



# OLLI TIMES

NEWS AND INFORMATION FROM THE MEMBERS AND STAFF TO THE MEMBERSHIP

[www.olli.fsu.edu](http://www.olli.fsu.edu)

FEBRUARY 2019

## OLLI VOLUNTEERS CLOCK OVER 6000 HOURS; TIME VALUED AT MORE THAN \$156,000 FOR 2018

### NUMBER OF HOURS REACH UNPRECEDENTED LEVEL

Last year, OLLI members reported 6346 hours of volunteer time. This is an increase of more than 2000 hours reported for 2017, when 4336 hours were reported. "The number of hours reported by our volunteers for 2018 is unprecedented in the history of OLLI at FSU," said Director Debra Herman.

According to the nonprofit leadership network Independent Sector, the estimated value of an hour of volunteer time for 2017 was \$24.69. The dollar value for each year is usually reported in March or April and is expected to be a bit higher. This figure is based on average

hourly wages of non-management, non-agricultural workers.

But even using the 2017 dollar value, for OLLI, by multiplying 6346 by \$24.69 per hour, the value of OLLI's volunteers is \$156,683 for 2018. But it must be emphasized that this is based on the 2017 dollar value; a higher hourly dollar value will result in a higher overall value for OLLI's volunteer performance. When the 2018 dollar amount becomes available, it will be reported in this publication.

"But the number of hours is only what volunteers report. In actuality, there are

volunteers who don't report, and there are also volunteers who underreport their hours," according to OLLI Director Herman. Second Vice President Harriet Waas, who is also "Keeper of the Hours," has been hands-on in getting volunteers to report their efforts on a monthly basis." she said. Thus, "we are capturing more hours. Still, whether all volunteer hours are being captured is an unanswered question," she noted.

"The Osher Foundation requires strong volunteer efforts to qualify for its endowments, and our volunteers have gone above and beyond! Your work over the years has helped convince the Osher Foundation to give us two one-million dollar endowments, which are now invested in an FSU Foundation account," Herman said. "The many clubs and committees we have wouldn't be possible without you. You help support OLLI in so many ways--from planning field trips to mailing out course and activity schedules to hosting classes and making new members welcome--and so much more," she said. "Volunteers are the lifeblood of this organization. Without

volunteers, we'd be an entirely different--and certainly less successful--organization. The value of volunteers cannot be overstated," she noted. "Please make sure your volunteer hours are accurately reported to Harriet Waas, our keeper of the volunteer hours," she added.

Placing a dollar value on volunteer time can serve organizations in a variety of ways. Sometimes people who can't afford to give financially don't realize that volunteering their time can have an equal or even greater impact on an organization. This hourly figure provides them with a powerful way to demonstrate the impact of lending a helping hand.

Using this hourly figure, an organization can put a dollar value on the community support that it receives in the form of volunteer work. Since volunteer hours were first recorded in 2011, the following list shows the number of hours for each year: 2011---4402.55; 2012---4648.05; 2013---3500.50; 2014---6262.15; 2015---5135.45; 2016---5794.10; 2017---4346.0.

## **OLLI ANNUAL "GREAT GIVE" SCHOLARSHIP DRIVE TO BE LAUNCHED IN MARCH**

Each year, OLLI at FSU awards scholarships to FSU students who have been nominated by their professors, and whose studies are particularly relevant to OLLI members. Again this year, the OLLI scholarship program is included in the overall university program called THE GREAT GIVE. It is a 36-hour donation period beginning this year at 9 a.m. March 28 and continuing until 9 p.m. March 29.

This is the perfect opportunity for OLLI members to fund these three scholarships. It is easy to contribute. During the 36-hour period, OLLI members can go online at [www.olli.fsu.edu](http://www.olli.fsu.edu) and make a gift. You can also donate by visiting the OLLI at FSU website and clicking on the Support

OLLI tab to make a contribution to OLLI's Sustainability Fund. Last year, OLLI raised over \$3000 for these scholarships; OLLI's goal this year is to exceed that amount.

"This is a great way to say thanks to the University for its continuing support for our OLLI at FSU program, so please MARK YOUR CALENDARS!! More information will be forthcoming as the Great Give period approaches," said Winnie Schmeling, OLLI's Philanthropy Committee Co-Chair.

For more information, contact Melissa Guest, OLLI Financial Officer, at [mguest@fsu.edu](mailto:mguest@fsu.edu) or Winnie Schmeling at [winnieschmeling@embarq-mail.com](mailto:winnieschmeling@embarq-mail.com).

## **OLLI KICKS OFF NEW PRE-SEMESTER "PRE-TERM" PROGRAM ON FEBRUARY 12**

OLLI leadership, committee chairs and staff have arranged for a series of lectures, field trips, events and activities that run from February 12 to 22 the purpose of which is to help members stay engaged and active.

This new addition to the OLLI education, events and activities offerings begins on February 12 with

**Age of Love**, an intergenerational documentary film and discussion with

FSU students (10 a.m.-12 noon) followed by **In China's Orbit: Understanding Our Chinese Business Relationships and Its Challenges**. Anke A. Culver, The University of Applied Sciences in Heide, Germany; The University of

Applied Sciences in Elmshorn, Germany and Professor Emeritus, Loyola University. (Both will be held at the Broad Auditorium, Pepper Center.

On February 13, there is a **tour of the Florida Supreme Court** at 1:30.

February 14 features a presentation entitled **Backyards and Beyond** by Liz Sparks, Florida Fish & Wildlife Conservation Commission, from 10 a.m. to noon at a location to be determined.

A **director's tour of The Grove** is set for 10 a.m. on February 15.

A **concert by the University Symphony Orchestra** is set for February 17 at the Ruby Diamond Auditorium. There is a lecture that begins at 1:45 p.m. with the concert scheduled to begin at 3 p.m.

On February 19, there are three events scheduled at the Pepper Center Broad Auditorium: **OLLI Nuts and Bolts: Learn about OLLI operations and**

**find a good fit for your talents!** (10 a.m. to 11:30 a.m.); **Understanding Guardianship**, Dion Guest, Senior Director of Gift and Estate Planning, FSU Foundation (Noon to 1:30 p.m.); **Age of Love** (repeated from February 12--2 p.m. to 4 p.m.)

February 21 features FSU Professor Emeritus of History Jim Jones, whose presentation is entitled **Frankly My Dear, I Don't Give a Damn:** A lecture on Gone With the Wind. (10:30 to noon) at the Main Library.

The pre-semester, or pre-term, program concludes on February 22 with a **hike from JR Alford to Lafayette Heritage Park.**

**NOTE: Registration is required.** Please check the OLLI online site at [www.olli.fsu.edu](http://www.olli.fsu.edu). Also, check your current course and activity catalog, as well as the OLLI calendar of events on the website. For events at the Pepper Center, free parking is available at the Macomb/Call Street garage.

## **OLLI MEMBERS JAM THE TURNBULL CENTER FOR THE SPRING SHOWCASE**

Several hundred OLLI members, old and new, jammed the FSU Turnbull Center for the Spring Showcase held on Thursday, January 23, 2019.

The attendees heard from the instructors who will be teaching the more than 50 classes, as well as those

who will be conducting the many activities and events.

OLLI offers an exciting, challenging array of classes 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. These classes are offered 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 fields.

Information on the number of new members, individual registration orders, number of new enrollees, accumulated total of classes, as well as the number registered for activities and accumulated total of registration for activities will be published in the next edition of the OLLI Times.



# OLLI WALKERS CLEAN UP THEIR ADOPT-A-STREET ON THIRD TRY

On Saturday morning January 19 at the “awful” hour of 8:30 a.m., the OLLI Walkers did their first Adopt-A-Street clean-up. This was the Walking Club’s third try, but a hurricane and constant December rain moved our schedule. The event was inspired by resident environmentalist Meta Calder and orchestrated by the OLLI Walkers’ Chair Sue Wattenberg. There were eight participants for this clean-up. The street assigned to this group is Sixth Avenue between Thomasville Road and Centerville Road - Table 23 to the hospital.

We even have a sign recognizing OLLI on Sixth Avenue, but nobody was seen driving slow enough to see it. Armed with "pick-up sticks," gloves, and bags, we divided into two groups and started at both ends and worked to the middle.

The Adopt-A-Street commitment is once quarterly. You do not need to belong to OLLI Walkers; any OLLI member is welcome to participate. The next event will probably be in April and if you would like to participate, contact Sue Wattenberg ([olliwalking@gmail.com](mailto:olliwalking@gmail.com)).



## **SPRING DEDMAN DINNER SET FOR MARCH 14**

The Spring Semester dinner at the Dedman School of Hospitality will be held on March 14.

The dinner features FSU students from the Hospitality School who plan the theme, decor, signature cocktails, wine and dinner. The evening begins with a reception including cocktails and hors d'oeuvres. At 7, everyone will be seated for a four-course dinner with two specially prepared wines.

This is a truly extraordinary dining experience.

Online registration and payment of \$45 per person begins at [FSULDS.everbrite.com](http://FSULDS.everbrite.com). site. Click on "Dinners Available"; select Ashby Stiff Little Dinner Series Spring 2019; click "Tickets"; scroll to "Thursday, March 14-OLLI Group"; in the drop box select "Seats"; then click "Check Out", fill in your information, and click "Pay Now" to submit your order. For assistance contact Lacey Kirkland. Her email is [lkirkland@dedman.fsu.edu](mailto:lkirkland@dedman.fsu.edu).

## **OLLI MEMBERS DONATE OVER 500 BOOKS DURING 2018 CHILDREN'S HOLIDAY BOOK DRIVE; BOOK CLUB ANNOUNCES FEBRUARY AND MARCH SELECTIONS FOR DISCUSSION**

Thank you to all the OLLI members who contributed books and made the 2018 Children's Holiday Book Drive a success. Over 500 books were collected. Recipients of the books were Foster Grandparents, Guardian Ad Litem, Refuge House and the Homeless Coalition. We made the decision to also donate to survivors of Hurricane Michael.

The book club meets the second Wednesday of the month at 12:00 at the main library or at 4:00 at the Pool House at Westminster Oaks.

The February selection is [The Woman Who Smashed Codes](#) by Jason Fagone. It is the true story of codebreaking history through the prism of one remarkable woman's life.

In March both Book Club groups will meet at 4:00 at the Pool House at Westminster Oaks to discuss Slavery in Florida by Larry Rivers. Dr Rivers teaches history at FAMU. We are pleased to announce that Dr. Rivers will lead the discussion. This meeting is open to all OLLI members.

## ALL MEMBER RECEPTION SET FOR FEBRUARY 11

OLLI's all member reception is set for Monday, February 11, 2019 at the FSU Alumni Center Ballroom, 1030 W. Tennessee Street.

All members are invited to participate in this fun event filled with food, music and cash bar! Come and meet old and new members, socialize with friends,

make new friends, find out more about OLLI at FSU, and just have a grand time. Registration is required online at [www.olli.fsu.edu](http://www.olli.fsu.edu). Free parking is available at the site.

For more information, contact OLLI President Cindy Foster at 651-239-8805 or [foster.cynthial@gmail.com](mailto:foster.cynthial@gmail.com)

## FRIENDSHIP FORCE ANNOUNCES UPCOMING TRAVEL AND RECENT VISIT

Friendship Force in Tampa is partnering with Habitat for Humanity in Romania for a September 2019 trip. They have a few spaces which they are opening up to the other Florida clubs. This promises to be a great cultural journey. For more information please contact Betty Oldanie, [boldanie@tampabay.rr.com](mailto:boldanie@tampabay.rr.com)

OLLI at FSU enjoyed a visit from the Villages Friendship Force club in January 2019. We enjoyed learning new things about Tallahassee with our visitors.

Who knew you could go surfing in Tallahassee? The special "Surfs Up" exhibition at the Florida History

Museum was great! (See picture below.)

From April 6-12 we will have members from the Milwaukee Friendship Force visiting OLLI. We need **VOLUNTEERS** to help make this a successful OLLI endeavor.

ALL OLLI members are automatically members of Friendship Force as a benefit of your OLLI membership fee. How can you be involved?

1. Be a **home host**. A member of the visiting club will stay in your home and you will be responsible for providing breakfast each morning. You also will join your guest during the week on the events planned each day around the Tallahassee area. You will be invited to participate in the welcome, farewell, and also the small

dinners which are provided by OLLI members for you and your guest.

2. Be a **day host**. A day host helps out the home host by taking their guest for a day when the home host has another obligation which prevents them from participating in the day's activities. This is a great way to get involved on a more limited basis. As you can imagine, it's difficult sometimes to completely free your calendar up for a 6-day visit. Day hosts are a vital part of our program in Tallahassee.

3. **Small dinner host.** During the visitors stay, we try to give them the opportunity to meet other OLLI members.

OLLI members are asked to host between 2-6 people (visitors and their home host) for a dinner in their home to facilitate friendships in a small group setting.

It takes a lot of **OLLI volunteers** to make this program successful. Please contact Wendy Johnston at [mrswendyjohnston@gmail.com](mailto:mrswendyjohnston@gmail.com) to volunteer.



# **CURRICULUM**

## **CHAT**

by Susan Yelton  
Chair, OLLI Curriculum Team

If you do not attend the Backyards and Beyond class on January 14th, taught by staff from the Florida Fish and Wildlife Conservation Commission (FWC), it will be news to you that Tallahassee is competing with cities around the globe to see which city can make the most observations of nature, find the most species and engage the most people. It is called City Nature Challenge, and Leon County results will be announced in a countywide event April 26-29. For OLLI members and their friends, it is not too late to participate in the challenge! You can get involved and make observations of the natural world by using the iNaturalist app on a smartphone or tablet. It works with Apple and Android. It is also possible to take photos with a camera and download later. The app is a joint initiative by the California Academy of Science and the National Geographic Society. It has more than a million registered users worldwide and hundreds of thousands of active users. The OLLI Spring classes about Butterflies and Tree Identification are wonderful opportunities for you to use

your app. and be a citizen scientist. The Curriculum Team will finalize the May schedule by the end of February so I can give you more information when I write the next Chat. I can tell you that Don Barry has agreed to teach for us in May: Ireland 1900-present. For those of you who took his class, you know he had to fit in a lot of information and perhaps the subject matter should have been divided between two semesters.

When Jim Jones began teaching for us, he let us know that when faculty have been teaching a subject to FSU students for 16 weeks, they can't be expected to cover the same subject in six weeks. All of his lectures are separated by historical time periods, and he still complains he needs more weeks to cover the material. We have also received comments from OLLI members who say they want more time devoted to a subject and not survey classes. For us, it is a challenge to balance an instructor's time, OLLI schedule and members interest. When a Don Barry can fit us in his schedule before he leaves for his summer in

Europe and when Paul Conaway can continue teaching Moral Psychology during our Fall semester we are thrilled!

This past month, an OLLI members asked me why we selected a specific

instructor and another asked if I could tell them more about an instructor's course outline.

All questions are welcome anytime:  
[susanwyelton@gmail.com](mailto:susanwyelton@gmail.com)

# SPECIAL TO THE TIMES

## EXERCISE AND FITNESS TIPS FOR SENIORS

### No Matter Your Age, It's Never Too Late to Get Started

There are many reasons why we tend to slow down and become more sedentary with age. It may be due to health problems, weight or pain issues, or worries about falling. Or perhaps you think that exercising simply isn't for you. But as you grow older, an active lifestyle becomes more important than ever to your health. Getting moving can help boost your energy, maintain your independence, protect your heart, and manage symptoms of illness or pain as well as your weight. And regular exercise is also good for your mind, mood, and memory. No matter your age or your current physical condition, these tips can show you simple, enjoyable ways to become more active and improve your health and outlook.

#### **What are the benefits of exercise for older adults?**

A recent Swedish study found that physical activity was the number one contributor to longevity, adding extra years to your life—even if you don't start exercising until your senior years. But getting active is not just about adding years to your life, it's about adding life to your years. You'll not only look better when you exercise, you'll feel sharper, more energetic, and experience a greater sense of well-being.

#### **Physical health benefits**

**Helps you maintain or lose weight.** As metabolism naturally slows with age,

maintaining a healthy weight is a challenge. Exercise helps increase metabolism and builds muscle mass, helping to burn more calories.

**Reduces the impact of illness and chronic disease.** People who exercise tend to have improved immune and digestive functioning, better blood pressure and bone density, and a lower risk of Alzheimer's disease, diabetes, obesity, heart disease, osteoporosis, and certain cancers.

**Enhances mobility, flexibility, and balance.** Exercise improves your strength, flexibility and posture, which in turn will help with balance, coordination, and reducing the risk of falls. Strength training also helps alleviate the symptoms of chronic conditions such as arthritis.

#### **Mental health benefits**

**Improves sleep.** Quality sleep is vital for your overall health. Regular activity can help you fall asleep more quickly, sleep more deeply, and wake feeling more energetic and refreshed.

**Boosts mood and self-confidence.** Exercise is a huge stress reliever and the endorphins produced can actually help reduce feelings of sadness, depression, or anxiety. Being active and feeling strong naturally helps you feel more self-confident.

**Does amazing things for the brain.** Activities like Sudoku or crossword puzzles can help keep your brain active, but little comes close to the beneficial effects of exercise on the brain. It can help brain functions as diverse as multitasking and creativity and can help prevent memory loss, cognitive decline, and dementia. Getting active may even

help slow the progression of brain disorders such as Alzheimer's disease.

#### **Overcoming obstacles to getting active as you age**

Starting or maintaining a regular exercise routine can be a challenge at any age—and it doesn't get any easier as you get older. You may feel discouraged by health problems, aches and pains, or concerns about injuries or falls. If you've never exercised before, you may not know where to begin, or perhaps you think you're too old or frail, can never live up to the standards you set when you were younger. Or maybe you just think that exercise is boring.

While these may seem like good reasons to slow down and take it easy as you age, they're even better reasons to get moving. Becoming more active can energize your mood, relieve stress, help you manage symptoms of illness and pain, and improve your overall sense of well-being. And reaping the rewards of exercise doesn't have to involve strenuous workouts or trips to the gym. It's about adding more movement and activity to your life, even in small ways. No matter your age or physical condition, it's never too late to get your body moving, boost your health and outlook, and improve how you age.

#### **What if you hate to exercise**

If you dread working out, you're not alone. But you don't have to exercise until you're soaked in sweat or every muscle aches to make a big difference to your health. Think about activities that you enjoy and how you can incorporate them into an exercise routine:

- Listen to music or an audiobook while lifting weights.
- Window shopping while walking laps at the mall.
- Get competitive while playing tennis.
- Take photographs on a nature hike.
- Meet new people at a yoga class or fitness center.
- Watch a favorite movie or TV show while on the treadmill.
- Instead of chatting with a friend over coffee, chat while walking, stretching, or strength training.
- Walk the golf course instead of using a cart.
- Walk or play fetch with a dog. If you don't own a dog, offer to take a neighbor's dog for a walk or volunteer at a pet shelter or rescue group.
- Go for a run, walk, or cycle when you're feeling stressed—see how much better you feel afterwards.
- Find an exercise buddy, someone whose company you really enjoy, and try activities you've never tried before—you may find something you love. At worst, you've spent time with a good friend.

### **Building a balanced exercise plan**

Staying active is not a science. Just remember that mixing different types of physical activity helps both to keep your workouts interesting and improve your overall health. The key is to find activities that you enjoy—based on the four building blocks of fitness. These are:

### **1: Balance**

**What it is:** Maintains standing and stability, whether you're stationary or moving around. Try yoga, Tai Chi, and

posture exercises to gain confidence with balance.

**Why it's good for you:** Improves balance, posture, and quality of your walking. Also reduces risk of falling and fear of falls.

### **2: Cardio**

**What it is:** Uses large muscle groups in rhythmic motions over a period of time. Cardio workouts get your heart pumping and you may even feel a little short of breath. Includes walking, stair climbing, swimming, hiking, cycling, rowing, tennis, and dancing.

**Why it's good for you:** Helps lessen fatigue and shortness of breath. Promotes independence by improving endurance for daily activities such as walking, house cleaning, and errands.

### **3: Strength and power training**

**What it is:** Builds up muscle with repetitive motion using weight or external resistance from body weight, machines, free weights, or elastic bands. Power training is often strength training done at a faster speed to increase power and reaction times.

**Why it's good for you:** Strength training helps prevent loss of bone mass, builds muscle, and improves balance—both important in staying active and avoiding falls. Power training can improve your speed while crossing the street, for example, or prevent falls by enabling you to react quickly if you start to trip or lose balance. Building strength and power will help you stay independent and make day-to-day activities easier such as opening a jar, getting in and out of a car, and lifting objects.

### **4: Flexibility**

**What it is:** Challenges the ability of your body's joints to move freely through a full range of motion. This can be done through stationary stretches and stretches that involve movement to keep your muscles and joints supple and less prone to injury. Yoga is an excellent means of improving flexibility.

#### What's the Best Exercise Plan for Me?

**Why it's good for you:** Helps your body stay limber and increases your range of movement for ordinary physical activities such as looking behind while driving, tying your shoes, shampooing your hair, and playing with your grandchildren.

Types of activities beneficial to older adults

**Walking.** Walking is a perfect way to start exercising. It requires no special equipment, aside from a pair of comfortable walking shoes, and can be done anywhere.

**Senior sports or fitness classes.** Keeps you motivated while also providing a source of fun, stress relief, and a place to meet friends.

**Water aerobics and water sports.** Working out in water reduces stress and strain on the body's joints.

**Yoga.** Combines a series of poses with breathing. Moving through the poses works on strength, flexibility and balance, and can be adapted to any level.

**Tai Chi and Qi Gong.** Martial arts-inspired systems of movement that increase balance and strength. Classes for seniors are often available at local YMCA or community centers.

#### Getting started safely

Getting active is one of the healthiest decisions you can make as you age, but it's important to do it safely.

**Get medical clearance** from your doctor before starting an exercise program, especially if you have a preexisting condition. Ask if there are any activities you should avoid.

**Consider health concerns.** Keep in mind how your ongoing health problems affect your workouts. For example, diabetics may need to adjust the timing of medication and meal plans when setting an exercise schedule.

**Listen to your body.** Exercise should never hurt or make you feel lousy. Stop exercising immediately and call your doctor if you feel dizzy or short of breath, develop chest pain or pressure, break out in a cold sweat, or experience pain. And put your routine on hold if a joint is red, swollen, or tender to the touch—the best way to cope with injuries is to avoid them in the first place. If you regularly experience pain or discomfort after exercising, try exercising for less time but more frequently throughout the day.

**Start slow and build up steadily.** If you haven't been active in a while, build up your exercise program little by little. Try spacing workouts in ten-minute increments twice a day. Or try just one class each week. If you're concerned about falling or have an ongoing heart problem, start with easy chair exercises to slowly increase your fitness and confidence.

**Prevent injury and discomfort** by warming up, cooling down, and keeping water handy.

**Commit to an exercise schedule** for at least 3 or 4 weeks so that it becomes habit and force yourself to stick with it. This is much easier if you find activities you enjoy.

**Experiment with mindfulness.** Instead of zoning out when you exercise, try to focus on how your body feels as you move—the rhythm of your breathing, the way your feet strike the ground, your muscles flexing, for example. You’ll improve your physical condition faster, better help to relieve stress and anxiety, and more likely to avoid accidents or injuries.

### If you have an injury, disability, weight problem, or diabetes....

#### How to Exercise if You Have Limited Mobility

While there are challenges that come with exercising with mobility issues, by adopting a creative approach, you can overcome any physical limitations and find enjoyable ways to get active and improve your health and well-being.

#### Support Activity Levels With the Right Diet

Diet as well as exercise can have a major impact on energy, mood, and fitness. Many older adults don’t get sufficient high-quality protein in their diets despite evidence suggesting they actually need more than younger people to maintain energy levels and lean muscle mass, promote recovery from illness and injury, and support overall health. Older adults without kidney disease or diabetes should aim for about 0.5 grams of protein per pound of body weight.

- Vary your sources of protein instead of relying on just red meat, including more fish, poultry, beans, and eggs.
- Reduce the amount of processed carbohydrates you consume—

pastries, cakes, pizza, cookies and chips—and replace them with high-quality protein.

- Snack on nuts and seeds instead of chips, replace a baked dessert with Greek yogurt, swap out slices of pizza for a grilled chicken breast and a side of beans.

### Tips for staying motivated

It’s easy to become discouraged when illness, injury, or changes in the weather interrupt your routine and seem to set you back to square one. But there are ways to stay motivated when life’s challenges get in the way:

**Focus on short-term goals**, such as improving your mood and energy levels and reducing stress, rather than goals such as weight loss, which can take longer to achieve.

**Reward yourself** when you successfully complete a workout, reach a new fitness goal, or simply show up on a day when you were tempted to ditch your activity plans. Choose something you look forward to, but don’t allow yourself to do until after exercising, such as having a hot bath or a favorite cup of coffee.

**Keep a log.** Writing down your activities in an exercise journal not only holds you accountable but is also a reminder of your accomplishments.

**Get support.** When you work out with a friend or family member, you can encourage and motivate each other.

# HOW DO SCAMMERS KNOW SO MUCH ABOUT ME?

Reprinted from AARP Magazine

A recent caller to the [AARP Fraud Watch Network](#) helpline was being tormented with fake emails and trolling phone calls from scammers who seemed to specifically target him. He asked, “How do these people know so much about me?” We get that call a lot. Many don’t understand how they get on the radar of crooks. Here are some of the ways.

- **I frequently enter contests.** Online contests are gateways to unwanted sales pitches. Not only do marketers collect information like name, age and address, they may learn other things — that you like to travel or are buying a car. Also, they know you believe in luck. That could make you a target.
- **I mail in warranty cards.** Ever notice when you fill out a warranty card for a toaster or coffee maker that it requests information like how much money you make? It is likely that your information is being sold to others, either legitimately or as part of a scam.

- **I fill out lots of surveys.** Did you recently fill out a questionnaire rating your stay at a hotel or the service at a restaurant? Selling survey data is big business, and marketing firms and even criminals can learn a lot about you based on travel preferences, what type of home you own or what car you drive.

**Don't post personal info, narrow who can see your posts and avoid posting real-time updates about your whereabouts.**

**I share personal updates on Facebook.** Scammers turn to social media postings to learn more about those they’ve targeted. So be prudent: Don’t post personal info, narrow who can see your posts and avoid posting real-time updates about your whereabouts.

**I live in the United States.** Many public records are available at the federal, state, county and city levels, including census data, property information, criminal records, bankruptcies and tax liens.

Private companies can pull together all this information on you and sell it to anyone. And it's 100 percent legal.

**I toss my mail.** Shred all mail that has your name and address, account numbers, or other personal data. If you don't have a home shredder, save your papers for a neighborhood shredding event. (AARP

sponsors these in many communities.) Messy garbage won't deter a bad guy.

**Someone in my family has died recently.** Obituaries are prime hunting ground for scammers, who learn the names of vulnerable widows, widowers, children or grandchildren. Honor the dead but keep personal information in obituaries to a minimum.

## DANGERS SPOUSES FACE WHEN THEY'RE LEFT OUT OF MONEY DECISIONS

**What a recent study says, plus advice for couples to prevent money problems**

Couples in their 50s and 60s may be heading into a financial problem they haven't thought about: If one spouse or partner makes all their money decisions, the other could be in big trouble if the relationship ends or the household's so-called Chief Financial Officer (CFO) dies.

"When non-CFOs are thrust into the financial driver's seat after riding shotgun, they may be unable to successfully navigate this domain alone," wrote Adrian Ward, an assistant professor of marketing at the University of Texas, and John G.

Lynch Jr., director of the Center for Research on Consumer Financial Decision Making at the University of Colorado, in a recent [paper](#) on the subject.

### Latest Research on Couples and Money Decisions

For their April 2018 Journal of Consumer Research paper, Ward and Lynch interviewed roughly 275 people who were married, cohabitating or engaged. They learned that the longer couples remained together, the more

the financial knowledge and literacy between them tended to diverge.

“As one [half of the couple] gets good and the other doesn’t, we see big gaps not just in financial literacy, but in the ability to make good financial decisions on things like auto loans and investing and to read financial documents,” Ward told me.

This kind of division is strikingly common among couples.

As Linda P. Jones wrote in her new book, You’re Already a Wealth Heiress! Now Think and Act Like One, a Spectrem Group survey found that men make the financial decisions solely in 37 percent of married households; women do in just 6 percent of them.

### Why Isn’t Financial Expertise Shared?

Why doesn’t the person who is more knowledgeable and more active with money management share that expertise with the other?

Says Ward: “If we *can* rely on somebody else, what better person could that be than our relationship partner? They’ll stick around for a while and, you assume, they want the best for you.”

In addition, financial matters can feel overwhelming and boring to non-

CFOs. Plus: money can be a source of strife, so couples frequently prefer not to discuss it with each other unless they’re forced to do so.

“This system works really well as long as you stay in love forever and no one ever dies,” says Ward. “Unfortunately, that’s not the world we live in.”

### Money Problems After a Divorce or a Death

Divorce and death happen. When they do, the person in the dark suddenly needs to make important financial decisions. And often, he or she can become practically paralyzed financially.

Ward and Lynch say the non-CFO then faces “double trouble” — incapable of relying on accumulated expertise and inhibited from being able to get necessary information. This problem is more likely to affect women because they live longer than men, on average, so they’re more apt to wind up on their own.

### Money Advice for Couples

If you’re one half of a couple where only one of you knows about, and manages finances, it’s time to start sharing the knowledge. “It’s really important for both to have the skills,” says Ward. “There are a lot of predatory folks out there.”

Ward's advice: If you have a financial adviser, meet that pro along with your spouse or partner. If you don't have one, start explaining basic principles of investing and money management to your husband, wife or partner.

"Not a brain dump, just general awareness," says Ward.

It's also useful for the Chief Financial Officer of the household to print out

for the other vital money information including: the location and account numbers of all of your bank and brokerage accounts; statements for all your financial accounts, loans, credit cards and insurance policies; the location of all your estate planning documents and a list of all your online passwords for your financial accounts.

Having "the talk" and making "the list" could be among the best things you could ever do for the two of you.

## WHY EXERCISE ALONE WON'T MAKE YOU LOSE WEIGHT

There's no shortage of things people swore to leave behind in 2018: bad jobs, bad relationships, bad habits. But chances are, you're beginning 2019 with something you didn't intend: a few extra pounds.

Every January, one of the top New Year's resolutions is to lose weight. And if you're looking to be successful, there's something you should know: Diet is far more important than exercise -- by a long shot.

"It couldn't be more true," nutritionist and CNN contributor Lisa Drayer said. "Basically, what I always tell people is, what you omit from your diet is so much more important than how much you exercise."

Think of it like this: All of your "calories in" come from the food you eat and the beverages you drink, but only a portion of your "calories out" are lost through exercise.

According to Alexxai Kravitz, an investigator at the National Institute of Diabetes and Digestive and Kidney Diseases -- part of the National Institutes of Health, "it's generally accepted that there are three main components to energy expenditure":

- Basal metabolic rate, the amount of energy it takes just to keep your body running (blood pumping, lungs breathing, brain functioning)
- Breaking down food, scientifically referred to as "diet-induced

thermogenesis," "specific dynamic action" or the "thermic effect of food"

- Physical activity

For most people, basal metabolic rate accounts for 60% to 80% of total energy expenditure, Kravitz said. He cited a study that defines this as "the minimal rate of energy expenditure compatible with life."

As you get older, your rate goes down, but increasing your muscle mass makes it go up.

About 10% of your calories are burned digesting the food you eat, which means roughly 10% to 30% are lost through physical activity.

"An important distinction here is that this number includes all physical activity: walking around, typing, fidgeting and formal exercise," Kravitz said. "So, if the total energy expenditure from physical activity is 10% to 30%, exercise is a subset of that number.

"The average person -- professional athletes excluded -- burns 5% to 15% of their daily calories through exercise," he said. "It's not nothing, but it's not nearly equal to food intake, which accounts for 100% of the energy intake of the body."

What's more, as anyone who's worked out a day in their life can tell you, exercising ramps up appetite -- and that can sabotage even the best of intentions.

According to calculations by Harvard Medical School, a 185-pound person

burns 200 calories in 30 minutes of walking at 4 miles per hour (a pace of 15 minutes per mile). You could easily undo all that hard work by eating four chocolate chip cookies, 1½ scoops of ice cream or less than two glasses of wine.

Even a vigorous cycling class, which can burn more than 700 calories, can be completely canceled out with just a few mixed drinks or a piece of cake.

It's so disproportionate -- the amount of time that you would need to [exercise] to burn off those few bites of food," Drayer said. The sentiment here is that you've "earned" what you eat after working out, when instead -- if your goal is to lose weight -- you'd be better off not working out and simply eating less.

Of course, not all calories are created equal, but for simplicity's sake, 3,500 calories equal 1 pound of fat. So, to lose 1 pound a week, you should aim to cut 500 calories every day. If you drink soda, cutting that out of your diet is one of the easiest ways to get there.

"The other thing is that exercise can increase your appetite, especially with prolonged endurance exercise or with weight lifting," Drayer said. "It's another reason why I tell people who want to lose weight to really just focus on diet first."

It is cliché -- but also true -- that slow and steady wins the race when it comes to weight loss. According to the US Centers for Disease Control and Prevention, "evidence shows that people who lose

weight gradually (about 1 to 2 pounds per week) are more successful at keeping weight off."

"All this is not to say that exercise doesn't have its place," Drayer said. "It's certainly important for building strength and muscle mass and flexibility.

It can help to manage diseases, including heart disease and diabetes. It can improve your mood. It can help fight depression.

But although exercise can help with weight loss, diet is a much more important lifestyle factor."

As the saying goes: Abs are made in the kitchen, not the gym.

## PHYSICS EXPLAINS WHY TIME PASSES FASTER AS YOU AGE

Mind time and clock time are two totally different things. They flow at varying rates.

The chronological passage of the hours, days, and years on clocks and calendars is a steady, measurable phenomenon. Yet our perception of time shifts constantly, depending on the activities we're engaged in, our age, and even how much rest we get. An upcoming paper in the journal European Review by Duke University mechanical engineering professor Adrian Bejan, explains the physics behind changing senses of time and reveals why the years seem to fly by the older we get.

Bejan is obsessed with flow and, basically, believes physics principles can explain everything. He has written extensively about how the principles of flow in physics dictate and explain the movement of abstract concepts, like economics. Last year, he won the Franklin

Institute's Benjamin Franklin Medal for "his pioneering interdisciplinary contributions...and for constructal theory, which predicts natural design and its evolution in engineering, scientific, and social systems."

In his latest paper, he examines the mechanics of the human mind and how these relate to our understanding of time, providing a physical explanation for our changing mental perception as we age. According to Bejan—who reviewed previous studies in a range of fields on time, vision, cognition, and mental processing to reach his conclusion—time as we experience it represents perceived changes in mental stimuli. It's related to what we see. As physical mental-image processing time and the rapidity of images we take in changes, so does our perception of time. And in some sense, each of us has our own "mind time" unrelated to the passing of hours, days, and years on clocks and calendars, which

is affected by the amount of rest we get and other factors.

Bejan is the first person to look at time's passage through this particular lens, he tells Quartz, but his conclusions rest on findings by other scientists who have studied physical and mental process related to the passage of time.

These changes in stimuli give us a sense of time's passage. The present is different from the past because the mental viewing has changed, not because somebody's clock rings. The "clock time" that unites all the live flow systems, animate and inanimate, is measurable. The day-night period lasts 24 hours on all watches, wall clocks and bell towers. Yet, physical time is not mind time. The time that you perceive is not the same as the time perceived by another.

Time is happening in the mind's eye. It is related to the number of mental images the brain encounters and organizes and the state of our brains as we age. When we get older, the rate at which changes in mental images are perceived decreases because of several transforming physical features, including vision, brain complexity, and later in life, degradation of the pathways that transmit information. And this shift in image processing leads to the sense of time speeding up.

This effect is related to saccadic eye movement. Saccades are unconscious, jerk-like eye movements that occur a few times a second. In between saccades, your eyes fixate. and the brain processes the visual information it has received. All of

this happens unconsciously, without any effort on your part. In human infants, those fixation periods are shorter than in adults.

There's an inversely proportional relationship between stimuli processing and the sense of time speeding by, Bejan says. So, when you are young and experiencing lots of new stimuli—everything is new—time actually seems to be passing more slowly. As you get older, the production of mental images slows, giving the sense that time passes more rapidly.

Fatigue also influences saccades, creating overlaps and pauses in these eye movements that lead to crossed signals. The tired brain can't transfer the information effectively when it's simultaneously trying to see and make sense of the visual information. It's designed to do these things separately.

This is what leads to athletes' poor performance when exhausted. Their processing powers get muddled and their sense of timing is off. They can't see or respond rapidly to new situations.

Another factor in time's perceived passage is how the brain develops. As the brain and body grow more complex and there are more neural connections, the pathways that information travels are increasingly complicated. They branch like a tree and this change in processing influences our experience of time, according to Bejan.

Finally, brain degradation as we age influences perception. Studies of saccadic

eye movements in elderly people show longer latency periods, for example. The time in which the brain processes the visual information gets longer, which makes it more difficult for the elderly to solve complex problems. They “see” more slowly but feel time passing faster, Bejan argues.

Bejan became interested in this topic more than a half century ago. As a young athlete on a prestigious Romanian basketball team, he noticed that time slowed down when he was rested and that this enabled him to perform better. Not only that, he could predict team performance in a game based on the time of day it was scheduled. He tells Quartz:

Early games, at 11 AM, were poor, a killer; afternoon and evening games were much better. At 11 AM we were sleepwalking, never mind what each of us did during the night. It became so clear to me that I knew at the start of the season, when the schedule was announced, which games will be bad. Games away, after long trips and bad sleep were poor, home games were better, for the same reason. In

addition, I had a great coach who preached constantly that the first duty of the player is to sleep regularly and well, and to live clean.

Now he’s experienced how “mind time” changes over the much longer span of his whole life.

“During the past 20 years I noticed how my time is slipping away, faster and faster, and how I am complaining that I have less and less time,” he says. It’s a sentiment he hears echoed by many around him.

Still, he notes, we’re not entirely prisoners of time. The clocks will continue to tick strictly, days will go by on the calendar, and the years will seem to fly by ever faster.

By following his basketball coach’s advice—sleeping well and living clean—Bejan says we can alter our perceptions. This, in some sense, slows down mind time.

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