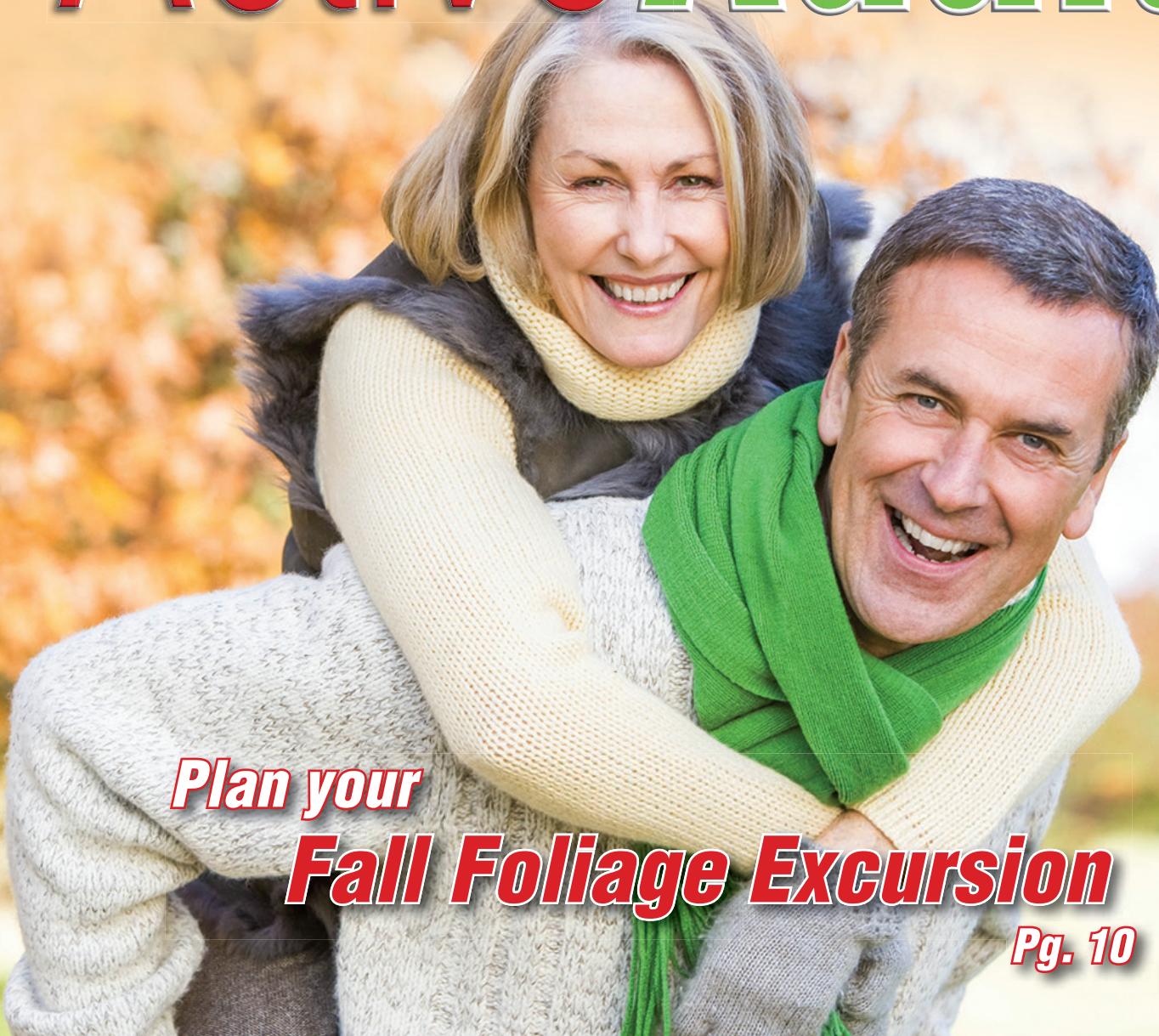


October / November 2017

ActiveAdult



Plan your
Fall Foliage Excursion

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Popular sports for seniors

Age doesn't have to stop older men and women from enjoying their favorite sports. In fact, remaining active can improve physical and mental health.

If a doctor has confirmed that it is okay to participate in sports, these activities can help men and women 50 and older enjoy friendly competition and physical activity.

Fishing

Fishing is more than just a leisurely day at the lake. Casting and reeling in your catch provides a good workout for the arms, legs and core muscles of the body. If you fish on the water, rowing out to your lucky spot provides additional cardiovascular exercise.

Golf

Golf is enjoyed by people of all ages. Requiring a combination of strategy and skill, golf also pays several physical dividends.

Play at your own pace, taking your time walking from hole to hole so you can enjoy the sunshine and soak in the beauty of the course.

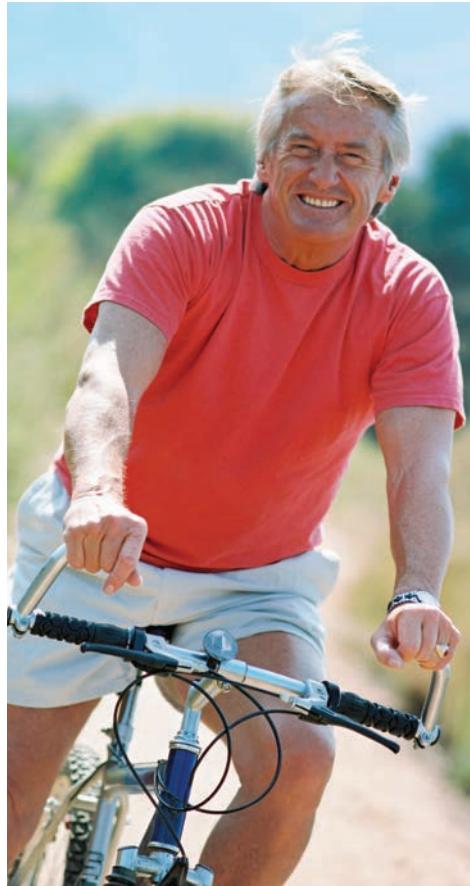
Swimming

A few laps around a pool works your whole body. Swimming is attractive to seniors because it works the muscles and provides a cardiovascular jolt without putting any strain on the joints.

Cycling

Many seniors are avid cyclists. You can ride a bicycle in competition or for pleasure. You can even vary your route depending on how physically intense you want the ride to be.

Seniors need not abandon their love of sport just because Father Time is catching up with them. Many sports can be enjoyed by athletes of all ages.



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Social media no longer just child's play

The Internet and related technologies have been a game-changer for people of all ages. The instant connectivity made possible by these advancements has been valued by young adults and children for years. But now social media is attracting an entirely different demographic — seniors.

More than just a method of channeling information to the comfort of home, the Internet and the various social media platforms, including Twitter, Facebook, LinkedIn, and Instagram, are ways for older adults to stay connected with friends and family. For seniors faced with mobility issues, social media helps to bring the world to them.

Despite the stereotype that seniors do not want to learn to use new technology, many seniors are getting on board. Findings from the Pew Research Institute show that social networking use among Internet users ages 50 to 64 grew by 88 percent between April 2009 and May 2010. The research also found that the percentage of those 65 and older using social media grew from 13 percent to 26 percent during that same stretch. Although young adults continue to be the primary users of social media, older users are gaining momentum and surpassing youth in the number of new users.

Individuals who are not yet utilizing social media to manage their communication efforts may be inspired by these benefits to doing so.

- **Photo and video sharing:** The majority of photos being taken today are digital, as fewer people are making prints of their photos. Rather, they are being shared via e-mail or through social media sites. Grandparents can see their grandchildren in photos in real time. Also, if they've managed apps that enable video sharing, they can view and chat with relatives who live miles away, just as if they were sitting across the table.

- **Conversations with family:** In a world where families are no longer centrally located, communication may be lacking. Despite the prevalence of mobile phones, fewer and fewer people seem

to pick up the phone and make calls as they once did. Instead, they're texting and updating social media posts. They're also e-mailing one another. Older adults who have no access to this technology could be left out of the mix. This is a way for seniors to stay close to family.

- **Convenient check-ins:** At times when a full-blown conversation may not be practical, having a quick method to check in with a loved one can make social media advantageous. Men and women can send a quick text to their parents to find out how they're feeling or if they need anything. Such ready access can provide some peace of mind to adults concerned about their elderly parents.

- **Online shopping:** Seniors who don't get out much or who cannot safely drive a vehicle might not be able to shop as often as they would like. Having Internet access and experience with browsing Web sites enables older men and women to shop from reputable Web sites who ship items directly to the house. With the vast array of items now sold online, anyone can have their choice of items and not be forced to settle because of their age.

- **Improved feelings of well-being:** Avoiding feelings of isolation and loneliness can benefit older men and women. A study by Dr. Shelia Cotten, a sociologist and associate professor from the University of Alabama, Birmingham, revealed that Internet use was associated with a 30 percent decrease in depressive symptoms among older adults who used it regularly, while other studies have shown similarly impressive results.

- **Working the mind:** Going online, chatting on social media or simply writing an e-mail works areas of the brain. Typing also helps improve manual dexterity. These factors can be beneficial for seniors looking to stay sharp.

Using the Internet as a form of communication is a growing trend among the 50-plus demographic. It enables them to stay connected with family and the world in a variety of ways.

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Turkey is much more than just a Thanksgiving staple.

Turkey is nutritious all year long

Aside from the occasional sandwich, many people think turkey is solely for the Thanksgiving dinner table. However, turkey is much more than a holiday centerpiece. Anyone concerned about healthy eating would be wise to learn more about the health benefits of turkey and find ways to include it in their diets throughout the year.

Turkey is low in fat and high in protein, making it an important source of nutrition. One piece of turkey breast without the skin measures up at 160 calories, four grams of fat and a whopping 30 grams of protein, according to the USDA Nutrient Data Laboratory. Dark meat and turkey legs are higher in calories but boast similar amounts of protein.

The average portion of turkey is 100 grams, or 3.5 ounces of meat. This is about the size and thickness of a deck of cards. A single serving of turkey can provide around 65 percent of the recommended daily intake of protein.

But turkey is more than just a lowfat source of protein. The meat is rich in niacin (B3), which may help increase HDL cholesterol, widely known as the "good" form of cholesterol. Niacin, in addition to helping balance cholesterol levels, can lower a person's risk for cardiovascular disease by reducing atherosclerosis, which is a hardening of the arteries. The resource Healthline also says niacin may help reduce inflammation and symptoms of arthritis.

Turkey also is rich in vitamins B6 and B12. B6 helps keep red blood cells healthy and reduce fatigue, while B12 can decrease levels of homocysteine that can contribute to cognitive decline.

Turkey is also a good source of selenium, which helps to keep hair and nails healthy while serving as an immune system booster that protects against damage to cells and tissues. Around 20 percent of the recommended daily amount of selenium can be obtained from a single serving of turkey.

Turkey is lower in calories and fat and higher in protein than chicken. Those who routinely consume chicken as part of a healthy diet can substitute it for turkey for even greater nutritional benefits. Turkey is particularly low in saturated fat, which may contribute to increased levels of the LDL, or "bad," cholesterol.

Turkey also is versatile, as it can be baked, boiled, stir-fried, grilled, ground, chopped for salads, and sliced for sandwiches. Turkey can be served for breakfast, lunch or dinner. Home chefs often find they can substitute turkey for any meat in a recipe with good results because turkey's mild taste takes on the flavor of other ingredients.

Turkey is much more than a Thanksgiving staple and can be enjoyed in various ways throughout the year.

DID YOU KNOW?

Mouthwatering turkeys are the centerpieces of many holiday dinner tables. Golden roasted turkey pairs well with many side dishes, and flavors can be customized depending on the guest list. Holiday hosts might want to serve wine with their turkey but may not be sure just which wines will complement the meal. Sommeliers may suggest a variety of options, including wines that provide undertones of plum, spices or berry. Wines that focus primarily on red fruit flavors typically pair well with harvest foods and poultry. Consider a Pinot Noir, Zinfandel, Syrah or Beaujolais. For those who prefer white wine, the German Gewurztraminer can be highly aromatic with floral touches and spice notes.

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Project Hope: Bringing Valuable Resources to Breast Cancer Patients and Families



The last day of chemotherapy brings Hannick plenty of reasons to smile!

By Alice M. Patterson

Like many great endeavors, Project Hope officially launched in July, 2017 to fill a need. Founded by Tracie Hannick, Mollie Openshaw and Randall Stone, the project was developed following Hannick's experiences during her own breast cancer treatment. In August of 2015, she was diagnosed with breast cancer. After the diagnosis came two lumpectomies, 16 weeks of chemotherapy, a double mastectomy, and three attempts at reconstruction. During that time it became painfully clear that there was a gap in services. Enter Project Hope.

"There I was, sitting in a chemotherapy session, when I heard a fellow patient talking about how she wouldn't be able to continue her chemo because she couldn't afford cab fare to get to her treatments.



This woman literally had no support system or financial resources...I knew I had to do something," she said.

Project Hope offers financial assistance for prosthetics/wig purchases, medical bills, cab or other transportation costs, gas cards and more.

"I have amazing friends, family and clients," she said. "It made me want to help others." Hannick has been cancer free for one and a-half years, is concentrating on getting her life back, and hopes to spread the word about Project Hope to those in need.

"We're here if you or a loved one needs help," she said.

Continued on page 9

...PROJECT HOPE

Continued from page 8



Hannick is shown here with husband, Don Hansler.

Hannick said funds for Project Hope come through private donations and fundraising events. Since its launch, Project Hope has held several successful events, including a recent Farm to Table dinner and a crystal bowl sounds healing event. Their first event, in which "Chemo Bags" were made, allowed attendees to put together supply bags for women going through chemotherapy. The bags included a variety of items including blankets, a hand-written note of support, chapstick, hand sanitizer, gum and hard candies, magazines, socks and journals.

Chemo bag donations are always accepted and welcome, as are cash donations.

"I tried not to let cancer define me," she said. "I felt it was important that I kept moving forward, that I didn't get stuck. I wanted to make something good come out of my illness."

Outside of Project Hope, Hannick is an avid runner and member of the Chico Running Club. She grew up in the Bay Area and settled in Chico in 1995 with her husband Don to raise a family. In 2005, she purchased The Bean Counting Firm, Inc., where she had worked since 2003 offering tax and bookkeeping services (www.beancountingfirm.com).

Hannick stressed the importance of talking about breast cancer and mammograms year-round, not just during Breast Cancer Awareness month, and encourages women to schedule their mammograms regularly.

For more information, or to make a donation, stop by the Project Hope office (same location as the Bean Counting Firm, Inc), at 1803 Mangrove Avenue, Suite D, email info@projecthopebuttecounty.org or visit Project Hope on Facebook. Watch for the launch of their website, soon!

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Fall is the time of year to take in colorful foliage and landscapes.

Plan your fall foliage excursion

Autumn means different things to many people. Students may embrace the dawn of a new school year, while others might embrace the crisp weather after a season of heat. One of the more widely enjoyed aspects of autumn is the chance to take in the brilliant foliage.

Although New England may be renowned for its bright, orange, red and yellow panoramas, dazzling displays of foliage can be witnessed anywhere temperatures descend enough for deciduous trees to shed their leaves.

The first step to a successful fall foliage excursion is to find the right spot. The Catskill and Adirondack Mountains of New York, Amish Country in Pennsylvania, the Great Lakes from Michigan to Ohio, and many other areas can be great places to witness nature at its most colorful. To make the most of fall foliage road trips, drivers can keep the following suggestions in mind.

- **Get off the highway.** To see great fall vistas, take a detour from major thoroughfares and visit small towns and mountain passes. Invest in some maps, as cellular networks may be inaccessible in remote locales.

- **Avoid tourist-heavy areas.** Drivers may prefer less crowded roadways to accompany the great scenery. Such drivers should visit areas that are not tourist meccas. Any area that plays home to forests and sprawling landscapes will do.

- **Go on foot.** To get the best photos, head out at sunrise or sunset. Soft, golden light dappled by leaves will bring out the golden tones in photos. Going on foot will help you discover the nuances of the season and slow down for a change.

- **Don't overlook overcast days.** Traveling in the rain may not be fun, but overcast days might be ideal. On such days, the sun won't be too warm and drown out the colors.

- **Bring along binoculars.** Wildlife is often mobile and abundant in the fall, as animals scurry to feed and gather supplies before the winter. As a result, autumn is a great time to spot wildlife that's normally hiding in thickets and woodland areas.

- **Plan for stops along the way.** Don't forget to bring some spending money in the form of cash so that you can enjoy the small farm stands and shops that often dot rural landscapes. Pick up farm-fresh produce or choose a plump pumpkin. Yard sales also are abundant this time of year. Small shops may not take credit cards, so if you plan to buy, cash is king.

Trees begin shedding their leaves as early as the beginning of September in Canada and the northern United States. As the days press on, the fall finery will gradually shift southward. For those who can afford to take a weekday off, do so, as weekends might be overcome with fellow nature enthusiasts.

Learning the Lingo of Social Security

By Rigoberto Quezada
Social Security Manager in Oroville, CA

Is Social Security a topic in your conversations these days? Are you familiar with the lingo used to describe Social Security benefits, or does it sound like a new vocabulary to you?

Social Security employees strive to explain benefits using easy-to-understand, plain language. But if a technical term or acronym (an abbreviation of the first letters of words in a phrase) that you don't know slips into the conversation or appears in written material, you can easily find the meaning in our online glossary at www.socialsecurity.gov/agency/glossary.

Social Security acronyms function as verbal shorthand in our financial planning conversations. If you're nearing retirement, you may want to know what PIA (primary insurance amount), FRA (full retirement age), and DRCs (delayed retirement credits) mean. These terms involve your benefit amount based on when you decide to take it.

If you take your retirement benefit at FRA, you'll receive the full PIA (amount payable for a retired worker who starts benefits at full retirement age). So, FRA is an age and PIA is an amount.

What about DRCs? Delayed retirement credits are the incremental increases added to the PIA if you delay taking retirement benefits beyond your full retirement age. If you wait to begin benefits beyond FRA — say, at age 68 or even 70 — your benefit increases.

Once you receive benefits, you get a COLA most years. But don't expect a refreshing drink — a COLA is a Cost of Living Adjustment, and that will usually mean a little extra money in your monthly payment.

Knowing some of these terms can help you fine-tune your conversations about Social Security. If one of those unknown terms or acronyms does come up in conversation, you can be the one to supply the definition using our online glossary. Sometimes learning the lingo can deepen your understanding of how Social Security works for you. Discover more at www.socialsecurity.gov.



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Managing money after 50

Investors know that money management can be difficult. The ebb and flow of the economy can be similar to a roller coaster, with soaring highs followed by steep drops, and those changes all affect investors' bottom lines. It's no wonder then that many investors over 50 envision the day when they can get off that roller coaster and simply enjoy their money without having to worry about the everyday ups and downs of the market. But managing money after 50 is about more than just reducing risk.

Reducing risk as retirement draws near is a sound financial strategy that can safeguard men and women over 50 from the fluctuations of the market. That's true whether investors put their money in stocks, real estate or other areas that were not immune to the ups and downs of the economy. But there are additional steps men and women can take after they turn 50 to ensure their golden years are as enjoyable and financially sound as possible.

- **Prioritize saving for retirement.** Men and women over 50 know that retirement is right around the corner. Despite that, many people over 50 still have not prioritized saving for retirement. It's understandable that other obligations, be it paying kids' college tuition or offering financial assistance to aging parents, may seem more immediate, but men and women over 50 should recognize that their time to save for retirement is rapidly dwindling. Just because you are retired does not mean your bills will magically disappear. In fact, some of those bills, such as the cost of medical care, are likely to increase. So now is the time to make retirement a priority if you have not already done so. It might be nice to finance a child's college education, but that should not be done at the expense of your retirement nest egg. Kids have a lifetime ahead of them to repay college loans, while adults over 50 do not have that much time to save for retirement.



- **Start making decisions.** People retire at different times in their lives. Some people want to keep working as long as they are physically and mentally capable of doing so, while others want to reap what their lifetime of hard work has sewn and retire early. Finances will likely play a strong role in when you can comfortably retire, so start making decisions about your long-term future. Do you intend to stay in your current home or downsize to a smaller home? Will you stay in your current area or move elsewhere? These decisions require a careful examination of your finances, and many will hinge on how well you have managed your money in the past and how well you manage it in the years

Continued on page 13

...MANAGING MONEY

Continued from page 12

ahead. Managing money after 50 requires more than just allocating resources. Sound money management after 50 also means making decisions about your future and taking the necessary steps to ensure those decisions come to fruition.

• **Pay down debt.** Men and women over 50 are not often associated with debt, but that's a misconception. Thanks in part to the recession that began in 2008 and led to high unemployment, many people in the baby boomer generation, which includes people born between the years 1946 and 1964, went back to school to make themselves more attractive to prospective employers. While that might have been a sound decision, it left many deeply in debt. According to a 2013 report from the Chronicle of Higher Education, student loan debt is growing fastest among people over 60, and that debt is not inconsequential. In fact, the Federal Reserve Bank of New York reported in 2013 that the average student loan debt of those over the age of 60 who still owe money is more than \$19,000, a considerable increase from 2005, when the average debt was \$11,000. Men and women over 50 who are still carrying debt should eliminate consumer debt first, as such debt

tends to be accompanied by higher interest rates than mortgages and student loan debt. Paying down debt can help reduce stress, improve your quality of life and free up money for living and recreational expenses once you retire.

- **Examine your insurance policies.** Your approach to insurance should change as you get closer to retirement. For example, you want to maximize your liability insurance on homeowners and auto insurance policies. This ensures the money you have set aside for retirement won't be going to a third party should you be at-fault in an auto accident or if someone suffers an injury at your home. Experts recommend liability insurance be substantial for men and women over 50, with some suggesting it be as high as twice your net worth.

If it wasn't already, securing long-term disability insurance should be a priority once you have turned 50. A sudden accident or illness at 55 that prevents you from working could prove devastating to your financial future if you do not have disability insurance. Some employers offer long-term disability, though many people are left to secure policies on their own. Regardless of how you get your disability insurance, make sure you have it and that it provides adequate coverage should you succumb to an illness or injury and be unable to work.

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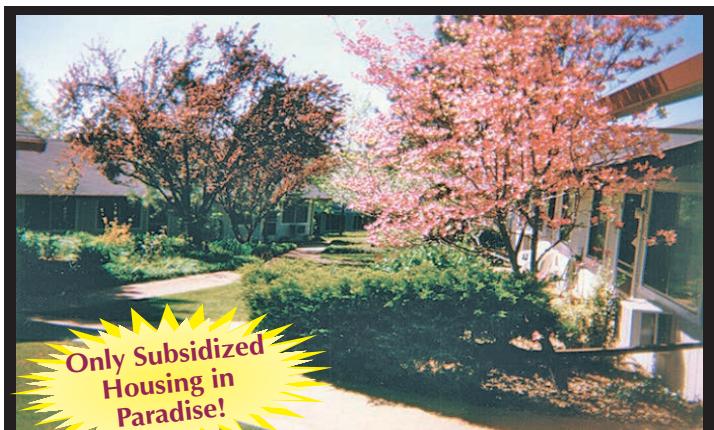
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Great part-time jobs for retirees

Upon retiring, many newly minted retirees find themselves looking for ways to fill their free time. Hobbies may not take up too much time, and travel can stretch retirees' budgets.

One way that retirees can make great use of their free time and make a little extra money is to find part-time employment. Part-time jobs can help retirees maintain their connections with their communities, whether it's their professional community or the community in which they live, while also providing a sense of purpose. Retirees interesting in finding part-time work may want to consider the following jobs.

- **Consulting work:** Many retirees have long résumés, and that experience is still valuable even after retirement. Consulting firms often hire experienced businesspeople on a project or contract basis, which can be great opportunities for retirees to fill their time and make sizable amounts of money without having to commit to long-term employment.

- **Teaching:** Retirees can also put their professional experience to work in the classroom. Inquire about teaching opportunities at a nearby university or even the local high school. Such opportunities may only be available on a volunteer basis, but some might pay part-time salaries or small stipends. Either way, many retirees find that working with young people helps them stay young, and passing on lessons learned to younger generations can provide a strong sense of purpose.

- **Seasonal work:** Seasonal work is another great way for retirees to fill their time and make a little extra money along the way. Come the holiday season, retirees should have no trouble finding seasonal retail work at their local malls or shopping



Part-time consultant work may be just what retirees are looking for to fill their time and earn some extra money.

centers. In warmer months, retirees may find seasonal employment at area beaches, golf courses or parks.

- **Sports teams:** Retirees who live in cities with professional sports teams may be able to find work with their favorite franchise. Professional sports franchises often rely on retirees to staff in-game positions like ushers and concessions employees, and some may even hire retirees to greet fans. While the pay might not be great, such positions are ideal for retirees who happen to be big sports fans.

- **Crafts:** Retirees with a love of crafting can turn their hobby into income. For example, Etsy.com makes it easy for creative entrepreneurs to post their creations and sell them to buyers all over the globe. Sellers often dictate how quickly they can make and ship products, so retirees need not feel worried about being rushed.

Many retirees still work even after calling it a career, and opportunities abound for men and women looking to fill their time and make a little extra money along the way.

Hobbies for the golden years

Whether retirement is on the horizon or has already begun, more free time equates to an increased opportunity to fill your days with enjoyable activities.

Individuals facing busy schedules are often forced to push hobbies to the sidelines, as more pressing things, such as a job, household responsibilities, and parenting tasks, are accomplished. Once retirement arrives, a newfound freedom in your schedule may occur, and there can be plenty of hours to devote to the hobbies and pastimes you find enjoyable.

According to research, hobbies can have many benefits. They may serve as an emotional outlet or a way to relax. Hobbies can keep the mind and hands active. They also allow for quiet time and mind wandering — which can free up creative thinking. Hobbies can also serve as a means to connecting with people and opening up new groups of friends.

There are many hobbies you can consider, depending on physical health and abilities. These may be hobbies you once enjoyed in the past or new activities to expand your horizons. And hobbies need not be crafty in the traditional sense, just about any activity — even being a mentor — can be a form of a hobby.

Starting a hobby

When deciding on a hobby, you can first take an inventory of your skills and interests. If you have always been handy around wood and construction, perhaps a wood-working hobby will be enjoyable and also may work as a source of income revenue.

Other activities that require the use of the hands and mind include knitting, needlepoint, painting, puzzles, quilting, scrapbooking, and crocheting. These can keep the mind active and improve dexterity and fine motor skills.

Next, you may want to consider the costs surrounding a hobby. While something like taking photos may have relatively low costs, collectibles, exotic sports, sports cars, and travel could become expensive. It's important to weight the costs against your finances to ensure that you will be financially comfortable while engaging in this particular hobby.

Explore what your friends are doing. If you want to get into a new hobby, ask neighbors and friends what they do to keep busy — and try it out. You just may find that you're naturally inclined to do this type of activity and enjoy it.

Visit a local hobby shop or craft store and browse through the aisles. See where your attention is drawn and give that activity a try. From building model trains to cultivating an herb garden, there are dozens of ideas to try.



Sewing can be a hobby that seniors do after retirement when they have ample free time.

Other pastimes

A hobby can take the form of volunteer work, teaching, mentoring, joining a martial arts class, taking classes at a college, and even caring for a pet. If you are the type who likes to interact with other people instead of engaging in a solitary hobby, consider one of these types of activities instead.

Once a hobby is started, it is not set in stone. If you find you do not feel motivated to do this hobby, try something else. Remember, the days are now yours to fill, so maximize time spent with activities you can enjoy.

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