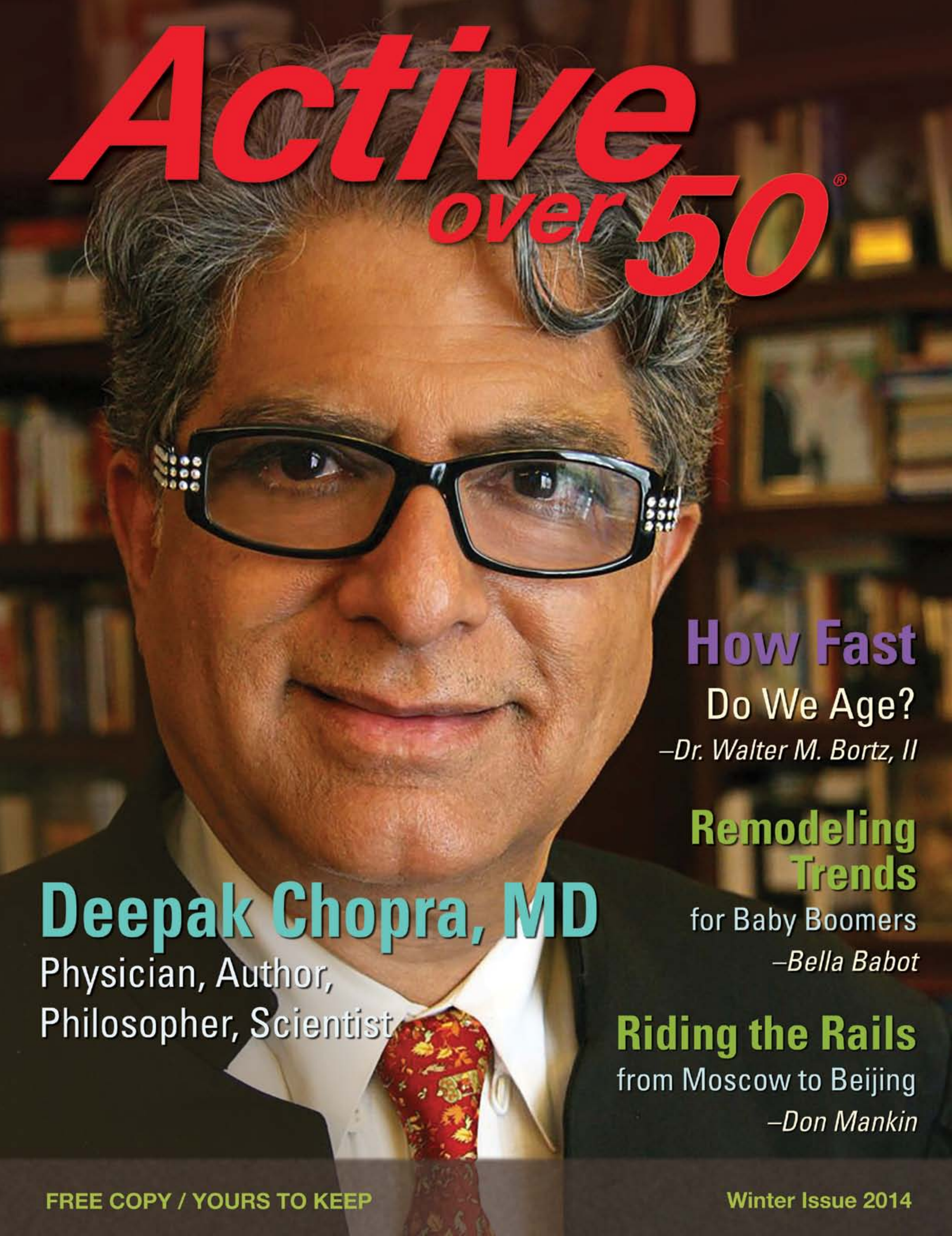

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Deepak Chopra, MD

Physician, Author,
Philosopher, Scientist

How Fast Do We Age?

–Dr. Walter M. Bortz, II

Remodeling Trends for Baby Boomers

–Bella Babot

Riding the Rails from Moscow to Beijing

–Don Mankin

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Winter Issue 2014

Nine years and counting

So Far, So Good

From day one...nine years ago...the mission of ActiveOver50 was to publish a professional, quality print magazine for boomers and seniors in the San Francisco Bay Area. ■ Thanks to our readers and advertisers, ActiveOver50 today is the #1 consumer 50+ publication in the Bay Area with the largest readership – over 200,000 in print and online. And rapidly growing. ■ Our mission is to double readership to 400,000 by expanding our print and online presence. If you haven't seen our revamped website with more content and stories (ActiveOver50.Com), check it out today.

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So far, so good.

Larry Hayes
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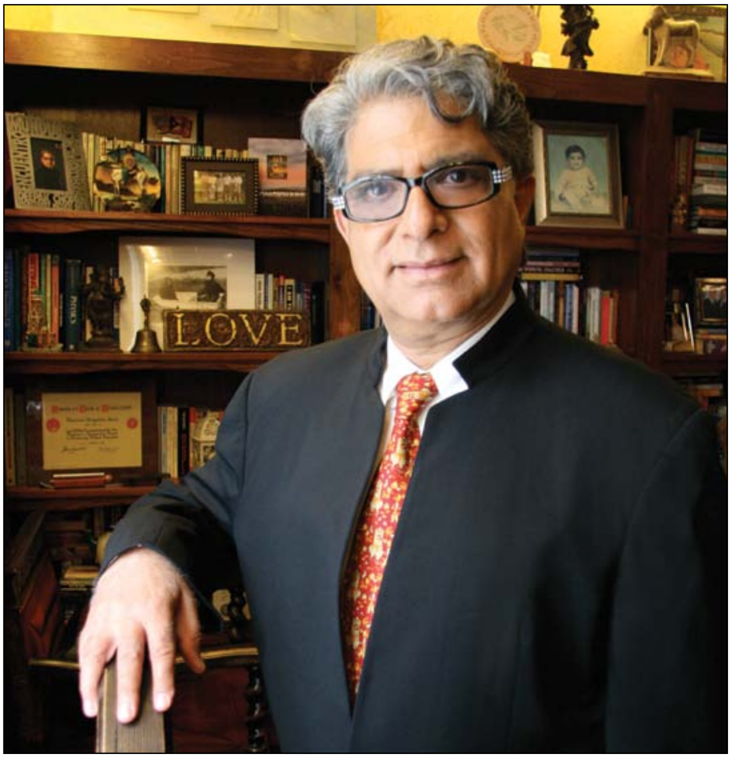
Contents

Mongolian musicians serenading tourists and camels in the heart of the Gobi Desert



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Publisher's Note

Profile/Cover: *Deepak Chopra. Physician. Author. Spiritual Philosopher. Scientist.*

My wife and I often catch Dr. Deepak Chopra's spiritual and wellness TV programs on PBS and come away inspired by his simple message to "create a peaceful, just, sustainable and healthy world."

Retirement is NOT in his DNA. Time magazine named him one of the 100 "Heroes and Icons of the Century." Read about his inspiring life, page 16.

How Fast Do We Age? Aging is a natural process. However, your fitness level determines whether you age 0.5 percent per year or 5 to 10 percent explains longevity and wellness expert Dr. Walter M. Bortz, II. Read more, page 6.

Can You Hear Me Now?— After age 65, nearly one third of adults suffer from loss of hearing. 50 percent after 75. Read story, page 10.

What are the design trends in home remodeling this year? Learn more, page 12.

From Moscow to Beijing by Train. What's it like to "rides the rails" for 16 days on a private version of the Trans Siberian Railroad? Read about Don Mankin's latest travel adventure, page 6.

Keep those emails, phone calls and letters pouring in. Your comments "keep me going." Love to hear from you on any topic. You can reach me at Larry@ ActiveOver50.com or call **408.921.5806**.

Photo credits for Deepak Chopra – Jeremiah Sullivan

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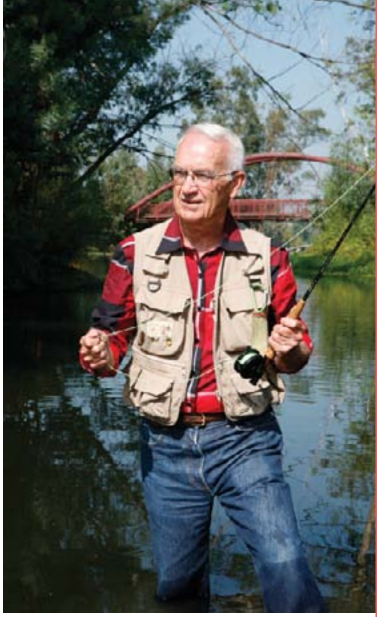


As owner and publisher of ActiveOver50 for the past nine years, I've been asked dozens of questions about a host of things, including:

- "My 85 year old aunt needs home care help. Do you know anyone?"
- "Which retirement communities do you recommend?"
- "I can't drive anymore. What to do?"
- "I'm single. Where can I meet people my age?"
- "Thinking of downsizing. Is moving out of the area a good idea?"
- "My foot is killing me. Do you know a good doctor?"
- "I feel really old lately. What is wrong with me?"
- "Should I invest in stocks? Bonds? Annuities?"

Although I don't claim to be an expert or a "know it all," I do know a little about some things. Or know someone who does.

That's what this column is all about: helping you find answers to everyday problems. Email me questions on any topic—AskLarry@ActiveOver50.Com. And I'll answer the best I can.

Q: ***: I know that getting older is the "natural aging" process and no one gets younger. But at what age can I expect to experience a rapid "downhill" slide?***

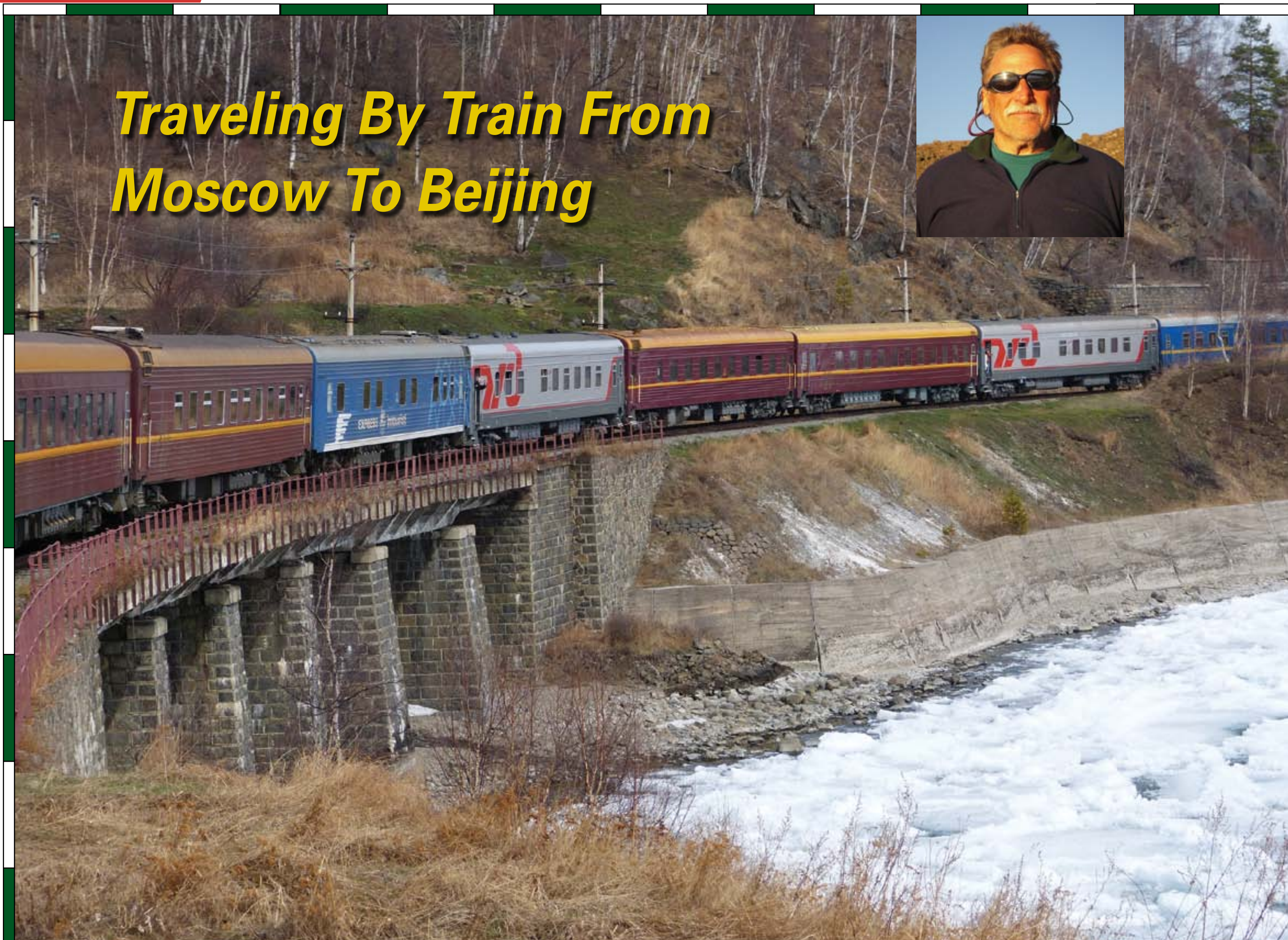
A: I'm no doctor or expert on "aging and longevity" but my good friend Dr. Walter M. Bortz, II, is. In fact, he's written many books on the topic including my favorite: "*Dare To Be 100*."

For the average "fit" person, the decline is **0.5 percent per year** from ages 20 to 70. However, for the unfit person, the decline may range from **5 to 10 percent per year**. Huge difference. After age 70, aging does accelerate for everyone but the actual rate still depends upon your fitness level.

The takeaway is that "aging is normal" but you can slow down the decline through exercise, lifestyle, attitude, nutrition, etc. By the way, your DNA only counts for 20 percent toward your longevity. Your mother or grandparents may have lived to be 100 but that doesn't mean that you will. Short answer to your good but difficult question: exercise, eat well, stay active and fully engaged in life. And when the "aches and pains" come, don't panic—it's normal but the good news is that you can slow the aging process down.

For more information on this subject, read, "*How Fast You Age*" by Dr. Walter M. Bortz, in this magazine, page 8. Fill free to email him directly if you have questions. He's the expert!

Traveling By Train From Moscow To Beijing



The Zarengold train skirting the icy edge of Lake Baikal in mid-May

By Don Mankin

I sat on the ground and listened, transfixed, to the vibrations emanating from deep in the throats and bellies of the two musicians. I was somewhere in the middle of the Gobi Desert with camels grazing in the background and an infinite expanse of sand stretching to the horizon. It was strange music in an even stranger setting but a welcome counterpoint to the traffic jams and construction cranes in Ulan Bator, the capitol of Mongolia, the day before.

We were three quarters of the way through a 16-day adventure from Moscow to Beijing on a private version of the Trans Siberian Railroad, a journey through the past with a cast of characters and enough blood for an HBO series.

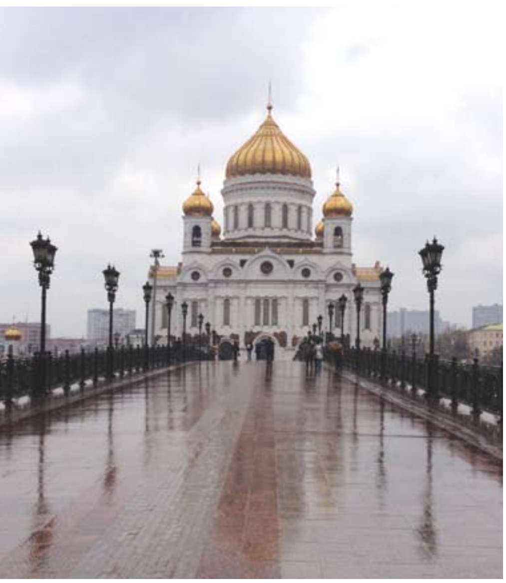
As we rolled from city to city, the present and a bit of the future peeked through the metaphorical mist that shrouds this rapidly changing region. Trying to get a handle on it, however, was like shooting at a moving target of surprises, ambiguity, contradictions and unlikely juxtapositions.

Some Examples

In Moscow, at one end of a short pedestrian bridge lined with 19th Century style gas lamps lies Bolotny Island--a bohemian, artsy, hipster haven that is emerging from the crumbling architectural masterpieces being restored by oligarchs and foreign investors.

At the other end, is the Cathedral of Christ the Saviour, originally built to commemorate Russia's victory over Napoleon in 1812, then torn down by Josef Stalin in 1931 and reconstructed in 1997. The Cathedral was also the site of the unscheduled and unwelcome protest concert by the punk feminist rock band, Pussy Riot, a concert that landed them in jail for two years.

In Siberia, we go from one pleasant, attractive city to another. Open plazas, parks and promenades, obviously designed to take advantage of the brief Siberian summers, share space with statues of Marx and occasionally Lenin as well as modern department stores and shopping malls. Not exactly what I expected to find in Siberia, a name I usually associate with oppression and gloom.



On the bridge from Bolotny Island to the Cathedral of Christ the Saviour

In Mongolia, the image of Genghis Khan sweeping across the dusty steppes of Central Asia is a distant memory. Mongolia is booming, fueled in part by coal mining to feed the voracious industrial appetite of China, its neighbor to the south. Ulan Bator is no longer a dusty outpost in the middle of nowhere but a modern metropolis with all of the pluses and minuses that go along with that.

In Beijing–huge plazas, buildings, skyscrapers, freeways, Olympic stadiums and shopping malls rest on the figurative graves of the hutongs — old neighborhoods of narrow streets, alleyways, canals, small lakes and scrunched-together row houses.

Mongolian musicians serenading tourists and camels in the heart of the Gobi Desert

Some of these neighborhoods have been preserved and turned into tourist attractions that can be explored on foot, bicycle or in a rented rickshaw with a driver doing the work. I had one of the best meals of the entire trip in one of these hutongs. While strolling through a market lined with food stalls, I ate fluffy buns filled with chopped greens and garlic, juicy dumplings and a warm, moist Chinese pancake that draped over my fingers as I tore off pieces to eat.

****

"One of the highlights of the trip, was standing on the exposed catwalk along the side of the locomotive for 15 to 20 minutes while the train chugged slowly along the shore of Lake Baikal."

****

Although the main attractions of the trip were the destinations, the train was an important element in the overall experience. One of the highlights of the trip, for example, was standing on the exposed catwalk along the side of the locomotive for 15 to 20 minutes while the train chugged slowly along the shore of Lake Baikal.

The train was also important in a more intrinsic, psychological sense. It would have been a very different trip if we had hopped on a plane every day to fly from one destination to the next. The train pulled all of the destinations together into a seamless, integrated whole, more like a movie than a sequence of discreet photos.

I felt immersed in the region as I watched it all unfold before me from the train. I think that this gradual unfolding and total immersion gave me a much better feel for the territory – its history, the interrelationships that shaped it and the vitality and dynamism on display as we passed through.

What we saw from the train and in our daily excursions in cities along the way, hinted at what is happening here especially the profound changes in the social and economic fabric of the region and the emergence of Russia, China and Central Asia as critical players in the world.

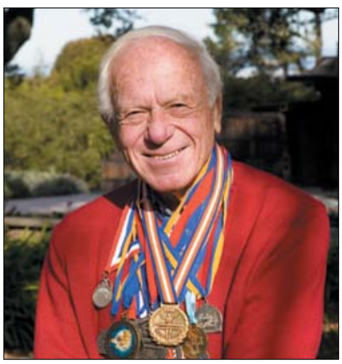
The train helped me get a better idea of what is most interesting about this very large corner of the planet, how the various pieces fit together and what it all might mean for the future.

If this sounds more like a graduate seminar than a trip, I should note that it was a graduate seminar fueled by vodka. My wife Katherine summed it up best after a vodka tasting on the train accompanied by caviar, blinis, herring and pickles as we rumbled through eastern Siberia:

"When I drink a lot of vodka I achieve a level of clarity that does not correspond to reality," she said, weaving unsteadily to our compartment for a nap before dinner.

Don and Katherine's trip was hosted by Lernidee Trains and Cruises, www.lernidee.com. For more information see the blog on Don's website, www.adventuretransformations.com.

How Fast Do We Age?



By Dr. Walter M. Bortz, II, MD

We wrote an article in the Journal of Gerontology in 1996 with "*How Fast Do We Age?*" as its title. Our design was obvious. We surveyed all the records that we could find about the performance in the athletic events--running, biking, rowing and swimming. We found adequate information for males aged 20 to 70. There were not enough records for women or other ages to include them.

When we lined up these results of the four events, we discovered that the rate of decline from ages 20 to 70 was the same for all four events, ½% per year. Critically, this rate of 0.5% per year is exactly the same as the rate of decline of our most vital biomarker, VO2 max that directly represents the body's ability to extract oxygen from the atmosphere and convey it to all the cells where it is used to combust the foodstuffs.

We conclude, therefore, that the **0.5% decline** per year represents the final answer to this simple question.

BUT, and this is the big BUT, this number represents the figure for **the fittest** people, the record holders. If you look at how rapidly the athletic records and VO2 Max decline in unfit people, you get a totally different answer. For unfit people, maybe **5% to 10%** per year.

Now if you start to deduct 0.5% per year from the maximum 100% capacity you see what a shallow price aging per se exacts on the person's capacity.

At 84 years of age, I'm no longer 24. But I am fit. So my performance now 60 years after 24 years of age times 0.5% per year yields the understanding that my capacity due to age is only 70% of my 24 year old capacity. Yet this is still adequate to sustain marathon efforts.

Good news and bad news. But it surely puts fitness in the prime slot of determining performance as we age and not the calendar.

Dr. Walter M. Bortz, II is one of America's most distinguished scientific experts on healthy aging and longevity. He spent his entire career at Stanford University where he holds the position of Clinical Associate Professor of Medicine. An active marathoner, he has written seven books including "Dare to Be 100" and "Next Medicine." To learn more, visit walterbortz.com or email: DRBortz@aol.com.

Editor's Note: *For more insight on how the body ages over time, Dr. Walter M. Bortz has written an excellent book on the topic: "Dare To Be 100." Available from Amazon.com.*

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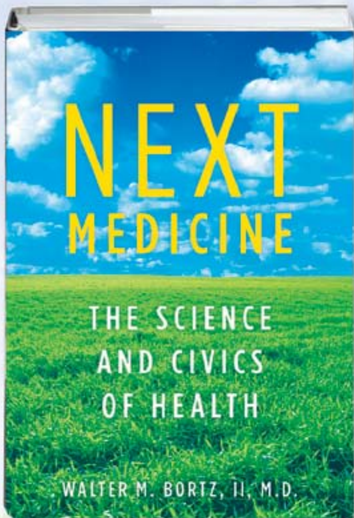

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Can You Hear Me Now?

Hearing Loss and Aging

By Moira Fordyce, MD

Hearing loss is common in older adults. Almost one in three over age 65 suffer from it. One in two age 75 and older have some problem with hearing.

Since it happens gradually, the person affected often doesn't realize it and thinks others are speaking too quietly. It's more common in men than in women. Smoking and loud noise both make hearing deteriorate faster.

The medical term for changes in hearing with normal aging is presbycusis. Another term for these changes is age-related hearing loss. This usually occurs in both ears and, unfortunately, is irreversible. What happens is as follows:

- High tones are lost as we age which makes sounds more muffled, like listening to the radio or music with the treble tuned out. This means that simply making sounds louder does not make them clearer.
- We become less able to screen out surrounding noise and focus on individual sounds. This is called the "cocktail party" phenomenon where it becomes increasingly difficult to make out what someone is saying to us in the midst of noise and chatter.

Hearing is more complex than many of us realize. It starts with a sound wave or vibration. The sound wave travels through the outer part of your ear (ear canal) and travels to the eardrum which is a thin membrane that separates the outer parts of the ear from the inner parts.

When the eardrum vibrates, three tiny bones (auditory ossicles) send the vibration to the cochlea (tiny spiral cavity with sensory cells) and from there the signals are carried by nerve fibers to the brain which processes and helps us understand and interpret sound.

Unfortunately, hearing loss is more than just an inconvenience. It can lead to depression, withdrawal, anger, loss of self-esteem and overall unhappiness with life. There's even some evidence it can affect your memory and other cognitive processes as well as your mobility.

We don't realize how much feedback we get from our hearing when out walking, for example. Hearing contributes to good balance.

Hearing loss makes communicating with others more difficult. This can lead to misunderstandings with family and friends and can even jeopardize your health if you cannot communicate well with your healthcare professional. Also, if you cannot hear an approaching vehicle, this could result in an accident.

The first step in dealing with hearing loss is to have your doctor evaluate your hearing, general health and review all your medications including prescription and those bought at the pharmacy without prescription – some medications, for example aspirin, can affect hearing at any age. Your work history and exposure to loud noise is also important to consider.

Any health problem such as high blood pressure or diabetes should be treated and if you smoke, stop now.

Wax in the ears is common and can be a reason for dull hearing but is easily removed once it is diagnosed. Your health professional must make looking in the ears with an otoscope a routine part of a good physical examination.

If a hearing aid or another assistive listening device is an option, an audiologist can do a detailed evaluation of your hearing loss and recommend the best type of hearing aid for you. Some people with presbycusis may benefit from a telephone amplifier to help hear speech on the telephone.

If your hearing loss is severe and not helped by a hearing aid, a cochlear implant device might improve matters. Your health professional will discuss the pros and cons of this procedure.

Got a question for Dr. Moira Fordyce? Email: moiraf9@gmail.com.

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Part 1-Kitchens

Remodeling Trends for Baby Boomers

Bella Babot

By Bella Babot

Universal Design, Aging in Place and a Barrier Free Home – why these design elements are the key to your ability to stay in the home you love.

We're seeing a trend in remodeling among Baby Boomers – and that is the desire to stay in their home (Aging in Place), enjoy their beloved community and neighbors and create a safe haven to call home for their "sunset years."

We often receive a call from a homeowner who decided the problem with their house is it's too small with too many unused, cramped rooms or may have kitchens or bathrooms that are no longer easily accessible.

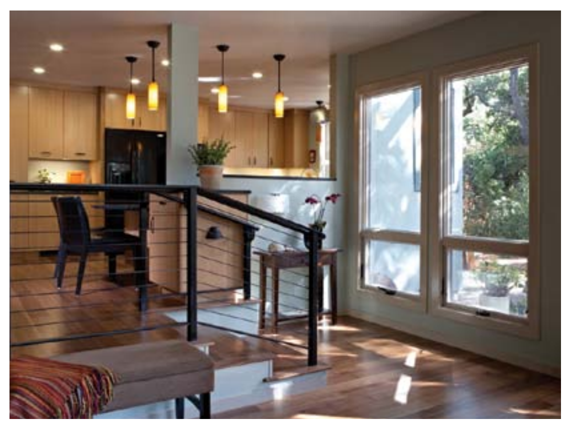
A common challenge in many of our neighborhoods are two and three story homes that have stairs that were so beautiful at one time but are now seen as a painful challenge to tackle each night and again in the morning.

While visiting a home, we as designers, start to ask questions about how the homeowner(s) may be utilizing the different spaces in their home. We also inquire about extended family and visitors such as aging parents or grandchildren who may be coming to the home on a fairly regular basis, and last but not least, how long the homeowner is planning on living in the home.

Discussions about how to have a home that is user-friendly for all ages (or multi-generational) invariably leads to conceptual conversations about Universally Designed homes and remodels.

There are a wide variety of styles and features that can be included in a home remodel that will provide you years of pleasure and accessibility without sacrificing style or luxury.

- The ability to live on one floor is one of the biggest reasons Baby Boomers will move from an existing home or look to remodel. While many Bay Area homes include two-story designs, people are asking for plans that include a master suite on the main floor so "upstairs" becomes guest or other flex space.
- Wide doorways and halls are not only beautiful but they visually open up the space that is usually a major thoroughfare or blockage in your home. They need to be wide enough for a walker or wheelchair to get through.
- Easy maintenance is cited as a top priority which is not a surprise in today's world of on-the-go lifestyles. The kitchen and the bath are the two areas most mentioned when looking for improvements. Antibacterial materials and finishes, cleaner lines, appliances that report trouble back to the manufacturer, self-regulating ventilation or lighting – all the ways we can streamline the care of our spaces – become tipping points for busy Baby Boomers.
- In the kitchen, fewer wall cabinets are key. Fortunately, design trends toward more open spaces and generous daylight allows us to use fewer wall cabinets in exchange for storage within easy reach.



- Cabinet drawers that pull out make it easy on everyone!

When you make any remodeling improvements, make sure modifications include barrier free design so everyone can enjoy your home.

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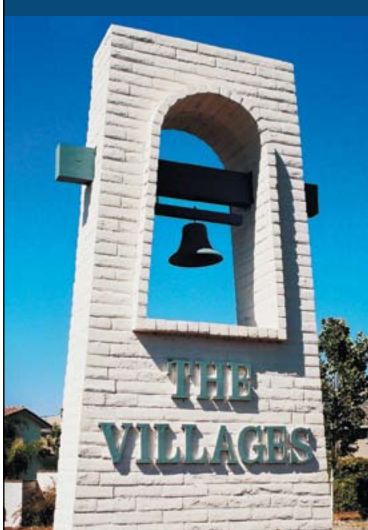

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Memories

By Pamela Spahr

When my husband came home from the hospital, after suffering several major strokes and as a result, dementia, nothing was the same for either of us. Several large areas of his memory were destroyed and so many memories of our lives together were lost to him. It was hard to remember that he was the same person that I had married decades ago.

Gone was the person who teased me unmercifully; the person who said outrageous things. Gone was the funny fellow across the table who would remind me of the meals that I had burned or the chocolate that I turned to crystal sugar or the multitude of cookies that I disintegrated during a lifetime together. Gone was the husband, who despite his objections loved his birthdays with the cake, and the candles, and the half dozen light and breezy cards, and of course, the birthday presents. He loved the witty cards and the sassy cards. Did you know that he kept a lot of them? I found the cards tucked in the back of a drawer when we moved years later. I was so surprised, moved and just a little teary-eyed.

Gone was the person who teased me about whether we should open Christmas presents on Christmas Eve or Christmas day. In my heart I always knew he wanted to open them on Christmas Eve, just so that he could see what I had bought for him. And then, he could see my eyes light up when I opened something that really, truly delighted me.

Often, we would sit in companionable silence at the kitchen table and read for hours or talk about this and that: the kind of conversation that fills the time of happy couple's lives: the inconsequential, the irrelevant.

As I look back, gone was the person who would know what was coming when on New Year's Eve, I would drag out a split of champagne and we would toast another year at 10:00 at night, both of us knowing that we would be sound to sleep by midnight. We didn't need the hoopla and hype of New Year's parties to know that we had had another amazing year together.

Gone was the person who snuck Valentine's Day cards into the pockets of my jacket and who opened gifts of cute stuffed bears in coffee cups and then pretended that he really liked that "sappy, sweetheart" stuff.

Gone was the person who celebrated the minor holidays with me by going on long mountain bike rides, preferably along the cold, windy, rainy Northern California coast line, through green fields and along rutted trails.

In the years since the dementia, a very interesting thing has happened. My husband has developed a new personality. This personality laughs at me when I mischievously move his coffee cup from his side of the kitchen table to my side of the table. This new personality playfully sticks his tongue out at me when I say something outrageous. Nowadays, he loves fist bumps, high fives and telling long stories. I have to admit that this new personality is every bit as endearing as the old one.

Even though he may never be able to retrieve old memories, today I look forward to creating new special times and new precious memories together.

Pamela Spahr
Founder of Inspired Caregivers
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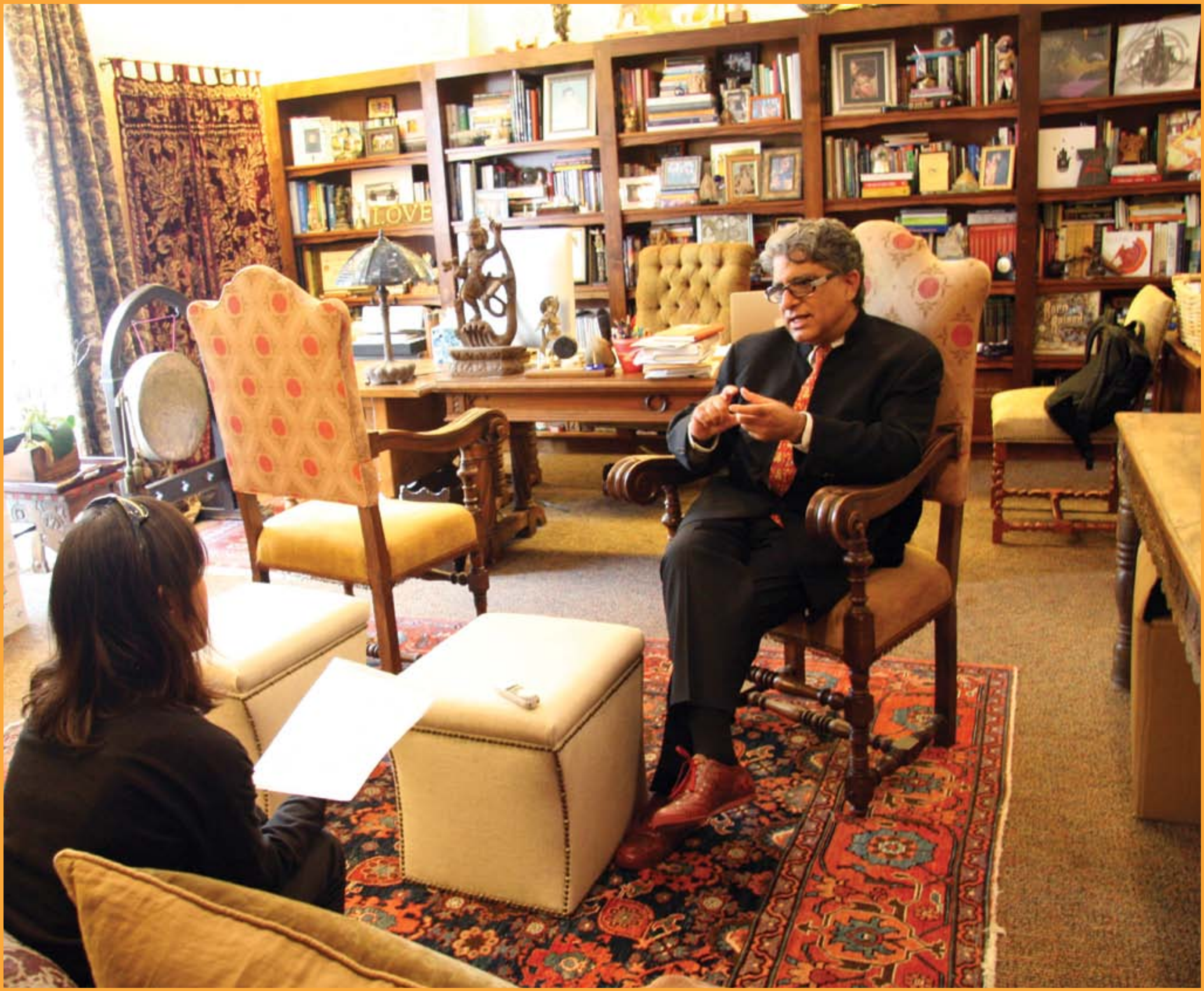


Dr. Deepak Chopra planning his week. Note his famous red sneakers

By Melody Wren

Age: 67

Born: New Delhi, India

Education: St. Columba's School, Delhi; All India Institute of Medical Sciences

Occupation(s): Physician, author, spiritual healer, meditation expert, co-founder of Mediation Center, columnist

The son of an eminent cardiologist, Krishnan Chopra, Deepak at first spurned his father's career path, wanting instead to pursue a career as a journalist. Eventually, however, he became enthralled with the subject of medicine and enrolled at the All India Institute of Medical Sciences in his native city.

Chopra envisioned a career in Western medicine and in 1970 moved to the United States, leaving his home country with just $25 in his pocket and the promise of a residency at a hospital in New Jersey. Following the residency, Chopra landed in Boston, where he quickly rose to chief of medicine at New England Memorial Hospital (now called the Boston Regional Medical Center).

After becoming disenchanted with Western medicine, Chopra turned to alternative medicine. In 1995 Chopra, already a prolific book author, founded the Chopra Center for Well Being in La Jolla, California.

Family: wife, Rita; children, daughter, Millika, age 42; and son, Gotham, 39

His eldest grandchild, Tara, was the inspiration for his latest children's book, *You With The Stars In Your Eyes* (Hay House)

Residence: California

Honors & Accomplishments (partial):

Dr. Chopra is the author of more than 65 books including numerous New York Times bestsellers. His medical training is in internal medicine and endocrinology. He is a Fellow of the American College of Physicians, a member of the American Association of Clinical Endocrinologists, and an adjunct professor of Executive Programs at the Kellogg School of Management at Northwestern University. He's also a Distinguished Executive Scholar at Columbia Business School, Columbia University, and a Senior Scientist at the Gallup organization. For more than a decade, he has participated as a lecturer at the Update in Internal Medicine, an annual event sponsored by Harvard Medical School's Department of Continuing Education and the Department of Medicine, Beth Israel Deaconess Medical Center.

In March 2000, President Clinton said "My country has been enriched by the contributions of more than a million Indian Americans…which includes Dr. Deepak Chopra, the pioneer of alternative medicine."

Chopra was awarded the 2006 Ellis Island Medal of Honor by the National Ethnic Coalition of Organizations.

He was the recipient in 2009 of the Oceana Award.

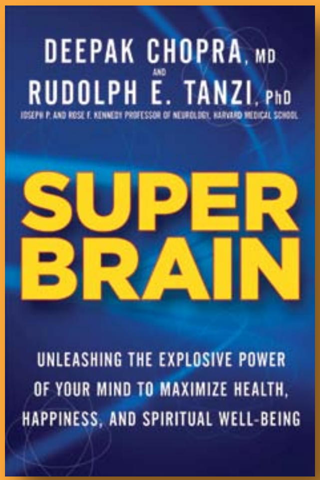
He received the 2010 Humanitarian Starlite Award and of the 2010 GOI Peace Award. In 2010, he also was awarded the Art of Life Honoree, Asian American Arts Alliance.

In the *Help Yourself* category, *Time magazine* lists Deepak Chopra as one of the 100 Heroes and Icons of the Century.

Even though I met Dr. Chopra in Toronto at the opening of his meditation and yoga center, I was able to see his entire family on their new YouTube Channel. Father, son and daughter (Deepak Chopra, Gotham and Mallika) tell you about themselves and give you glimpses of what to expect on the channel. The introduction of Chopra in conversation with two granddaughters is delightful and inspired me to subscribe for free to the channel. www.youtube/thechoprawell

I had the honor of interviewing Dr. Deepak Chopra as he opened his meditation and yoga center in Toronto in 2013. Speaking about his new book "*Super Brain*," the charming, enigmatic Chopra left me with life changing advice as well as a number of inspirational quotes.

(The emphasis of his book "*Super Brain*" is on the brain's uniqueness. The secret to improving your brain is to understand that uniqueness.)



Available www.deepakchopra.com/book/view/936

"The brain is the only organ that changes instantly according to how the mind relates to it. You can relate to your brain in positive or negative ways and depending on which one you choose, your brain cells, neural pathways and areas of high and low activity will be altered."

"In short, thinking your brain into better functioning is the most efficient way to improve it. (Other organs of the body also respond to positive and negative thinking but their response must come through the brain first. It functions as command central for the rest of the body.)

"The best way to relate to your brain is to inspire it. The worst way is to ignore it. Since the brain embraces every thought, word and deed, the list of things under each heading is long but very much worth attending to."

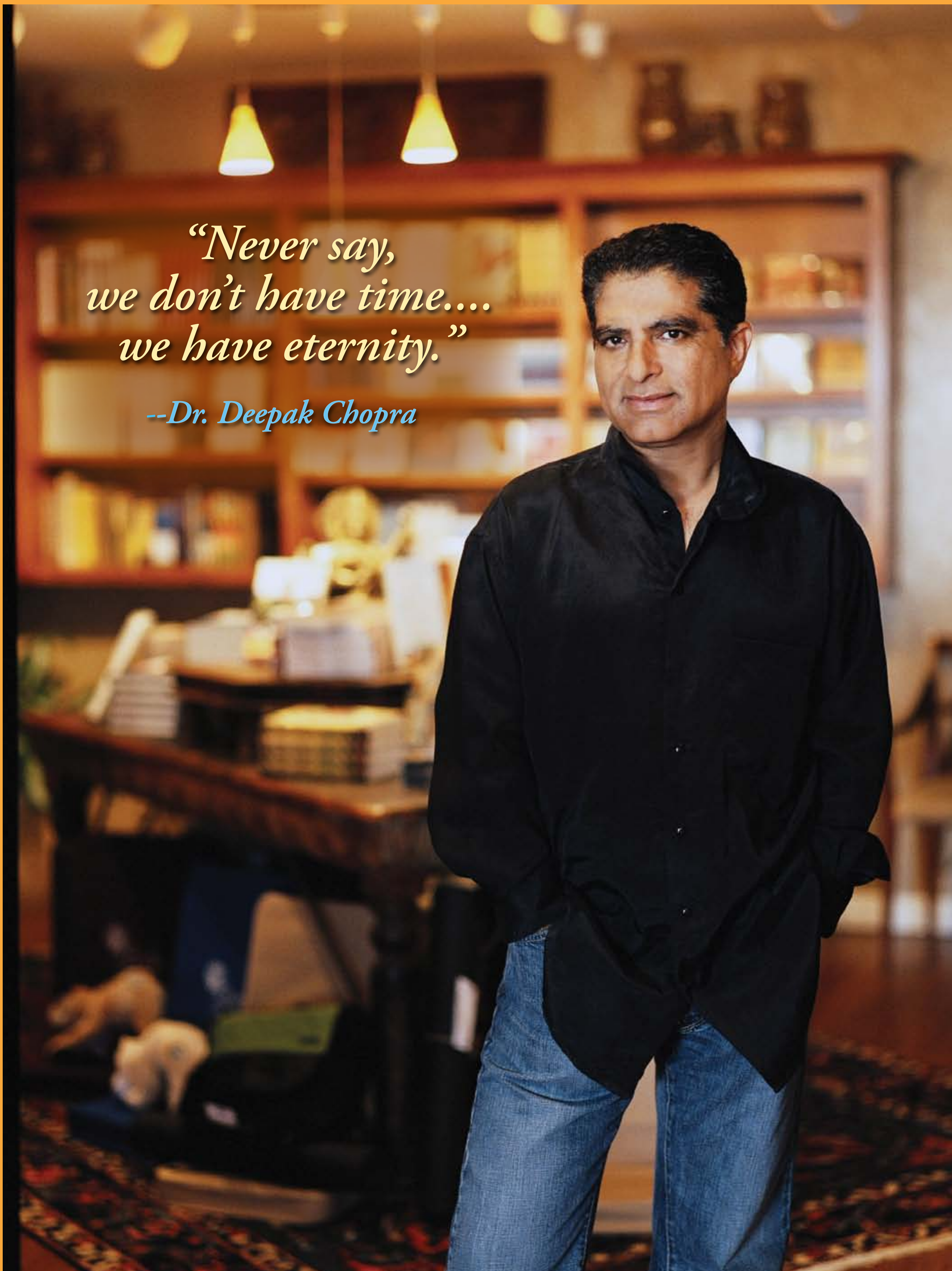
"The best way to relate to your brain is to inspire it. The worst way is to ignore it. Since the brain embraces every thought, word and deed, the list of things under each heading is long but very much worth attending to."

"The first step in forming a better relationship with your brain is to realize that you have a relationship. Once you realize this, you can choose to pay attention to the relationship and nurture it. You're in on a secret that escapes countless people. Take advantage of it. A super brain is fuelled by healthy emotions like love, compassion, joy, empathy and equanimity. And by mastering its emotional side, the super brain makes more room for things like insight, intuition, creativity and imagination."

According to Chopra, reinventing the brain is closer than you think.

How to Inspire Your Brain

"Inspire your brain by taking care of stress. Avoid dulling routine. Do something creative every day. Read poetry, spiritual material or anything else that makes you feel uplifted. Take time to be in nature. Bond with another person who is heartwarming. Pay attention to being happy. Make sure you take time every day by yourself to relax, meditate and self-reflect.


"Never say,
we don't have time....
we have eternity."
--Dr. Deepak Chopra

Deal with negative emotions like anger and anxiety. Focus on activity that makes you feel fulfilled. Give of yourself. Follow a personal vision. Attach yourself to a cause that is bigger than you are. Take the risk to love and be loved."

Master Meditation

"The key to meditation is understanding it's not about focusing or staying on tract. It's about letting go. Meditation is about being. If you can sit quietly with no agenda, it's a good start. Every now and then, stop and ask yourself: Am I aware? What am I aware of? That will bring you to the place you want."

Dr. Chopra encourages everyone to meditate "once a day and if you do not have the time, meditate twice a day."

How to Ignore Your Brain

"Get set in your ways. Don't look beyond your opinions, likes and

"Never say, we don't have time... we have eternity."

dislikes. Isolate yourself from others. Take relationships for granted. Reconcile yourself to going downhill as you age. Look upon the past as the best time of your life. Forget about having ideals. Act on selfish impulses. Don't examine what makes you tick. Give in to anger and anxiety. Let life take care of itself. Go along to get along. Assume that you are automatically right. Avoid anything new or challenging. Put up with stress. Take no emotional risks. Distract yourself with mindless diversions like watching sports for hours on end."

"The difference between these two lists is pretty stark. In one case, you are approaching the brain as if it had great untapped potential. In the other, you assume that the brain runs on automatic pilot."

Daughter Millika, Dr. Deepak Chopra and son Gotham

Exercise for a Healthy Brain

"We're not exercising, not meditating, not getting enough sleep, not enjoying personal relationships and we're increasingly distracted. All this is having a negative impact on our brain health. For example, when you exercise, you grow more neurons, you grow more connections between those neurons and your body makes chemicals like endorphins which make you feel good. These anti-depressive chemicals even regulate the immune system. Without exercise, you lose all those extra brain benefits."

"It is undeniable that the brain is endlessly adaptable. It turns into whatever you expect it to be. So how you relate to your brain is never passive; you are always instructing it to function in a certain way. Thus the whole package of beliefs, expectations, likes and dislikes that you hold inside are creating change -- or blocking it -- at the level of brain circuitry."

"As I get older, I see the future diminishing. I realize there's never a point of arrival. Never. Having that realization throws you into the richness of being in the present moment and in that richness, there are infinite possibilities."

"Time sickness is a disease of today" and "the more time sickness you have, the more time awareness you need." He continued on: "Never say, we don't have time.... we have eternity."

"Needless to say, it's better to inspire your brain than to ignore it. Potential is a terrible thing to waste."

"Take it easy, we have eternity," he emphasized as he left the room, treading lightly in his trademark red sneakers.

****

About Melody Wren

Melody Wren is a freelance writer because she believes that work and fun should not be mutually exclusive.

For her adventure stories, visit **www.melodywren.com**.

INCAPACITY PLANNING

Who Will Manage Your Property and Healthcare Decisions?

By Roy W. Litherland

HEALTHCARE DECISIONS

For most of our lives, the greatest risk to our well-being is the ever-increasing likelihood of becoming seriously ill or injured. When illness or injury makes us unable to manage our own affairs, we may face the legal ordeal of a Conservatorship which can be a living nightmare for those who must go through it.

Many people fail to plan ahead for their possible incapacity because they think it only happens to "the other guy." In reality, every man and woman should take the matter seriously because incapacity strikes a very high percentage of our nation's seniors.

If you became incapacitated without any type of plan in place, the court could be petitioned via a Conservatorship to designate someone to handle your personal, financial and healthcare choices on your behalf. Conservatorship proceedings are public and can be humiliating. They can also be expensive and time-consuming, often resulting in an outcome very different than what you would have preferred had you been capable of making your own decisions.

This is where incapacity planning comes in. There are a variety of legally binding documents that you can execute to prepare for incapacity which include:

- **Durable Property Power of Attorney.** This document remains in effect if you become incapacitated. A properly written durable property power of attorney allows you to name your own future decision-makers with regard to your assets, thus there is no need for a Conservatorship hearing to name a person to make those financial decisions for you if you became incapacitated.

- **Durable Health Care Power of Attorney/Advance Health Care Directive.** Like a durable property power of attorney, this document remains in effect if you become incapacitated. It allows you to name people to act on your behalf should you be unable to make your own healthcare decisions. You can also specify your desires with regard to end of life decisions, relief from pain, donation of organs and other medical treatments and procedures.
- **Revocable Living Trust.** This estate planning tool helps avoid the Death Probate. However, this versatile document can also help you dramatically eliminate the risk that so you'll never have to endure the nightmare of a Conservatorship. In your Living Trust, you decide who will serve as your Successor Trustee. This individual will carry out your wishes to the letter and manage your financial affairs as you've instructed should you become legally incapacitated or die. A properly executed living trust estate plan should also include both durable property and healthcare powers of attorney.

Most of us find it hard to admit we're mortal. Death and dying are sensitive subjects we tend to avoid. That helps explain why so few Americans do their estate planning. Even fewer Americans plan for the possibility that injury or illness will make them unable to care for themselves. It is essential that we plan for every contingency—disability as well as death. If you haven't already done so, seek the advice of a qualified and experienced estate planning attorney. The peace of mind that comes with a complete estate plan is priceless.

Roy W. Litherland has practiced law for over 38 years and is a noted speaker on living trusts and estate planning. He is certified as a Legal Specialist in Estate Planning, Trust and Probate Law by the California State Bar Board of Legal Specialization. Roy is a member and designated Fellow of the American Academy of Estate Planning Attorneys. For more information on estate planning, elder care issues and free workshops, please visit www.attorneyoffice.com.

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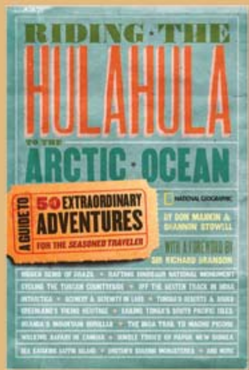

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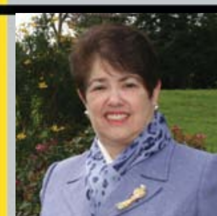

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Active over 50 A Media Company

Venus/Mars
and Planet Money

By Evelyn Preston

I usually cheer "Vive la difference!" between men and women... just not when it comes to finances. Like other important communication issues, money matters often fall into the Mars/Venus tug-o-war between genders. It's a shame. Women are wired to excel at money management because they're practical, realistic and open-minded.

Unfortunately, due to mixed messages from home and society, too many women remain number-phobic and scaredy-cats about investing. Most men, however, are taught to "speak financial." They'll brave some risk for rewards, file mistakes under experience and move on without guilt.

The twain must meet because money talk between spouses or partners lays crucial groundwork for building a financial fortress for the benefit of both parties.

Question: *In this volatile economy, I just want to put our money in the bank and not risk losing a dime. My husband insists on "playing the market" to earn more for our retirement.*

Answer: According to Donald Bergis, Founder of Regent Wealth Management, you can have your safety and your spouse's go-for-growth at the same time. Depending on your ages, needs and resources, Don advises exploring the latest fixed or indexed annuity programs that will guarantee an on-going income stream you cannot outlive. This can leave some discretionary funds your husband can invest for longer term appreciation.

Question: *My husband always handled our finances but now that I'm widowed, I'm afraid to make a decision on my own. What's the best way to proceed?*

Answer: Seek professional advice but don't abdicate—investigate! Attend financial seminars and interview experts armed with questions and information related to your personal situation. Regent Wealth Management, like many Bay Area financial firms, regularly hosts educational seminars about long term investment programs that are safe and suitable. Local adult-ed and community colleges offer financial workshops/courses, and radio/print ads tout Bay Area meetings from estate planning to pension rollovers. Listen, learn and become a smart shopper. Just as in choosing computers, contractors or clothes, if the people or product aren't comfortable or a good fit, don't buy!

Question: *My father derived all his income from individual bonds but I learned that although the income remains constant, the bond value will drop as interest rates rise. As a woman on her own, how can I maintain an income without losing principal?*

Answer: Holding a bond to its maturity guarantees the principal (although the underlying value of bond funds constantly rises and falls). Annuities lock in initial principal with income available after age 59½. Individual dividend paying stocks from proven companies like IBM and AT&T or carefully selected mutual funds are worth exploring for their surprisingly long term records of income and safety of principal.

Question: *I'm over 70½ and must take out the RMD (required minimum distribution) from my IRA mutual funds every year. However, I plan to immediately reinvest these shares in the same funds but as a taxable account. What's the best way to accomplish this?*

Answer: Before year end, check the Ex-Dividend date (Nov./Dec.) when funds pay out any earnings. You can use these dividends and capital gains as part or all of the RMD and reinvest them into your taxable account at a lower share price. This "buy-low" advantage always reflects the size of the distribution. Ask if the mutual fund company will automatically set up the transfer at the proper time.

Question: *Between Government regulations and the multitude of investment vehicles, finances can become so time consuming and confusing. What's the best way to entice my daughters into learning more about money management?*

Answer: Get them started making money and they'll be hooked! Show positive compounding via bank savings accounts, begin regular mutual fund/stock investments in food, fashion and female oriented companies they use daily, contrast the negatives of interest payments and debt. Money's seductive in our society.

Evie Preston has worked as a financial advisor for over 25 years. Her latest book, "Memoirs of the Money Lady" is available at www.eviepreston.com. She can be reached at 650.494.7443.

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Authors and partners at Regent Wealth Management, Donald B. Bergis and Jared M. Elson, want to help you answer these questions, to help you when it's your time – your time to enjoy life!

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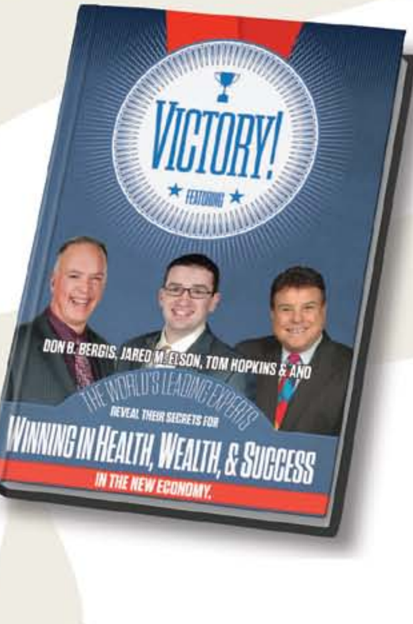

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"How I Gained and Lost 64 Pounds"

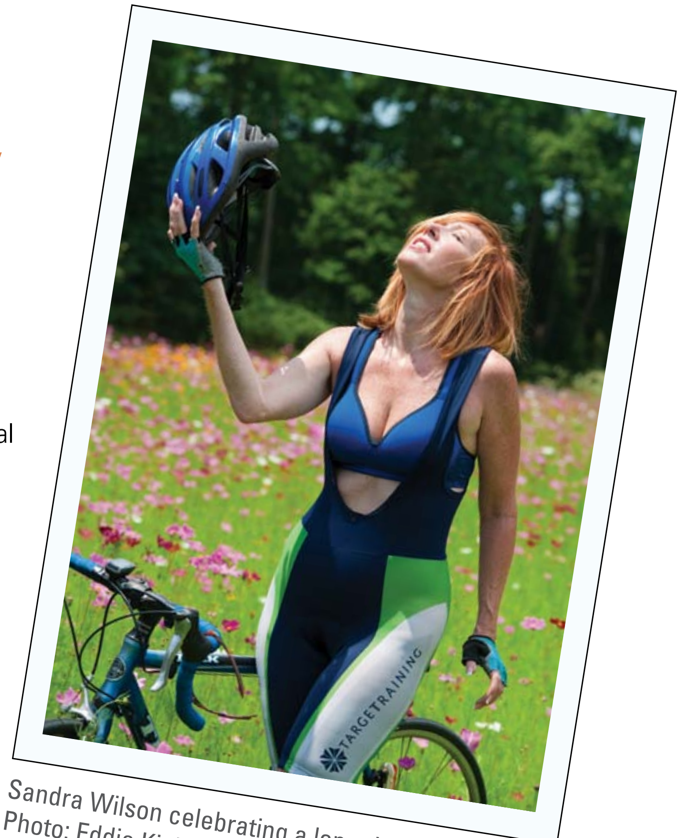
By Sandra Wilson

When I was a teen, I hated sports, gym class was torture and you couldn't catch me doing anything physical except maybe walking up and down the street with my girlfriends.

I had dreams of being a model in those days after attending modeling school. However, I found myself pregnant and married at the ripe age of 19.

Six weeks after my first was born, I was expecting my second! I went from 135 to 199 pounds. I gave up on the idea of ever modeling again. My hips felt so big that I actually ran in my backyard until I could drop enough weight to run in public.

After much hard work and many miles, I got back down to my normal weight. I kept running until I moved to the hills of southwestern Virginia. There, a friend of mine who was over 50 at the time, introduced me to triathlons.



Sandra Wilson celebrating a long ride.
Photo: Eddie Kiplinger, ME Photography

I thought that if she could compete at her age, I should be able to do it as well. After competing in a couple of events, I started to have problems. My hair started falling out, my joints ached and I was in a great deal of pain. I couldn't even get out of bed. I was eventually diagnosed with Rheumatoid Arthritis. I was only 38 years old. How could this happen to me?

The doctor assured me that he could help me. Two shots of steroids in my hips and prescription drugs and I should feel much better. My first reaction was that I didn't want to take drugs of any sort. My doctor bluntly asked, "Do you want to just exist and be miserable without the medication or do you want to have some quality of life?" I wanted quality! I wanted to get back on my bike. I wanted to be active!

Now, over 12 years later and I am still going strong. I continue to take medication twice a day. I now ride anywhere from 35 to 60 miles at a time. My joints are strong and generally pain free. It has increased my energy level to allow me to work as a teacher and keep up with my grandchildren. I am often mistaken for their mother and I must admit it is a great boost to my confidence. I even returned to modeling at 46 and continue to do so at 52!

Life is too short to let the years control you…there is too much yet to accomplish. With a healthy lifestyle, you no longer have to sit on the sidelines. You can get back in the game regardless of your age!

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Not Jitterbug®, it features a larger keypad for easier dialing. It even has an oversized display so you can actually see it.

"I had to get my son to program it"
Your Jitterbug set-up process is simple. We'll even pre-program it with your favorite numbers.

"I tried my sister's cell phone… I couldn't hear it"
Jitterbug is designed with an improved speaker. There's an adjustable volume control, and Jitterbug is hearing-aid compatible.

"I don't need stock quotes, Internet sites or games on my phone, I just want to talk with my family and friends"
Life is complicated enough… Jitterbug is simple.

"What if I don't remember a number?"
Friendly, helpful Jitterbug operators are available 24 hours a day and will even greet you by name when you call.

"I'd like a cell phone to use in an emergency, but I don't want a high monthly bill"
Jitterbug has a plan to fit your needs… and your budget.

Available in Silver and Red.

	Basic 14	Basic 19
Monthly Minutes	50	was ~~100~~ NOW 200
Monthly Rate	$14.99	$19.99
Operator Assistance	24/7	24/7
911 Access	FREE	FREE
Long Distance Calls	No add'l charge	No add'l charge
Voice Dial	FREE	FREE
Nationwide Coverage	YES	YES
Friendly Return Policy[1]	30 days	30 days

More minute plans available. Ask your Jitterbug expert for details.

"My cell phone company wants to lock me in on a two-year contract!"
Not Jitterbug, there's no contract to sign and no penalty if you discontinue your service.

"I'll be paying for minutes I'll never use!"
Not with Jitterbug, unused minutes carry over to the next month, there's no roaming fee and no additional charge for long distance.

"My phone's battery only lasts a couple of days"
The Jitterbug's battery lasts for up to 25 days.

Enough talk. Isn't it time you found out more about the cell phone that's changing all the rules? Call now, Jitterbug product experts are standing by.

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Financial Abu$e By Your Own Children?

Derryl Molina

By Derryl H. Molina, Esq.

No one wants to believe their children or grandchildren would deliberately hurt them but it happens every day.

Daughter coerced 80-year old Mom into deeding her the multi-unit property Mom lived in and from which she received income to support herself. Daughter said she would pay the taxes and free Mom of that burden. However, daughter promptly sold the property and kept the money, leaving Mom with no place to live and no income.

As the U.S. economy tanked, many people felt they had to take what was "rightfully" theirs when they needed it, rather than waiting until a parent or grandparent died. Financial Elder Abuse has become a career, a way of life, for huge numbers of people in the 21st century.

A 68-year old was diagnosed with terminal cancer. Her only "friend" was her caregiver who received trips to the Bahamas, Hawaii and two cruises so she could care for her employer. But caregiver raided the bank account every time she got spending money for employer. She stole $45,000 before employer discovered the situation.

Although the Elder Abuse statutes permit recovery of triple the amount stolen plus attorney's fees, most abusers spend or hide the money as soon as they acquire it. So litigating to recover stolen assets is almost useless.

What to do?

1. Protect yourself from scams by strangers, mail and telephone "deals," commercial sales and repair proposals. Never give out personal information unless you contact them and know who they are.
2. Go to your OWN attorney to draft estate planning documents. Never let a relative or friend convince you to name them on a legal document, especially a power of attorney or deed or to entice you to visit their attorney.
3. Recognize that you cannot believe or trust anyone who tries to give you advice that will benefit them.

At least 85% of financial abusers are family members. Another 12% are home health caregivers. Their motive, taking ownership of the elder's money, requires them to use other abuse techniques to reach their goal such as isolation from family and friends, preventing outside activities and doctor's visits.

They may not give the elder adequate nourishment and medication. Finally, they intimidate, instill fear and manipulate the elder into relinquishing control of their finances to the abuser. Worst of all, the elders are so fearful of being left alone, they deny being mistreated when Adult Protective Services tries to help them.

Recently, youngest daughter moved in, rent-free, with Dad when Mom died, bringing her three children and four grandchildren. Dad appointed her Trustee of his trust and Attorney in Fact.

She promptly put Dad's money into her own name, doling out funds to him when she wanted. She yelled when he didn't do what she wanted and made him feel stupid if he spilled something or fell down. She convinced him only she could care for him properly, didn't let other siblings do anything for or with him and insisted he grant her the house immediately or she would leave him alone with no one to care for him.

So Dad gave youngest daughter the whole house and disinherited the other five children. Dad denied he was being abused and insisted the gift was his idea but this is financial elder abuse.

Another daughter thought she would inherit Dad's money but 70-year old Mom, as surviving spouse, was scheduled to receive it from the bank after 40 days so daughter forged a check to herself and deposited the money in her own account before Mom could get it.

Elder Abuse is not going away. If you have any concerns that you are in danger of elder abuse, contact an Elder Law Attorney right away.

***DERRYL H. MOLINA** is an Estate Planning and Elder Law Attorney, as well as a mediator, in San Jose, California who helps clients to execute, reform and administer trusts and offers assistance with conflict-resolution, Elder Law and Medi-Cal Planning. Attorney. You can contact Derryl H. Molina at 408.244.4992 or at her email: attderryl@comcast.net.*

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Have you ever said to yourself "I'd love to get a computer, if only I could figure out how to use it." Well, you're not alone. Computers were supposed to make our lives simpler, but they've gotten so complicated that they are not worth the trouble. With all of the "pointing and clicking" and "dragging and dropping" you're lucky if you can figure out where you are. Plus, you are constantly worrying about viruses and freeze-ups. If this sounds familiar, we have great news for you. There is finally a computer that's designed for simplicity and ease of use. It's the WOW Computer, and it was designed with you in mind. This computer is easy-to-use, worry-free and literally puts the world at your fingertips. From the moment you open the box, you'll realize how different the WOW Computer is. The components are all connected; all you do is plug it into an outlet and your high-speed Internet connection. Then you'll see the screen – it's now 22 inches. This is a completely new touch screen system, without the cluttered look of the normal computer screen. The "buttons" on the screen are easy to see and easy to understand. All you do is touch one of them, from the Web, Email, Calendar to Games– you name it... and a new screen opens up. It's so easy to use you won't have to ask your children or grandchildren for help. Until now the very people who could benefit most from E-mail and the Internet are the ones that have had the hardest time accessing it. Now, thanks to the WOW Computer, countless older Americans are discovering the wonderful world of the Internet every day. Isn't it time you took part? Call now, and a patient, knowledgeable product expert will tell you how you can try it in your home for 30 days. If you are not totally satisfied, simply return it within 30 days for a refund of the product purchase price. Call today.

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*Dr. Chuck with one of our recent success stories, **Alec Mazo**, Season 1 Winner, "Dancing With The Stars."*

My name is Dr. Chuck Fulanovich. I opened my spine care practice right here in Palo Alto over 30 years ago and I've helped thousands of people find relief from their pain. I've consulted and treated members of the San Francisco 49ers, San Jose Earthquakes, U.S. and Canadian Olympic Track and Field teams, U.S. Olympic and U.S. Postal Cycling teams, U.S. Olympic Swim, Diving and Weightlifting Teams and professional cast members from ABC's "Dancing With The Stars."

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