



OLLI AT FSU'S MONTHLY NEWSMAGAZINE

www.oli.fsu.edu

OCTOBER 2020

SOLID CLASS REGISTRATION FOLLOWS FALL ZOOM SHOWCASE

More than 500 OLLI members registered for the 40 classes, 12 activities and seven clubs offered for the Fall Semester. "Considering the unprecedented circumstances born of the Covid pandemic, this is a statement of the importance of OLLI in the lives of our seniors," said Director Debra Herman.

"It is a testament to the growing interest in OLLI that we continue to see this level of involvement, even now during difficult times," Herman said.

She also praised those volunteers who kept OLLI up and running during the Summer months. "Our volunteers are to be commended for their resiliency,

perseverance and dedication during these trying times. We had ZOOM activities, including lectures; we continue to have Wednesday ZOOM Happy Hour, and we even had a ZOOM Jeopardy program over the Summer," she said.

OLLI offers exciting, challenging courses tailored for adults 50 and over who love to learn and want to expand their intellectual horizons in a stress-free environment where there are no grades and no required homework. The courses offered are purely for the joy of learning.

Instructors include current and retired faculty members from area institutions of higher education, FSU graduate

students and experts in their subject areas. Classes are held on the FSU campus and several additional locations in the Tallahassee area as well as in Panama City 30A.

According to OLLI Program Coordinator Terry Aaronson, first day orders processed showed 410 memberships, 889 class registrations,

293 activity registrations, and 115 club registrations.

As of September 25, there were 530 memberships, including 35 new members; 959 class enrollments by 490 members, 323 activity enrollments by 145 members and 157 club enrollments by 106 members. Registration ended on September 30 for most classes.

THE PRESIDENT'S PAGE

Harriet Waas
President, OLLI Advisory Council



YOUR OPINION COUNTS!

You are an important member of OLLI and your opinion counts! OLLI is fortunate to have outstanding leadership under our Executive Director, Debra Herman, and our Program Coordinator, Terry Aaronson, along with their staff members. As a member-driven organization, our volunteers work with OLLI Leadership to create the

outstanding program we are able to offer our members. Here is where you come in. Your thoughts and ideas help us improve our existing program in many ways.

First, OLLI seeks information from you on the Annual OLLI Survey. During this Fall semester, you will receive a request to complete this

online survey. Please take the time to respond to this survey to let us know what we are now doing well and/or what you would like to see OLLI provide in the future. Your ratings and comments will be anonymous. We compile these results and will use them for future planning.

Next, at the end of each semester, you will be asked to complete a class evaluation for each class you took.

Again, your ratings and comments will be anonymous and the results will be used for future planning. These class surveys are especially important to the OLLI Curriculum Committee.

The OLLI Advisory Council has a Member Satisfaction Committee.

Members of this committee review survey results, make recommendations for future OLLI programs and offerings, and work to improve concerns expressed by OLLI members.

Of course, if you have an immediate issue or concern, you don't need to wait for a survey. Just contact Debra Herman, Terry Aaronson, or any member of the OLLI Leadership Team listed on the OLLI web page (olli.fsu.edu). If you have an idea for a new class or club, or would like to volunteer, we would LOVE to hear from you. We are here to make OLLI an incredible organization for you. So, remember, your opinion COUNTS!

OLLI MONDAY BOOK CLUB SETS SCHEDULE THROUGH JANUARY

On October 12, the club will be reviewing **The Storyteller's Secret** by Sajal Badanai; on November 9 the subject will be **Drive Your Plow over the Bones of the Dead** by Olga Tokarczuk, December 14 we will review **Call of the Wild** by Jack London, and for January 11, 2011 we will discuss **The Cry** by Jane Harper.

An extra book has come our way and we hope that many of you may join us for a local author's book review. On January 6, 2021 at 2 p.m., Susan Cerulean, local author,

environmentalist, naturalist, etc., will share with us her latest book, **I Have Been Assigned the Single Bird**. The book is labeled as a daughter's memoir about her role as caregiver for her dad in the final days of his battle with dementia. The OLLI Monday Book Club meets the second Monday of each month from 11 a.m. until 12:30 p.m., September through June via ZOOM until further notice. You can join us via OLLI website registration; there is no fee for this book club activity. For information, contact Ramona Bowman at rbowman0721@gmail.com.

COVID-19'S VANISHING SENIOR



A Silent Epidemic: The Vanishing Senior

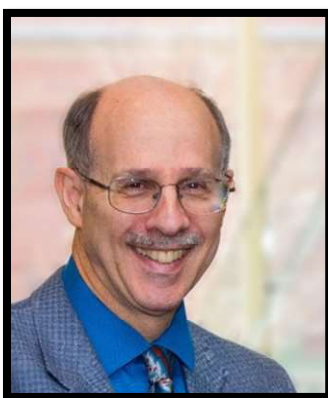


Institute for
Successful
Longevity



From the ISL Newsletter August 2020

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



There is another serious epidemic silently spreading in America: senior invisibility. Nearly everyone except for essential workers experienced “early retirement” from everyday activities, at least for a while, when

stay-at-home orders went into effect across the country.

It certainly has not been a fun experience, though we have learned how to cope and restructure our daily activities, including work activities.

Many states have re-opened “normal” activities, some too quickly, including my own state of Florida which spiked up in COVID-19 cases at an alarming rate. However, even as we reopen (and possibly close down again, pendulum style) we are facing a second risk, what we can call “The Vanishing Senior.”

As the statistics of coronavirus cases make clear, the older the person the greater the risk of dying (<https://www.worldometers.info/coronavirus/coronavirus-age-sex-demographics/>). If a 20-year-old contracts the disease, only about 2 out of a thousand will die. If someone my age (70s) contracts Covid-19, roughly 8 of 100 will succumb. If someone age 80 and above contracts the disease, about 1 of 5 will perish. What this means is that we will likely adopt policies that “protect” the most vulnerable in the population, who happen for the most part to be older adults.

A recent paper by economists that looked at how best to protect lives and economic well-being, measured as Gross Domestic Product (GDP), argued that severe lockdowns for seniors and looser ones for other age groups provide the best way to minimize both loss of life and loss of economic value associated with lockdowns:

<https://www.nber.org/papers/w27102>. However, such a policy may exacerbate an already bad situation for

seniors. They will stay restricted until there is an effective treatment for, or vaccine to prevent, COVID-19, and will be left behind while the rest of the population emerges out of their homes to venture about in the new normal.

Particularly for those still in the labor force, an increasing number of older workers over the past decade or so, there will be undue pressure to retire. An example was pointed out to me by a former postdoctoral student whose university was planning for in-person teaching in the fall. He noted that two older faculty members in his department suddenly decided to retire. When faced with the risk posed by being in a classroom with students, whose risk-taking behavior is legendary (<https://www.nytimes.com/2020/06/15/opinion/coronavirus-college-safe.html>) those seniors probably didn’t like the odds for classroom Russian Roulette and chose to leave the academy.

That same situation is playing out in public and private schools where administrators may be seizing the opportunity to purge older, more expensive teachers from the rolls, forcing them to choose between retiring and risking their lives to return to the classroom in person. In response to a query about whether her decision to retire early was influenced by COVID-19, one older teacher in Virginia told the Institute for

Successful Longevity: “That is exactly why. A few of our school board members stated at a July school board meeting that teachers could quit or retire if they didn’t feel safe going back to face to face teaching. They wanted to have teachers sign a waiver that would protect the school system should they become sick. They wanted to ask the governor for a waiver to put more students on buses and in classrooms.”

That silent epidemic of involuntary retirement is likely to be replicated throughout the country for older workers who already faced significant age discrimination in employment. The usual trend in economic hard times is for younger workers to lose jobs sooner and for older workers who are laid off to regain jobs much later and at much lower wages. That trend is apparently changing, as older workers seem to be experiencing higher percentage increases in unemployment than younger workers in this downturn, with women particularly strongly affected: <https://www.nber.org/papers/w27448.pdf>.

A recent review found 2.9 million older workers leaving the workforce since March 2020, compared to 1.9 million who left in the three months after the start of the Great Recession in 2007: <https://www.economicpolicyresearch.org/jobs-report/over-half-of-older->

[workers-unemployed-at-risk-of-involuntary-retirement](https://www.economicpolicyresearch.org/jobs-report/over-half-of-older-workers-unemployed-at-risk-of-involuntary-retirement). It also appears that age discrimination increases in tandem with a rise in unemployment: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3661073. So, there may be a vicious circle developing.

It is not only the paid older workforce that is at risk. We likely will see a significant decline in volunteering by senior citizens who are being told to stay at home. I doubt that hospitals will welcome them back any time soon, given the risk of infection. It seems unlikely that senior centers will be able to reopen in the near future, or that long-term care facilities will allow in-person visits by family imminently while rates are still high and climbing in some states. Seniors were already vanishing from the community landscape early on during the lockdown, in part by being encouraged to use special senior hours for shopping.

Seniors play a huge role in the economic health of our country, an estimated \$8 trillion spent in 2018 by those age 50+, with their expenditures forecasted to rise to \$28 trillion by 2050 (<https://www.aarp.org/politics-society/advocacy/info-2019/older-americans-economic-impact-growth.html>.)

They eat out at restaurants, take vacations, and have the most stable source of income in the economy (Social Security, pensions), propping up many communities during

economic hard times such as the present. They have an equally outsized influence on our social economy, helping with childcare (grandparents raising their children's children) and volunteering in the community.

So, unless we find mitigation measures, the silent epidemic of The Vanishing Senior can be expected to continue, spreading with increasing malignancy.

What can we do to combat this infection? We will need to redouble our efforts to enable seniors to

participate, particularly through technology (mentioned in my prior column: <https://isl.fsu.edu/article/isl-launches-zoom-initiative-help-older-adults-fight-social-isolation>). We will need to ensure that workplaces adopt senior-friendly work rules and appropriate accommodations.

We will need to increase efforts to bring more activities outdoors, where it is safer for older adults to volunteer and engage with others while masked and at a safe distance. We are going to need to be creative in how we attack the coming silent epidemic. Let's get to work!

WEDNESDAY BOOK CLUB SETS NOVEMBER DISCUSSION SUBJECT

By Susan Barnes, Chair

On November 18, the Wednesday Book Club will discuss Thomas Hardy's **Far from the Madding Crowd**, his fourth novel and first major literary success. Published in 1974, it originally appeared anonymously as a monthly serial in "Cornhill Magazine" where it gained a wide readership.

The novel is the first to be set in Hardy's Wessex in rural southwest England. It deals in themes of love, honor, and betrayal against a backdrop of the seemingly idyllic, but often

harsh, realities of a farming community in Victorian England. It describes the life and relationships of Bathsheba Everdene with her lonely neighbor William Boldwood, the faithful shepherd Gabriel Oak, and the thriftless soldier Sergeant Troy.

Registration is required to receive a Zoom invite to this and other Wednesday Book Club meetings. Laurie Svec will be leading our discussion. For more information, email us at ollibookclub@gmail.com.

FSU'S OLLI FEATURED IN THE INSTITUTE FOR SUCCESSFUL LONGEVITY AUGUST NEWSLETTER



Institute for
Successful
Longevity



FSU's Osher Lifelong Learning Institute helps older adults continue to learn and stay active

By Bill Edmonds, Ph.D

Institute for Successful Longevity

Reprinted from the ISL August 2020 Newsletter

On any given morning, Marie Clewis is lacing up her sneakers and heading out. She likes to walk — especially with fellow members of Florida State University's Osher Lifelong Learning Institute. When Clewis returned to Tallahassee two years, the FSU alumna found OLLI was a way to make new friends, reestablish connections and keep moving.

"I was looking for somebody to walk with, and that's where it started," the real-estate agent and OLLI's field-trip



MARIE CLEWIS

coordinator said of her participation in OLLI. "It's like, 'I have got to get out of my rut, I have to meet new people.' I am not a bar goer or any of those kind

of places that you would meet folks, whether it be male or female. So, I came across the walking club. And I have two college friends who still live in Tallahassee. So, I lassoed one of the college friends to come with me ... and we ended up meeting the walking group one early morning.”

Now, Clewis walks almost every day, and she’ll return to walks with the OLLI group once the COVID-19 pandemic eases up and social contact is allowed. The group continues to meet, via Zoom online, to keep their friendships strong. Like hundreds of other retirement-aged individuals, Clewis and her walking buddies find OLLI to be a resource for learning and active community engagement.

Founded three decades ago as a way to extend learning opportunities to older adults in Tallahassee and supported by FSU’s Pepper Institute for Aging and Public Policy, OLLI at FSU has more than 1,200 members and offers many classes, lectures and activities.

If not something for everyone, OLLI comes close, and by design it provides key elements of successful longevity — continued learning, social connection and physical activity.

“Retirement has changed,” said Debra Herman, OLLI’s executive director. “People live longer, and OLLI is meant to bring people together in order to be healthy and well. People find value in

friendships and in learning. So that’s what we do.”

OLLI offers learning without the stress of homework and exams. For six weeks in the spring and again in the fall, plus a shorter, three-week session in May, OLLI members can study current issues and trends, learn about art, history and many other fields and topics.

Classes are taught by current and retired faculty of FSU, Florida A&M University and Tallahassee Community College, as well as by graduate students and community members with expertise.

“We’re highly academic,” Herman said, “and we have great strength in that with the universities and Tallahassee Community College, and then we provide a lot of socialization and camaraderie, so people find their niche. Not only do we have some large classes, but we also provide avenues for people to branch out.”



DEBRA HERMAN

OLLI has a broad catalog of activities for “branching out,” such as the OLLI Walking Club, for folks who want to footslog with companions, the Writer’s Group (which has published a book of short stories) and Club Español and similar clubs for learning and practicing languages.

The clubs spring from the interests of OLLI members. “So, somebody likes to paddle on the waterways and kayaks,” Herman said, “then they go ahead and develop that club (now the OLLI Paddlers). And people will join, and then they have other friendships that they may have not had before.”

Travel is popular with OLLI’s members, so there’s the OLLI Travel Club. “Not only do we travel domestically and internationally when we can,” Herman said, “but we also do armchair travel,” with travel reports and information. In all, she said, “we try to meet the needs of the people in our community.”



HARRIET WAAS

Harriet Waas, president of OLLI at FSU, said OLLI helped fill some gaps for her and her husband once they retired. “We joined OLLI about seven years ago, and it has just made a world of difference,” she said. “It’s given us a purpose. It’s given us something to do. It’s given us volunteer work, and options. And friends — we have developed so many connections and friends and information and social events and, you know, classes.... It just, it just gives life a purpose. You just have something to do.”

For its Fall session, OLLI offers 41 classes, from “The Ottoman Empire,” “The Origin of Abrahamic Religions” and “Healing the Heart of Democracy” to “Beethoven String Quartets,” “Introduction to Intuitive Eating” and “French for Travel.”

To take classes, you must become an OLLI member (\$95 a year, or \$60 per semester; \$30 for the short session in May).

Classes are specifically geared toward adults 50 and older, and there are no education prerequisites (fees vary but most are \$30 or \$60, depending on the length of the class). Other activities have a nominal charge based on the specific activity.

OLLI is known for its high-quality academics, but OLLI is about activities, too. “It’s more than just the

classes,” said Waas, the OLLI president. “It’s field trips and hikes and walking club and all kinds of things, and Happy Hour on Wednesday nights, when we can get back to meeting again.”

You can read about all of OLLI’s classes, activities and clubs in the latest course catalog at [OLLI Fall Catalog](#).

Waas noted that while the COVID-19 environment has changed social interaction, it has not stopped OLLI or its members.

Fall classes will go on, via the Zoom online meeting platform, and so will many other things OLLI. “Right now,” she said, “we’re doing our Wednesday night Happy Hour via Zoom.”

(If you want to learn to use Zoom, check out the Institute for Successful Longevity’s free how-to-Zoom guides at [ISL Zoom Guides](#).)

What is OLLI today springs from a big idea of Susan Lampman’s, who worked at the FSU Center for Professional Development when, in 1991, she got OLLI’s predecessor started.



SUSAN LAMPMAN

“Aging was always my field,” Lampman said, “and I worked for a while with what was called the Area Agency on Aging. We served more low-income people in 14 counties around the Tallahassee area.... And I noticed that people who are seniors seem to be isolated or alone.”

She decided the university could take action to help ease this isolation, a common problem among older adults.

“What I wanted was more education kinds of things and more opportunities to be socialized with other people,” she said. After learning of elder-outreach programs in other communities, she drafted a proposal.

“So, I went to our dean and asked him if we could start a program like this,” Lampman said. “One difference from many other programs around the

country is that I wanted our program to be of the university. In other words, I didn't want it to be something that was too light. I wanted it to be from the faculty, and I wanted it to be highly educational. So, when we started, we had professors agree to teach.

And the whole focus of the program was to bring faculty in to teach the courses ... which is really quite exciting, because people really are continuing to learn. And through the years, we found that even our own faculty as they retire join the program and continue to learn.

That's one of the fun things about it — everybody, no matter how well educated, have areas in your education that you've missed. So, it's an opportunity to continue to learn in an environment where you're meeting new people and doing lots of different activities."

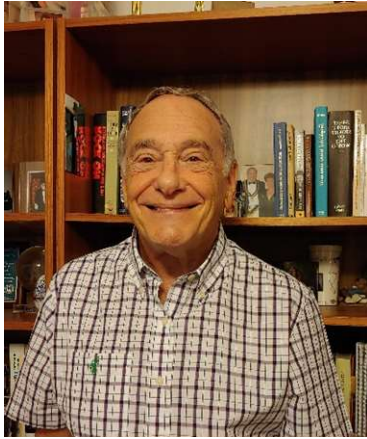
With a budget of zero but with support from the dean, Lampman created The Senior Connection: Academy for Resourceful Retirement. An advertisement in the *Tallahassee Democrat* brought in a few interested individuals for the charter class of 1991. Things started small. "The first time I got seven members, and I got two professors from campus, one from geology, and I can't remember the

other professor," she recalled. "But we started two classes. And then we kept on advertising, kept on building. Next semester we had 35 members, and they kept going up. Word-of-mouth advertising."

In a few years, the name was shortened to "The Senior Academy," but the really big name change came after Lampman sought support from the Bernard Osher Foundation. With a grant of \$50,000 and a commitment to grow, the Senior Academy morphed into the Osher Lifelong Learning Institute at FSU.

With growth and other improvements, the FSU program qualified for greater support from the foundation — two more grants of \$50,000, then, in 2011, a \$1 million endowment. Five years later, FSU's OLLI hit another milestone, with a second \$1 million from the Osher mothership. Now, OLLI at FSU is one of the premier programs of the Osher Lifelong Learning network.

Throughout the years of growth and development, Lampman said, the core mission remained the same, to give older adults learning options and friendship opportunities. "If you stay active, both physically and mentally," she said, "you live so much longer." That's crucial to successful longevity.



GEORGE WAAS

George Waas, husband of OLLI President Harriet Waas, is a big believer in what OLLI means to older adults. “I just turned 77 the other day,” Waas said. “When my parents and my grandparents were my age, they were very old and very slow and just putting in time, so to speak. Yes. And here I am at the same age, going to classes.

Of course, now, with the pandemic, that’s cut back a little bit, but through Zooming we’re able to maintain social contact, attend classes virtually through the computer and do everything and remain engaged.”

As editor of the *OLLI Times*, the program’s news magazine, Waas has tuned in to how people in the community have a keen interest in FSU and the university’s research on longevity. “The university is on the cutting edge of so much research, and that is of great interest to seniors,” he said. “I want to use the *OLLI Times* to publicize much of the research that Florida State University is doing for the benefit of the members.

“I’ve published many articles from the Institute for Successful Longevity, the Pepper Center, the Pepper Institute, Department of Criminology and Criminal Justice.... That’s the kind of information that I’m really looking for because I feel the members need this information. And anecdotally, they tell me that it’s very valuable for them.”

Waas sees OLLI’s role as helping people in the community with their successful longevity. “Absolutely, because it gives them the enrichment that seniors need.” Older adults have completed certain chapters in their lives and need something new, he said. “We’ve all finished many of life’s experiences. We’ve raised our children, they’ve gone on and are raising or have raised their own and what’s left is the opportunity to travel, which OLLI does, and the opportunity to engage in education.”

He’s keen on the kind of education OLLI offers — free of the stress of his college days.

“For me, I’m learning more about history and about the various subjects than I ever did when I was in school,” he said, “because I was spending so much time just focusing on getting the grade. Now, the fun of learning, the enrichment of learning, is at the forefront. And I find I retain information far better than I did when I was a student.”

That kind of talk makes Susan Lampman, who got OLLI started almost 30 years ago, proud and reminds her that OLLI continues to do good. “Every, every year, a lot of new

people come to Tallahassee,” she said, “and as soon as they hear about this program, they know it’s a way to integrate into the community. That makes it great for everybody.”

FROM THE WRITERS’ CLUB

A BASEBALL MEMOIR

By Tom Pelham

Early in my high school career, I became a baseball fanatic. My favorite major league team and player were the New York Yankees and Mickey Mantle. Every Spring I looked forward to spring training and anxiously awaited the start of the regular season, daydreaming that Mickey Mantle and his teammates would lead the Yankees to another World Series Championship. Whenever the major league season was disrupted for any reason, such as the players’ strike of 1994 which lasted over 200 days and caused cancellation of the World Series, I suffered serious withdrawal pains.

So, when coronavirus (COVID—19) took a huge bite out of the 2020 major league baseball schedule and robbed me and other baseball fans of many of our dreams for the forthcoming season, I looked to the past for baseball memories that have inspired me.

My adulation for Mickey Mantle and the Yankees brought me some unexpected privileges in high school. Gary Biggart, the son of our Holmes County High School principal, was a pitcher on the School’s baseball team. He was a year ahead of me, but he shared my passion for baseball history and the Yankees.

In September, 1960, the Yankees played the Pittsburgh Pirates in the World Series. Gary, home for a visit from the University of Florida where he became a star pitcher, persuaded his father to let Gary and me listen to the ninth inning of the seventh Series game on the radio in the principal’s office on October 13, 1960.

Gary and I were ecstatic when the Yankees scored two runs in the top of the ninth inning to tie the game, but we were devastated when Bill Mazeroski, the Pirate shortstop, hit a home run in

the bottom of the ninth to win the game and the Series for Pittsburgh. It was one of the darkest days in Yankee history, and my depression lasted for weeks.

The following Spring brought relief from the crushing World Series defeat.

On my senior class trip to Washington, D.C. and New York City, I realized my dream of seeing the Yankees play in Yankee Stadium.

April, 27, 1961, was a bright sunny, cloudless day in the Bronx, a perfect afternoon for a baseball game. My classmates and I poured into our choice seats behind home plate, protected by a big screen that caught foul balls.

We enjoyed a great view of the entire field, including the batter's box, as we settled in for a pitcher's duel between the Cleveland Indian's great lefty, Johnny Antonelli, and the Yankees'

righthander Art Ditmar, newly acquired from the Kansas City Royals. Late in the game, with the score tied 3-3, an Indian player drove the ball deep to left center. Playing shallow in right center field, the Mick, running like an antelope, caught the ball over his shoulder on the dead run in deep left center field. His catch prevented the go ahead and potential winning run for Cleveland.

But Mantle's heroics were not finished. When he next came to bat, he tripled to deep center field, driving in the go ahead run. The Yankees held on to win 4-3.

My hero, displaying his unmatched combination of power and speed, put on a show that is as vivid today as yesterday. I felt like I had gone to baseball heaven.

While awaiting the lifting of the (COVID--19) fog, I find comfort in these memories of brighter baseball seasons past.

(Editor's note: If you have any baseball memories, here is your opportunity to share them with us. Just write an article recalling those wonderful days of yesteryear, and send them in. We'll do the rest.

A TIME IN MY LIFE



ON THE ROAD AGAIN

By Paula Walborsky

My father was a Navy man. He went to the Naval Academy in Annapolis, Maryland, and his career colored every fiber of my childhood. It is easy to say my dad was a Navy man, went to Annapolis just as if it happened every day to Jewish boys whose parents had escaped from Russia, what is now actually Lithuania. He was not the only Jew there, but one of three. It was 1940. Eighty real years and seeming light years away. War was declared in 1941 when Pearl Harbor was attacked. He was in his second year at the academy. They would graduate early because of that war.

I did not make my appearance in my dad's life until 1945. My next younger sibling was born in 1947. We had already lived in three different places, but of course I really do not remember them. What I remember vividly

throughout the thirteen or so moves I made with my family is the trip from one posting to the next. My dad was a pilot, so a posting to Kansas makes some small sense even to a Navy family.

There were no interstate highways. Some states had excellent roads; some roads were really little more than paved goat paths. And there were signs on small motels that said no colored, no Jews. Gasoline could be hard to find and Dad kept the car full.

Oh, the car? Almost always a recent vintage Buick. No seatbelts, no airbags, but there was a shelf above the backseat that the family cocker spaniel discovered and claimed as his own. No AC of course, no telephone, no GPS. Mom was his navigator and she held a detailed road map in her lap most of the trip.

In the backseat, on the floor was a cooler full of ice. Mom kept canned drinks in there, some snacks for us, and a spray bottle of cologne. We almost always traveled in the summer when school was out and it was just hotter than hell. We all had our windows down and the wind would whistle through the car. Dad drove with his elbow on the window ledge where it got browner and browner as the trip progressed. When we stopped for the family pit stop -- sometimes just at the side of the road -- Mom would squirt Dad with the cologne and as it evaporated from his skin it cooled him a little. As a child I did not appreciate the inherent risks in all of this. Only as an adult looking back can I see that my parents' decision to be on the road by 4AM each morning made sense. Finding motels that would take us and our dog was tricky and we would start looking when it got close to the stopping hour.

I think if my parents were writing about these moves, they would begin by saying they had the kids with them. No Gameboys, no tapes of any kind, not even a radio station most places. We were little kids, hot and exhausted from the unrelenting boredom of a long trip.

I remember how disappointed I was when we drove across a state line only to discover that the new state looked exactly like the old state. The trees did not grow with their heads in the ground

and their roots waving wildly in the sky. Now that would have been something to see. Water was still clear, apples still red. So why the line we would ask again and again. It was just decided they would say. We had driven hours and hours in anticipation of the great crossing. It was anticlimactic every time.

Larry kicked the back of the seats until my parents threatened to chop off his legs and I sat on my skinny butt and read and reread my favorite book of the time. And the heat and the hum of the pavement would finally rock me to sleep. The saving grace in all of this

was my amazing mother. She had a clear gorgeous soprano and she loved to sing. And man did we sing! Three people who could carry a tune, and one real singer. We sang patriotic songs, we sang football fight songs, especially those from Annapolis, of course.

We sang popular songs and we sang songs that mom taught us. We sang harmony, we sang it straight out. She would say, Paula, sing softly, like you are whispering. Ben, don't sing until the chorus, and then Paula you get loud again. And she would draw music from us. It was nothing short of amazing what she could get from us. It was everyone's absolutely favorite thing to do to pass the hours and hours we had together in a car. We sang so often that one song would automatically blend

into the next and we had a medley that would go on and on.

The last time I saw my mom alive I sat on the side of her bed and said, let's sing. And we both launched into the

Levitt family song medley and we sang it together as the memories of all those trips, all those miles, all those hours together flooded our minds. And when we came to the end, we were both crying.

SPECIAL TO THE TIMES

5 WAYS YOU ARE RUINING YOUR DIGESTIVE HEALTH IN THE HOUR AFTER YOU EAT

From Solluna 2019

Maybe you're enjoying a much healthier diet and better habits these days as part of the Solluna lifestyle — that's great! But you could still be hindering your digestion in ways you're not aware of. Improper digestion can lead to discomfort, bloating, weight gain, constipation, irritable bowel syndrome (IBS), inflammatory bowel disease (IBD), and heartburn.

Often, it's not what we eat, but what we do right after, that negatively affects your digestion. Let's explore them so you can make the appropriate changes to your habits and feel good after every meal.

What NOT To Do For An Hour After You Eat

Lying down and sleeping

It may feel good to lie down after eating a filling meal or take the odd

post-lunch nap on a lazy weekend. But if you want to keep your digestive system chugging along at top speed without any complications, avoid sleeping or even lying down immediately after meals.

Lying down after eating increases your chances of your digestive juices creeping back up into your esophagus causing heartburn. When you stay awake and upright, the digestive juices are more likely to stay where they need to be and efficiently break down your food.

This fact also affects how much and when you should be eating. Sleeping causes your digestive system to slow down, so having a heavy meal right before bed could cause you to feel bloated, uncomfortable, and full even the next morning. While you should eat light to heavy throughout the day

and dinner should be your heaviest meal, giving yourself some time to remain awake and upright before slipping between the sheets promotes optimal digestion. A study published in *The American Journal of Gastroenterology* found that people who eat close to bedtime were likely to develop acid reflux symptoms that cause heartburn and indigestion.

Exercise

Exercise is one of the keys to feeling good and staying healthy, but you should avoid it right after meals. It may be tempting to do so if you're not stuffed, but strenuous exercise can use up some of the resources your body needs to digest your food. The easiest answer to why you shouldn't work out right after you eat: you can make yourself sick. When you engage in exercise after eating, you could experience nausea, cramps, or even diarrhea.

When you attempt to work out after a meal, your blood starts to circulate in a way that gets blood—and oxygen—to all those hard-working muscles. That means blood flow to your stomach is drastically reduced and food can't be properly digested. It just sits there, waiting for you to slow down again so your body can finish the job.

Think of what might happen if you tried to paint a picture and read a book at the same time. That level of multi-tasking is nearly impossible, and if

nothing else, it'll be a long, slow process. It's best to do one thing and then move on to the next. Eat, digest, and then exercise. You can also exercise before eating.

A study conducted in Japan found that subjects who ate a meal immediately before high-intensity exercise experienced greater levels of nausea than those who didn't eat. Even though you're waiting an hour to work out after eating, remember to fuel your body with the appropriate foods before and after you exercise.

Eating fruit

We've recommended this before, but it bears repeating: don't eat fruit after a meal. Experts say that eating fruit after meals tend to cause digestive distress. (3) Fruit digests the fastest of any type of food, and when you toss it down shortly after a meal, it just sits on top of it and ferments there, creating gas, discomfort, and possibly even weight gain. When you eat fruit alone and a couple of hours before anything else (or two to three hours after your last meal), your body can digest it and utilize it for fuel without the gas, bloating, and other discomforts.

Drinking too much water

It's fine to sip a little water with your meals if you feel it's necessary, but don't gulp down a big glass of it during or right after your meals or you may dilute the digestive juices so much, it

makes it harder for them to do their job. Also, steer clear of ice water. It can be refreshing on a hot day, but when you're drinking even a little water with

your meals, the ice could cool the digestive fire and do more damage to the digestive process than hot, warm, or room temperature water would. Hot herbal tea is another alternative if you feel like you want to drink something with your meal, but you should still limit your intake of liquids while you eat. One study found that digestion was impaired in participants who drank cold liquids with their meals.

Taking a shower or bath

This is one that may really disrupt your routine, but once you make the change, you may find that you feel much better all day. If you frequently eat breakfast and then take a shower, or you eat dinner and take your shower to wind down after your day, your digestive health may be suffering. Ayurvedic medicine teaches that bathing, which interferes with body temperature, right after a meal weakens digestion, leading to digestive distress. (5)

Here's why: When you step into the shower, your body temperature increases, and the blood is pulled toward the surface of the skin, the hands, and the feet. It's pulled everywhere it doesn't need to be for digestion, like the stomach area, in order to regulate your core

temperature. Instead of your body jumping on the task of digesting the meal you just ate and doing it efficiently, it suddenly becomes distracting.

The warmth encourages your body to regulate its temperature by allowing blood to flow away from the vital organs, and digestion is slowed down.

Maximize Your Digestion

Once you've changed your habits and you're not hindering your digestive health anymore, you can do some more things to help boost your digestion and feel even better.

- *Eat a salad or raw celery sticks before each cooked meal to add enzymes that will assist in breaking down your food. Try one of my simple and delicious salad recipes!

- *Take digestive enzymes with your cooked meals or food pairings that you know are not ideal.

- *Try to avoid drinking a lot of water right before your meals.

- *Avoid stressful topics while eating or right after eating — stress can disrupt digestion.

- *Incorporate plant-based prebiotics, probiotics and postbiotics to balance your digestive flora and improve your gut health.

8 WAYS TO PROTECT YOUR EYESIGHT

By Gary Heiting, OD

All About Vision 2019

Protecting your eyesight is one of the most important things you can do to help maintain your quality of life.

The leading causes of blindness and low vision are age-related diseases such as macular degeneration, cataract, diabetic retinopathy and glaucoma.

Here are some helpful tips to help you avoid vision loss from these age-related eye diseases and other problems:

1. Find out if you are at higher risk for eye diseases.

Be aware of your family's health history. Do you or any of your family suffer from diabetes or have a history of high blood pressure? Are you over age 60? Any of these traits increase your risk for sight-threatening eye diseases.

2. Have regular physical exams to check for diabetes and high blood pressure.

If left untreated, these diseases can cause eye problems. In particular, diabetes and high blood pressure can lead to vision loss from diabetic retinopathy, macular degeneration

and eye strokes.

3. Look for warning signs of changes in your vision.

If you start noticing changes in your vision, see your eye doctor immediately. Some trouble signs to look for are double vision, hazy vision and difficulty seeing in low light conditions.

Other signs and symptoms of potentially serious eye problems that warrant immediate attention include red eyes, frequent flashes of light, floaters, and eye pain and swelling.

4. Exercise frequently.

Studies suggest that regular exercise — such as brisk walking — can reduce the risk of age-related macular degeneration by up to 70 percent.

5. Protect your eyes from harmful UV light.

When outdoors during daytime, always wear sunglasses that shield your eyes from 100 percent of the sun's harmful ultraviolet rays. This may help reduce your risk of cataracts, pinguecula and other eye problems.

6. Eat a healthy and balanced diet.

Research has shown that antioxidants can possibly reduce the risk of cataracts. These antioxidants are best obtained from eating a diet containing plentiful amounts of fruits and colorful or dark green vegetables. Studies also have shown that eating fish rich in omega-3 fatty acids may reduce your risk of developing macular degeneration.

Also, consider supplementing your diet with eye vitamins to make sure you are getting adequate amounts of the nutrients you need to keep your eyes healthy.

7. Have an annual eye exam.

A comprehensive eye exam, including dilating your pupils, can determine your risk for major eye diseases such as diabetic retinopathy, which has no early warning signs or symptoms. An eye exam also can ensure that your prescription for eyeglasses or contact lenses is up to date and that you are seeing as clearly and safely as possible.

[Click here to find an eye doctor near you and schedule an exam.](#)

8. Don't smoke.

The many dangers of smoking have been well documented. When it comes to eye health, people who smoke are at greater risk of developing age-related macular degeneration, cataracts, uveitis and other eye problems.

Bonus tip: Safety glasses

Be sure to wear safety glasses when working with tools (especially grinders and other power tools) or participating in active sports. Most work- and sports-related eye injuries that can cause permanent vision loss can be prevented with safety eyewear.

See an eye doctor

Following the steps above is won't guarantee that you'll have perfect vision throughout your lifetime. But maintaining a healthy lifestyle, taking certain precautions, and having regular eye exams will decrease your risk of avoiding preventable vision loss. [Click here to find an eye doctor near you.](#)

TECHNOLOGY FOR SENIORS AND THE ELDERLY

From SeniorLiving 2019

Seniors today are faced with a dilemma. They did not grow up during the era of computers and the internet, yet this age group now depends on this

technology. As a result, seniors are learning more and using technologies for the first time. In general, technology is helping to give senior

citizens an improved quality of life through increased connectivity and a sense of community.

Seniors and the Internet

The senior population is rapidly accepting the use of the internet. In fact, internet adoption has more than tripled in the past two decades. The Pew Research Center reports that only 14 percent of seniors had internet in their homes in 2000. As of 2017, that number has increased to 67 percent for adults over 65. In addition, 51 percent have high-speed internet known as broadband.

Across the age spectrum from seniors 65 to over 80, the younger segment is more likely to have internet. Eighty-two percent of seniors 65 to 69 have internet, while only 44 percent of those over 80 have internet in their home. For seniors who do use the internet, 71 percent are going online daily.

What are seniors doing online? Forty-six percent were reported to use social networking sites, such as Pinterest or Facebook, according to Pew Research in 2014. As a side note, only three percent of seniors were using Twitter. Another major reason why seniors use the internet is to find information.

In fact, a whopping 94 percent agree that the internet makes finding information far easier. The Advanced Communications Law and Policy

Institute reports that 53 percent of seniors use the internet to find information about health care and medical issues. Other top motivators for internet use among seniors is to shop online, search for bargains, keep up with community news, and watch videos.

Seniors are also increasingly more confident with banking online, visiting government websites, and using video chat services like Skype. For instance, seniors can connect with counselors or nurses using video conferencing if they are unable to leave their home due to an illness.

Caregivers can also utilize the internet to help them provide better care for seniors. They may control appliances, home security, and lighting in a senior's home even when they, the caregiver, are not in the home.

Internet technology can also help seniors improve their livelihood. For example, they can watch exercise videos from their home or use the internet to download e-books and e-magazines. Seniors can also play video games, such as virtual reality games on the Nintendo Wii, that provides physical activity and mental stimulation.

Internet Service Providers for Seniors

One roadblock for seniors who want to have internet in their home is

affordability. Internet costs can easily exceed \$50 to \$100 a month just for wireless connectivity. For seniors on a fixed income or low income, this cost is prohibitive. Fortunately, there are options to help senior citizens get internet including broadband access.

Freedom Pop offers 100 percent free high-speed internet service with some exceptions. This includes internet for the home, as well as mobile internet. You can get 500 MB of data for free, but if you want more data or mobile access you will have to pay starting at \$4 a month. For 2 GB of data, you will pay \$20, increasing to 10 GB of data for \$75 a month.

In other words, this type of service is only for seniors who do not use the internet a lot. If you go online daily or watch streaming videos, then this would not be a good option. Another concern is the service area. While most states in the Eastern US are in the Freedom Pop coverage area, those in the Midwest do not have service availability.

The next place to go to find cheap internet for seniors is to individual internet providers. Check with the local internet companies in your area to see if they offer special rates for seniors. Most major companies do. For example, AT&T offers a low-cost wired internet service for low-income households. To qualify for the program, you need to receive Social

Security Income benefits or be in the Supplemental Nutrition Assistance Program. If you are eligible, you can get internet for \$5 to \$10 a month.

Using the Internet to Find Senior Care

Whether you are a caregiver or a senior searching for senior care services, the internet is a gateway to tons of information. In fact, it can be quite overwhelming if you aren't sure where to start or how to begin.

If you are searching for information about how to choose senior care, such as independent living or hospice care, you can find this online. Here at Senior Living, we offer everything you need to know about finding senior care including:

- Information about different types of senior housing, such as continuing care retirement communities and active senior apartments
- How much senior housing costs
- How to save or pay for senior living
- Where you can find senior living in your area
- Basic amenities and services to expect in senior housing
- Specialized care for seniors with health issues, such as dementia via memory care

All of this information is compiled here for your benefit. Thanks to the internet you can search and read senior living resources at your convenience. In addition, here are some other great

resources for finding senior care near you:

- Volunteers of America owns and operates senior living facilities
- US Government housing for senior citizens and other resources—scroll down the page for information
- Medicare assistance for seniors

You can also go to your state's government website and see what kind of state programs are available for seniors.

Using the Internet to Help Pay for Senior Care

After you have used the internet to find senior housing and senior care resources, you will need to find a way to pay for them.

While some seniors have retirement funds and investments for paying for senior care, not everyone is that fortunate.

If you need help paying for senior care, use the internet to find the information you need. This saves you the hassle of having to find transportation to and from different agencies for assistance.

For seniors who are not able to afford transportation, the internet opens the doors for information.

- Find out if your Medicare coverage pays for your type of senior care
- Learn about long-term care coverage available by the US Department of Health and Human Services
- The National Council on Aging provides the BenefitsCheckUp tool, which can search for benefits programs in your area or according to your specific needs.

Using the Internet to Find Elder Law Help

One area that is most troublesome in the senior community is elder abuse. This age group is most susceptible to elder abuse and financial scams because they are likely to have a large amount of money saved for retirement.

At the same time, seniors are more likely to suffer from age-related memory loss or some form of health issue that could leave them vulnerable. In addition, seniors often have to depend on other people, such as nurses, financial planners, or caregivers, to help them take care of daily activities. This opens up the doors for criminals who want to find ways to scam, steal from, or otherwise abuse seniors.

When an elderly person is scammed, stolen from, or abused in some way,

this is a crime. Unfortunately, in the past seniors did not have access to many resources to help them combat this issue. This is where the internet offers great promise for seniors. As a senior, you can look for everything from reporting scams to finding an attorney thanks to the internet.

- If you think you are being scammed financially you can search online for accurate information about common senior scams via the National Council on Aging.
- If you have been scammed you can report this to the FBI.
- Find an attorney specializing in elder law at the National Elder Law Foundation.
- Learn all about topics of elder law in the US and internationally, and find organizations to assist you at HG.org.
- Locate contact information for elder abuse hotlines, state government agencies, and elder laws in your state using the National Center on Elder Abuse resources.

Virtual Retirement Communities

For seniors who are still active and require a low level of care, virtual retirement communities are a viable option. This type of senior living allows individuals to live in their own home. The virtual community is staffed by a team who organizes a multitude of services and programs for members. These may include transportation, assistance with medical

appointments, grocery shopping, organized group outings, and aid with applying for benefits. This type of senior care is similar to independent living facilities, with the exception that seniors can remain in their home.

Another major benefit of a virtual retirement community is that it gives seniors a way to connect with other people their age. So how much does this type of senior living cost? It is actually one of the most affordable

options out there, with the understanding that seniors will have to pay for their own housing. Virtual retirement communities cost an average of \$450 a year or \$600 for couples. If you have already paid for your house and have minimal utilities and living expenses, this can be the cheapest form of senior care available.

Senior Technology Products

With the advent of the internet, we have also seen an explosion of technologies that are geared at electronics, automation, and connectivity. Most of these technologies, such as security camera systems, tablets, and smartphones, depend on internet connectivity to fully function. Seniors who have access and an understanding of technology can reap the rewards. Let's jump right in and discuss the different types of senior tech products and how they are being utilized by this age demographic.

Tablets and E-Readers

Tablets, such as iPads, have opened the doors of computer technology for all ages. As a senior who did not learn how to use computers in school, the invention of the keyboard-free laptop with easy-to-use icons as apps is a life changer. At the same time, a tablet can be used to do anything a computer can, from creating a document to printing out photos with a wireless printer.

Seniors are able to play games that stimulate their mind. They can connect in chat rooms and on social media using a tablet. In addition, a tablet bridges the generations. Seniors can use the same tablets as their children and grandchildren, which helps these age groups bond with each other.

Using technology, seniors can have an entire library at the tips of their fingers. E-readers including the Kindle and Nook products allow seniors the ability to download content to read inexpensively. Most public libraries now provide free e-book rentals including magazine downloads on e-readers. This allows seniors on a fixed income to learn and stay connected to the world at large without spending any money, beyond the initial cost of the e-reader. In fact, tablets have e-reader apps available so that seniors can purchase a tablet and use it for computing, online social activity, and reading.

Cell Phones and Smartphones

According to the Pew Research Center, four out of 10 senior citizens have a smartphone in 2017. Eighty percent of seniors over 65 own a cellphone of any kind. The largest group of seniors to have a cellphone are those between 65 and 69, whereas 95 percent have a mobile phone. The smallest group is those seniors over 80 with 58 percent having a cellphone.

Having a phone as a senior offers benefits as well as challenges.

These mobile devices give seniors the ability to stay connected with loved ones and caregivers. They can talk or text whenever they are feeling lonely or need assistance. More importantly, in the event of an emergency, they have a way to make a call no matter where they are at, as long as they have access to their phone.

At the same time, with updates and changes to cell phone technology, this can be difficult for seniors to keep up with. Often seniors need help from caregivers or cell phone technicians to understand new features to their devices. In addition, seniors may struggle with using certain types of cell phones that do not offer accessibility features. These include increased font sizes, magnification, speech output, and hearing aid compatibility. Seniors may have trouble finding phones that provide such features or understanding how to access these on their devices.

Senior Citizen Apps

Along with increased smartphone use is the growing demand for apps. These cell phone programs offer an array of benefits for seniors who may need help remembering, keeping track of medication, or finding their parked car. Here are a few recommended apps for senior citizens:

- Pill Reminder by Medisafe to remind seniors to take medication, while alerting family or caregivers if meds are not taken on time
- Doctor on Demand connects seniors with board-certified psychologists and doctors who offer medical advice via live video calls
- Mimi Hearing Test to test your hearing in seconds
- VocalEyes AI that speaks aloud and tells you everything that is on the phone screen
- Magnifying Glass With Light to improve sight for individuals with vision loss or age-related macular degeneration

Best of all, these apps are free to download and available on most devices.

Transportation and Technology

Seniors who are unable to drive can benefit from the use of technology and apps for transportation. Two of the most popular and most common of these services are Uber and Lyft.

The way these transportation services work is you download an app on your smartphone. You enter your destination and the app alerts you to their drivers who are nearby.

Payment is made through the app, by using your credit or debit card information. This transportation service is ideal for seniors who want to remain independent and on the go but may lack the ability to drive.

Food Delivery Services

Technology has evolved food delivery services into much more than just pizza delivery. There are dozens of food subscription boxes on the market including:

- Hello Fresh
- Blue Apron
- Plated
- Green Chef
- Purple Carrot

These food subscriptions provide consumers with boxes of ingredients and recipe cards for a set number of meals each week. Some subscriptions let you choose your recipes while others surprise diners. At the same time, some subscription services are focused on healthy eating, like Green Chef, while others send out recipes that are quick and easy, like Plated. If you love to cook for yourself, but lack the mobility to go grocery shopping, these

food delivery services are popular options. Keep in mind you will pay top dollar, as a single meal for one person averages at \$12 a plate.

Wearable Technology for Seniors

Wearable tech includes fitness tracking watches, but offer a lot more for seniors. The most common wearable technology for seniors is a medical alert system. These systems feature necklaces or bracelets that are connected to home phone or cell phone lines. In addition, there are daily activity wearables for seniors that are more like the Fit Bit. These devices monitor the wearer's vitals, such as their blood oxygen level or sleep activity.

Assistive Technology Devices

An assistive technology device (ATD) help seniors feel and be safer in their home, whether they live in an assisted living apartment or their own home. These senior living aids help individuals perform daily activities, such as walking through their home or using the toilet, with decreased strain.

Here are some of the most common

types of ATDs for seniors:

- Stairlifts
 - Power wheelchairs and scooters
 - Hearing aids
 - Amazon Echo and Google Home devices
 - Doorbell video cameras
 - In-house video monitoring systems
 - Roomba vacuum cleaners
 - Reminder Rosie, a voice-controlled clock
 - Bed and Chair Fallguard to protect in case someone falls out of their bed or chair
 - Remote controls with super-sized numbers
 - Computer screen magnifying devices
- Another ATD that is highly needed for seniors with vision loss is lighting.

This can be as simple as adding reading lamps to desks and dining tables, and standing lamps in hallways and dark areas of the house.

It just goes to show that sometimes the simplest of technologies can remain as effective in helping seniors live a healthy and safe life.

ORAL HEALTH CARE AND HYGIENE FOR SENIORS

From SeniorLiving 2018

With all the talk of affordable health care in this country, do you ever hear

dental care mentioned? Little if ever, especially when it comes to seniors. In

fact, neither Obamacare nor basic Medicare provide dental coverage. Unfortunately, only about 2% of older Americans have dental insurance.

This means that many end up going without. And the older the person, the more likely they are to need dental care for a variety of reasons. We'll look at the oral health issues facing seniors as well as provide solutions where practicable. In a follow-up article, we'll show you how to get free or reduced cost dental care no matter where you live and no matter what your challenges.

Consider These Facts

- Over 30% of older adults have untreated cavities
- Almost 25% of adults between the ages of 65 and 74 have periodontal disease, which is associated with chronic health issues such as diabetes mellitus, heart disease, stroke, and respiratory disease
- Nearly 30% of older adults lose their teeth

And Did You Know?

- Losing your teeth is **NOT** an eventuality of aging
- Your mouth changes as you age
- Poor oral health can lead to life-threatening diseases
- The nerves in your teeth can become smaller, making your teeth *less sensitive* to cavities or other problems.

Oral Health Issues for Seniors

Losing your teeth is not part of growing older, but for many seniors, it's a reality. For a variety of reasons, our older population is at a disproportionate risk for oral health problems. Here are some of the main issues:

- Loss of dental coverage after retiring
- Medicare doesn't cover most dental work
- Medicaid coverage varies by state and is limited
- Can't afford out-of-pocket dental expenses
- Inadequate nutrition because of dry mouth, soreness, tooth loss
- Dry mouth from medications can lead to cavities and gum disease
- Supplemental dental coverage is limited
- Lack of transportation for regular dental visits
- Lack of access/poor care living in nursing homes
- Poor oral health can lead to serious health issues

Medicare & Medicaid

The kind of routine dental care seniors need most—checkups, cleanings and fillings—is not covered by Medicare. According to the Centers for Medicare and Medicaid Services(CMS), Medicare will only pay for:

- Dental services that are an integral part either of a covered procedure (e.g., reconstruction of the jaw following accidental injury), or for
- Extractions done in preparation for radiation treatment for neoplastic diseases involving the jaw
- Oral examinations preceding kidney transplantation or heart valve replacement, under certain circumstances
- Medicare will not pay for dentures

Medicaid—the joint federal and state program that provides some medical coverage to low income Americans—only provides comprehensive dental care in some cases and in some states. Most states do offer emergency dental care.

Solutions See our 10 Free or Low Cost Dental Care Options for Seniors page for programs that can help. Also, see the bottom of the article for a listing of Medicaid dental coverage by state.

Dry Mouth

A side effect of taking medications—dry mouth—is another problem. Saliva keeps the mouth wet, protects teeth from decay and “prevents infection by controlling bacteria, viruses, and fungi in the mouth.” A dry mouth increases the risk for cavities and gum disease. About 30% of adults 65 and older

experience mouth dryness. And there are over 400 medications with dry mouth as a side effect.

Solutions As one of the main culprits of a dry mouth is medication, ask your doctor if there are adjustments to help with the dryness.

- Avoid drinks that cause dry mouth such as caffeine, alcohol, acidic juices, and soda
- Don’t smoke
- Drink water throughout the day
- Chewing sugar-free gum or candy will help stimulate saliva
- Avoid mouthwashes unless they are specifically designed for dry mouth

High Out-of-Pocket Costs

Once you retire, finding access to low-cost dental care is difficult. Medicare doesn't cover most dental work; Medicaid coverage is limited. Preventative dental care becomes an out-of-pocket expense unless you have supplemental coverage. Even with supplemental insurance, coverage is often limited to \$1,500 a year, which can be eaten up with a few cleanings, x-rays and a couple of fillings. Larger, more expensive procedures can easily run into the thousands. For example, if you lived in Phoenix and needed a cleaning, you'd be looking at \$94. A silver filling in Syracuse will cost you \$163. A root canal in Tampa will set you back over \$1,000.

Solutions Between federal and state governments and a number of volunteer networks, there are an array of options for help with dental treatment and costs. In our follow-up article, we'll show you ways to access free or low-cost dental care.

Poor Nutrition This is a two-way street. Eating the wrong things can contribute to cavities, gum disease and other oral health issues. And oral health issues can lead to poor nutrition. Sugar is the #1 cause of tooth decay. And the worst sugar offenders are sodas, juices, and energy drinks. Other culprits include:

- Hard and sticky candies (lollipops, caramels, gummy bears and the like)
- Starchy foods that get stuck in your teeth such as chips and bread
- Items that dry out your mouth such as coffee and alcohol.

Once your mouth is in poor condition (loss of teeth, cavities, and gum disease) chewing becomes painful and tasting almost non-existent. Difficulty eating means you'll likely eat less and eat less of the right things and more of the wrong things, which all leads to nutritional deficiencies.

Solutions Drink lots of water. Eat foods from the five major food groups: whole grains, fruits, vegetables, lean protein sources (lean beef, chicken, beans, peas, etc.), and low-fat dairy

foods. For more tips on what to eat, check out the USDA's choosemyplate.gov.

Transportation

Another problem is transportation. An Alliance for Aging Research report indicated that “about 30 percent of older adults face difficulties in getting to a dental office: they may be frail, dependent or homebound, or live in nursing homes.” If transportation is an issue for you, getting to your next dental check-up will rank lower on your list than getting to your next colonoscopy. Don't let this be the reason you can't get to the dentist.

Solutions The Eldercare Locator can help you find transportation options in your area. You can also call 800-677-1116. Our main transportation page as well as the American Public Transportation Association are good resources for finding information on senior transportation. Finally, your local Area Agency on Aging can help with transportation as well.

Oral Care in Nursing Homes

If you or your loved one is a nursing home resident, oral health should be a particular area of concern. Many residents arrive with poor oral health.

Another issue is that residents' teeth are often overlooked in nursing homes. Among the duties of staff, brushing teeth may rank way down the list, even

though doing so is federally mandated for those who can't do it themselves.

Activities such as feeding, dressing, bathing and other ADLs tend to take priority. As a result, daily oral care is often neglected.

- A University of Texas study found that 29% of nursing home residents from a U.S. sample had broken or carious teeth, inflamed bleeding gums, oral abscess, chewing problems or mouth pain.
- Kansas Smiles 2012, a report on oral health in nursing homes, stated that 26% of residents had “severe gingival inflammation” and over one-third had “untreated dental decay.”

Another issue is that residents are often resistant to having their teeth brushed. One New York nursing home study found that 63% of patients were “resistive” to a Certified Nursing

Assistant (CNA) attempts at oral care. The resistance usually stems from patients who are in some stage of dementia.

The Dangers of Poor Oral Health

Your mouth is called the gateway to the body. Non-regular teeth cleanings causes bacteria to build up in the mouth making gums and teeth more susceptible to decay. This bacteria can also have more serious effects.

Diabetes and Oral Health

Severe gum disease (periodontitis) hinders your body's ability to use insulin. And high blood sugar—an effect of diabetes—can worsen gum infection. **Solutions** The American Diabetes Association recommends:

1. Controlling your blood glucose level.
2. Keep your dentist and hygienist informed of any changes in your condition and any medication you might be taking.
3. Don't smoke.
4. Get dental checkups/cleanings every six months.

Heart Disease and Oral Health

There is controversy with this connection. A number of past medical studies have indicated that there is a connection between gum disease and heart disease. However, a recent WebMD article says hold your horses on this: “After reviewing more than 60 years of research on heart and gum disease, experts say that although the two problems are clearly related, it is unlikely that gum disease causes heart disease.”

Solutions In other words, experts aren't entirely sure whether there is or isn't a connection. But maintaining your gums and teeth is important for many reasons.

Maintain & Improve Your Oral Health

The following are tips from the American Dental Association's Mouthhealthy.org.

- Brush twice a day with a toothbrush with soft bristles. You may also benefit from using an electric toothbrush.
- Clean between your teeth once a day with floss or another interdental cleaner.
- If you wear full or partial dentures, remember to clean them on a daily basis. Take your dentures out of your mouth for at least four hours every day.
- It's best to remove them at night.
- Drink tap water. Since most contains fluoride, it helps prevent tooth decay no matter how old you are.
- Quit smoking. Besides putting you at greater risk for lung and other cancers, smoking increases problems with gum disease, tooth decay and tooth loss.
- Visit your dentist. Visit your dentist regularly for a complete dental check-up.

How Much Will Dental Care Cost?

Do you have a tooth that's sensitive to hot and cold? You may have a cavity. You, could however, need more extensive work such as a root canal.

Whether you're insured or not, knowing what to expect for that cleaning or filling can help you avoid sticker shock.

It will also help you budget for services you know you'll need even if it's just x-rays and a cleaning.

The site FAIR Health is a non-profit established to “bring transparency to healthcare costs.”

FAIR collects cost data from private insurers that healthcare providers report to insurers as part of the claims process.

You can find average prices in your area for an entire menu of oral procedures including cleanings, fillings, etc.

MONEY MANAGEMENT FOR SENIORS

From Debt.com 2020

The right strategy for effective money management is never set in stone. If your strategy doesn't evolve with your financial needs, then you won't be able to do the best you can for yourself and

your family. And one of the biggest financial changes you'll face during your adult life will be the transition from full-time employment into retirement as a senior.

The information below can help you understand the four biggest concerns you're going to face with your money during retirement and what you can do to be successful. If you have questions or you're struggling to overcome challenges with debt, we can connect you with the solutions you need to achieve stability and reach your goals. Call us or complete a help request form to tell us what you need.

Key Concern No. 1: Healthcare Costs

By far, the biggest concern seniors have during retirement is the cost of healthcare services. As you get older, your healthcare costs naturally increase. At the same time, as you transition from your career into retirement, you lose your employer's insurance benefits and move to private insurance and Medicare.

Make sure you have an accurate understanding of the healthcare costs you can face and the kind of support you'll have. Make sure you understand your policies thoroughly and ask questions. For instance, in some cases the cost for continuing care after something like stroke will only be covered by Medicare if the patient is showing documented improvement. This means you won't be covered for in home care or physical therapy if your condition is permanent – and that's a problem.

You also need to have a plan for what you want to do IF you have to transition from complete independence to supportive care. Don't just assume you'll stay self-sufficient, because you'll have bigger problems if you have to make adjustments after a healthcare issue has already occurred. Whether your plan is to move in with your children or relatives, pay for in-home care or move into a retirement or assisted living community, make sure your insurance and savings can support that plan.

You also need to take steps to establish your wishes for care if you are incapacitated or unable to voice decisions for yourself. Having detailed directions for long-term care and notarized documents to establish medical power of attorney and finance power of attorney (which can be the same person or two different people) is imperative. Make sure everything is clear and documented and that the POA that you choose understands your wishes.

Key Concern No. 2: Income and budget

Over the decades that we work, most of us get used to earning regular paychecks. We get into budgeting and spending habits based on the idea that the next installment of money will be here by X-date. We also get comfortable with the idea that if we

need more money, we can simply do more work to get it.

But once you retire, income won't come from paychecks – it will come from benefit payouts, Social Security, asset dividends. And if you don't have enough money, you may or may not be able to take on a job to get the extra you need, depending on your health and situation.

Fact: Data shows you will need at least 75% of your employed yearly income to support your lifestyle during retirement.

This usually means you need to be even better with budgeting than you were when you were working. Here are some tips to help you manage income and cash flow effectively:

- Make sure before you retire you understand when you have to start taking money out of accounts like your 401(k) or IRA. Plan when you want to make those withdrawals around your bills and other monthly expenses – just like you would with a paycheck.
- Don't depend on Social Security. If Congress changes the rules, the amount you receive could change at any time. So, you need to have other money coming in or you're at risk.
- If you decide to get other payouts from something like a reverse

mortgage, set up the money you receive to offset low cash flow periods in your budget. For instance, if your Social Security comes in one week and a 401(k) happens in the same week, then set up the HECM payout for two weeks later.

- Consider need for lump-sum withdrawals carefully. If you make a big withdrawal, make sure it's worth it. You don't want to spend frivolously in your 70's and then struggle when you live into your 90's.
- If you can still work, find something that you feel is rewarding with the hours you need to supplement your income. A job can keep you active, provide supplemental income, and may even give you things like healthcare benefits, depending on the position you get.

Key Concern No. 3: Debt

Debt can be a big problem in retirement because more debt means higher bills – which doesn't really work when your income is lower. So, you need to be vigilant to keep debt minimized both just-prior and during retirement.

Here are some things to know:

- If possible, pay off your mortgage before you retire. This will give you the peace of mind that you

own your home outright and just have to keep up with the insurance and taxes. It also gives you a major asset to sell for pure profit if you really need the money or need to move into assisted living.

- Be really careful about credit card debt. With revolving payments that increase or decrease based on what you owe, these bills can easily overwhelm your budget. Don't rely on credit cards and keep your balances paid off.
- If you want to go back to school or take college courses that's great, but be careful with student loans! Remember that you won't be going into a career to pay off that debt, so if you can't afford to pay for the classes outright, how are you going to afford paying back the loans?
- Get the facts on a reverse mortgage before you take one out. These can be great tools for giving you a way to use the equity you have in your home without facing payments or a threat of default. However, while you won't have to make payments, it will have a significant impact on your estate and your inheritors.

Key Concern No. 4: Your estate

One major concern you're going to have in your golden years is the legacy you leave. In addition to establishing power of attorney (POA) to make decisions if you're incapacitated, you

also need to establish a will and set up your finances for what happens once you're gone.

A signed, witnessed will is necessary to keep your spouse, children and relatives from fighting over your estate. You should also discuss your estate plan and POA decisions with everyone involved. This is one of the hardest conversations to start with your kids in adulthood... but it's even harder for them to start it, so you need to be the one to make sure the discussion happens. Here are some things to know about your estate:

- You don't need an attorney when you make a will. In fact, by federal law you only need a signed and dated will that was witnessed by at least two people. However, signing with an affidavit from a notary public can help you avoid problems.
- Any money in your estate will be subject to claims by your creditors. So, prior to money being distributed to your inheritors, creditors and lenders have a set period of time (varies by state) to make claims that reduce your estate.
- If you want to protect the money you plan on giving to an inheritor, consider setting up a trust. With a trust, the money you put in is no longer legally yours, so your creditors can't make claims against it.

- Once you pass away, a reverse mortgage comes due. The property must be sold to repay the money borrowed or your

inheritors can pay off the reverse mortgage and refinance the home themselves.

COMBINATION OF HEALTHY LIFESTYLE TRAITS MAY SUBSTANTIALLY REDUCE ALZHEIMER'S DISEASE

Combining four or five healthy lifestyle behaviors -- such as swimming -- may lower risk of Alzheimer's disease.

From the National Institutes of Health 2020

Combining more healthy lifestyle behaviors was associated with substantially lower risk for Alzheimer's disease in a study that included data from nearly 3,000 research participants. Those who adhered to four or all of the five specified healthy behaviors were found to have a 60% lower risk of Alzheimer's.

The behaviors were physical activity, not smoking, light-to-moderate alcohol consumption, a high-quality diet, and cognitive activities. Funded by the National Institute on Aging (NIA), part of the National Institutes of Health, this research was published in the June 17, 2020, online issue of *Neurology*, the medical journal of the American Academy of Neurology.

"This observational study provides more evidence on how a combination of modifiable behaviors may mitigate Alzheimer's disease risk," said NIA

Director Richard J. Hodes, M.D. "The findings strengthen the association between healthy behaviors and lower risk, and add to the basis for controlled clinical trials to directly test the ability of interventions to slow or prevent development of Alzheimer's disease."

The research team reviewed data from two NIA-funded longitudinal study populations: The Chicago Health and Aging Project (CHAP)([link is external](#)) and the Memory and Aging Project (MAP)([link is external](#)). They selected participants from those studies who had data available on their diet, lifestyle factors, genetics, and clinical assessments for Alzheimer's disease. The resulting data pool included 1,845 participants from CHAP and 920 from MAP.

The researchers scored each participant based on five healthy lifestyle factors, all of which have important health benefits:

- At least 150 minutes per week of moderate- to vigorous-intensity physical activity – Physical activity is an important part of healthy aging.
- Not smoking – Established research has confirmed that even in people 60 or older who have been smoking for decades, quitting will improve health.
- Light-to-moderate alcohol consumption – Limiting use of alcohol may help cognitive health.
- A high-quality, Mediterranean-DASH Intervention for Neurodegenerative Delay (MIND) diet, which combines the Mediterranean diet and Dietary Approaches to Stop Hypertension (DASH) diet – The MIND diet focuses on plant-based foods linked to dementia prevention.
- Engagement in late-life cognitive activities – Being intellectually engaged by keeping the mind active may benefit the brain.

The research team then compared the scores with outcomes of clinical diagnosis of Alzheimer's in the CHAP and MAP participants. Lead author of the paper, Klodian Dhana, M.D., Ph.D., assistant professor at Rush

University Medical Center, emphasized that the combination of healthy lifestyle factors is key. He wrote that compared to participants with no or one healthy lifestyle factors, the risk of Alzheimer's was 37% lower in those with two to three, and 60% lower in those with four to five healthy lifestyle factors.

“This population-based study helps paint the picture of how multiple factors are likely playing parts in Alzheimer's disease risk,” said Dallas Anderson, Ph.D., program director in the Division of Neuroscience at NIA. “It's not a clear cause and effect result, but a strong finding because of the dual data sets and combination of modifiable lifestyle factors that appear to lead to risk reduction.”

A 2017 research review and report commissioned by NIA concluded that evidence on lifestyle factors such as increasing physical activity, along with blood pressure management and cognitive training, is “encouraging although inconclusive” for preventing Alzheimer's. Since then, more research has emerged, such as the SPRINT MIND trial, which suggests intensive blood pressure control may slow age-related brain damage, and new trials have launched. For example:

- The NIA-funded MIND Diet Intervention to Prevent Alzheimer's Disease is an

interventional clinical trial comparing parallel groups with two different diets. An NIA-funded collaboration between Rush University and Harvard T.H. Chan School of Public Health and Brigham & Women's Hospital (grant number R01AG052583). MIND has enrolled more than 600 participants and is ongoing with an anticipated completion date in 2021.

- The U.S. Study to Protect Brain Health Through Lifestyle Intervention to Reduce Risk (U.S. POINTER) is a multisite randomized clinical trial designed to evaluate whether lifestyle interventions —

- including the MIND diet — may protect cognitive function in older adults who are at increased risk for cognitive decline. NIA
- is funding the imaging, neurovascular, and sleep ancillary studies of POINTER.

NIA is currently funding more than 230 active clinical trials on Alzheimer's and related dementias.

Of those, more than 100 are nondrug interventions, such as exercise, diet, cognitive training, sleep, or combination therapies. People interested in participating in clinical trials can find more information on the NIA website.

CORPORATE WELFARE: HOW EXACTLY DOES IT AFFECT US AS AMERICANS

By Candice Elliott, Money Matters 2020

Welfare is a dirty word in America. Corporate welfare is the real dirty word, though, X rated in fact. See just who gets the real welfare in America.

There is much nasty rhetoric and foaming at the mouth over welfare. The very word conjures up a particular image in the minds of some people. Lazy single mothers with a parcel of kids from different fathers pulling up to the supermarket in a Cadillac and

paying for steak and lobster with food stamps.

I go to work every day, and I don't live that well. Why should they?

The image even had its own meme if there can be such a thing in the pre-internet days — The Welfare Queen. The term took hold during Ronald Reagan's 1976 presidential campaign when he referred to a South

Side Chicago woman who had committed welfare fraud along with a litany of other crimes. I get it. I go to work every day, and I don't eat steak

and lobster at every meal. But is it an accurate portrayal? And should social welfare be the focus of so much ire, or is there a more significant source of welfare that seems to get a pass in this country?

Social Welfare

Social welfare includes things like Medicaid, SNAP (what used to be called food stamps), housing assistance, and home energy assistance. But it also includes things like unemployment and veteran's benefits.

It's challenging to get a hard number on what the US spends on social welfare programs because different reports include and exclude various programs.

Back in 2011, Senator Jeff Sessions of Alabama released a report that included 83 different programs and clocked in the spending at \$1.03 trillion. The CATO Institute published similar numbers the following year.

But both of those numbers include things like The Earned Income Tax Credit, which you have to work to earn. The clue is in the name for crapes sake, earned.

They also include funding for Head Start programs. I know some programs can be abused, but I'm pretty sure Head Start is something we can all agree is a good thing. Education for little kids from low-income families is pretty hard to demonize.

If we separate those kinds of programs from things like SNAP and housing vouchers, the kind that some people seem to resent, the spending comes in at about \$212 billion per year. That's a lot, but it's a lot less than \$1 trillion.

Corporate Welfare

The dictionary definition of corporate welfare is "government support or subsidy of private business, such as by tax incentives." Seems pretty innocuous until you start poking around a bit.

A report from the General Accounting Office found that in 2011 the US spent a nearly identical amount on corporate tax expenditures as it collected in corporate taxes, \$181 billion. Again, it's hard to get the numbers to add up. Each report seems to categorize subsidies, tax credits, tax incentives differently.

Some separate federal from state and state from local but whatever metric you use, it is billions of dollars, maybe hundreds of billions that profitable corporations are siphoning

out of your pocket. Siphoning isn't even the right term. It's more like they are reaching right into your wallet and daring you to do something about it.

The Real Welfare Queens

So, where are those billions going? Let's look at some of the biggest and most grotesque beneficiaries.

-State and local subsidies account for about \$80 billion. GM was gifted \$1.7 billion in grants. Amazon, Boeing, and Microsoft each got over \$200 million.

-Hedge fund managers receive a special tax break that allows them to pay a 20% rate, the people they make money for pay 35%. That has been estimated to cost \$6 billion.

-Wal-Mart. The Walton family could have a whole list devoted to how much welfare they suck up, and the list would run several chapters. Here are a few highlights.

-Wal-Mart gets \$7.8 billion a year in corporate welfare. \$6.2 billion of that are in the form of social welfare their employees get via things like Section 8, SNAP, and Medicaid because Wal-Mart doesn't offer a living wage for most employees. They are America's biggest private employer.

-But don't think Wal-Mart is completely heartless! In 2013, a store in Canton, Ohio held a food drive for employees who would otherwise have

not had anything to eat for Thanksgiving. Those Waltons, is there no beginning to their generosity?

-Another \$1 billion is saved using tax breaks and loopholes to write off capital investment costs.

-\$607 million in federal taxes are avoided through lowered tax rates on capital gains.

-Double-dipping! Not only does Wal-Mart pay their low wage employees so little that they require SNAP benefits, but Wal-Mart captured **18%** of the SNAP market in 2013.

Henry Ford paid his workers well enough so they could afford to buy his cars. The Waltons pay so little that their employees can only afford to shop at Wal-Mart.

Remember this article about getting money out of politics and how lobbyists spend big money buying Congress? Wal-Mart spends \$6-8 million a year lobbying. And it's working if the numbers above are what we judge by. A better return on investment than the measly 7% us plebs are getting in the stock market.

-In 2013 the state of Washington gave an extension on tax breaks to Boeing that will total \$8.7 billion. That is the single biggest state tax subsidy ever granted to an American company. That little deal, along with "worker concessions" that will move them

away from pension plans, secured production of the 777X aircraft will remain in Washington.

Boeing lobbyists were understandably delighted with this outcome. Such was their gratitude, they threw a party for Washington state lawmakers. I wonder if the goody bags were big suitcases full of unmarked bills.

All things considered, Boeing is not the worst company to subsidize. They pay their workers pretty well so they aren't on the breadline like Wal-Mart's employees. But it continues the dangerous precedent of big companies blackmailing state and local government with the threat of job

losses to wring ever-bigger subsidies out of the treasury. Which we all pay for, whether you work for Boeing or not.

The Bottom Line

So, what is all this corporate welfare costing you? About \$6,000 a year for each American family. Would some of us just blow that money on dining out and updated tech gadgets? Yes, of course.

But some of us would put that money into a retirement account, save it for a child's college fund, or pay down our college loans. I can tell you what none of us would do, hand it over to any member of the Walton family.

THE IMPORTANCE OF NATURE IN OLDER PERSONS

From Nature Sacred 2016

We live in an aging population. Around 14% of the population of the United States is aged 65 years or older. By 2060, it is estimated that this number will double. As we live longer and elder populations rise, the benefits of living near green space become more and more apparent. At the same time, the number of people living in towns and cities hovers around 80% placing an even greater importance on both the availability of and easy access to urban parks and green space.

In a research brief written by Kathleen Wolf, PHD and Elizabeth Housley, M.A., published by Nature Sacred and the TKF foundation ([The Benefits of Nearby Nature in Cities for Older Adults](#)), Wolf and Housley reported that older individuals with access to nearby nature showed increased participation in outdoor physical activities, improved mental health and cognitive function and an increase in social interaction with those around them and their community. These benefits found through access to nature

are key ingredients to our well-being as we age.

Physical Activity

Research shows that physical activity can lead to a better quality of life as we grow older. As reported in the research briefing, light exercise such as walking can result in improved health. For many older adults, however, access to walkable spaces can be difficult. Stairs, busy roads, distance or other obstacles can make it hard for those with limited mobility to walk outdoors.

Providing safe routes and paths to urban green space and parks can have a positive impact on people of all ages but it becomes especially important to older members of our communities.

Adults 50 and over who live within walking distance of a park use parks significantly more than individuals not within walking range of a park or other walkable space. The impact of walking is seen in studies showing that older adults who take daily outdoor walks report significantly fewer complaints in pain, sleep and other problems when compared to adults who do not go outside daily.

Like walking, gardening can also play a positive role in health as we age both physically and mentally. Older gardeners with access to a community garden report increased physical activity over those who don't garden.

They also report better health status, increased physical functioning, reduced pain and other physical benefits.

And naturally, gardeners are more likely to eat more vegetables resulting in better diets than non-gardeners of the same age.

Mental Health

Along with the physical benefits of time spent in nature, the restorative effects of nature support mental health and well-being.

In older adults, studies show that physical activity in green spaces can be linked to better moods, decreased chance of depression, reduced stress levels and improved cognitive function.

These benefits extend beyond physical activity. Studies show that the frequency and amount of time spent in nature correlate with feelings of mental restoration. An extra 30 minutes spent in nature increases this restorative effect and can be even more dramatic with individuals experiencing higher stress levels.

Even looking out a window into a garden or forest or viewing pictures of nature can contribute to a reduction in stress and improved cognitive health. These mental benefits can become especially significant in older individuals suffering from chronic

stress or experiencing stressful events such as the loss of a loved one.

Social Connections

Nearby nature can increase social connections on a neighborhood level in a number of ways. From the planning and creation of neighborhood green space to positive social encounters that occur while walking or just watching nature can increase the quality of life in our aging populations.

Loneliness and isolation can be an especially difficult problem for older adults and these social interactions can help alleviate some of this loneliness.

For those with limited mobility, easy access natural outdoor spaces can provide a lifeline to social interactions they might not get elsewhere. Studies show that older adults who have more exposure to green common spaces report a stronger sense of unity and belonging to their community.

One study showed that gardening provided more than just social connections for those 70 and older. For many, gardening connected them to past and future generations providing a source of memories, social events and opportunities for spiritual healing.

Planning for the future

As our population ages, it is important we provide easy access to nature for the senior members of our communities. Walkability, proximity, benches for resting and other accommodations for the elderly need to be considered. At the same time, these spaces shouldn't be limited to just our senior populations.

They should also appeal to children and other adults as cross-generational interaction is important. Time spent in nature is beneficial no matter what the age. As we design and develop urban green space, we need to be sure that we account for the older members of our community.

5 WALKING MISTAKES TO AVOID IF YOU WANT TO LOSE WEIGHT

BY MARC LINDSAY, MYFITNESSPAL 2019

A consistent walking routine can be an excellent way to get rid of excess belly fat and tone your body. But if you've reached a weight-loss plateau, don't

worry. From simply strolling leisurely to omitting strength training, these common walking mistakes can easily

be fixed to help you reach your weight-loss goals:

MISTAKE #1 YOU'RE NEVER VARYING INTENSITY

While walking at a leisurely pace is better than no exercise at all, research shows walking at a brisk pace is the best for torching calories and weight loss. If you find it hard to up the pace, try doing so for shorter intervals of 1–2 minutes, with a minute of recovery in between. This HIIT-style workout can help rev your metabolism and break through a weight-loss plateau.

MISTAKE #2 YOU'RE ALWAYS TAKING THE SAME ROUTE

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

MISTAKE #3 YOU'RE NOT STRENGTH TRAINING

Strength training is a key part of weight-loss since it helps build muscle, which burns more calories at rest compared to fat. Whether it's with simple bodyweight

exercises or using equipment like kettlebells, strength training can help you build the core, glute and hip strength needed to walk further and faster. It can also help prevent injury, which means you'll reach your goals sooner.

MISTAKE #4 YOU'RE NOT USING PROPER FORM

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

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

*Arm swing: Swinging your arms helps you get more power and propels your forward motion.

Standing tall: Slouching as you get tired is a common problem when

walking. While you might need to strengthen your core to make it happen, work on keeping your back straight and your head up.

**MISTAKE #5 YOU'RE NOT
FOCUSING ON PROPER
NUTRITION** A hard walking workout can sometimes make you feel

hungrier than normal. While you want to fuel your walks with smart snacks, it's important to pay attention to your overall diet, too, to make sure you're in a calorie deficit for weight loss.

The MyFitnessPal app is a great way to track your food intake and keep you motivated to reach your goals.

HERE ARE GARDENING TIPS FOR OCTOBER FOR TALLAHASSEE

Plant seeds or transplants of cool-season vegetables, such as broccoli, brussels sprouts, cabbage, cauliflower, carrots, onions, spinach, and turnips.

Plant herbs this month. Try dill, oregano, sage, and fennel. Set strawberry plants this month in a garden bed or container. Water well.

Try planting daffodils. Find varieties that fit your region. Plant cool-weather annuals such as foxglove, petunia, and Shasta daisy.

If you have any tropical or subtropical container plants, move them indoors when the temperature drops to the 40s.

Divide and replant crowded perennials.

If you are planning on planting wildflower seeds, prepare the soil now.

Till the soil thoroughly to a depth of 4 to 5 inches. Prepare a seed mixture of many different kinds.

Continue planting any trees and shrubs. They will have time to establish themselves before the spring. Apply a layer of mulch around your newly planted shrubs and trees.

Continue mowing and watering your lawn until it stops growing.

Avoid fertilizing the lawn, as this could encourage tender growth that might be damaged during the winter.

Apply a pre-emergent herbicide to your lawn to control winter weeds. Apply when nighttime temperatures are 55 to 60 degrees for 4 to 5 days.

If your lawn is losing color, try overseeding with annual ryegrass when temperatures are in the low 70s.



THE CLAUDE PEPPER CENTER

Visit www.claudepeppercenter.com for access to many additional resources
Follow [www.facebook.com/ TheClaudePepperCenter](https://www.facebook.com/TheClaudePepperCenter) for daily updates

Leon County Election Timeline

Last day to request a Vote by Mail

Ballot: October 24th

Early (In-Person) Voting:

October 19th – November 1st

Election Day: November 3rd

Leon County Voter Information Verification

We recommend that all Leon County residents verify early and often that their registration, political party affiliation, and address are correct on file with the Leon County Supervisor of Elections office. Waiting until Election Day is too late to register to vote if you are not registered, and too late to change or select a political party affiliation.

You can verify your registration status (as well as view the status of your Vote-by-Mail ballot if you choose to vote that way, by calling the office at 850-606-8683 or visiting

<https://www.leonvotes.org/YourVoterinfo>.

Leon County Vote-By-Mail

All voters in Florida have the option to Vote-by-Mail in each election. You can request a Vote-by-Mail ballot and still vote in person instead, if you change your mind. If you would like to request a Vote-by-Mail ballot and you are a resident of Leon County, you can do so in any of the following ways:

- [Online Request Form](#)
- Email: Vote@LeonCountyFL.gov
- Telephone: (850) 606-8683
- Fax: (850) 606-8601
- In Person @ 2990-1 Apalachee Parkway, Tallahassee FL 32301
- [Printable Form](#)

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.

Nursing home residents and staff members account for around 40 percent of coronavirus-related deaths in the U.S.

Some 70 percent of America's long-term care facilities are run by for-profit companies, including private investment firms. Those companies have squeezed profits out of these facilities by forcing them to skimp on care. As a result, per-patient staffing hours have fallen and staff quality has suffered. A recent report from the Government Accountability Office found that almost half of American nursing homes routinely violate infection-control standards, including those involving the isolation of sick residents, and a ProPublica investigation found that roughly 43 percent of such facilities did not have a legally mandated emergency response plan at the start of this pandemic.

Since the start of the pandemic, the industry has received billions of dollars in emergency aid — hundreds of thousands of which has gone to companies with terrible safety records. Rather than focus on improving those records, operators of private nursing homes have deployed an army of lobbyists to press for even more funding and favorable policies.

Among the most alarming of those policies is total immunity from wrongful death and other malpractice

lawsuits — including those pertaining to the coronavirus — from 2019 through at least 2024. In a just world, the long-term care industry would right now face more accountability, not less. Eric Dreiband, an assistant U.S. attorney general, spoke of the government's duty to ensure that nursing home residents “are adequately cared for with dignity and respect and not unnecessarily put at risk.”

Federal officials ought to increase financial oversight of the industry, in which many businesses have been known to run afoul of the law — for instance, by bilking Medicare, soliciting kickbacks and illegally shielding assets from bankruptcy filings. Investigations by ProPublica and other news outlets have found that some facilities that struck lucrative deals to take on residents who tested positive for the coronavirus did not in turn ramp up their services accordingly. Every effort should be made to ensure that the bulk of the money that the government puts into this industry goes to patient care, not providers' pockets.

The above is an excerpt of an editorial published in The New York Times. The full editorial can be found at <https://nyti.ms/2EBYFhi>

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

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



The Osher Lifelong Learning
Institute at
Florida State University



