that senior citizens

who walked at a faster pace were likely to live longer, too.

Skip the Egg White Omelets

any adverse results, egg yolks are also a good source of zinc, which can help fend off dementia and give your immune system a boost, too.

Eat Fruits and Vegetables With Every Meal

Increasing your intake of fruits and veggies can increase your life expectancy, too. A study of 1,836 Japanese-Americans reveals that those who consumed the most fruits and vegetables had the lowest rates of Alzheimer's in the 9-year period after the study began.

Ditch Fried Foods

Fried food is more than just bad for your belly, it's bad for your brain too. A study conducted at Brigham and Women's Hospital found that women whose diets were rich in saturated fat, like that found in fried foods, were the most likely to experience memory loss and other signs of cognitive decline.

Make Time For Some Romance

Making time for romance might just be the key to staying young. The importance of physical contact can't be underestimated.

Work Hard

Being a hard worker may not be easy, but it's well worth the sacrifice. A study of 1,528 gifted children

Don't ditch those egg yolks just because you're worried about your cholesterol. Not only can most healthy adults eat up to 3 eggs a day without conducted over a 20-year period found that those who were the most conscientious and hard-working added years to their life when compared to those who threw caution to the wind.

Stop Eating When You're Satisfied, Not Full

Instead of eating until you're stuffed, stop at the point of satiety—it might just save your life. A study of elderly residents of Okinawa, Japan found that there was one common theme in their eating habits: they stopped eating when they were satisfied, not stuffed.

Take a Vacation

Research suggests that more than half of adults in the United States don't take their allotted vacation time, and that habit might just be sending them to an early grave. The Framingham Heart Study reveals that women who vacationed twice a year were eight times less likely to have a heart attack than those who took just a few vacations over a decade.

Get a Regular Check-Up

Scheduling a regular check-up can help keep you healthy and feeling young for longer. Getting a yearly check-up can help you nip any health issues in the bud before they become chronic or potentially fatal.

Spend Time With Your Grandchildren If you're fortunate enough to have grandchildren, make plenty of time for them—it might just keep you alive for longer. Research published in *Evolution and Human Behavior* reveals that adults who regularly watched their grandchildren lowered their risk of death by nearly 33 percent.

Get Some Shut-Eye

It's free, it feels great, and it can save your life in the long run, so it's vitally important that you get enough sleep when you can. One study reveals that people who got less than 6 hours of sleep at night increased their risk of death by as much as 12 percent in the 25 years following the study when compared to their well-rested counterparts.

OVER 40? THREE THINGS TO KNOW ABOUT YOUR VISION

From Senior Citizen Times 2020

Dinner menus, smartphones and computer screens are all things you encounter daily. But have you noticed that since turning 40, you're having issues seeing them clearly? If you've found yourself holding the menu at arm's distance, increasing your phone's font size to read text messages, or taking more frequent breaks from the computer screen during the work day, you might be among millions of Americans with presbyopia.

Now, you may say presby-what? It's a complicated name for a common eye condition that means you have trouble focusing on things up-close. This condition is a natural part of aging and is much more common than you think – if you look around, you'll likely

notice it's also happening to lots of your friends and family members.

Like many people, you may not completely understand what's happening with your vision at this age, but rest assured there's help. Dr. Susan Resnick, a New York-based optometrist, shares some information that can help you bring your eyesight back into focus after 40.

“For many, your vision might be the first thing to change once you reach 40,” said Resnick. “I often see patients who come into my practice in a panic because they notice they suddenly can't read their phone or a book. Even if a patient has never had a vision issue before or if your vision has worsened

in a short amount of time, presbyopia is a normal part of aging. There are options that can correct your vision and help you see clearly near and far.”

If you have presbyopia, you are not alone

More than 111 million Americans struggle to read or see up close after the age of 40, which is when presbyopia typically strikes.¹ The bad news is that you can't prevent presbyopia.¹ The good news – you don't have to accept blurry up-close vision or reading glasses as a fact of life. Advancements in eye care can provide solutions that fit your lifestyle, including Alcon DAILIES TOTAL Multifocal contact lenses, which can help you see seamlessly and clearly, up close and far away.

You should read up on readers

Like most people, you might think the only option to address presbyopia is purchasing cheap reading glasses from the drugstore. However, while readers can be great in a pinch, they can also be cumbersome as a long-term solution to presbyopia. They often get lost, can break and are inconvenient to constantly put on and take off as you switch from seeing up close and looking further away. What's more annoying than having to wear your readers on a chain around your neck, or

getting them stuck in your hair as you flip them on top of your head?

Also, many people believe wearing readers can even make you feel older. In fact, an Alcon survey of people in their 40s and early 50s found that one-in-four adults think reading glasses can make someone look 10 years older. And, nearly 50 percent of those surveyed would avoid wearing readers if they knew it made them look older.

Find freedom with contact lenses

Whether taking selfies, doing your favorite exercise or whipping up a recipe in the kitchen, multifocal contact lenses can free you from putting on and taking off your reading glasses, and give you the flexibility to see clearly at any distance.

“I usually recommend multifocal contact lenses, including Alcon DAILIES TOTAL Multifocal contact lenses, to my patients with presbyopia because they are designed to help you comfortably and seamlessly see near, far and everywhere in between. Most importantly, these contact lenses give you the freedom to lose your reading glasses,” explains Resnick. The takeaway here? When it comes to seeing clearly up close, don't be tethered to readers or let presbyopia make you give up on your fun and the activities you love.

THIS SIMPLE TEST CAN SET YOU ON THE ROAD TO A LIFETIME OF BETTER HEALTH

From Senior Citizen Times 2021

Here's a sobering statistic for you: 20 percent of all deaths in the United States can be attributed to poor lifestyle factors and behavioral choices. It's difficult to swallow, but fortunately new research also finds that those who take the time to establish a simple screening routine improve their chances of modifying their behavior toward a healthy lifestyle.

The research, appearing in the Journal of Community Medicine and Health Education, shows that individuals who had undergone a cardiovascular screening were more likely to take action to modify their lifestyles after the screening. In addition, these steps toward potential better health appear to exist regardless of the actual screening results.

The survey gathered information from 3,267 individuals who were set to receive a cardiovascular screening through Life Line Screening. Participants were predominantly over 50 years of age and mostly women. The survey respondents were divided into two groups: those who were surveyed after they had their

cardiovascular screening and those who had yet to undergo a cardiovascular screening.

Both groups were asked questions about their current and future health plans and once the surveys were completed, results from the two groups were then evaluated to determine a participant's motivation to modify their lifestyles. This evaluation took into account the act of the screening and whether the presence of a completed screening modified behavior.

Results of the research show a statistically significant difference between those who had been screened and those who hadn't with regards to modifying future behavior. These behavior modifiers included healthy initiatives such as enjoying a healthier diet or adding exercise to a person's daily lifestyle.

Perhaps more interesting, researchers found participants were more interested in improving their healthy lifestyle after the screening regardless of their individual screening results. In addition, patients who tested normal, abnormal or even critical during their

screening were all more likely to make health changes after the screening when compared to their prescreening counterparts. Those who recorded abnormal or critical results also reported being more likely to follow their doctor's exact directions and take all of their medications on the predetermined schedule.

You can't know where you're going if you don't know where you are

Heart disease remains the No. 1 killer of men and women in the United

States, accounting for roughly one quarter of all deaths according to the Centers for Disease Control and Prevention. Yet despite this shocking statistic, many people remain unaware of their current cardiovascular health.

Enrolling in a cardiovascular screening is a fast, easy way to understand your current cardiovascular health and provide you a basis for future health care decisions. It's an important first step and one that can ultimately lead to a healthier, longer life.

7 BEST VITAMINS AND SUPPLEMENTS TO COMBAT STRESS

From Healthline 2021

While everyone has specific life stressors, factors related to job pressure, money, health, and relationships tend to be the most common.

Stress can be acute or chronic and lead to fatigue, headaches, upset stomach, nervousness, and irritability or anger.

Regular exercise, adequate sleep, and good nutrition are some of the best ways to better equip your body to combat stress, but several vitamins and supplements can also help.

Here are the 7 best vitamins and supplements to help you combat stress.

1. Rhodiola rosea

Rhodiola (*Rhodiola rosea*), is an herb that grows in the cold, mountainous regions of Russia and Asia.

It has long been known as an adaptogen, a natural, non-toxic herb that stimulates your body's stress response system to increase stress resistance.

The adaptogenic properties of rhodiola are linked to two of the

herb's potent active ingredients — rosavin and salidroside.

An 8-week study in 100 people with chronic fatigue symptoms, such as poor sleep quality and impairments in short-term memory and concentration, found that supplementing with 400 mg of rhodiola extract daily improved symptoms after just 1 week (3Trusted Source).

The symptoms continued to decline throughout the study.

In another study in 118 people with stress-related burnout, taking 400 mg of rhodiola extract daily for 12 weeks improved associated symptoms, including anxiety, exhaustion, and irritability (4Trusted Source).

Rhodiola is well tolerated and has a strong safety profile (5, 6Trusted Source, 7Trusted Source).

SUMMARY

Rhodiola is an adaptogenic herb that has been shown to improve symptoms associated with chronic fatigue and stress-related burnout.

2. Melatonin

Getting adequate amounts of quality sleep is important for relieving stress. Stress is strongly linked to insomnia, a sleep disorder characterized by difficulties falling asleep or staying asleep — or both.

That said, achieving adequate quality sleep may not be the easiest if you're under stress, which in turn could worsen its severity.

Melatonin is a natural hormone that regulates your body's circadian rhythm, or sleep-wake cycle. Levels of the hormone increase in the evening when it's dark to promote sleep and decrease in the morning when it's light to promote wakefulness.

In a review of 19 studies in 1,683 people with primary sleep disorders — those not caused by another condition — melatonin decreased the time it took people to fall asleep, increased total sleep time, and improved overall sleep quality, compared with a placebo.

Another review of 7 studies involving 205 people investigated the effectiveness of melatonin for managing secondary sleep disorders, which are those caused by another condition, such as stress or depression.

The review demonstrated that melatonin decreased the time it took people to fall asleep and increased total sleep time but did not significantly affect sleep quality, compared with a placebo.

Though melatonin is a natural hormone, supplementing with it does not affect your body's production of it. Melatonin is also non-habit-forming.

Melatonin supplements range in dosage from 0.3–10 mg. It's best to start with the lowest dose possible and work up to a higher dose if necessary.

While melatonin supplements can be purchased over the counter in the United States, they require a prescription in many other countries.

SUMMARY

Supplementing with melatonin may help you fall asleep faster and stay asleep longer if you have difficulties falling asleep related to stress.

Check your vitamin levels with a micronutrient test

This micronutrient test checks for vitamin B12, D, E, Magnesium, Copper, Selenium & Zinc. Get your results in 2-5 days from an accredited laboratory with free shipping, Order today for 30% off.

3. Ashwagandha

Ashwagandha (*Withania somnifera*) is an adaptogenic herb native to India, where it has been used in Indian Ayurveda, one of the world's oldest medicinal systems.

Similarly to rhodiola, ashwagandha is thought to enhance your body's resilience to physical and mental stress.

In one study on the stress-relieving effects of ashwagandha, researchers randomized 60 individuals with mild stress to receive 240 mg of a

standardized ashwagandha extract or a placebo daily for 60 days.

Compared with the placebo, supplementing with ashwagandha was strongly associated with greater reductions in stress, anxiety, and depression. Ashwagandha was also linked to a 23% reduction in morning levels of cortisol, a stress hormone.

What's more, a review of five studies examining the effects of ashwagandha on anxiety and stress observed that those who supplemented with ashwagandha extract scored better on tests measuring levels of stress, anxiety, and fatigue.

A study investigating the safety and efficacy of supplementing with ashwagandha in people with chronic stress noted that taking 600 mg of ashwagandha for 60 days was safe and well tolerated.

SUMMARY

The adaptogenic properties of ashwagandha have been shown to reduce stress, anxiety, and depression, as well as lower morning cortisol levels.

4. B complex vitamins

B complex vitamins usually contain all eight B vitamins.

These vitamins play an important role in metabolism by transforming the food you eat into usable energy. B vitamins are also essential for heart and brain health.

Food sources of B vitamins include grains, meats, legumes, eggs, dairy products, and leafy greens.

Interestingly, high doses of B vitamins have been suggested to improve symptoms of stress, such as mood and energy levels, by lowering blood levels of the amino acid homocysteine.

High levels of homocysteine are associated with stress and an increased risk of several conditions, including heart disease, dementia, and colorectal cancer.

In one 12-week study in 60 people with work-related stress, those taking one of two forms of a vitamin B complex supplement experienced less work-related stress symptoms, including depression, anger, and fatigue, compared with those in the placebo group.

What's more, a review of 8 studies involving 1,292 people found that taking a multi-vitamin and mineral supplement improved several aspects of mood, including stress, anxiety, and energy.

Though the supplement contained several other vitamins and minerals, the study's authors suggested that supplements containing high doses of B vitamins may be more effective at improving aspects of mood.

Another study observed similar results, suggesting that supplementing with B vitamins as part of a multi-

vitamin and mineral supplement may improve mood and stress by lowering homocysteine levels.

However, it's unclear whether people who already have low homocysteine levels will experience these same effects.

Vitamin B complex supplements are generally safe when taken within the recommended dosage ranges. However, they may cause harmful side effects like nerve pain when taken in large amounts. Plus, they're water-soluble, so your body excretes any excess through urine.

SUMMARY

The eight B vitamins, collectively known as B complex vitamins, may improve mood and reduce stress by either lowering homocysteine levels or maintaining healthy levels of this amino acid.

5. Glycine

Glycine is an amino acid that your body uses to create proteins.

Studies suggest that glycine may increase your body's resistance to stress by encouraging a good night's rest through its calming effect on the brain and ability to lower your core body temperature.

A lower body temperature promotes sleep and helps you stay asleep during the night.

In one study, 15 people who had complaints about the quality of their sleep and took 3 grams of glycine before bed experienced less fatigue and increased alertness the following day, compared with a placebo.

These effects occurred despite no difference in the time it took to fall asleep or time slept, compared with a placebo, suggesting glycine improved sleep quality.

In a similar study, taking 3 grams of glycine before bedtime was shown to improve measures of sleep quality and performance on memory recognition tasks.

What's more, another small study found that supplementing with 3 grams of glycine before bed reduced daytime sleepiness and fatigue following 3 days of sleep deprivation.

Glycine is well tolerated, but taking 9 grams on an empty stomach before bed has been associated with minor stomach upset. That said, taking 3 grams is unlikely to cause any side effects.

SUMMARY

The calming effects of glycine have been shown to improve sleep quality and feelings of alertness and focus.

6. L-theanine

L-theanine is an amino acid most commonly found in tea leaves.

It has been studied for its ability to promote relaxation and reduce stress without exerting sedative effect.

A review of 21 studies involving nearly 68,000 people found that drinking green tea was associated with reduced anxiety and improvements in memory and attention.

These effects were attributed to the synergistic effects of the caffeine and l-theanine in the tea, as each ingredient on its own was found to have a lesser impact.

However, studies suggest that l-theanine by itself may still help relieve stress.

One study showed that supplementing with 200 mg of l-theanine reduced measures of stress, such as heart rate, in response to performing a mentally stressful task.

In another study in 34 people, drinking a beverage containing 200 mg of l-theanine and other nutrients lowered levels of the stress hormone cortisol in response to a stressful task that involved multitasking.

L-theanine is well tolerated and safe when supplemented with at its effective dose for relaxation, which

ranges from 200–600 mg per day in capsule form.

For comparison, l-theanine comprises 1–2% of the dry weight of leaves, corresponding to 10–20 mg of l-theanine per commercially available tea bag.

That said, drinking tea is unlikely to have any noticeable effect on stress. Nonetheless, many people find the act of drinking tea to be relaxing.

SUMMARY

L-theanine is a natural component of tea leaves that has been shown to reduce stress and promote relaxation.

7. Kava

Kava (*Piper methysticum*) is a tropical evergreen shrub native to the South Pacific islands.

Its roots have traditionally been used by Pacific Islanders to prepare a ceremonial beverage called kava, or kava kava.

Kava contains active compounds called kavalactones, which have been studied for their stress-reducing properties.

Kavalactones are thought to inhibit the breakdown of gamma-aminobutyric acid (GABA), a neurotransmitter that decreases the activity of your nervous system, producing a calming effect.

This can help relieve feelings of anxiety and stress.

A review of 11 studies in 645 people found that kava extract relieved anxiety, a common reaction to stress.

However, another review concluded that there is insufficient evidence to confirm that kava relieves anxiety.

Kava can be taken in tea, capsule, powder, or liquid form. Its use appears to be safe when taken for 4–8 weeks at a daily dosage of 120–280 mg of kavalactones.

Serious side effects like liver damage have been linked to kava supplements, likely due to supplement adulteration or the use of less expensive parts of the kava plant, such as the leaves or stems, instead of the roots.

Therefore, if you choose to supplement with kava, choose a reputable brand that has its products independently tested by organizations like NSF International or Underwriters Laboratories (UL).

Kava is not a controlled substance in the United States, but several European countries have regulatory measures in place to limit its sale.

SUMMARY

Kava has traditionally been consumed as a ceremonial beverage. Studies suggest that it may alleviate anxiety

via its calming effects, but more research is needed.

The bottom line

Stress can be caused by many things, such as job, money, health, or relationship factors.

Several vitamins and other supplements have been linked to reduced stress symptoms, including *Rhodiola rosea*, melatonin, glycine, and ashwagandha. L-theanine, B complex vitamins, and

kava may also help increase your body's resistance to life's stressors.

Always check with your healthcare provider before trying a new supplement, especially if you're taking other medications, pregnant, or planning to become pregnant.

If stress continues to be a problem in your life, consider speaking with a medical professional or therapist about possible solutions.

OUR LIFE SPAN IS REALLY ONLY 17.5 YEARS

by Chris Bailey, October 9, 2017

In the US, the average life expectancy is 79.3 years (76.9 years for men and 81.6 years for women). This is a decent amount of time, but I'd argue this number doesn't give us the complete picture.

According to the most recent American Time Use Survey, here's how the average employed person spends each day:

- 7.8 hours sleeping
- 8.8 hours working
- 1.8 hours on household activities
- 1.0 hours eating and drinking
- 1.2 hours caring for others
- 1.5 hours on "Other"

At the end of the day, this leaves just 2.6 hours to spend how we choose.

Let's look at these numbers from a slightly different vantage point.

While our life expectancy is 79.3 years, when we spend an average 7.8 hours of each day sleeping, that adds up to a cumulative 25.8 years of our life. Put this way, our life expectancy is now down to 53.5 years.

Let's assume we consider a few items on this list to be inconveniences—work, household chores, and maybe even eating and drinking. Maybe you dread these commitments, or rush through them to get on with your day.

Over the course of your life you'll spend 6.9 years doing chores and chowing down food, and 29.1 years working. When you subtract these from our average life span, our life expectancy is now down to just 17.5 years.

To quote author Annie Dillard (again), how we spend our days is how we spend our lives. Whenever we simply go through the motions, or live without intention, we're not spending our time how we truly want, or fully enjoying where we're at.

Here's another fun thought experiment. Imagine that instead of living your life one day at a time, you lived it sequentially: first spending 26 years ~~hibernating~~ sleeping, then 4 years cleaning your house, 3 years eating and drinking, 29 years working, and finally, 4 years with friends and family. Would you be happy with how you spent your life? Would you want more family time, or wish you had found your dream job sooner?

We can get even a bit more granular. Maybe if you were to live this way, you'd spend 3 years working out at the gym, followed by 5 years daydreaming, 3 years struggling to get out of bed in the morning, 1 year hungover, 4 years on Facebook, and then half a year meditating. Would you wish anything had been different?

These are just thought experiments, but they're helpful exercises that let us question whether we're spending our time how we want.

There are a few points to take away here:

How we spend our days is how we spend our lives. Thirty minutes of wasted time every day adds up. Time is the most valuable resource we have—we can increase our energy levels and earn more money, but time is finite.

Enjoy the moment! Impatience wishes away time. When you rearrange the blocks of your life, you may have less time than you think. Enjoy it! This is why I love meditation and mindfulness—both practices anchor you to the present moment, and let you appreciate events as they unfold.

Spend your time as you like. This advice is cliché, but it's still something to consider. If you held the total time spent on a daily task across the balance of your life, would you be happy with how you spent those hours? Would you regret doing too much of anything, or not enough of something else?

The average person gets 79.3 years to live their life. Given that time is the most limited resource we have, it's critical that we spend our limited hours purposefully, and doing what we enjoy.



OLLI GROUP VISITS JOHNSTON'S MEAT MARKET IN MONTICELLO—A group of 13 OLLI members toured Johnston's Meat Market in October. Owner Hal Johnston explained how meat and meat products are processed from the time the animals arrive at the market to the time the meat is available for purchase (and ultimately finds its way to the dinner table). After the tour, several members stayed for lunch, choosing from ribs, pulled pork, and hamburger sirloin, along with vegetables, corn bread and a cold beverage. (Photos by Jill Adams)

HERE ARE GARDENING TIPS FOR NOVEMBER FOR TALLAHASSEE

Continue planting winter vegetables, such as beets, broccoli, cabbage, onions, radishes, and spinach.

Continue planting herbs that like cooler weather, such as dill, sage, thyme, cilantro, fennel, and parsley.

Plant cool-season flowers, such as carnations, pansies, petunias, and

snapdragons. Now is a good time to plant ornamental trees and shrubs.

Use dormant oil sprays to control scale on ornamental plants, trees, and shrubs.

Protect citrus trees if freezing temperatures are predicted. Water a day prior and you may also use covers.

Avoid any heavy pruning jobs, as they will encourage growth that may be damaged during the winter.

Remember the birds. As you prune, make a small pile in the back of the yard for your feathered friends. Remember to water your lawn during dry weather to keep it healthy.

Plant hardy annuals, such as poppies, pansies, and larkspur. Top-dress your perennial beds with a layer of compost.

Be sure to water your shrubs and trees throughout the winter, especially if the weather is dry.

Refresh the mulch around your plants to help retain moisture and control weeds. Remove the leaves from your lawn, as they can encourage disease.

QUOTE OF THE MONTH

KNOWLEDGE

“We are drowning in information but starved for knowledge.”

John Naisbitt

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

Do you have an idea for a class?

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