



OLLI AT FSU'S MONTHLY NEWSMAGAZINE

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NOVEMBER 2020

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## **SUMMER SEMESTER TO REPLACE MAYMESTER IN 2021**

OLLI Executive Director Debra Herman has announced that plans are under way to replace the traditional Maymester with a complete Summer Semester next year.

“In the past, the Spring Semester was usually followed by a one-month period that featured three-session classes and a few activities, all during May; hence, a Maymester. However, the coronavirus has forced OLLI to make accommodations to keep our membership engaged,” she said.

“The particular age group of our OLLI members requires that we place even greater emphasis on social distancing, but this has allowed the creative juices

of our volunteers to think outside the box in coming up with ideas to keep our classes and activities fresh and exciting,” she said.

“I can’t say enough about our wonderful volunteers who have been dedicating countless hours since we ceased on-campus classes last March and replaced that with classes and activities via ZOOM.

Now that it looks like we will be ZOOMing our classes and activities for the foreseeable future, our volunteers, working with staff, have undertaken an unprecedented offering, after the usual Spring Semester, of a complete semester during the Summer

months that will feature a full slate of classes and activities,” she said.

“While we have great flexibility in using ZOOM for classes, it isn’t clear at this time what the length of the classes will be. This depends greatly on instructors and possible travel. And, of course, this same flexibility applies to activities as well. For example, we could have virtual tours of just about any country in the world, just by using YouTube along with ZOOM,” she said.

“In any event, the world of technology opens up a wide range of potential offerings during a Summer Semester.

Look for more information online on our website, email from me, and of course follow the OLLI Times as well,” she said.

In other membership-related news, final registration numbers are in. According to OLLI Program Coordinator Terry Aaronson, final numbers for the 40 classes, 12 activities and seven clubs offered for the Fall Semester, are 577 memberships, including 45 new members; 1042 class enrollments by 495 members, 359 activity enrollments by 159 members and 172 club enrollments by 118 members.

## **AVOIDING FINANCIAL EXPLOITATION AS WE AGE**



**DR. THOMAS G. BLOMBERG**



**DR. JULIE BRANCALE**

Thomas G. Blomberg and Julie Brancale  
College of Criminology and Criminal Justice  
Florida State University

According to the United States Census Bureau, in 2019, there were approximately 54 million Americans over the age of 65. It is estimated that

in 2034 there will be more than 77 million Americans over the age of 65, and by 2050, the number will exceed 88.5 million. Among this accelerating

aging population, financial exploitation is the most common form of self-reported abuse. Moreover, the prevalence of financial exploitation is expected to increase along with the growth of the aging adult population. Fueling this expected increase is the fact that the Baby Boomer generation is wealthier than any preceding generation of retired Americans—controlling over 70% of the invested wealth in the country.

It is difficult to precisely estimate the prevalence of financial exploitation of aging adults, in part, because so many cases go unreported. Nonetheless, there is widespread recognition that the financial exploitation of aging adults is a significant and growing social problem. Former Attorney General Eric Holder, for example, indicated in 2012 that 25% of the aging adult population in the United States experiences financial exploitation annually. In addition, True Link specified in 2015 that 36.9% of aging adults had experienced financial abuse in the previous five years.

Beyond these troubling prevalence estimates, the National Adult Protective Services Association reported that aging adult financial exploitation victims are at an increased risk for psychological and emotional harm and are three times more likely to die earlier than those aging adults who had not been victimized. Further, it is estimated by True Link that

approximately one million aging adults are skipping meals each day because of financial exploitation. Clearly, given the growing magnitude and associated negative consequences that can result from financial exploitation, avoiding this major social problem is essential for aging adults.

We recently completed a comprehensive study of financial exploitation of aging adults in The Villages, the largest active-living retirement community in the country, which is located in Central Florida. As part of the study, residents who did and did not fall victim to financial exploitation were interviewed. Importantly, all study participants indicated that they had experienced numerous financial exploitation *targeting* attempts since moving to the retirement community. Those who had not fallen victim, despite repeated attempts, communicated several interrelated factors that enabled them to successfully avoid financial exploitation.

Overall, all of our study participants were aware of, and practiced, the frequently recommended financial exploitation avoidance activities of ensuring their computers were equipped with up-to-date virus protection software, regularly shredding financial and personal documents, and placing blocks or freezes on their credit. However, despite these protections, many still

fell victim to financial exploitation. The repeated explanation that we found was that the individual's life situation and related priorities produced changes to their behavior and everyday decision-making, which facilitated financial exploitation. The commonly experienced events that we found to have produced changes to behavior and decision-making among financial exploitation victims included retirement, residency relocations, changes to social support networks, major medical health events, the death of a spouse/partner, and declines in physical health or cognition.

In contrast, in those instances where our study respondents had avoided the regular targeting attempts—the common explanation was that research, education, and skepticism were essential to avoiding financial exploitation. For example, some of the responses included:

***“I look at the fine print—even if it takes a magnifying glass.” - Roger, 61***

***“I keep up-to-date about fraud and scams.” -Richard, 64***

***“I think it's a given that the best way to stop senior fraud is having seniors more aware of it so they can prevent it themselves... Listen, think twice, and don't allow yourself to be put in that situation.” - Steve, 70***

***“I won't accept any offers on anything that looks too good to be true...Anybody that calls, keeps pushing to sell something, I just hang up.” - Brian, 79***

While the potential importance of the usual recommendations of computer virus protection, shredding, and credit blocks or freezes should not be discounted, clearly, skepticism is essential and is reinforced when individuals research and educate themselves about the prevalence and types of financial exploitation. In general, we found that the key to increased vulnerability for experiencing financial exploitation occurred when individuals experienced an event or situation that altered their decision-making abilities and daily activities in a way that made them acutely vulnerable, namely, they were unable to maintain skepticism or research and educate themselves as they had done in the past.

In an effort to help reduce the pain and suffering associated with financial exploitation, we have developed the Aging Adult Fraud Research and Policy Institute (Institute) within the Center for Criminology and Public Policy Research at the Florida State University College of Criminology and Criminal Justice. The mission of the Institute is to ensure the physical and financial security of aging adults through rigorous empirical research. Further, the Institute is developing

plans to share with retirement communities and local governments across the United States regarding the implementation of Community Service Centers (CSCs). CSCs would be located in areas with high concentrations of aging adults and would provide advice, assistance, and education about suspected or confirmed cases of financial exploitation. Importantly, the CSCs would also be a place for aging adults and their support network to go for guidance as they experienced life events or situations that could result in vulnerability for financial exploitation.

Reducing and preventing financial exploitation of aging adults will require collaboration between researchers, policymakers, community

leaders, and aging adults themselves and their support networks. Importantly, aging adults should remain skeptical and continually research and educate themselves about financial exploitation scams. In addition, they and their support networks should be aware of the potential vulnerabilities that can occur as a result of altered decision-making and daily activities stemming from both routine and unique life events or situations. While certain life events and situations cannot be avoided, some can be anticipated and their impacts potentially mitigated. Doing so may prevent or impede the onset of vulnerabilities that can lead to financial exploitation, thereby protecting against a series of associated negative consequences.

## **ANNUAL SURVEY TO BE SENT TO OLLI MEMBERS IN NOVEMBER**

The Annual Survey will be sent to all members via email on November 2. “It is vital that you respond at your earliest convenience,” Executive Director Debra Herman said.

“The survey results are used to plan class offerings and activities, and without input and recommendations

from our membership, we would not be able to fully respond to the wishes of our members,” she added.

“Please take the time and complete the survey, and get it back to us as soon as possible.”

The due date for completion of the survey is November 13.

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# THE PRESIDENT'S PAGE

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Harriet Waas  
President, OLLI Advisory Council



## BEING THANKFUL

November brings us closer to the end of the year and many of us celebrate Thanksgiving, a time to be thankful for our experiences throughout this year. While 2020 has truly been a year to forget, I urge you to also remember the good experiences we have had even in the face of an international pandemic.

Suddenly in March, our world as we knew it stopped cold. We locked ourselves away and, over the last seven months, have learned to live differently. Yet, we survived and moved on and are slowly adjusting to a new way of life.

For several years, the OLLI Leadership Team has been exploring online possibilities for learning and activities. March brought an end to

face-to-face classes and all of our social activities and events. The immediate need for online experiences became a reality. Our creative Director, Debra Herman, led the march forward. We continued Spring semester 2020 with Zoom classes and followed shortly with countless online activities and events throughout the summer. We just started our Fall semester with all classes, events, and clubs meeting online. There is one word that comes to mind at this time - PERSERVERANCE!

I, for one, am thankful for Debra, Program Coordinator Terry Aaronson, and the wonderful staff for continuing OLLI in the best way possible. The army of OLLI volunteers, although smaller in number, supported these

efforts and became very creative in what they could accomplish through Zoom.

Just one look at the OLLI Catalog for this semester tells the story of a dedicated group of people who will let nothing stop them.

Thanks, too, to our OLLI members, for the encouragement to continue. You

stayed in the game even though the rules changed. Without your membership and support, our efforts would be wasted.

Enjoy the rest of your year, look for the good in life, continue to learn and stay involved, and most importantly, stay well!

## **CLUBS AND COMMITTEES**

### **OLLI TRAVEL CLUB ANNOUNCES TRIPS TO GREECE, ISTANBUL AND SCOTLAND FOR 2021; SETS ZOOM MEETINGS FOR NOVEMBER 13 AND DECEMBER 2**

OLLI members look forward to a better year in 2021. Ever the optimists, we are planning to reschedule our trip to Greece from May 21 to June 4, 2021 with an optional side trip to Istanbul from June 4-June 6. We also plan to tour Scotland from August 1-10, 2021.

Highlights of the Greece tour include Athens, a Taverna Dinner Show, the Acropolis, Cape Sounion at Sunset, Delphi, Olympia, the Olympic Stadium, a Greek Dance Class, Mycenae, Epidauros, Nafplio, Tiryns, Santorini, Ancient Akrotiri, and Crete.

The optional trip to Istanbul, the former capital of the Byzantine and Ottoman Empires, takes us to the famous Hagia Sophia, the Church of the Holy Wisdom. We will continue on

to the Blue Mosque, where vibrant blue tiles line the building's opulent interior walls. We will make our way through the lively Grand Bazaar and Spice Market, as we continue checking off the must-sees of Istanbul and spend time at the Basilica Cistern and the Topkapi Palace. We travel with a knowledgeable Collette guide AND our favorite local architect, Arlene Pabon, who will be presenting lectures along the way.

If you interested in finding out more about this trip, join us for a Zoom Travel Club meeting on Friday, November 13 at 11:00 when Arlene will be discussing this trip and sharing our tour opportunities as only she can. In August of 2021, we are planning to tour Scotland.

Highlights of this tour include a bagpipe lesson, the Whisky Distillery, the Isle of Skye, Armadale Castle, Loch Ness, Orkney Islands, Dunrobin Castle, a sheepdog demonstration, and St. Andrews (the town that gave the world the game of golf).

Your choices on this tour include Edinburgh Castle, a Scottish Cooking Experience, and the Royal Edinburgh Military Tattoo.

If you would like more information on

Scotland, join us for a Zoom Travel Club meeting on Wednesday, December 2 at 11:00!

Both brochures are also available on the OLLI website at [olli.fsu.edu](http://olli.fsu.edu).

Please remember, you must register for the Travel Club on the OLLI website as you do for classes and request the Zoom evite from George and Harriet Waas, your Travel Club Chairs, at [waas01@comcast.net](mailto:waas01@comcast.net).

## **OLLI MEMBERS GIVE BACK TO FSU THROUGH STUDENT SCHOLARSHIPS**

Thirteen years ago, when OLLI member Ramona Bowman was president of The Academy for Resourceful Retirement at FSU (now OLLI), she asked the membership to contribute to a student scholarship fund. Through member donations and with the support of Susan Lampman, director of the Academy, two scholarships were offered to enable students of music department professor Matthew Schachtel to study in Europe during the summer of 2007. As Ramona stated, Professor Schachtel was one of many wonderful instructors whose teaching had enriched the Academy members' lives.

Ramona's dedication to creating OLLI scholarships has continued over the years since being president. In 2019,

she graciously funded an endowment for a perpetual scholarship that, starting in 2022, will be named the Ramona Bowman Scholarship. Reflecting their spirit of giving back to the FSU community, in 2019, OLLI members donated over 200 monetary gifts totaling over \$12,000 by the end of the March Great Give campaign. Every donation, both big and small, counts toward OLLI's commitment to the Osher Foundation that we will raise at least \$15,000 from at least 10% of our donors. The vast majority of donations are \$50 or less.

Since 2011, OLLI's Scholarship Committee, a sub-committee of the Advisory Council, has conducted an application process to select FSU student scholarship winners. The



scholarships are awarded each spring for use in the upcoming fall semester. From 2011 to 2020, OLLI has awarded \$41,000 in scholarships to FSU students. From 2011 to 2016, two \$2000 scholarships were awarded annually. In 2017 and 2018, three \$1,500 scholarships were awarded, and in 2019 and 2020, three scholarships were given out. Amounts and numbers of scholarships awarded each year has depended on the members' annual contributions. Over the years, recipients have been chosen from an array of disciplines: the College of Social Science and Public Policy, the Music Department, the Neuroscience Program, the College of Medicine, the College of Human Science, the College of Social Work, the College of Law, and the History Department (within the College of Arts and Sciences.)

The scholarship process begins each year in late summer or early fall, when the Scholarship Committee chooses three prospective colleges or programs from which faculty will be invited to nominate students. Because OLLI is supported by the Pepper Institute on Aging and Public Policy which in turn is hosted by the College of Social Science and Public Policy (COSSPP), OLLI invites COSSPP faculty each year to nominate students for one of the scholarships.

The Scholarship Committee then selects the two additional colleges for

each application cycle, which must be approved by the Advisory Council. The Committee's proposal is based upon the relevance of the college's program or programs to OLLI members' interests and concerns, and the popularity of OLLI classes taught by the college's faculty.

In 2020, scholarships were awarded to students in the College of Law, COSSPP, and the History Department. However, because the scholarship recipient from the History Department was unable to enroll for the Fall 2020 semester, that scholarship was forfeited. Therefore, we plan to ask the History Department to nominate students for a 2021 scholarship. In addition, the Advisory Council has approved the two remaining colleges from which we will solicit faculty nominations in 2021: the College of Motion Picture Arts (the Film School) and the College of Nursing.

Inspired by Scholarship Committee member Randy Soule's idea to honor a student veteran, the Advisory Council has approved a new \$500 scholarship be awarded to a FSU student veteran. William Francis, the director of the FSU Student Veterans Center, will be asked to nominate full-time student veterans who play an active leadership role in Student Veterans Center programs.

How does the scholarship selection process work? In January, the deans of each selected college or program and

the director of the Veteran's Center will be contacted and invited to ask faculty members to nominate students and to complete a recommendation form for each one. As nominations are received, each student is contacted by the Scholarship Committee and invited to submit an application for the scholarship. Eligible students must be enrolled full-time in the spring and must plan to enroll full-time for use of a scholarship during the following fall semester. Criteria considered for candidate selection include academic achievement, professional and/or research goals, job experience, community service, financial need, proposed use of the scholarship, and faculty recommendation. Special consideration is given to how a student's academic and work interests relate to lifelong learning and successful longevity.

In late February, voting members of the Advisory Council independently score submitted applications, and the

winners are selected. The students are notified of their awards by the OLLI membership president in early March. Our winners have previously been invited to attend the OLLI spring picnic, where they present their work and describe how they will use the scholarship.

In the spring of 2021, we will ask the five winners to write letters (that will appear in **The OLLI Times**) to introduce themselves and to describe their work and study goals pertaining to the award.

If the OLLI spring picnic is canceled, due to the pandemic, the scholarship winners may be introduced to the membership at a virtual event (stay tuned!) In the meantime, many thanks again to all our donors for their ongoing support of our OLLI scholarship program.

## **CULTURE & ARTS AND FIELD TRIPS COMMITTEES ANNOUNCE FALL WRAP-UP**

Who doesn't love exploring someone else's closet? Can the endangered red wolf be saved? What's it like to soar over the Grand Canyon like a condor? What's cooking with OLLI cooks? These are the explorations in store for November and December as we wrap up the OLLI virtual fall semester. The Culture and Arts and Field Trips committees joined forces to offer a variety of virtual experiences outside

the "classroom" this semester, and we would love to hear what our members would like to experience for spring semester.

Email your thoughts and ideas to Jan Smith (culture and arts) [jansmith1642@gmail.com](mailto:jansmith1642@gmail.com), or Marie Clewis (field trips) [marienclewis@gmail.com](mailto:marienclewis@gmail.com) to help us meet our looming scheduling deadline November 9th!

Seats are still available for the November 3rd peek into the collections storage of the Tallahassee Museum (register by Nov. 2) and the Museum's November 17th presentation about its efforts to help save the red wolf (register by Nov. 16). According the Florida Fish and Wildlife Conservation Commission, before its extinction in the wild, the red wolf inhabited coastal prairies, forests, and swamps from Texas east to Florida, and north to Pennsylvania in mountains, lowland forests, and wetlands. The Florida subspecies was wiped out by 1920 from trapping,

bounty-hunting and destruction of habitat. Captive breeding programs and a reintroduction of a small wild population in North Carolina are among the efforts to restore the species. See how our own Tallahassee Museum is involved in this effort when they tell us all about it on November 17th.

Be on the "cookout" for the latest culinary adventures of our own creative OLLI cooks! Coming virtually from a real kitchen near you on November 19th and December 17th, just in time for the holiday season! A great recipe for fun!

## *FROM THE WRITERS' CLUB*

### **No One Is Talking**

By Judith Powell

It's 4pm Friday November 22, 1963 and I have just arrived at Love Field Airport in Dallas, Texas. I am on my way from Houston to Denver for Thanksgiving and a week of skiing. President John Kennedy was shot and killed at 1pm today in Dallas. Air Force One carrying his body left from Love Field a couple of hours ago.

When the tragic news comes, I am in my oil company office in Houston, having been transferred from Denver 10 months prior. I have my suitcase with me and plan to leave around 1pm

for Houston Hobby Airport. Shortly after lunch someone rushes in my office with the news. We are all shocked, not believing what we are hearing – it doesn't seem possible. In a very short time, we realize it is true. My flight is scheduled to leave Houston at 2:50pm with a change of planes in Dallas. I don't know if the flight will leave at all, let alone on time. I try to call the airlines, but the phone line is continually busy. I leave for the airport as planned and amazingly, the flight does leave on time.

The flight is full with mostly men and a few women, but no young children. Everyone is courteous as they quietly take their seats – smokers going to seats in the back. However, smokers can sit any place as all the seats have ashtrays built in the chair arms. A couple of men are carrying cases with hunting rifles obviously going north for deer hunting season. It is a short flight from Houston to Dallas. The plane lands within minutes of the scheduled arrival time. We all file out of the plane in complete silence. As I walk into the terminal, I'm struck by how quiet it is – only the sound of the loud speaker announcing flight information. I go to my departure gate, sit on one of those uncomfortable grey metal chairs and watch the people walking by. No one is talking. The lack of sound in a busy airport on a Friday evening, sticks in my mind. Those who need to speak, do so with just a brief question and a quick reply.

At each gate there are rows of pay phones. Usually you have to wait for a phone to become available to make a call. This evening, there is no wait. People are making calls, but they are brief. No one wants to talk business or make idle chit-chat. Everyone wants to get to their destination to be with family or friends and spend the rest of the weekend glued to the television. I put my dime in the slot, dial the number, and make a collect call to my

friend in Denver to let him know I will be arriving on time.

There is a bar across from where I sit. All the seats are occupied with business men, dressed in their dark suits, ties loosened from their necks, sipping a beer or some other stronger drink to numb their senses. Sprinkled in with the bar crowd are four or five typical looking Texans with boots, jeans, and cowboy hats. The men are all looking straight ahead as though they are watching a sporting event on TV, but there are no TV's in bars. Only the clinking of glasses and the ringing of a cash register can be heard – no one is talking.

One man has a small transistor radio with headphones plugged in his ears. I see him rub his eyes as he listens to the continual news report. He leans over to say something to the man sitting next to him. They both shake their heads in disbelief.

The bar has a neon sign that is flashing. I find my eyes fixed on it, becoming mesmerized by the constant steady flashing. The red and yellow glow burning into my mind until I have to shake myself back to reality. I decided to walk around. I stop at a newsstand where stacks of the Dallas Times Herald have just been delivered. I put a nickel on the counter to purchase the paper. The headline is just two words in large, black, bold letters "PRESIDENT DEAD". Our world just changed!

## WEDNESDAY BOOK CLUB SETS DECEMBER MEETING PROGRAM

By Susan Barnes, Chair

The Wednesday Book Club has been enjoying its Zoom book discussions and is looking forward to its December 9 consideration of *Euphoria* by Lily King. Published in 2014, it was inspired by the life of Margaret Meade, a woman who changed the way we understand our world.

In 1933 three young, gifted anthropologists are thrown together in the jungle of New Guinea. They are Nell Stone, fascinating, magnetic and famous for her controversial work studying South Pacific tribes, her intelligent and aggressive husband

Fen, and Andrew Bankson, who stumbles into the lives of this strange couple and becomes totally enthralled. Within months the trio are producing their best ever work, but soon a firestorm of fierce love and jealousy begins to burn out of control, threatening their bonds, their careers, and, ultimately, their lives. Ana Garcia-Quevedo will be leading our discussion.

Please note that Wednesday Book Club registration is required to receive a Zoom invitation from the chair.

## MONDAY BOOK CLUB SETS PROGRAMS FOR NOVEMBER THROUGH JANUARY

The Monday Book Club continues with fun, entertaining Zoom meetings. We look forward to our sixth Zoom 'gathering' on Monday, November 9, at 11 a.m to 12:30 p.m. We will be discussing *Drive Your Plow Over the Bones of the Dead* by Olga Tokarczuk. On December 14 (11 - 12:30), we will meet to discuss the classic *Call of the Wild* by Jack London. For January and our New Year, we will celebrate with two Zoom Meets!! For our regular second Monday, January 11, 2021 (11 - 12:30) we will review *The Dry* by Jane Harper.

The bonus package for the new year will be on Wednesday, Jan 6 at 2 p.m. Local writer, Susan Cerulean, will be with us to discuss her latest book, *I Have Been Assigned the Single Bird*; described as a daughter's memoir. She relates her care-giving for her father during his final months, suffering of dementia. Her writings are applauded by fellow writers through all her works, those of a naturalist and true lover and supporter for our world and environment. Join us. For questions relating to Book Club, email Ramona Bowman at [rbowman0721@gmail.com](mailto:rbowman0721@gmail.com).

# LOVE VOLUNTEERING? TRY SENIOR MENTORING OF FSU MEDICAL STUDENTS

**(Editor's Note: OLLI could not survive without its volunteers. And for those of you who love volunteering, or are looking for volunteering opportunities, here is a wonderful program for your consideration: becoming a senior mentor for FSU medical students. Thanks to OLLI member Paula Walborsky for spearheading the writing of this article, with kudos to OLLI members Fran Conaway, Kent Putnam and David Kirby for their input and assistance. As Paula says, "OLLI and Senior Mentoring are a natural fit.")**

If one were to draw a Venn diagram of my happy place, two of the intersecting places would be OLLI and Senior Mentoring. One of the key things they have in common is age. OLLI's classes are aimed mostly at those over the age of 55; Senior Mentoring is for active people over the age of about 65. I discovered both of these delights after I retired and could be full time just the person that I want to be. As a wag I know puts it, I am a recovering lawyer. So how did I hear about OLLI classes?

I really don't remember exactly. It may well have been from Fran Conaway. I think it had to be a friend as so many of our friends do take OLLI classes, travel with OLLI, etc. It is pretty much the same with Senior Mentors. A friend thought I might enjoy it and gave my name to Roberta Granville who was the leader of this program at the medical school. Dr. Granville explained to me that medical students were going to see plenty of sick and disabled seniors in their practicums

and internships. She wanted them to see healthy, active seniors and talk to them about their lives, their health. As I recall it, she said that FSU College of Medicine had made a particular commitment to the field of gerontology and geriatrics. She signed me up and I just finished my tenth year as a volunteer. Here is how it works.

Every year I am assigned two first year med students. They come in the Fall semester. Before the Pandemic we would meet at my house, have some coffee and cookies and talk. It was so much fun. I told my stories and they took notes. If there is anything more flattering than that I have not found it. My stories about how I became the person I am mattered to them. And I asked about them. How had they chosen medicine? Why FSU? What had they done before they started med school? And, perhaps I flatter myself, we became friends. They wanted to know my medical history, of course, what prescription drugs I was taking.

They jotted notes on over the counter supplements. They asked about my nutrition and my mobility. And I told them about my OLLI classes.

This is how fellow OLLI member, beloved professor, and poet **David Kirby** described it, “It’s both easy and exhilarating to talk to Sheena and Bailey. I’ve had a lot of experience with doctors, starting with childhood polio, and this gives me a chance to repay my gratitude to the world’s healers. I know I’ll have to call them Dr. Chege and Dr. Creighton in a few years, but right now they’re just good people, and something tells me they’ll always be that way.”

When we did not have to social distance and could meet in large groups, once a year there would be a picnic for all the senior mentors and their mentees at FSU’s reservation. And at the end of the semester we organized a group dinner where the mentors invited their students and the students’ significant others. One thing we have always done as a sort of icebreaker/learning experience is to put a post-it note on each back with the name of a famous person. Each person has to figure out who they are by asking only yes and no questions. The results reveal just how slender the overlapping of knowledge and experience might be between a young doctor and his older patient. Every mentor knows the name of every Beatle. The baby docs did not know

how many Beatles there were. Presidents? Well, at least if they served during one’s lifetime. Yet shared knowledge and experience make communication easier, real understanding more likely. We need docs who can communicate with us.

Like all things in 2020, the old way is not how we do things today. There will be no picnic and no gathering for dinner, wine, and laughter at the end. Cookies and coffee at my house are banished to 2019 and this year, the year of all things ZOOM, we too meet on Zoom. Recently I met this year’s duo, and they were wonderful: young, ambitious, and eager to enter medicine even with a pandemic raging just outside the door. As always, they wanted past medical history, family history, a condensed version of my life’s story. And one of the questions they asked was what I wanted in a doctor. Great question, don’t you think?

I said I wanted a doctor who thought my life was as valuable and precious as I did. I did not want to be shuffled out with a “she’s lived a good long life”. I am not yet ready to die. And I wanted someone who was fluent in body language. The body has a very limited vocabulary. It has rashes, fevers, coughs, sneezes, pain, cramps, headaches, vomiting, diarrhea, bleeding, and others. I would guess that there may be twenty or thirty symptoms in all that our body uses to

tell us how we are. The same twenty or so symptoms combine and recombine just like in our spoken language. But with far fewer “words”. Ambiguity is deep in the process. There are the names of bones, body parts, processes. But I would guess that a vocabulary of a thousand words is all we get to describe everything from allergies to zygotes. So, I want a doctor who is fluent in this difficult language. I want my doctor to translate this for me, fully, so I can make informed decisions. Communication. And a sense of humor would be nice.

**OLLI and Senior Mentor are a natural fit.** The first requirement we have all met: age. I am well-experienced in how it feels to have your body turn on you and your mind go walk-about. The next requirement is that you have to be active. Many of my Water Aerobics buddies are in Senior Mentor. But that subjective quality, active, is decided by the head of the program. This year Dr. Roberta Granville has stepped aside for her daughter Dr. Lisa Granville. And we can always ask those I know are in both OLLI and Senior Mentor: Kent Putnam, David Kirby, and Fran Conaway. Michael Dodson and Charles Conaway are OLLI students who have served as Standardized Patients for the medical school. I would love to hear the stories they have to tell.

This is **Kent Putnam’s** experience in his own words:

“This year marks the eighth time I have mentored the first-year med students regarding my health and medical treatment concerns and those of seniors in general. It has been a pleasant and informative experience. My students have been (and are) a diverse group but one thing they have had in common: they really have taken this exercise seriously and shown a genuine interest in me and my health. In some cases, they’ve researched a problem I described to them and came back recommending articles for me to read or even treatment possibilities, keeping in mind of course, that I should discuss them first with my medical professionals.

“One of my favorite topics every year is the characteristics I most value in a medical provider. This gives me a chance to describe the physician who is both very competent in diagnosis and formulating a treatment plan and who has strong communication skills and empathy. This year I will greatly miss our annual end-of-the-semester dinner with our students at Little Italy. Just one more victim of COVID-19!”

**Fran and Charles Conaway** have also been OLLI geeks and Senior Mentors. This is how Fran describes it:



“Charles and I echo Paula’s thoughts. We also share the OLLI/Senior Mentor intersection, having been mentors to first-year medical students for the past six out of seven years. (One year we missed Roberta Granville’s phone call invitation and felt sorely neglected, because the Senior Mentor experience is uniquely enjoyable, along with being a way to serve our community.)

“As Paula has noted, nearly all of our students have been enthusiastic, caring and thoughtful--the kind of person who we hope will succeed in med school and eventually become physicians who might one day be *our* doctor. They already know how to listen and pay good attention—my main criterion for a physician. I’ve told all of my students that I hope they become the kind of practitioner who treated me for 41 years (even, back in the day, delivering our younger daughter), from the time we arrived in Tallahassee in 1977 to his retirement two years ago. He was the kind of doctor who never seemed rushed, who wanted to talk, who wanted to know me, who sometimes had more time for me than I had for him! Thanks, OLLI member Dr. Tom Enoch.

“I’ve just completed my second Zoom session with my 2020 pair, Amelia and Isabella. We’ve bonded, going well beyond the required agenda and topics of our sessions, and we’ve already agreed we’ll meet in real life when the pandemic is less of a risk.

“One of my pairs of students deserves special attention among all of these special people. They were older students—he had served in the military and she had a 10-year career as a pharmacist, so we were even more simpatico than my other students. Three or four months after we had completed our fall sessions, and they had been suitably impressed with my efforts to stay healthy, I had a cascading medical emergency caused by mispractice (if not malpractice) on the part of a health-care provider (not a physician), and I wanted to share my experience with them. So...they came over to our house, and I told my story, because I wanted them to see first-hand the kind of things that can go wrong when a health-care provider isn’t both caring and scrupulously careful in diagnosing and treating patients.

“My students were both sympathetic and appreciative. They seemed to take my object lesson to heart, and I hope it will be a part of their core beliefs as they become practicing physicians.”

Give your body to science! Oh, okay that is a bit dramatic. But volunteering is what OLLI people do so well and working with the first-year medical students is rewarding in ways you do not expect. If you want to join us contact Dr. Lisa Granville at FSU’s College of Medicine. Tell her you want to be part of the Senior Mentor program. It is one of the best things about being “senior”.

## SENIOR MENTORING...A PERSONAL STORY

By Charles Conaway, Ph.D., C.A.

Professor Emeritus 2002-

As to being a Standardized Patient (note what I think is the established name of the role “Standardized Patient”), I was one for eight or so years before I retired and was thus readily available on campus and was scheduled, first, for audition and then training in my role for a couple of hours and in the next week during the time when the medical student was doing this exercise. That day I sat in a small examination room, awaiting his or her knocking on the door, carefully washing hands, and then introducing ourselves. I was instructed as to how I was to look, behave, and precisely which questions I was to answer correctly or wrongly as they assessed my mental status -- using the standard 30 stimulus mini-tests that our currently sitting President has recently bragged repeatedly about his “superior” performance on.

Depending on my role, I would also mis-button my shirt, wear unmatched left and right shoes, and sometimes would improvise ever so slightly by putting a little dab of peanut butter on my beard. All of this was done as our interaction was being monitored on CC TV by their Medical School faculty for evaluation and possible critique of their performance. At the end of the “doctor’s visit” they would not share their conclusion as to my mental status, but would thank me for

my interaction with them and offer assistance in leaving the examination room to meet with the hypothetical concerned family member who “brought me” to have my current mental status determined. In fact, apart from shaking hands and thanking me for coming, there was no hands-on examination, as they had been given a chart on which my “standardized” medical history and vital signs had been recorded by “an assistant” earlier.

I had a reserved parking place in front of the Clinical Studies building of the Medical School and was paid \$15 an hour for my training and performance. Of course, one cannot get rich but it paid enough to fill my gas tank, a quick lunch, and later take my wife for a modest dinner out. Other versions include better paying roles in which the vitals were actually taken along with looking in my ears, mouth, eyes, examination table listening to heart and lung sounds, feeling for masses in my body and neck. The School also hired other “patients” who were paid considerably higher rates for allowing breast and pelvic exams.

So, not quite as exciting and comedic as the role of Kramer playing a standardized patient on the famous old *Seinfeld* episode, but useful for them and convenient and interesting for me who have often had other kinds

of roles in Film School student thesis productions, which pay nothing except a “craft services” meal and whatever costumes they provide me with; but which I can add to my “reel” of performances in credited speaking roles.

In retirement, I am often a paid subject in the Department of Psychology studies of aging people. These have included pencil and paper tests, memory recall, interpretation of doctor’s instructions and Rx bottle labels, road driving tests including bicyclists, and driving in a simulated car with brake, gas pedal, turn signals, with and without lane diversion technology, determining the safety of blinking yellow arrow signals for making safe Left turns, design of exit signs for leaving the Interstate, etc.

I also recently had a year-long “gig” with the School of Human Sciences doing contract research on the effect of bone density changes as reflected in an initial, 6-month, and final dexascan exam, quarterly blood draws and urine samples, and keeping an occasional multi-day food log, eating their provided 2 ounces of “dried plums” each day, and taking an OTC multi-vitamin pill daily. Again, all scheduled at a mutually convenient time on campus and with a reserved parking spot. This research was sponsored by the plumb equivalent of the California almond marketing board’s work. I got

all the prunes I wanted free, and \$100 for the end of my 12 months. My bone density improved, and I lost 12 pounds during 2018.

From time to time, I have also been a research subject for the School of Communication’s department of Speech and Hearing Disorders studies of tongue and teeth morphology or understanding of non-English speakers’ accents.

What else can a healthy old retired guy do for the public good? Well, I donate a pint of O negative blood almost every 56 days (when I’m not “deferred” because of traveling to malaria endemic countries). I’ve never been deferred because of having a recent tattoo, paid for sex, spent more than 48 hours as a jail inmate, or otherwise had homosexual sexual relations. It’s easy to schedule at One Blood, scrupulously hygienic, and safe (even in the time of COVID). Among other things, I’ve accumulated literally scores of t-shirts, more umbrellas that I can use or give away, \$20 gift certificates to home and garden stores, and lately high quality COVID19 masks as I’ve made upward of 110 one-pint whole blood donations. Incidental to the latest two my blood was tested for COVID19 antibodies but I have not developed any, so I can’t donate “recuperative” plasma to help others recover if they have contracted the illness – otherwise I surely would.



## THE CLAUDE PEPPER CENTER

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

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

### Interview with Leon County Supervisor of Elections Mark Earley

*In anticipation of the upcoming election, the Claude Pepper Center had the privilege to interview Leon County Supervisor of Elections Mark Earley and ask him about topics that were of particular interest to our elder population. We have chosen to highlight parts of the interview in an abridged, edited form, but we encourage you to visit our website and [read the full transcript](#) as there is significant insight and information provided therein.*

With the coronavirus pandemic a core concern of many Americans, we asked Supervisor Earley about what steps they have taken to reduce health risks to our elders in the upcoming election, and how they have made voting safer for all Leon County voters. He told us his main advice is “don't wait until election day to vote”. Take the opportunity to vote early (October 19 - November 1) or vote by mail, both of which will help you avoid potentially long lines at polling locations on election day. “Instead of about 70% of our voting happening either at an early

voting site or on election day in a polling site, about 60% is now done vote by mail, and so that really leaves only 40% of the voters to vote in one of those early voting or election day opportunities. That dramatically decreases the load, which improves social distance.”

If you choose to vote on Election Day, Leon County still has you covered! In addition to following CDC guidelines and making sure that all surfaces are kept sanitized, the Supervisor's office is also providing personal protective equipment such as gloves, masks, and sanitizer to any voter who requests it at the polling locations.

For those who choose to vote in person, he recommended looking at the sample ballot contained within the election guide mailed to all registered voters ahead of time to understand all the amendments and candidate options before you go to a polling location, which would allow the voter to “be in and out of that polling site very quickly and efficiently just to minimize your exposure” to other voters.

One group that faces extra difficulty this election are voters who live in congregate housing like nursing homes or assisted living facilities. Supervisor Earley states “We used to go into assisted living sites or assisted living facilities, and we would bring groups of voters into their meeting rooms. And we would (me and my staff) would help voters go ahead and cast their ballots, and we would go to roughly 20 or more assisted living facilities all throughout the county, and do this before every single election. Certainly, with the pandemic the restrictions on who is allowed into the assisted living facilities and really even some of these aggregate housing situations, like some of the elderly, apartment communities, the access has been somewhat more limited.” Vote by mail is one of the options available for these communities, and the Supervisor has offered to work with the communities to help in any way he can, and is allowed to, within their pandemic protocols.

Supervisor Earley says that if any voter in Leon County has any questions, “call my office: we’re the most trusted source of information when it comes to what’s really true about elections, and that number is 850-606-8683. And we welcome voters to call. We love

helping people, and that’s why we’re in the business we’re in.”

### **Leon County Vote-By-Mail**

In Leon County, you do not have to mail back your ballot, you can instead drop it off at the Supervisor’s office or at over a dozen secure drop boxes in the county. The status of your ballot can also be tracked online at [leonvotes.org](https://www.leonvotes.org). If you have any questions about the status of your vote by mail ballot you can also reach the Supervisor of Elections office at 850-606-8683.

### **Election Day is November 3<sup>rd</sup>**

For Election Day updates regarding any polling locations that are closed or moved due to emergency, or any other delays or issues, you can find that information on local news and radio stations, or for Leon County, on social media at:

Facebook:

<https://www.facebook.com/LeonVotes>

Twitter: <https://twitter.com/leonvotes>

Instagram:

<https://www.instagram.com/leonvotes/>

# ***SPECIAL TO THE TIMES***

## **HOW TO FIND YOUR HAPPINESS**

By Lisa Firestone, Ph.D. PsychAlive  
2020

We've all seen some version of this scene: the child at the playground, covered in ice cream, wearing a tiara. She's surrounded by fun toys, fawning parents and other happily screaming kids. Yet, although her world appears to be exactly as she'd want it, she is beside herself sobbing in utter distress. My point here isn't to illustrate the simple statement that happiness can't be bought or that spoiling your children is bad. What I'm suggesting is that most of us are not all that different from the little girl on the playground. Many of us are going about happiness all wrong.

Despite what we may believe, quite often, we are not really seeking our own happiness at all. Many of us don't know ourselves well enough to conceptualize what we actually want. We conform to the notions and ideals of our society, our family and other influences that can drown out our own point of view. We spend our lives repeating patterns and filling prescriptions from our past that don't serve us in the present. To varying

degrees, we fail to differentiate ourselves, to separate from limiting outside influences and realize our unique value in the world around us. When these outside forces seep in and quietly overtake us, we wind up seeking someone else's idea of happiness.

The key to one's happiness is buried inside the process of recognizing and differentiating from these forces. Of course, there are things that have shaped us that are positive. There are traits we've taken on that strengthen us and enhance our sense of self.

Yet, differentiation isn't about separating yourself from society or ridding yourself of positive social models. It is about peeling off the undesirable layers that shield us from achieving our unique destiny and living the life we desire.

There are four crucial steps to this process of differentiation developed by my father, psychologist Dr. Robert Firestone. I explain these steps in more detail in my blog, "Becoming Your Real Self," however to summarize they involve:

1. Separating from destructive attitudes that were directed toward us that we've internalized
2. Differentiating from negative traits of our parents and influential caretakers
3. Breaking free of the old defenses that we built to cope with negative childhood events
4. Developing our own value system and approach to life

There are many influences from our early environment that we internalize, repeat or adapt to. For example, imagine having a narcissistic parent who acted superior and domineering. Perhaps, she boasted about herself, while putting you down or disregarding you completely. Growing up, you may take on her point of view toward yourself. You will start to have mean thoughts or "critical inner voices" that tell you you're inferior or that you are insignificant and only take up space.

You may also run the risk of repeating the negative traits of your parent, in which case, you'll notice having your own thoughts or feelings of superiority or entitlement. Maybe you'll act out the same condescending, critical attitudes toward your children. Finally, if growing up with a narcissistic parent made you feel inadequate, perhaps your defense was to sidestep confrontation, to retreat into your shell or to avoid standing out. These

adaptations may have made you feel safe in your household, but chances are, these same traits could be hurting you or holding you back as an adult.

These early influences on our life make the first three steps of differentiation important precursors to living a happy existence, one that reflects who we really want to be. Once we shed these layers, we are able to take the fourth step and ask ourselves who we truly are. What resonates with us and gives our life meaning?

This final step is all about finding our happiness. What are some actions we can all take to uncover what we want from life? It may seem ironic to highlight general principles of happiness when I'm suggesting that the key to happiness is unique to each individual. However, in this process of differentiation, there are certain mental health principles everyone can adopt in order to better find their own sense of joy and fulfillment. These include:

1. **Happiness doesn't come from filling our days with fun things.** Studies show that the happiest people are those who seek meaning as opposed to just pleasure. Thrill-seeking and instant gratifications don't work, because they offer band aids and short-term highs that fail to fulfill us on a deeper level. When we lead a life that

has particular meaning to us, we feel more satisfied and joyful.

2. **Happiness involves transcendent goals.** People are generally happier when they create goals that go beyond themselves. These individuals show care and concern for others and practice generosity. Studies show that people get more pleasure from giving than getting and that generosity can lead to longer, happier lives.

3. **To seek happiness, we have to realize our personal power.** It's important to consistently remind ourselves of the profound effect we alone have over our destiny. This means both dropping the baggage from our past and resisting any urge to play the victim. When we acknowledge our power, we have a much stronger sense of resilience and can better handle any hardships that arise. In fact, having a sense of power in your life has been found to be one of the key factors in being a resilient person.

4. **Happiness involves maturity.** Part of being a strong, differentiated self means avoiding playing out parental or childish roles in relation to others. We can't control others,

only ourselves, so being parental toward those around us will lead to higher levels of dissatisfaction and keep us from focusing on changes we can make. On the flip side, being childish and allowing others to control us, again, undermines our power and potential.

5. **Happiness comes with a price.** In order to feel more joy, we must be willing to feel more of everything. We cannot selectively numb pain without also numbing ourselves to exhilaration, excitement and pleasure. The human condition is a painful one, and we must be willing to feel our sadness, our anger and our fears in order to live a vital and passionate existence.

6. **Happiness means being willing to evolve.** We are most alive when we expand and try new things. Think of a couple falling in love. They grow each other's worlds. They're open to new experiences, activities, emotions and friends. What happens when they fall into routine and start to impose restrictions on each other? Their worlds start to shrink. They stay in, make rules and lose their sense of independence, and even, attraction. Happiness means maintaining your interest



in new and lively choices that will keep the spark inside you alive.

When we look at these principles, we quickly realize that seeking happiness isn't selfish. When we are authentic, happy and fulfilled individuals, we are far better for the people around us and for society at large.

We are better parents, better partners, better bosses, co-workers, friends and

citizens. As we follow the path we carve for ourselves, we can expect old influences to seep in and critical inner voices to flood our heads. Yet, finding our happiness means silencing these demons and celebrating the unique and worthy human being that lies beneath.

As author Howard Thurman said, "Don't ask yourself what the world needs. Ask yourself what makes you come alive and then go do that. Because what the world needs is people who have come alive."

## 5 WAYS TO SPOT DISINFORMATION OR FAKE NEWS ON YOUR SOCIAL MEDIA

**Disinformation is everywhere. Here's how to sort real news from fake news. Disinformation refers to information that is intentionally false or misleading.**

From ABC News 2020

There's a lot that's been written about disinformation and misinformation recently -- the dark new reality of our increasingly connected and technologically advanced world that makes trusting what you see harder than ever.

They're both forms of actual "fake news," a term that once meant fake stories but has been co-opted by some right-wing leaders and activists to describe media organizations that they don't like.

Much disinformation (intentionally misleading) and misinformation (unintentionally misleading) is spread via social media, so how do you spot these fake stories when they appear in your Facebook feed, Twitter timeline or YouTube playlist?

The best piece of advice to follow is to pause before you retweet or share, particularly if you have an emotional reaction and immediately think, "Oh, I must share this." If you'd like to take a deeper dive into best verification

practices, First Draft News, a non-profit that helps journalists and others navigate the increasingly complicated digital sphere, has an hour-long class to help you become a debugging pro.

Below, we have a quick guide for determining whether or not you are looking at a piece of mis/disinformation. Remember that the creators of disinformation purposely make content that is designed to trigger an emotional response, so if you find yourself having those reactions, please pause and consider the following questions.

**Is this the original account, article, or piece of content?**

**Who shared this or created it?**

**When was this created?**

**What account is sharing this? When was the account created? Do they share things from all over the world at all times during the day and night? Could this be a bot?**

**Why was this shared?**

If you use these questions and do some simple digging before sharing, you too can help prevent disinformation fires on social media, here's how:

**Search online for the information or claim.** Sometimes, you'll be able to find fact-checkers online who have worked to debunk them. If the claim hasn't been reported widely by the press, there's a good chance this is because journalists couldn't confirm it.

**Look at who posted this content.** Inspect the poster's profile, how long their account has been active, and post history to see if they demonstrate bot-like behavior. For example, if an account posts at all hours of the day, from different parts of the world, and includes highly polarizing political content and content retweeted from other accounts, those posts were likely made by a machine.

**Check the profile picture of the account.** Do a reverse image search of the photo. If it's a stock image or an image of a celebrity, then that's a less reliable source because it's anonymous.

**Search for other social media accounts for this person.** See what you can find out about that person, do they have political or religious affiliations that might give them a reason for spreading a particular point of view?

**Inspect the content the account posted.** Does it look too good to be true? If it does, then it usually isn't real. Try a reverse image search. Using a tool like RevEye, you can search for any previous instances of any image that appears online. Much disinformation uses old images out of context to push a narrative. Using reverse image search you can find if the image is from a different story.

If you know the location of the image or video use 'Street View' mapping services (Google, Bing and others provide the service) to see if what

you're looking at matches what appears on the map. You can also reverse image search the profile picture to see if it or similar photos are being used on other accounts, a common practice used to create so-called "sockpuppet" accounts, fake personas created online that allow people to act as trolls while protecting their identity.

There are many more sophisticated fact-checking tools that are available online for free. Bellingcat, a non-profit that carries out online visual investigations outlines many of them here. However, the truth is that the vast majority of disinformation can be dismissed without using any of this technology.

In many cases, by just asking the question, "Is this real?" and taking a

couple of minutes to investigate, you will be able to verify or debunk the story. The problem is that in a social media age, many of us instinctively hit that share button, before we even think to ask that question.

We saw how disinformation was used in the 2016 election, and more recently in the U.K. election, so it's likely to be used even more extensively in 2020.

The social media platforms have taken steps to stem the flow of disinformation but ultimately the only way to stop it spreading is for consumers to stop sharing it.

So maybe before you hit that share button, next time just stop and think, Is this real?

## **BEWARE OF THESE ONLINE SHOPPING SCAMS**

From USA Today 2020

The online holiday shopping season kicks off has begun with heavily advertised promotions for Amazon Prime Day, Target Deal Days and Walmart's The Big Save event. And don't the scammers know it.

We're being warned that 2020's flurry of online shopping is triggering yet another scam. This time the fraudsters

are impersonating Amazon, which begins its Prime Day sales at midnight going into Tuesday morning.

Some recorded voice claims to be from Amazon and then tells you about a fraudulent charge on your Amazon Prime card. Or maybe the recorded message will alert you to a so-called lost or damaged package.

Some complaints earlier in 2020 reported that consumers received emails containing an order confirmation for an item they didn't purchase. Amazon suggests that you first go to your orders to check out what you've purchased and "see if there is an order that matches the details in the correspondence."

"If it doesn't match an order in your account in Amazon.com, or in another Amazon international website, the message isn't from Amazon," the company warns online.

Much like the old phony IRS calls, the con artists want your personal information here or they might want you to send money. They may ask you for your credit card account number or account login details, according to a new warning from the Better Business Bureau. In some cases, they're even so bold as to request remote access to your computer "under the guise of 'helping' to solve the issue," according to the Better Business Bureau.

Scams involving fake tracking codes and delivery mix-ups have become popular during the online holiday shopping rush over the past few years. And this latest twist where scammers pretend to be from Amazon follows a similar script. Online shopping scams are one of the hottest tricks for ID thieves and others during the pandemic as more people work from home and shop online to limit their contact with others.

The Federal Trade Commission received 31,922 complaints through Oct. 8 related to online shopping, making it the No. 1 category for complaints, according to the FTC's COVID-19 and Stimulus reports.

Here are some warnings of online shopping scams that can help on Amazon Prime Day – which runs Tuesday and Wednesday – and through the holidays.

### **Don't believe it's necessarily your bank, Amazon or FedEx reaching out to you**

While some departments at Amazon will call customers, the company said they're never going to ask you to disclose sensitive personal information or offer you a refund you do not expect. Amazon isn't going to request remote access to your computer. Amazon will never ask you to make a payment outside its website. Thousands of people are falling victim to phony emails, texts and calls from scammers who are impersonating big names, like Amazon, or their banks every day. And the scams are likely to only heat up more as consumers shop for holiday gifts late in the year.

### **Ask yourself: Does this make sense?**

Why, really, would Amazon be requesting your bank account number or your tax ID? Yet that's just what scammers might request here.

## **Be careful how you pay when you shop online**

Red flags of a scam include requests that you send money via wire transfer; CashApp; PayPal; prepaid debit cards, such as MoneyPak; or gift cards, like Best Buy and others.

The Federal Trade Commission suggests you use a credit card for online shopping. "If you pay by credit or charge card online, your transaction will be protected by the Fair Credit Billing Act," the FTC notes.

"Under this law, you can dispute charges under certain circumstances and temporarily withhold payment while the creditor investigates them. In the event that someone uses your credit card without your permission, your liability generally is limited to the first \$50 in charges.

Some companies guarantee that you won't be held responsible for any unauthorized charges made to your card online; some cards provide additional warranty, return and purchase protection benefits."

## **Know whom you're dealing with**

Some fake websites will pop up, especially during the holidays, to try to trick you. Don't click links for special deals or gift cards that you spot when you're on Facebook or other social media. Bad actors are doing their best to install malware on your computer too.

## **Do not rush**

As stressful as 2020 has been for many families, we can all sit back and ask ourselves many days: "What's the rush?" So many things can be put off until tomorrow, next week or even next year. Scammers like to create a false sense of urgency and fear, trying to get you to do something quickly before you even have a second to think twice.

A fraudster might claim your bank account will be frozen or your Amazon Prime Card will be canceled. A real company, like Amazon, isn't going to get upset if you politely say: "I'm going to hang up now and call the phone number listed on the back of my credit card or debit card just to make sure that I'm talking to the real deal here."

# WHAT YOU SHOULD KNOW ABOUT AGE-RELATED HEARING LOSS

From Healthline 2017

## **What is age-related hearing loss?**

As you age, you experience a number of changes in the way your body functions. Hearing loss might be one of these changes.

Hearing loss due to aging is a common condition that impacts many older adults. Almost 1 in 2 adults over age 65 experience some degree of hearing loss. Age-related hearing loss is also known as presbycusis. Although age-related hearing loss is not a life-threatening condition, it can have a significant impact on your quality of life if left untreated.

## **Causes of age-related hearing loss**

Age-related hearing loss occurs gradually over time. Various changes in the inner ear can cause the condition. These include:

- changes in the structures of the inner ear
- changes in blood flow to the ear
- impairment in the nerves responsible for hearing
- changes in the way that the brain processes speech and sound
- damage to the tiny hairs in the ear that are responsible for transmitting sound to the brain

Age-related hearing loss can also be caused by other issues, including:

- diabetes
- poor circulation
- exposure to loud noises
- use of certain medications
- family history of hearing loss
- smoking

## **Symptoms of age-related hearing loss**

Symptoms of age-related hearing loss typically begin with an inability to hear high-pitched sounds. You may notice that you have difficulty hearing the voices of females or children. You may also have difficulty hearing background noises or difficulty hearing others speak clearly.

Other symptoms that may occur include:

- certain sounds seeming overly loud
- difficulty hearing in areas that are noisy
- difficulty hearing the difference between “s” and “th” sounds
- ringing in the ears
- turning up the volume on the

- television or radio louder than normal
- asking people to repeat themselves
- being unable to understand conversations over the telephone

Always notify your doctor if you have any of these symptoms. They could be signs of other medical conditions and should be checked out by a doctor.

### **How it's diagnosed**

If you have symptoms of age-related hearing loss, see your doctor to diagnose your condition. They'll complete a full physical exam to rule out other causes of hearing loss. They may also look inside your ears using an otoscope.

If your doctor can't find another cause of your symptoms, they may diagnose you with age-related hearing loss. They may refer you to a hearing specialist called an audiologist. The audiologist can perform a hearing test to help determine how much hearing loss has occurred.

### **Treatment**

There is no cure for age-related hearing loss. If you're diagnosed with this condition, your doctor will work with you to improve your hearing and quality of life. Your doctor may recommend:

- hearing aids to help you hear better

- assistive devices, such as telephone amplifiers
- lessons in sign language or lip reading (for severe hearing loss)

In some cases, your doctor may recommend a cochlear implant. This is a small electronic device that's surgically implanted into your ear. Cochlear implants can make sounds somewhat louder, but they don't restore normal hearing. This option is only used for people who are severely hard of hearing.

### **Outlook**

Age-related hearing loss is a progressive condition. This means it gets worse over time. If you lose your hearing, it will be permanent. Even though hearing loss gets worse over time, using assistive devices such as hearing aids can improve your quality of life.

Talk with your doctor about your treatment options. Ask what you can do to minimize the impact of hearing loss on your everyday life. You may also want to consider treatment to prevent the depression, anxiety, and social isolation that often occur with this condition.

### **Prevention**

You may not be able prevent age-related hearing loss. However, you can take steps to keep it from getting

worse. If you experience age-related hearing loss, try these tips:

- Avoid repetitive exposure to loud sounds.
- Wear ear protection in places where there are loud sounds.
- Control your blood sugar if you have diabetes.

Seek prompt help from your doctor if you develop symptoms of age-related hearing loss. As your hearing loss increases, you're more likely to lose your ability to understand speech. However, you may keep this ability, or minimize the loss, if you seek early treatment.

## **GOAL SETTING FOR SENIORS: HOW TO MOTIVATE THE ELDERLY AND SUPPORT THEIR PROGRESS**

From The Institute on Aging 2018

Life has the awesome chance of getting better and better with age. Just ask Christa. She spent most of her life intending to write a novel, and it wasn't until she was 66 years old that she finally spent the time to complete it.

"I don't know why I waited so long," she explained. "But on the other hand, I'm glad I waited as long as I did because I was finally ready, with all of my life experience behind me and only opportunities ahead."

If you're a caregiver for an aging adult, you can encourage them in those interests and goals they still carry with them—or encourage them to imagine new goals. Help them to feel a sense of independent purpose and to take charge of their course through later life. You can also help them to put

these ambitions into perspective and come up with strategies for real action in the right direction. Goal setting for seniors can be a grounding activity that motivates individuals to lead the lives they really want.

### **What Motivates Our Elderly Loved Ones?**

There is no right or wrong goal for an older adult to strive for. Whatever inspires and motivates them is a great direction, and most goals can be adapted to suit the individual's needs and limitations. You can help them to break a challenging goal up into manageable parts. Ideally, the aging adult in your life selects a goal that they can get really excited about and put plenty of fresh energy behind. Some great goals for seniors might fall under the following categories:



- **Health and fitness.** Example: Aim to walk for 30 minutes, three times a week.
- **Family and community.** Example: Video chat with the grandchildren every Sunday.
- **Personal purpose.** Example: Sign up to volunteer for a local organization, such as the library, an animal shelter, or soup kitchen.
- **Independence.** Example: Make calls to arrange for a housekeeper, automatic prescription and grocery deliveries, and a social day program schedule to make independent living more manageable and enjoyable.
- **Creativity.** Examples: Take an art class at the local senior center or get involved with gardening.
- **Fun.** Example: Try out a new restaurant every month based on recommendations from the community.

### How Can You Help Seniors Set Goals and Realistic Objectives?

After retirement and into our later years, it's actually a really great time to set personal goals because we're no longer bound by responsibilities like work and raising children as we once were. But we also want to make the most of the time and energy we invest. Caregivers can help aging adults to

strategize and develop plans and expectations in the direction of their goals.

- **Purpose:** Focus on one goal at a time and start by clarifying the purpose. Why is this objective exciting? How is it going to improve or enrich my life? A goal set to walk three times a week can help to maintain a healthy weight, generate energy, and keep the heart and other body systems strong. It can help to keep this greater purpose of healthy living in mind.
- **Expectations:** While it's a positive idea for seniors to set goals that are challenging and that require them to reach beyond their comfort zones, it's also important for these goals to realistically match their abilities. If a goal becomes too exaggerated—an aging adult aspires to walk five miles a day, five days a week, the way they used to—they may get burnt out and discouraged. It makes more sense to start smaller and work their way up to a more ambitious expectation.
- **Smaller steps:** Oftentimes, a goal can be broken down into smaller, more manageable goals. This is a really important tactic for actually moving forward and accomplishing the larger

objective. In fact, with each smaller piece that an aging adult accomplishes, they get to feel a surge of accomplishment, pride, and motivation to continue. In the case of walking for health, a senior might plan to walk just 30 minutes, twice a week, for a month. Then, they could increase the walking time and or the number of days per week in subsequent months.

- **Motivation:** How does your aging loved one find and generate motivation? They may need the encouragement of friends and family keeping them company in pursuit of their goals. They could have a walking buddy. Maybe they feel connected to their progress and inspired to continue when they keep a journal about it or otherwise keep a record of how far they've come—such as on a calendar. If an older adult seems to be losing momentum toward their goal, it might help to remind them of their original purpose for identifying this goal. Help them to build up the mental and emotional energy in that direction.
- **Resources:** When you're still in the planning and goal

setting stages together, it's important to identify the resources your aging loved one might need to accomplish their aspirations. If the obstacles end up being too great, they may lose momentum and lose a grip on their purpose altogether. But if, together, you can anticipate some of the challenges you might encounter, you might be able to also anticipate the resources they'll need to get beyond those hurdles and keep moving forward. For a walking goal, you'll want to make sure they have the ideal shoes ready, an alternate plan for rainy days, and a nutritious diet that will support their active lifestyle.

The bottom line is that it is never too early or too late in life to set goals that are appropriate to our interests and our best abilities. Meanwhile, it's important to remember that our "best" can even change from day to day.

We need to be compassionate and realistic with ourselves even as we challenge our comfort zone and reach farther toward our goals. By keeping these helpful considerations in mind and working together, life for aging adults can be lively and inspired.

# SO, YOU THINK YOU'RE HAVING A SENIOR MOMENT? THINK AGAIN

Beware of the term "senior moment." It might only make things worse.

Psychology Today 2009

A 42 year old man laments his diminishing memory over the fact that he cannot find his keys. A 55-year-old woman struggles to recall the name of the new office assistant. A 47-year-old man agonizes over having forgotten to pick up milk on his way

home. They, like many other middle-aged adults, may attribute their mental lapses to that terror of terrors, the "senior moment." I first heard the term while waiting in line for an elevator when a man seemingly in his early 50s proclaimed to all within earshot, that he was having a senior moment because he could not find his wallet. Everyone around him nodded appreciatively, murmuring in assent as to the inevitability of this phenomenon. No one thought to offer any alternative explanations of the temporary glitch in his cognitive functioning.

Of course, I should not have been surprised to hear about the belief in the senior moment. The media report with great alarm the burgeoning numbers of Alzheimer's victims in the U.S., now estimating the number at over 5.5 million, and growing with frightening

alacrity as the baby boomers reach the magic age of 65. This 5.5 million figure, however, is misleading. If you look closely at the numbers in the reports of private agencies such as the Alzheimer's Association, it is not only Alzheimer's disease that is becoming more prevalent, but other forms of dementia. This is an important distinction-- vascular dementia, which has an entirely different cause than Alzheimer's, is related to treatable and preventable conditions associated with cardiovascular disease.

Alzheimer's disease, as tragic as it is when it occurs, is not a normative part of the aging process. The true fear behind the senior moment is that it is the first step in an inevitable progression toward complete loss of all brain functions. Yet it does not have to be that way.

In the first place, the odds are that no matter how deficient your memory seems to be, you will not become a victim of this devastating illness. Although the number of Alzheimer's patients may seem high, the percent of the over-65 population with

documented Alzheimer's remains relatively low (5-7%).

Second, even if your brain is starting to develop those notorious plaques and tangles associated with the disease, you may not necessarily experience memory loss. High levels of education and continuing mental activity can't erase the plaques and tangles, but they can help stave off the associated behavioral problems.

Third, there are many strategies you can use to keep your memory active and effective. The most important is to follow the advice of this handy little phrase used by cognitive psychologists: "If you don't encode, you can't retrieve." The importance of this advice is demonstrated by asking people to choose the correct picture of a penny from among a display of nine or ten that look almost identical. The idea is that you use pennies all the time-- you should be able to recognize the correct combination of presidential profiles, Latin words, placement of the "one cent" and so on. However, hardly anyone even mental gymnasts in their 20s can make the correct choice because hardly anyone actually bothers to stare and then memorize the front and back of this common object.

Because many midlife and older adults lead complicated and busy lives, our minds are often going in many

directions at once. Multi-tasking not only can lead airline pilots to miss their destination, but can also destroy our ability to remember. If you want to put your memory to maximum effectiveness, try *mono-tasking*. Did you leave an important document at home that you needed to bring to work? Chances are you put the document somewhere it shouldn't have been at home because you were thinking about something else at the time, or carrying up the laundry while holding it, or thinking about what you're going to cook for dinner. If you actually stopped doing three things at once and thought about putting the document in your briefcase, there is a very good chance it would have made it with you to work rather than languishing at the bottom of your sock drawer.

You might be thinking that all this is very interesting, but what does it have to do with fulfillment? Rowe and Kahn, who popularized the term "successful aging," placed cognitive functioning front and center in the equation for achieving a fulfilled and satisfying later life. Being able to use your mind and keeping it active will help you feel more mentally competent and so contribute to your overall well-being. You can't use your mind to maximum advantage if you are convinced that it is decaying because once you believe it is gone, it *will* be gone.

The true danger of the senior moment lies in the phenomenon known as *stereotype threat*, a term that psychologist Claude Steele invented, and it provides brilliant insight into why it is that some people do not perform to their maximum potential. When you are in a testing situation and you've been made aware of some attribute about yourself relevant to that situation, you may fall victim to this pernicious kind of negativity. Your performance will deteriorate the more you believe in that stereotype and the more you are made aware of it.

In other words, thinking that you're having a senior moment may cause you to have that senior moment. I am

currently conducting a study with a colleague, Tammy Rahhal, and a recent Ph.D., Kelly Jones, in which we manipulate the conditions to make older adults more or less aware of their performance on a memory task and then observe the outcome in their performance. We are finding that when people feel that they have lower memory ability (whether or not they do), they ultimately perform more poorly. Rahhal speculates (and has some data to support this) that if we could avoid any suspicions on the part of our older participants that they are in a memory study, perhaps they would show no memory deficits at all. A radical proposition, perhaps, but not totally implausible.

## SANJAY GUPTA'S PRESCRIPTION FOR BRAIN HEALTH

Medical reporter says lifestyle changes are key to resilience  
by Sanjay Gupta, AARP Magazine 2020

An excerpt from *Keep Sharp: Build a Better Brain at Any Age* by Sanjay Gupta

One evening several years ago, a 93-year-old man was brought into the emergency room where I was on call. When my chief resident told me about the patient, who was in serious neurological decline, his advanced age concerned me. I thought he would be too old to undergo an operation.

A little while later, the CT scan showed a significant brain bleed that explained his symptoms, and I went to the man's family, fully expecting them to tell me not to pursue an aggressive, risky operation. I encountered a spry woman, his wife of 70 years. She was 94 and in perfect health; she took no

medicines and had driven her great-grandkids to school earlier that day. She told me that her husband, my patient, was an avid runner and worked part-time as an accountant. His 63-year-old son called him “a whiz with numbers.” The man's brain bleed occurred after he fell from his roof while blowing leaves. These nonagenarians were healthier than most of my patients — of any age.

I took the man to the operating room for a craniotomy. I drilled into his skull and used a sawlike device to remove a flap of bone. I removed the blood pool and coagulated small remaining bleeders. All that was left to do was to close the dura mater, reposition the bone flap and suture the skin.

Before I proceeded, though, I took a few moments to inspect his brain. What I saw surprised me. Given how sharp he was, how active and cognitively intact, I expected to see a large brain pulsating robustly and appearing healthy. But this looked like a 93-year-old brain. It was more shriveled, sunken with deep wrinkles indicative of his age.

Now, if this sounds disheartening to you, it should not. In fact, it should sound just the opposite.

There is a truism in medicine: Always treat the patient, not the test results. If

someone had described his brain to me before the operation, I probably would have been even less inclined to operate. But this was a reminder that it didn't matter what his brain looked like — it mattered how it performed. The brain, perhaps more so than any other organ in the body, may reliably grow stronger in some ways throughout life and become more robust than in years past.

I won't forget that experience. There seemed to be a total disconnect between the brain I was staring at and the man whose skull it inhabited. I was eager to see how he'd wake up from the operation and what his recovery might be like. Did I make the right decision? Had I prolonged his life or hastened his death?

As soon as I walked into his room, I knew the answer. I found the man reading his smartphone (without reading glasses, which I now need at age 50). He was following the recent election in western Africa, a place where he had spent time doing volunteer work just 10 years earlier. It was clear he was recovering well. I asked him how the whole event had affected him, wondering what he thought about mortality overall. He smiled and looked at me. “The biggest lesson in all of this,” he said, “is no more trying to blow the leaves off the roof.”

## Continual improvement

I didn't grow up with a deep-seated desire to be a doctor, let alone a brain surgeon. My earliest aspiration was to become a writer, likely triggered by a boyhood crush I had on a grade school English teacher.

When I chose medicine, I was 13 years old and my grandfather had just suffered a stroke. Witnessing his brain function change so quickly was jarring. He was suddenly unable to speak or write but seemed to understand what people said and could read without difficulty. I became fascinated by the intricate and mysterious functioning of the brain.

I spent a lot of time at the hospital and was that annoying kid who asked the physicians a lot of questions. I felt grown-up as they patiently explained what had happened. I watched as those doctors were able to return my grandfather to good health after opening up his carotid artery to restore the blood flow to his brain and prevent future strokes.

I started reading everything I could about medicine and the human body. Before long, I was fixated on the brain and, specifically, memory. It still astonishes me that our memories — the very fabric of who we are — can be reduced to invisible neurochemical signals between tiny areas of the brain. For me, those early explorations into

the world of brain biology were at once demystifying and magical.

According to an AARP survey of Americans ages 34 to 75, nearly everyone (93 percent) understands the importance of brain health. But those same people don't always know how to make their brains healthier. Some believe that this mysterious organ is a black box of sorts, untouchable and incapable of being improved. Not true. I've now been a surgeon and health journalist for more than two decades, but what I've learned more recently, while researching this book, has shifted how I think about the brain and how to care for it. I am more convinced than ever that the brain can be constructively changed — continually enhanced and fine-tuned — no matter what your age or access to resources is.

For example, we are finding that changes to the brain that lead to diseases such as Alzheimer's could begin there long before symptoms develop. This is critical information. There are people with a brain full of amyloid plaques — clumps of proteins that are the classic hallmarks of Alzheimer's disease — who would never know it because they have no symptoms. What if they did know about it and took action?

As with my 93-year-old patient, it wasn't about making the brain “look” better; it was about how the brain performed. Just like him, I cared more about preventing any crippling

symptoms from developing. This is the biggest change in my thinking as a lifelong student of the brain. Focusing on that preclinical time could prove beneficial to patients. The message one day may be, “Yes, you have Alzheimer's disease, but it will never cause you any symptoms.”

## **Mental resilience**

A change I've made personally since turning 50 is working on building my brain's resiliency. For example, I always thought of socializing as a fun diversion rather than a healthy brain-building activity. There is plenty of evidence, however, that strong and consistent relationships with family and friends pave the way for a more resilient brain.

Here's how: The prefrontal cortex, where judgment and sound decision-making occur, is strengthened in response to personal human interaction. A more robust prefrontal cortex can decrease the amount of activity in the emotional centers of the brain, notably the amygdala. That means a challenging situation will be processed longer and stronger in the judgment areas of your brain, as opposed to the emotional centers.

By supporting your prefrontal cortex, you are less likely to see crises as insurmountable problems and accept that change is a normal part of living. That is resiliency in action.

People also develop more resilient brains by taking decisive action, instead of letting problems languish. They are consistently moving toward their goals, making even the small accomplishments count. They practice gratitude on a regular basis and consistently nurture a positive view of themselves. It is very hard to cripple a brain that is decisive and views itself favorably.

Another change I've made: I used to brag about my capacity for little sleep, but now I prioritize sleep. Scientists believe that sleep allows the brain to clear waste and organize memories. I also try to learn something new about myself every day. Self-discovery is one of the surest ways to develop a greater appreciation for your life — and to equip you with the means to enhance the good and mitigate the bad. Remember, it all starts with the brain. Once you have strengthened your brain and made it more resilient, you will make better decisions about your health overall.

## **The ultimate health goal**

In the late 1990s, I had a chance to spend a few days with Stephen Hawking. I was working at the White House and helped plan a series of evenings for President Bill Clinton and first lady Hillary Clinton. When we were thinking about how best to celebrate science, we unanimously agreed on having the



famed theoretical physicist as our featured guest.

Because of his ALS, Hawking typed his entire talk into his computer and then played it after going onstage. We had even planned the question-and-answer part of the evening ahead of time.

I knew that the audience would be engaged and entertained by his brilliance in the world of physics, but it was his life lessons that have stayed with me more than 20 years later.

Hawking's disease slowly robbed him of his ability to walk, speak and

participate in life the way most of us can, but he had a mind that nobody and nothing could take away from him. It remained sharp until his peaceful death, in 2018.

I once had a teacher who said to me (while pointing to his head), "They can take away everything you own, but they can never take away this."

That statement has stayed with me ever since and continues to remind me that it's up to me to protect and preserve my brain and its memories. All it really takes are some basic lifestyle strategies.

## **13 HABITS LINKED TO A LONG LIFE (BACKED BY SCIENCE)**

From Healthline 2019

Many people think that life expectancy is largely determined by genetics. However, genes play a much smaller role than originally believed. It turns out that environmental factors like diet and lifestyle are key.

Here are 13 habits linked to a long life.

### **1. Avoid overeating**

The link between calorie intake and longevity currently generates a lot of interest. Animal studies suggest that a 10–50% reduction in normal calorie intake may increase maximum

lifespan. Studies of human populations renowned for longevity also observe links between low calorie intake, an extended lifespan, and a lower likelihood of disease. What's more, calorie restriction may help reduce excess body weight and belly fat, both of which are associated with shorter lifespans.

That said, long-term calorie restriction is often unsustainable and can include negative side effects, such as increased hunger, low body temperature, and a diminished sex drive. Whether calorie

restriction slows aging or extends your lifespan is not yet fully understood.

**SUMMARY** Limiting your calories may help you live longer and protect against disease. However, more human research is needed.

## 2. Eat more nuts

Nuts are nutritional powerhouses. They're rich in protein, fiber, antioxidants, and beneficial plant compounds. What's more, they're a great source of several vitamins and minerals, such as copper, magnesium, potassium, folate, niacin, and vitamins B6 and E. Several studies show that nuts have beneficial effects on heart disease, high blood pressure, inflammation, diabetes, metabolic syndrome, belly fat levels, and even some forms of cancer.

One study found that people who consumed at least 3 servings of nuts per week had a 39% lower risk of premature death. Similarly, two recent reviews including over 350,000 people noted that those who ate nuts had a 4–27% lower risk of dying during the study period — with the greatest reductions seen in those who ate 1 serving of nuts per day

**SUMMARY** Adding some nuts to your daily routine may keep you healthy and help you live longer.

## 3. Try out turmeric

When it comes to anti-aging strategies, turmeric is a great option. That's because this spice contains a potent bioactive compound called curcumin. Due to its antioxidant and anti-inflammatory properties, curcumin is thought to help maintain brain, heart, and lung function, as well as protect against cancers and age-related diseases.

Curcumin is linked to an increased lifespan in both insects and mice. However, these findings have not always been replicated, and no human studies are currently available. Nevertheless, turmeric has been consumed for thousands of years in India and is generally considered safe.

**SUMMARY** Curcumin, the main bioactive compound in turmeric, has antioxidant and anti-inflammatory properties. Some animal studies suggest that it can increase lifespan.

## 4. Eat plenty of healthy plant foods

Consuming a wide variety of plant foods, such as fruits, vegetables, nuts, seeds, whole grains, and beans, may decrease disease risk and promote longevity. For example, many studies link a plant-rich diet to a lower risk of premature death, as well as a reduced risk of cancer, metabolic syndrome,

heart disease, depression, and brain deterioration. These effects are attributed to plant foods' nutrients and antioxidants, which include polyphenols, carotenoids, folate, and vitamin C. Accordingly, several studies link vegetarian and vegan diets, which are naturally higher in plant foods, to a 12–15% lower risk of premature death.

The same studies also report a 29–52% lower risk of dying from cancer or heart, kidney, or hormone-related diseases. What's more, some research suggests that the risk of premature death and certain diseases increases with greater meat consumption.

However, other studies report either nonexistent or much weaker links — with the negative effects seeming specifically linked to processed meat. Vegetarians and vegans also generally tend to be more health-conscious than meat eaters, which could at least partly explain these findings. Overall, eating plenty of plant foods is likely to benefit health and longevity.

**SUMMARY** Eating plenty of plant foods is likely to help you live longer and lower your risk of various common diseases.

## 5. Stay physically active

It should come as no surprise that staying physically active can keep you healthy and add years to your life. As few as 15 minutes of exercise per day may help you achieve benefits, which

could include an additional 3 years of life. Furthermore, your risk of premature death may decrease by 4% for each additional 15 minutes of daily physical activity.

A recent review observed a 22% lower risk of early death in individuals who exercised — even though they worked out less than the recommended 150 minutes per week. People who hit the 150-minute recommendation were 28% less likely to die early. What's more, that number was 35% for those who exercised beyond this guidance. Finally, some research links vigorous activity to a 5% greater reduction in risk compared to low- or moderate-intensity activities.

**SUMMARY** Regular physical activity can extend your lifespan. Exercising more than 150 minutes per week is best, but even small amounts can help.

## 6. Don't smoke

Smoking is strongly linked to disease and early death. Overall, people who smoke may lose up to 10 years of life and be 3 times more likely to die prematurely than those who never pick up a cigarette.

Keep in mind that it's never too late to quit. One study reports that individuals who quit smoking by age 35 may prolong their lives by up to 8.5 years. Furthermore, quitting smoking in your 60s may add up to 3.7 years to your

life. In fact, quitting in your 80s may still provide benefits.

**SUMMARY** Stopping smoking can significantly prolong your life — and it's never too late to quit.

## **7. Moderate your alcohol intake**

Heavy alcohol consumption is linked to liver, heart, and pancreatic disease, as well as an overall increased risk of early death. However, moderate consumption is associated with a reduced likelihood of several diseases, as well as a 17–18% decrease in your risk of premature death. Wine is considered particularly beneficial due to its high content of polyphenol antioxidants.

Results from a 29-year study showed that men who preferred wine were 34% less likely to die early than those who preferred beer or spirits. In addition, one review observed wine to be especially protective against heart disease, diabetes, neurological disorders, and metabolic syndrome.

To keep consumption moderate, it is recommended that women aim for 1–2 units or less per day and a maximum of 7 per week. Men should keep their daily intake to less than 3 units, with a maximum of 14 per week. It's important to note that no strong research indicates that the benefits of moderate drinking are greater than those of abstaining from alcohol. In other words, there is no need to start

drinking if you don't usually consume alcohol.

**SUMMARY** If you drink alcohol, maintaining a moderate intake may help prevent disease and prolong your life. Wine may be particularly beneficial.

## **8. Prioritize your happiness**

Feeling happy can significantly increase your longevity. In fact, happier individuals had a 3.7% reduction in early death over a 5-year study period. A study of 180 Catholic nuns analyzed their self-reported levels of happiness when they first entered the monastery and later compared these levels to their longevity. Those who felt happiest at 22 years of age were 2.5 times more likely to still be alive six decades later. Finally, a review of 35 studies showed that happy people may live up to 18% longer than their less happy counterparts.

**SUMMARY** Happiness likely has positive effects not only for your mood but also your lifespan.

## **9. Avoid chronic stress and anxiety**

Anxiety and stress may significantly decrease your lifespan. For instance, women suffering from stress or anxiety are reportedly up to two times more likely to die from heart disease, stroke, or lung cancer. Similarly, the risk of premature death is up to three

times higher for anxious or stressed men compared to their more relaxed counterparts.

If you're feeling stressed, laughter and optimism could be two key components of the solution. Studies show that pessimistic individuals have a 42% higher risk of early death than more optimistic people. However, both laughter and a positive outlook on life can reduce stress, potentially prolonging your life.

**SUMMARY** Finding ways to reduce your anxiety and stress levels can extend your lifespan. Maintaining an optimistic outlook on life can be beneficial, too.

### 10. Nurture your social circle

Researchers report that maintaining healthy social networks can help you live up to 50% longer. In fact, having just 3 social ties may decrease your risk of early death by more than 200%.

Studies also link healthy social networks to positive changes in heart, brain, hormonal, and immune

function, which may decrease your risk of chronic diseases. A strong social circle might also help you react less negatively to stress, perhaps further explaining the positive effect on lifespan. Finally, one study reports

that providing support to others may be more beneficial than receiving it. In addition to accepting care from your friends and family, make sure to return the favor.

**SUMMARY** Nurturing close relationships may result in decreased stress levels, improved immunity, and an extended lifespan.

### 11. Be more conscientious

Conscientiousness refers to a person's ability to be self-disciplined, organized, efficient, and goal-oriented. Based on data from a study that followed 1,500 boys and girls into old age, kids who were considered persistent, organized, and disciplined lived 11% longer than their less conscientious counterparts.

Conscientious people may also have lower blood pressure and fewer psychiatric conditions, as well as a lower risk of diabetes and heart or joint problems. This might be partly because conscientious individuals are less likely to take dangerous risks or react negatively to stress — and more likely to lead successful professional lives or be responsible about their health.

Conscientiousness can be developed at any stage in life through steps as small as tidying up a desk, sticking to a work plan, or being on time.

**SUMMARY** Being conscientious is associated with a longer lifespan and fewer health problems in old age.

## 12. Drink coffee or tea

Both coffee and tea are linked to a decreased risk of chronic disease. For instance, the polyphenols and catechins found in green tea may decrease your risk of cancer, diabetes, and heart disease. Similarly, coffee is linked to a lower risk of type 2 diabetes, heart disease, and certain cancers and brain ailments, such as Alzheimer's and Parkinson's.

Additionally, both coffee and tea drinkers benefit from a 20–30% lower risk of early death compared to non-drinkers. Just remember that too much caffeine can also lead to anxiety and insomnia, so you may want to curb your intake to the recommended limit of 400 mg per day — around 4 cups of coffee.

It's also worth noting that it generally takes six hours for caffeine's effects to subside. Therefore, if you have trouble getting enough high-quality sleep, you may want to shift your intake to earlier in the day.

### **SUMMARY**

Moderate consumption of tea and coffee may benefit healthy aging and longevity.

## 13. Develop a good sleeping pattern

Sleep is crucial for regulating cell function and helping your body heal. A recent study reports that longevity is likely linked to regular sleeping patterns, such as going to bed and waking up around the same time each day. Sleep duration also seems to be a factor, with both too little and too much being harmful. For instance, sleeping less than 5–7 hours per night is linked to a 12% greater risk of early death, while sleeping more than 8–9 hours per night could also decrease your lifespan by up to 38%.

Too little sleep may also promote inflammation and increase your risk of diabetes, heart disease, and obesity. These are all linked to a shortened lifespan. On the other hand, excessive sleep could be linked to depression, low physical activity, and undiagnosed health conditions, all of which may negatively affect your lifespan.

**SUMMARY** Developing a sleep routine that includes 7–8 hours of sleep each night may help you live longer.

### **The bottom line**

Longevity may seem beyond your control, but many healthy habits may lead you to a ripe, old age. These include drinking coffee or tea, exercising, getting enough sleep, and limiting your alcohol intake. Taken together, these habits can boost your health and put you on the path to a long life.

# SEVEN HIGH RETURN, LOW RISK INVESTMENTS FOR RETIREES

**Here's how to protect your savings without sacrificing investment returns.**

U.S. News & World Report  
By Jeff Rose, 2016

**MANY PEOPLE** spend decades in retirement. That's certainly good news, but it also presents the challenge of making your savings last throughout a long lifespan. Here are seven investments for retirees that could help you earn a decent return without taking on too much risk.

**1. Real estate investment trusts.** Real estate investment trusts invest in mortgages or direct equity positions in various properties. They pay dividends to their investors, and that yield is usually higher than what you can get from stock dividends. REITs are good investments to hold when the general stock market is in decline. This is because REITs are not correlated with stock exchanges, meaning that they are unlikely to go down with the rest of the market.

**2. Dividend-paying stocks.** Many well-established companies pay dividends on their stocks that are higher than what you can get on safe investments, such as certificates of deposit and U.S. Treasury securities. Of course, being stocks, they aren't as safe as fixed-income securities, but

they do come with the potential for capital gains.

This gives dividend-paying stocks a reasonable combination of growth and income. In addition, a high dividend will enable you to ride out a prolonged decline in the stock market, since you might continue to receive income on your stock even if the underlying stock price fluctuates. Dividend-paying stocks often do better than growth stocks in bear markets, since investors tend to shift attention from growth to income. You could also purchase an index fund comprised of numerous dividend-paying stocks. Even if you're mostly interested in preserving your investment capital in retirement, having part of your portfolio invested in dividend-paying stocks will provide you with ongoing income and capital appreciation, which could help you deal with inflation.

**3. Peer-to-peer lending.** Better known as P2P, peer-to-peer lending has been growing steadily since it began in 2005. Peer-to-peer lending takes place online and matches borrowers and investors in loans that

benefit both. It's basically lending without using a bank as an intermediary. The two largest P2P lending platforms are Lending Club and Prosper. Many P2P investments pay out a higher interest rate than you are likely to get on your stock market investments. However, the risk (and reward) can vary considerably based on who you lend money to.

**4. Municipal bonds.** Municipal bonds are debt securities issued by state, county and municipal governments and their various agencies. The primary advantage is that the interest you earn is tax-free for federal income tax purposes. They may also be exempt from state and local taxes if you live in the state where the municipal bonds are issued.

Twenty-year municipal bonds currently pay an average of about .2 percent higher than what you can get on 30-year U.S. Treasury bonds. That's a higher yield with a shorter maturity. But when you add in the tax-free benefit, municipal bonds look even better.

**5. Annuities.** Annuities are investment contracts between you and an insurance company. They come in different forms, and usually include a guaranteed return at a stated rate. Annuities can be either fixed or variable, and the rate of return may hinge on the performance of the stock market. However, an annuity contract

may include a provision that will limit your downside risk in the event of a market decline.

It's important to pay attention to the fees and commissions an annuity charges, which can be very high. Many annuities have complicated features, so take the time to fully understand the product and get a second opinion before buying one. Also, take a close look at how an annuity will change your tax liability.

**6. U.S. Treasury notes and bonds.** Yields on U.S. Treasury notes and bonds are a good deal higher than what you can get on certificates of deposit and money market funds. This is because both notes and bonds are longer-term securities that pay higher interest rates as a result. For example, Treasury notes, which are U.S. government debt securities with maturities between two and 10 years, currently pay almost 2 percent per year. Treasury bonds, which have terms of 30 years, are running in excess of 2.5 percent. U.S. Treasury securities of all maturities and types can be purchased through the U.S. Treasury portal Treasury Direct.

**7. Treasury inflation-protected securities.** Treasury inflation-protected securities, better known as

TIPS, are another form of U.S. Treasury debt. What separates them from other Treasury securities is that



they pay the interest and additional principal to compensate for inflation.

TIPS come in denominations of as little as \$100, and in terms of five, 10 and 30 years. The annual inflation adjustment is based on changes in the consumer price index. The percentage change in the value of the security is added to the principal value, rather than being paid out like interest. When the TIPS mature, you are paid the higher value based on the CPI. However, the value of your TIPS could also drop if there is deflation.

Due to the inflation adjustment, TIPS pay lower interest rates than other U.S. Treasury securities with comparable terms, but the inflation adjustment can produce more attractive results. Like other Treasury securities, TIPS can also be purchased and held through Treasury Direct.

There's no single investment that is the ideal retirement asset. The best strategy is to have many different types of assets in your portfolio to prepare your investments for different kinds of market environments.

## HOW LEFT-HANDED PEOPLE THINK AND FEEL DIFFERENTLY

**Being a leftie is far from a disadvantage.**

By Carolyn Gregoire  
Life Healthy Living 2016

**(Ed. Note. To those of you who are left-handed, you will certainly appreciate this information. To those of you who aren't, we hope this will give you an appreciation of how us lefties function in a right-handed world. {Full disclosure: I am a leftie.})**

Lefties historically have had a tendency to get left behind. Until relatively recently, being left-handed was stigmatized, sometimes as an

abnormality or sign of weakness. Left-handed children were forced to learn to write with their right hands, often to their significant disadvantage.

Of course, we now know that there's nothing wrong with being left-handed. As University of Toledo psychologist Stephen Christman recently explained in *Scientific American*, there's almost no evidence to suggest that lefties are at any sort of physical or psychological disadvantage. For one thing, lefties

have comprised roughly 10 percent to 15 percent of the general population for many thousands of years. The fact that the trait has remained stable over many generations suggests that left-handedness is not an evolutionary weakness, as many psychologists of the past believed.

But handedness does come with certain physiological and neurological differences. Research remains incomplete, but here are some things we know about the unique cognitive and psychological profiles of the left-handed:

### **They may be quicker thinkers.**

Lefties may be able to use both sides of their brain more easily and efficiently.

According to an Australian study published in 2006 in the journal *Neuropsychology*, left-handed people tend to have faster connections between the right and left hemispheres of the brain, which leads to quicker information processing. The study authors measured participants' performance on a task that assessed transfer time between brain hemispheres, and one that required them to use both sides of their brain at the same time.

The research revealed that left-handed participants were faster at processing information across the two sides of the brain — a cognitive advantage that could benefit them in things like video games and sports.

### **They may be left-favoring in decision-making processes.**

The hand you use may have a surprising effect on the way you judge abstract ideas, like value, intelligence and honesty.

A 2009 Stanford University study found that left-handed and right-handed people may engage in an implicit favoring of their dominant side.

In the study, participants viewed two columns of illustrations and were asked to judge which seemed more happy, honest, intelligent and attractive. Left-handers implicitly chose illustrations in the left column, and righties tended to choose images on the right side.

“For left-handed people, implicitly, they think good stuff is on the left and bad stuff is on the right, even though consciously, explicitly, everything in language and culture is telling them the exact opposite,” the study's lead author, psychologist Daniel Casasanto, said in a statement.

### **Lefties have the upper hand in some sports.**

While less than 15 percent of the general population is left-handed, 25 percent of Major League baseball players are lefties. Why? It may be because they tend to have faster reaction times, as the 2006 Australian study cited above found.

But there's another reason. Studies have found that lefties seem to have a real advantage in interactive sports, such as boxing, fencing, tennis and baseball — but this advantage doesn't extend to non-interactive sports, like gymnastics and diving.

It's possible that because of their different physical orientation and movements, lefties are able to throw off right-handed opponents, who are used to going up against other righties.

### **Their brains may organize emotion differently.**

Your dominant hand may determine how emotions are arranged in your brain. A 2012 study published in the journal PLoS ONE found that in left-handers, motivation was associated with greater activity in the right hemisphere of the brain, while the opposite was true of right-handers.

This may have important implications in caring for anxiety and mood disorders, which are sometimes treated using brain stimulation to increase neural activity in the left hemisphere.

“Given what we show here, this treatment, which helps right-handers, may be detrimental to left-handers — the exact opposite of what they need,” one of the study's authors, psychologist Geoffrey Brookshire, said in a statement.

### **Lefties may be more creative thinkers.**

Many experts and studies have suggested a link between left-handedness and creativity. Is it real? Quite possibly. Some research has found that lefties are better at divergent thinking (the ability to think of many solutions to a single problem), a cognitive hallmark of creativity. However, it's important to note that studies show correlation, not causality, so the findings aren't entirely conclusive. Another possibility, proposed by University College London psychologist Chris McManus in his book *Right-Hand, Left-Hand*, is that the brains of lefties have a more highly developed right hemisphere, which has been suggested to be more involved in creative thinking.

There's one additional potential link between left-handedness and creativity — one that's speculative but still intriguing. Growing up in the left-handed minority and seeing themselves as different from their peers, some children may come to develop what's known as an “outsider's mindset,” or a tendency to have a self-image that's more individualized rather than group-oriented. Such a mindset can predispose a person to develop qualities like independence and non-conformity, which psychologists have linked to creative thinking and innovation.

# HOW DOES MUSIC BENEFIT THE HEALTH OF SENIOR CITIZENS?

By MUSIC & ARTS 2017

Did you know that, according to Johns Hopkins, music can be considered medicine for your mind? There are many health benefits associated with music, from improved memory to stress relief, motivation, and even decreased pain from chronic illness. It may come as a surprise to you that something as simple as listening to music can so dramatically improve your quality-of-life. In this article, we'll discuss several important ways that music can benefit the health of senior citizens.

## **Mind**

Music has been shown to have many positive effects on a person's well-being. Neuroscientists have found that, by stimulating hits of dopamine, music can actually heighten positive emotion in the reward centers of a person's brain. When this happens, a person will often feel a sense of elation. The positive effects don't stop there, however. Music is good for reducing stress and anxiety. Listening to music can prevent increases in heart rate and blood pressure, and decrease levels of cortisol—all biological markers of

stress. Managing stress is an important skill, not only for senior citizens but for all people.

Another positive effect that music has on senior citizens is that it can decrease the experience of pain. In a study from 2013, a group of sixty people who had been diagnosed with fibromyalgia, which is a disease characterized by severe pain, were randomly assigned to listen to music once a day for four weeks. Compared to the control group, the people that listened to music reported a significant reduction in pain and fewer depressive symptoms. In another study, patients who had undergone spinal surgery were told to listen to whatever music they wanted on the evening before their surgery and until the second day after. Once again, compared to the control group, those that listened to music reported significantly less pain. While stress management is incredibly important, pain management is often one of the most important considerations for senior citizens. Any supplemental treatment for chronic pain which doesn't have complicated side effects is very beneficial for seniors.

In addition to relieving stress and pain, music has positive effects on other cognitive functions. According to one doctor from Johns Hopkins, “If you want to keep your brain engaged throughout the aging process, listening to or playing music is a great tool. It provides a total brain workout.” Along with reducing anxiety, blood pressure, and pain, listening to music can improve sleep quality, mental alertness, mood, and memory. Scientists are still studying why music has such positive effects on a person’s brain, but they agree that for seniors, the benefits are crucial. It’s often recommended that seniors try music therapy. If only to promote social interaction, relieve boredom, and calm nervousness, music therapy is as beneficial as it is enjoyable.

## **Body**

In addition to all of the wonderful health benefits that music has on the mind, it also has many positive effects on a person’s body. For senior citizens, it’s important to find the motivation to move around. Researchers in the UK conducted a study where thirty people were asked to walk on a treadmill until they were exhausted. One group had motivational synchronized music, another group had non-motivational synchronized music, and the final group had no music at all. The researchers found that music correlated positively to the amount of

time the people were able to exercise. In other words, music helped people exercise longer. While the motivational music helped more, even the non-motivational music contributed to more exercise than no music at all. As exercise becomes more difficult for senior citizens, it also becomes more important. By motivating seniors to improve their physical health through exercise, music can be as beneficial for the body as it is to the mind.

Some researchers even believe that listening to music can improve immune function. For example, researchers at Wilkes University looked at how music affects levels of IgA, an important antibody that our

bodies use to fight disease. For the study, undergraduate students had their IgA levels measured before and after 30 minutes of exposure to either a tone click, a radio broadcast, soothing music, or silence. Of all of the groups of students, the ones with the most significant increase in IgA were the students that listened to the soothing music. Another study conducted by Massachusetts General Hospital found that hearing Mozart helped to relax critically ill patients by lowering stress hormone levels and decreasing blood levels of interleukin-6. This is important because interleukin-6 is a protein associated with higher rates of mortality,

diabetes, and heart problems. While these studies are still in their early phases, the correlation between exposure to music and higher immune function seems promising, especially for seniors who typically experience a decline in immune function.

Dancing along to music can increase an elder's mobility and coordination, reducing tension and pain. Empowering seniors to be more mobile and independent increased their productivity and overall feelings of satisfaction. For these reasons, many senior centers and retirement communities include music programs as well as musical instruments for seniors to benefit from.

### **Dealing with Illness**

For seniors with Alzheimer's and dementia, listening to music can be incredibly beneficial. A study that was conducted by researchers at the University of Miami School of Medicine found that music therapy increased the levels of melatonin,

serotonin, norepinephrine, epinephrine, and prolactin in patients with Alzheimer's. Why is this important?

Those brain chemicals are associated with good feelings, improved mood, as well as reduced stress and agitation. The progression of the disease does not affect the brain's natural response to music.

Additionally, music has the ability to evoke memories and emotions from long ago. For seniors with Alzheimer's and dementia, music can sometimes elicit positive feelings. Songs from childhood, or early adulthood, have been shown to have positive effects even on those in advanced stages of dementia. For senior citizens, the health benefits of listening to music are incredibly important. From aiding cognitive function to improving physical health, and even helping those with Alzheimer's and dementia, music can play an important role in improving the quality of life for seniors.

## **FIVE STRATEGIES THAT MAKE COMMITTEES EFFECTIVE**

FromTripBuildingMedia 2017

**(Ed. Because so much of OLLI involves the work of committees, or special interest groups, it is important to be able to measure whether a committee is realizing positive results in the performance of its mission. This article**

**addresses strategies designed to make the committee structure a positive, meaningful undertaking.)**

A committee can be one of the most productive tools that an association has for goal achievement. But committees are also indispensable to the work of an association, enabling work to get done in the most efficient manner. But committees can also be incredible time sucks, eating up countless hours while not accomplishing much. According to

Bain and Company, “At their best, committees are an efficient way of assembling people. They facilitate debate on important issues, and they can be effective forums for decision making. So, the challenge is to manage committees well; to get the most out of them while nipping their dysfunctional traits in the bud.

### **When Committees Don’t Work**

Committees don’t work well when there is:

1. Lack of long-term agenda.
2. Reliance on bad information.
3. Inability to focus on the right issues.
4. Poor involvement by one or more members.
5. Lack of clear purpose; that is, whether the committee has clearly established goals, and a means of measuring whether those goals are being met. In other words, what are the benchmarks for measuring success, and are they being met?

As Bain and Company so aptly put it, “Committees can benefit from many of the same approaches that make board meetings more effective: an overview by the committee chair at the beginning of each meeting, a strategic focus for discussions, prioritized agendas, annual calendar of committee meetings and major decisions, consent agendas, and evaluation of committee meetings.”

### **When Committees Do Work**

There are at least five elements to ensure committee effectiveness:

#### **1. Written Committee Description.**

There should be a written description of what is expected of each committee to guide the chair and members. The description should summarize the purpose of the committee, its composition and selection procedure, and the specific duties of the committee.

#### **2. An Effective Committee Chair.**

A good committee chair needs to understand the content of the committee and have experience relevant to the work of the committee as well as proven leadership and people skills that will be essential if the committee is to work effectively. You want a good leader of people and process, someone who feels confident in guiding committee members to

accomplish the task in a timely manner.

The committee chair must also have confidence in the members and put the committee's success over his or her own goals. The good chair is one who can work with people, who can excite them to work together and draw out each members' best skills.

### **3. Effective Members Appointed.**

You need members who have been thoughtfully appointed. They should be recruited with the following question in mind: What tasks are the committee responsible for and who among our members possess the skills and experience needed to complete those tasks? Match the needs and requirements of the committee and the skills, knowledge and interests of prospective committee members.

**4. Accountability to the Central Organization.** Committees must have clear accountability. This begins with the written committee function that describes what is expected from the committee.

**5. Well-run Meetings.** If a committee meets the above four factors, then the meetings will likely be well run. "In a sense, if a committee reflects the first five indicators of effectiveness — a clear description of its work, a chair that knows how to lead, a solid match between the interests, skills and experience of individual members on the one hand, and the needs and

requirements of the committee on the other, a good mix of members, and direct accountability to the board — we will have the makings of excellent committee meetings. It will still be important to provide for meeting space that matches the needs of the group, a written meeting agenda and any necessary information mailed out to members in advance of the meeting."

But just to ensure a meeting is well run, the following factors must to be achieved:

**a. Set the agenda.** The agenda provides a road map for the conversation so make sure the leader has a clear agenda before the meeting

starts. That agenda needs to be communicated on a handout in advance of the meeting, and any other necessary information should be e-mailed out to members in advance of the meeting.

**b. Clarify the decision-making process.** The chair must clarify its decision-making process at the outset. Is it by majority vote? Is it that the chair gathers input and then he or she makes the decision? Make it clear from the outset how decisions will be made. As the CEO of Autodesk put it, "We're very clear at the beginning of every meeting whether it's one person's decision or whether it's more



of a discussion to reach consensus. I think it's a really valuable thing to understand because otherwise people can feel frustrated that they gave out their opinions but they don't understand the broader context for the final decision."

**c. Start on time and end on time.** "A definitive end time will help ensure that you accomplish what's on your agenda and get people back to work promptly."

**d. Make sure the leader lets people speak.** As the CEO of Honeywell stated, "Your job as a leader is to flush out all the facts, all the opinions, and at the end make a good decision."

**e. End with an action plan.** Determine who is responsible for what and what the timelines are. The secretary must record all time frames to make sure all action items are taken care of and followed up on.

**f. Do a meeting audit every few months.** The chair should examine the results of each meeting and determine whether they are effective. Review the meetings that worked and didn't, and

determine if you need every meeting you've held.

## **Other Factors**

1. Make sure an evaluation process of the committee meetings is in place. Immediate feedback is a huge factor in gauging the success of the meeting, and making changes so meetings are efficient and effective.

2. Post an annual calendar at the beginning of the year. Make sure your committee members know when meetings are and what is expected of them right from the outset.

3. Provide an orientation for new committee members.

4. Provide regular recognition to active committee member.

5. The chair should privately meet with lackluster members to find out what is happening and why work isn't being performed.

6. Involve committee members in developing an annual committee plan of work and make sure that the committee plans are in alignment with the overall strategic plan of the association.

# 8 WAYS TO BOOST YOUR IMMUNE SYSTEM IF YOU'RE OVER 65

From HealthLine2019

Flu season is from October to May in the United States, and the virus affects people of all different age groups each year. Flu symptoms include coughing, runny nose, fever, chills, body aches, and headache. Symptoms can be mild or severe and typically last from one to two weeks.

The flu might not cause serious problems for some, but there's a risk for complications in those ages 65 and older. The reason for this is because older adults tend to have a weaker immune system.

If you're over age 65, here's what you can do to strengthen your immune system and prevent the flu and its complications.

## 1. Get a flu vaccination

An annual flu vaccination can reduce your risk of infection by 40 to 60 percent. It can take up to two weeks for the flu vaccine to be effective. The vaccine works by stimulating your immune system to create antibodies, which can help protect against an infection. There are different types of flu vaccines. Some vaccines are

available to people of all age groups. Fluzone and Fluad are two vaccines specifically for older adults ages 65 and older. These vaccines provide a stronger immune system response to vaccination compared to a standard-dose flu shot. The flu virus changes from year to year, so you'll need to repeat vaccination each year. You can get the flu shot from your doctor, a pharmacy, or a flu clinic in your area. When you get a flu vaccine, also ask your doctor about pneumococcal vaccines to protect against pneumonia and meningitis.

## 2. Eat a healthy diet

Eating a healthy, nutrient-rich diet is another way to boost your immune system so that it can fight off viruses. This includes eating a diet rich in fruits and vegetables, which contain vitamins and antioxidants to promote good health. You should also reduce your intake of sugar, fat, and processed foods, and choose lean meats. If you feel that you're not getting enough vitamins and nutrients from your diet alone, ask your doctor if they recommend taking a multivitamin or herbal supplement.

### **3. Get active**

Strenuous physical activity can become harder with age, but that doesn't mean you should stop moving completely. Regular physical activity can strengthen your immune system and help your body fight off infections and viruses.

Aim for at least 30 minutes of physical activity for three days a week. This can include walking, biking, yoga, swimming, or other low impact workouts. Exercise increases blood circulation and has an anti-inflammatory effect on the body.

### **4. Lower your stress level**

Chronic stress can affect your immune system, decreasing its effectiveness. When under stress, the body increases the production of cortisol. This is a hormone that helps the body deal with stressful situations. It also limits bodily functions that aren't essential in a fight-or-flight situation.

Short-term stress doesn't harm the body. Chronic stress, on the other hand, lowers your immune system response, making you susceptible to viruses and illnesses. To help reduce your stress level, set limitations and don't be afraid to say no. Engage in activities that you find enjoyable and relaxing, such as reading or gardening.

### **5. Get plenty of sleep**

Sleep deprivation also reduces the effectiveness of the immune system. Sleep becomes more important with age because it also helps improve brain function, concentration, and memory. Older adults who don't get enough sleep are also susceptible to nighttime falls. Aim for at least seven and a half to nine hours of sleep per night. To improve the quality of your sleep, make sure your room is dark, quiet, and cool. Keep a regular bedtime routine and limit daytime naps to no more than 45 minutes. Don't consume caffeine late in the day and don't drink water and other beverages one and a half hours before bedtime. Talk to your doctor if you have sleep problems to identify any underlying causes.

### **6. Maintain a healthy weight**

If you're overweight, increasing physical activity and adjusting your diet can also help you shed excess pounds. This is important because carrying too much weight has a negative impact on your immune system. Both physical activity and eating a healthy diet can reduce inflammation and keep your immune system healthy and strong.

### **7. Quit smoking**

The chemicals in cigarettes are known

to damage lung tissue and increase the risk for cancer. But they can also cause respiratory illnesses such as the flu, bronchitis, and pneumonia. To improve your immune system function, take steps to kick a cigarette habit. Use smoking cessation aids such as nicotine patches or nicotine gum. You can also talk to your doctor about medications to reduce cravings for cigarettes.

### **8. Spend time outdoors**

Vitamin D also helps strengthen the immune system. If your vitamin D level is low, your doctor may prescribe supplements or recommend an over-the-counter multivitamin. Spending additional time outdoors allows your body to naturally convert vitamin D from sun exposure.

The amount of sun exposure to get the vitamin D you need will depend on your skin tone. Some people need as little as 15 minutes, whereas others may need up to two hours. Head outside when the sun isn't too strong to avoid a sunburn.

### **The takeaway**

The flu is a potentially dangerous virus for people ages 65 and older. It's important that you take steps to strengthen your immune system to avoid a cold and flu. Still, influenza isn't always preventable, so see a doctor immediately if you develop any symptoms. Antivirals taken within the first 48 hours may reduce the severity of the infection and the severity of symptoms.

## **WEDNESDAY BOOK CLUB HOLDS VIRTUAL CHILDREN'S HOLIDAY BOOK DRIVE; DONATIONS NEEDED**

By Susan Barnes

For a number of years, the OLLI Book Club (now the Wednesday Club) has held a Children's Holiday Book Drive where we have solicited the donation of children's books to be distributed to a variety of agencies. The COVID-19 pandemic has prohibited a traditional book drive this year. Instead, the members of the Wednesday Book Club have decided to hold a virtual book drive benefiting the Guardian ad Litem (GAL) program.

This program utilizes trained volunteers to represent foster children in court and in other legal proceedings, and the guardians often become friends and mentors to the children they serve. In the past, we have provided a great number of books to this agency that become holiday gifts for their clients.

Instead of books, the GAL program has requested that interested OLLI

members provide them with either gift cards in \$25 denominations or checks for any amount desired. Gift cards will be provided directly to families, or the GAL volunteer will make a purchase from a store that will ship directly to the family. They are trying to avoid having either their volunteers or family members have to shop in a physical store for safety reasons, and this will also maintain confidentiality for the families.

As part of the donation, please include the purpose of the gift card (books). If you prefer to send a check, please note on the check in the memo line that the check is to be used to purchase “books.”

Interested OLLI members are encouraged to become part of this virtual book drive and send their donations in gift cards or checks to:

Guardian ad Litem Second Circuit  
PO Box 3992  
Tallahassee, FL 32315-3992

Checks should be made payable to: “Guardian ad Litem Foundation Second Circuit, Inc.” or “GALF2.”

The deadline for receipt of checks or gift cards is December 3 in order for books to be ordered and delivered to the children before the holidays.

Thank you in advance for your generosity!

## HERE ARE GARDENING TIPS FOR NOVEMBER FOR TALLAHASSEE

Continue to harvest peppers and tomatoes and start keeping an eye out for possible frost. Harvest herbs and store in a cool, dry place.

Clean out your vegetable garden once the plants have stopped producing. Remove any that were susceptible to disease and insects. This month usually brings mild weather. Plant or transplant cool-weather crops such as beets, broccoli, cabbage, carrots, collards, lettuce, mustard, onions,

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

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

Add leaves and organic material to your compost pile. Cut back and remove old flower stalks from your annuals. Re-fertilize them to

encourage one more color before the winter. Start preparing your flower beds for the planting of cool-season annuals.

Now is a good time to plant woody ornamentals because they have time to establish themselves before the spring. Divide and replant perennials and bulbs that have become overcrowded or too large. No more pruning your shrubs or trees, unless it is necessary.

Pruning may encourage new growth to occur, which might be damaged during the winter. Divide and replant crowded perennials. This is the last month to plant any new perennials and biennials. Move your houseplants back indoors. For healthy grass, avoid weed and feed products. Only apply herbicides to areas with weed infestations. Fertilize lawns this month. Use a controlled-release nitrogen.

# QUOTE OF THE MONTH

## LOVE

“Love recognizes no barriers. It jumps hurdles, leaps fences, penetrates walls to arrive at its destination full of hope.”

**Maya Angelou**

For publication in the OLLI times send your information to George  
and Harriet Waas at [waas01@comcast.net](mailto:waas01@comcast.net)

Do you have an idea for a class?  
Please submit any ideas for future OLLI classes and instructors to  
Carroll Bewley, OLLI's Curriculum Team Chair at  
[carroll.bewley@gmail.com](mailto:carroll.bewley@gmail.com)



The Osher Lifelong Learning  
Institute at  
Florida State University

