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Senior Voice

A publication of Older Persons
Action Group, Inc. Free

Serving Alaskans 50+ Since 1978

Volume 46, Number 11 November 2023

2023
National Mature
Media Awards
Winner

**MASST, Alaska's
senior employment
program.**
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**Using AI to
improve breast
cancer outcomes.**
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**An aptitude test
at my age?**
- page 3

**Your iPhone
camera does
much more
than take photos.**
- page 23



Walkers are all smiles during a breathtaking tour along the Oregon coast, one of many guided trips offered by Road Scholar, the adventure company that caters to travelers age 55 and older. Package trips are available to destinations worldwide, and many virtual tours are becoming available online at unbeatable bargains. Read the story on page 24.

Photo courtesy Road Scholar





Senior Voice wins awards

Senior Voice Staff

Senior Voice has been recognized for excellence, winning seven awards in the annual contest sponsored by the North American Mature Publishers Association (NAMPA), a nationwide network of publishers focusing on boomer and senior readers. Awards were announced Sept. 21, 2023, at the annual NAMPA conference, held virtually online this year.

Entries were independently judged by faculty of the University of Missouri School of Journalism in Columbia, Missouri, who gave awards in categories based on the circulation size of the publication. Senior Voice entries competed in Division A, for circulations below 25,000.

Longtime Senior Voice reporter and travel correspondent Dimitra Lavrakas won first place in the Travel Column category for her



story in the December 2022 edition about last minute flights and airfares for funeral travel, and another article covering rules and legalities of flying with cannabis.

Senior Voice contributor Dr. Emily Kane won first place in the Senior Issues category for her health advice columns. “This is just a terrific set of columns by a

trained physician who has landed on a writing style that delivers serious medicine with a light touch,” noted the judges. “Her ability to unpack the most complicated medical issues into understandable text is remarkable.”

In the Personal Essay category, contributor Lawrence D. Weiss won second place for his story, “My adventures at the Mayo Clinic in Phoenix”. Judges wrote, “Weiss tells the story in a fun, self-deprecating way, and he gives lots of good details about the high quality of cancer care he received, even without the spicy food to lift his spirits”.

Weiss also won third place in the Topical Issues

category, for his roundup of free bus services around the state, published in the June 2023 edition.

Contributing writer Leslie Shallcross won third place in the How-to or Do It Yourself Feature category for her story in the August 2022 edition, “In praise of pickling and fermenting your food.” Judges appreciated the start-to-finish instructions for would-be canners, and said the article is “generous in its thoroughness”.

Senior Voice won third place in the Front Cover Photo category for its December 2022 cover. The photo of an American dipper perched on an icy stream, by Myron Wright, was provided by Bird TLC to accompany their story about Alaska birds’ winter adaptations. “The overall cool hue is striking, yet the American dipper still pops against the lighter snow,” wrote the judges.

Senior Voice and Older Persons Action Group, Inc., also earned a third

place award in the Senior Resource Guide or Directory Design category for the 2023-25 Directory for Older Alaskans.

Senior Voice is a publication of Older Persons Action Group, Inc., an Alaska nonprofit organization that serves Alaska seniors and their families. OPAG has been publishing Senior Voice for 46 years and is partially funded by a grant administered through the Alaska Dept. of Health.

“The commitment of our fantastic writers and contributors is what keeps winning awards like these,” said Senior Voice Editor and OPAG Executive Director David Washburn. “I’m especially pleased that the Older Alaskans Directory received recognition, as it was a big project requiring the hard work of numerous people.”

Senior Voice articles, including the award-winners, can be looked up using the search window on the Senior Voice website, www.seniorvoicealaska.com.

Should you use a debt consolidation app?

By LOGAN HICKLE

Better Business Bureau

If you are considering debt consolidation, you are not alone. According to the Federal Reserve Bank of New York, household debt in the U.S. increased by more than \$7,000 from 2020 to 2022. Many individuals have since started turning to debt consolida-

As we approach the holiday season, a time when debt can quickly pile up, the thought of using a debt consolidation app may seem especially appealing. Before you make that call, it's important to determine if debt consolidation services are a good fit for you. In most cases though, you can get the job done yourself with a little time, commitment and organization.

tion apps and other credit relief options for help.

Better Business Bureau recently released an investigative report on debt con-

solidation and credit repair companies. At the time of the report’s publication, BBB had received more than 11,000 complaints

and nearly 900 negative reviews about debt and credit assistance. The filings revealed a pattern of misleading and fraudulent

claims made by companies operating in the debt consolidation industry.

As we approach the holiday season, a time when debt can quickly pile up, the thought of using a debt consolidation app may seem especially appealing. Before you make that call, it’s important to determine

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Older Persons Action Group

Annual Meeting

Nov. 16, 2023

Online via Zoom. OPAG board meets at 2 p.m., followed immediately by annual meeting.

Please RSVP with email address to admin@opagak.com or 907-276-1059. Zoom code will be provided by email prior to meeting.

OLDER PERSONS ACTION GROUP

Mission statement:

“To work statewide to improve the quality of life for all Alaskans through education, advocacy and collaboration.”

Vision statement:

“Promote choice and well being for seniors through legacy and leadership.”



OLDER PERSONS ACTION GROUP

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Social Security payments will increase in 2024

Social Security Administration

Editor’s note: This press statement was dated Oct. 12, 2023.

Social Security and Supplemental Security Income (SSI) benefits for more than 71 million Americans will increase 3.2 percent in 2024, the Social Security Administration announced Oct. 12. On average, Social Security retirement benefits will increase by more than \$50 per month starting in January.

More than 66 million

Social Security beneficiaries will see the 3.2 percent cost-of-living adjustment (COLA) beginning in January 2024. Increased payments to approximately 7.5 million people receiving SSI will begin on December 29, 2023. Note: some people receive both Social Security and SSI benefits.

“Social Security and SSI benefits will increase in 2024, and this will help millions of people keep up with expenses,” said Kilolo Kijakazi, Acting Commissioner of Social Security.

Some other adjustments that take effect in January

of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$168,600 from \$160,200.

Sign up for earlier notification

Social Security begins notifying people about their new benefit amount by mail starting in early December. Individuals who have a personal my Social Security account can view their COLA notice online,

which is secure, easy and faster than receiving a letter in the mail. People can set up text or email alerts when there is a new message—such as their COLA notice—waiting for them in my Social Security.

People will need to have a my Social Security account by Nov. 14 to see their COLA notice online. To get started, visit www.ssa.gov/myaccount.

Information about Medicare changes for 2024 will be available at www.medicare.gov. For Social Security beneficiaries enrolled in Medicare, their

new 2024 benefit amount will be available in December through the mailed COLA notice and my Social Security’s Message Center.

The Social Security Act provides for how the COLA is calculated. The Social Security Act ties the annual COLA to the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) as determined by the Department of Labor’s Bureau of Labor Statistics.

To read more, please visit www.ssa.gov/cola.

Why take aptitude tests at my age?

By KAREN CASANOVAS

For Senior Voice

Q: I am feeling stuck in life. A counselor recommends I complete aptitude testing to help gauge my interests, preferences, etc. I’m skeptical since I’m in my 60s. How would it benefit me?

A: When people find themselves at a career crossroads, entering retirement, or perhaps yearning to make a life transition, often it is difficult to determine what future possibilities exist. In order to make choices that fit your personality, your skill set, or do what makes you happy, think of ways to turn the stumbling blocks into stepping stones. An evaluation of what tugs at you, what you’re motivated by, or what you want to learn next, can help you get “unstuck”.

One solution is to take an aptitude test. Or you could complete a behavioral assessment. Another suggestion is to conduct a summative assessment.



Aptitude analysis

Listed below are sample jobs. See what attracts you when looking at the list. Following each job title is the aptitude required for that type of work, in italics. Even if you are looking for a volunteer position, match your strengths and interests to an industry that enhances your skillset. That will ensure greater success.

Pilot, first responder, military, safety specialist. *Situational judgement:* ability to gauge situations and quick decision-making.

Photographer, interior designer, surveyor, chef. *Diagrammatic/spatial reasoning:* reach conclusions

based upon diagrams or observing spaces.

Welder/pipe fitter, service technician, mechanical engineer. *Mechanical reasoning:* knowledge of physical concepts and ability to evaluate technical situations.

Musician, dancer, artist. *Abstract:* problem-solving abilities to create abstract objects or themes and identify relationships between abstract elements.

Researcher, strategist, politician. *Numerical:* numbers, math and data strengths, layered problem-solving skills; an ability to turn data into useable information.

Language translator, leadership role, author. *Verbal:* capacity for language, reading comprehension and vocabulary.

Psychologist, lawyer, scientist, software engineer. *Logical:* recognize patterns and sequences and identify relationships between objects, people, numbers or data.

Statistician, sports analyst, athlete. *Inductive reasoning:* analysis of data and patterns; examines ways to improve performance.

Accountant, bookkeeper, recorder of information (court room, front desk or office clerk). *Clerical:* concentration, attention to detail, focus, accuracy.

Behavioral assessment

The Predictive Index measures the four key behavioral drives of Dom-

inance, Patience, Extroversion, and Personality. These behavioral drivers are called factors. Each factor is categorized by one of four groups: Analytical, Social, Stabilizing, or Persistent.

Analytical: Strategist, controller, venturer (more extroverted, low patience, problem-solver, risk taker).

Social: Collaborator, persuader, promoter (outgoing, seeks harmony, freedom from structure, self-driven).

Stabilizing: Adapter, artisan, guardian (less dominant, high patience, steady, helpful, prefers formality).

Persistent: Individualist, scholar (self-confident, drives change, methodical, independent, introspective, deliberate).

By determining whether you like to be in control, or are more adaptive, or your behavior tends to be steady and helpful versus methodical and independent, a behavioral assessment can predict what careers or opportunities in life will provide the most satisfaction.

Summative assessment

The final example takes a more academic approach. Determine your overall learning progress and achievement, evaluate the effectiveness of educational programs to date, measure your progress toward personal goals, and use

that information to make future self-improvement decisions.

► You could consider OLE courses (Opportunities for Lifelong Education), learning in a group setting either in person or online: www.oleanchororage.org/ole/files/courses/2023FallCourseCatalog.pdf

► Coursera, free worldwide courses: www.coursera.org/courses?query=-free

► Master classes, access to thousands of bite-sized lessons: www.masterclass.com

Moving forward

Whichever way you choose to assess your interests, motivation and learning style, find jobs or volunteerism in areas that suit your personality and behavioral traits. That way your personal values and expectations are more likely to be met. You may discover a sense of purpose, meet new friends, increase your social skills, improve self-esteem, experience a sense of community, and even add fun to your life. All are terrific benefits that move toward thriving in a mental state where you now feel vigorous and energized—instead of stuck.

Karen Casanovas, PCC, CPCC, CLIPP is a health, wellness and Predictive Index professional coach practicing in Anchorage. If you have questions, write to her at info@karencasanovas.com.

Send us your letters

Send letters to the editor to Senior Voice, 3340 Arctic Blvd., #106, Anchorage AK 99503. Maximum length is 250 words. Senior Voice reserves the right to edit for content and length. Space may be made available for longer opinion piece essays up to 400 words. Contact the managing editor at editor@seniorvoicealaska.com to discuss this. Copy deadline is the 15th of the month prior to publication.



Series: Working past retirement in Alaska

A candid interview with Wilson Justin

By **LAWRENCE D. WEISS**
For Senior Voice

This interview was conducted on Oct. 8, 2023, at Village Inn in Anchorage.

Wilson Justin, please tell us a bit about your early history.

Everybody calls me Justin, but it doesn't make much difference. It's Wilson Justin. I turned 73 on August 2, this year. I was born in Nabesna, Alaska, which is part of the Nabesna Valley, which is an old traditional homeland. I was born about six miles from the original village, 1950, mid-century.

How about some high points of your work history?

The guiding business. That's where I really enjoyed myself. To me, I was a total person when I was in the guiding industry with horses. I was the real Wilson, but there was other stuff there, part of my background. So I got to thinking, "Well, doggone it, I'm an alcoholic. I have all these addictions, but still I have a responsibility to continue."

So, after I stopped drinking in 1983, my next step was to step into the tribal governance arena by going to work basically for free—there's no money there. Anything I do, there is no money when I start. There's none of this white man's stuff, having a giant paycheck waved in your face. It's a barren ground when you go there. You have to grow the crop.

I went to work in the fall or spring of '84, about March. Went to work at Cheesh'na Tribal Council and I was there like seven months. And I shouldn't say that was whole months because I took time off for guiding, working horses, stuff like that. Since I wasn't getting paid I didn't have to show up. But I immersed myself in the question, the issue of what is the role and responsibility of tribal governance.

The last job I was really involved with was Tribal administration with Cheesh'na Tribal Council for several years. But that ended in 2012 because of

health issues. High blood pressure, the whole nine yards from 30 years of just office atmosphere. That was probably the most interesting job I had in terms of my interest, which was tribal governance activities related to not only the environment, the climate change field, but also the question of what the next generation needs to know.

But before that, I was Health Director for sixteen and a half years for Mt. Sanford Tribal Consortium. I also spent time as President and CEO of Ahtna Incorporated, my home legal corporation.

When did you retire from the corporate world of work?

That was in 2012.

Since then, as I understand, you've been doing some volunteering, consulting, teaching. You're well past 65, so the question is, why have you continued?

Well, there's no question there. There's just a lack of understanding, but you're a Western mindset about what it is that constitutes a person. I do what I do because I'm Indian. I came out of a traditional governance system. I'm a descendant of a medicine man. And if you don't do what I do, the old people would say "you curse yourself. You will never go where you're supposed to go after you pass."

So, it had nothing to do with what I like, or what my money concerns are. That's an extraordinarily difficult process for the euro-western mindset to accommodate. You always get this jaw drop on the table. And then the follow up question, "Wow, that sounds stupid."

Of course it does. That's why America has gone crazy, because they refuse to accommodate the fact that indigenous societies saw the issue of today's responsibility 5,000 years ago. And so what you're really asking me is, what's the difference between indigenous societies' thought process on duties and responsibilities, and the Western immigrant who

came to America. Not that much different. We were born and raised to duties and responsibilities.

But a Western system is abhorrently racist in terms of who should have duty and responsibility. In the Western world I am supposed to be mopping floors and shining cars, washing cars, not being a political leader or a hereditary leader or a frontrunner. So I do what I do because of folks, and every one of my cousins ... If you ask them the same question, they'd look at you like, where'd that question come from? I do what I do because I'm supposed to.

Are you on any boards at this time?

I was on lots of them. Right now I'm still on the Alaska Native Health Board, and I serve as Board Chair for Mt. Sanford Tribal Consortium. I'm on the Advisory Council for Molly of Denali and I'm on the Elders Advisory Council at Alaska Pacific University.

I'm involved with Northern Latitude Partnership Organization, which has several major components which look at community sustainability and community resilience. In terms of climate change, there's over 400 people involved, maybe 55 villages, three major conservation units.



Lawrence D. Weiss photo

So, there's no way you can say I'm in the middle of anything there. But I help work on the question of identifying the kind of process needed for that group to move into a place where they were affected.

And I also serve one of the few paying capacities, the U.S. Fish and Wildlife Service, who paid me a couple of times a year to lecture in their training session for their folks. There is a little bit of a demand for my time at the Alaska Native Tribal Health Consortium, on the basis of they have a community planning process. Part of what they want from me is how to speak to these issues without losing your audience.

All of them are eventually paid. I don't ask for it. It disturbed me that they would even ask for a W-9. In our tradition, I'm not supposed to sell our ancestors' knowledge. That's like asking to have what I

would call a curse put on them. But you cannot get that across to anybody in Western society because everybody is focused on the idea that if they pay me, they can use my knowledge.

Anything else you would like to say before wrapping this up?

I could say that my life has always been not of my choosing. I have such an enormous sense of duty and responsibility that I couldn't say no. So, I spend half my time trying to figure out how to say no without saying no. And I think that sums up a whole generation of elders at our levels, at our age. We never could figure out how to say no.

This interview has been edited for length and clarity.

Lawrence D. Weiss is a UAA Professor of Public Health, Emeritus, creator of the UAA Master of Public Health program, and author of several books and numerous articles.

Donations always appreciated

To benefit OPAG and Senior Voice projects
Older Persons Action Group, Inc. is a non-profit organization.
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Lowering your blood pressure without medicines

By JOHN C. SCHIESZER

For Senior Voice

An estimated 80% of older adults in the U.S. have high blood pressure. Maintaining healthy blood pressure can protect against serious conditions like heart failure, heart attacks and strokes. Now, a new study is suggesting that adding a relatively minimal amount of movement, about 3,000 steps per day, can significantly reduce high blood pressure in older adults. It is time to step up your game.

“We’ll all get high blood pressure if we live long enough, at least in this country,” said study investigator Linda Pescatello, who is a professor of kinesiology at the University of Connecticut. “That’s how prevalent it is.”

The study focused on a

Researchers found that walking speed and walking in continuous bouts did not matter as much as simply increasing total steps.

group of sedentary older adults between ages 68 and 78 who walked an average of about 4,000 steps per day before the study. After consulting existing studies, the researchers determined that 3,000 steps would be a reasonable goal. This would put most participants at 7,000 daily steps, in line with the American College of Sports Medicine’s recommendation.

The researchers found that the 7,000-step regimen produced similar blood pressure reductions seen with medications. Eight of the 21 participants were already on high blood pressure medications.

“In a previous study, we

found that when exercise is combined with medication, exercise bolsters the effects of blood pressure medication alone,” said Pescatello. “It just speaks to the value of exercise as anti-hypertensive therapy. It’s not to negate the effects of medication at all, but it’s part of the treatment arsenal.”

The researchers found that walking speed and walking in continuous bouts did not matter as much as simply increasing total steps. “We saw that the volume of physical activity is what’s really important here, not the intensity,” said Pescatello.

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Kit Young readies her dogs Abby and Felix for a walk in Anchorage. Recent studies confirm the health benefits, both physical and mental, of getting in your daily steps.

Michael Dinneen photo

Hospice events spread holiday warmth and support

By STEFANIE LEBARRE

Hospice of Anchorage

The weather is crisp outside, the leaves are falling and the holiday season is fast approaching. Typically, this time of year fills us with joy, laughter and festive gatherings surrounded by those we love. However, holiday traditions may also serve as a reminder of what is missing and the happiness of others can make grieving individuals feel alone.

Hospice of Anchorage recognizes that the holidays aren’t easy for everyone. Our mission is to help individuals and families

prepare for and live well with serious and life-limiting illness, dying, and grief. The bereavement program at Hospice of Anchorage is pivotal in honoring our overall mission.

What is bereavement? According to the Merriam-Webster dictionary, bereavement is “the state or fact of being bereaved or deprived of something or someone.” Loss is a universal human experience, and with loss comes grief. Grief is the natural internal response to loss, and when someone we love dies, feelings of deep sorrow, guilt, anger and hopelessness may coincide.

Internalized grief can manifest in harmful ways, including increased irritability, anger, hyper-alertness, fear, migraines, chest pain. How do we express grief? Through mourning. Mourning is the outward expression of our grief. Our goal is to bolster healthy grieving in the community through education and outreach; mourning is a part of that.

On Nov. 3, 2023, Hospice of Anchorage partners with the Municipality of Anchorage, Providence Hospice Alaska, and Ancora for a community event called Navigating the Holidays

is an annual bereavement event that is free to the community and acknowledges loss and provides individuals with helpful tools for facing grief during the holiday season. After Navigating the Holidays has come and gone, Hospice of Anchorage offers other free grief groups and events to help get you through this holiday season.

Free upcoming Hospice of Anchorage grief support events

Crochet and Commemorate program, Thursday, Nov. 30, from 5 to 6:30 p.m. Join us as we weave memories with every stitch. Are

you new to crocheting? Not a problem. This event is a volunteer-led group, and no experience is required.

Comforting Creations: Memorial Ornament event, Thursday, Dec. 9, from 5 to 6:30 p.m. Express your creativity and join us. We will gather and personalize a memorial ornament to remember those no longer with us.

First Annual Cookies and Cocoa Social, Thursday, Dec. 14, from 5 to 6:30 p.m. We will gather with others in our community who have experienced a loss. Bring a plate of your

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Marketing can be intense for Medicare drug plans

By SEAN McPHILAMY

Alaska Medicare Information Office



During Medicare’s Open Enrollment Period, you will likely experience more marketing from private Medicare insurance providers, such as Part D prescription drug plans. Companies try to reach consumers in various ways, like television commercials, radio ads, events,

mailings, phone calls and texts. The government has

Knowing the rules and red flags can help you make the best choices for yourself during Part D Open Enrollment.

rules, though, to protect you from forceful or misleading marketing. Knowing the rules and red flags can help you make the best choices for yourself during

Open Enrollment.

Marketing rules

Remember, these companies are not the government. They just have permission from the government to sell their private plans to you. The government says that plans and their representatives cannot:

- ▶ Call or email you if you are not enrolled in the company’s plan.

- ▶ Call or email you if you have asked them to stop – even if you are enrolled in their plan.
- ▶ Visit your home without an appointment.
- ▶ Sell you a plan or set up a sales appointment with you while at an educational event. If you share your contact information at an event like this, this often permits plans to contact

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Hearing loss affects family members, too



By **DONNA R. DeMARCO**
Accurate Hearing Systems

One common reason people with hearing loss put off getting help is the misperception that it only affects them. They're the one who can't hear, so if it's not a problem for them, it shouldn't be a problem for others.

Physically, the inability to hear warning sounds or the voices of those who depend on the individual with hearing loss could potentially put lives in danger. Even emotionally, the impact can resonate throughout family and social circles—from frustration with repeating things over and over, to sadness at seeing a

loved one isolate themselves from the people and activities they enjoy.

"Please turn down the TV!" Stories of family members putting up with TVs turned too loud, and colleagues or service workers feeling insulted when their questions or attempts at conversation go "ignored" are almost cliché by now—as well as loved ones feeling slighted by what they perceive to be "selective hearing" or even lack of caring.

Don't put off getting help any longer. With today's advances in hearing science and technology, there's no longer a reason to let hearing loss negatively affect you or those you care about the most. At Accurate Hearing, we offer a free hearing test. Call for an appointment 907-644-6004.

Donna R DeMarco, AAS, BC-HIS, Tinnitus Care Provider, Holding a Certificate from the International Hearing Society.



ADVERTISEMENT

Alaska law permits a hearing aid dealer who is not a licensed physician or a licensed audiologist to test hearing only for the purpose of selling or leasing hearing aids; the tests given by a hearing aid dealer are not to be used to diagnose the cause of the hearing impairment.

Fall season health fairs are wrapping up

November is Diabetes Awareness Month

Alaska Health Fair, Inc.

November shines a spotlight on a growing health concern: diabetes. As we delve deeper into this awareness month, it's imperative that we arm ourselves with knowledge and take proactive steps toward ensuring better health outcomes for ourselves and our community.

What is diabetes and pre-diabetes?

Diabetes is a condition where the body is unable to properly utilize or produce insulin, a hormone essential for converting sugar into energy. Without this process, sugar accumulates in the blood, leading to various health complications. Pre-diabetes, on the other hand, is a condition that precedes diabetes. It means that your blood sugar level is higher than normal but not high enough yet to be classified as type 2 diabetes. Catching and addressing pre-diabetes early can prevent it from escalating to full-blown diabetes.

Symptoms and screenings

Common symptoms of diabetes include frequent urination, excessive thirst, unexplained weight loss, fatigue, blurry vision, and slow-healing sores. If you're experiencing any of these signs, it's crucial to get tested. At Alaska Health Fair events, the A1C screen, priced at \$25, provides information on your average blood sugar over the past few months, indicating your risk for diabetes or glucose-related issues. See the full range of tests and their costs on our website: www.alaskahealthfair.org.

Prevention strategies

The best defense against diabetes is a good offense. This includes:

- Maintaining a balanced diet.

- Regular physical activity.
- Monitoring blood sugar levels.
- Regular health screenings.

Alaska Health Fair and State of Alaska partnership project

The collaboration between Alaska Health Fair, Inc. and the State of Alaska Dept. of Health continues this fall. If you suspect you might be at risk of diabetes or pre-diabetes, participate in our self-assessment survey during our health fairs. If undiagnosed and found at risk, you qualify for a free A1C test, available to those 18 and older. We're offering a free A1C test for eligible Alaskans to empower them with vital information about their health. Find out more about this partnership and the resources offered by visiting the article at <https://bit.ly/3FmRfu3>.

We encourage every Alaskan to take a proactive stance on their health. Visit our health fairs in Anchorage, Fairbanks, Juneau and many other communities. View our event schedule and blood test pricing at www.alaskahealthfair.org.

Your health is not only an individual treasure but also a communal one. When we share information, resources and support, we create a ripple effect of well-being. Together, let's make diabetes awareness not just a monthly endeavor but a lifelong commitment.

November health fairs

The health fair season is winding down and the last chance before our winter break to take advantage of the affordable comprehensive blood tests offered at all our health fairs. Alaska Health Fair health fairs will resume in February. As always, you can schedule your appointment online and view the most current event lineup on our

front page at www.alaskahealthfair.org. Walk-ins are always welcomed at our events.

Nov. 3, Kodiak – Community Health Fair at Hope Community Resources Rec. Center, 917 Mill Bay Rd., 8 a.m. to noon.

Nov. 4, Fairbanks – University Park Community Health Fair, 554 Loftus Rd., 8 a.m. to noon. Flu and Covid immunizations will be available.

Nov. 7, Fairbanks – Alaska Health Fair Fairbanks office draw, 725 26th Ave., Suite 201, 8 a.m. to 1 p.m.

Nov. 7, Anchorage – Anchorage Community Health Fair, 570 W 53rd Ave., 8 a.m. to noon. Flu and Covid Immunizations will be available.

Nov. 14, Fairbanks – Alaska Health Fair Fairbanks office draw, 725 26th Ave., Suite 201, 8 a.m. to 1 p.m.

Nov. 18, Anchorage – Community Health Fair on O'Malley, 1801 O'Malley Rd., 8 a.m. to noon. Flu and Covid Immunizations will be available.

Nov. 18, Fairbanks – Fairbanks Community Health Fair, 725 26th Ave., Suite 201, 8 a.m. to noon.

Nov. 18, Talkeetna – Talkeetna Community Health Fair, Upper Susitna Senior Center and Community Center, 16463 E. Helena Ave., Talkeetna, 8 a.m. to noon.

If you need assistance understanding your blood test results, call our toll-free voicemail box at 1-833-800-1292. A Health Educator & RN will return your call and address your questions. Remember, blood testing is an invaluable tool, but only your healthcare provider can provide a comprehensive assessment of your health.

Alaska Health Fair, Inc. has been dedicated to delivering health fairs and providing affordable blood tests statewide since 1980.

Hospice of Anchorage, Ancora Hospice, and Providence Hospice have partnered together to bring you

Navigating the Holidays 2023

Navigating the Holidays is a free annual bereavement event to acknowledge loss and to provide you with helpful tools as you approach the upcoming holidays and year ahead.

November 3, 2023
6:30p - 8:30p

First Congregational Church
2610 E Northern Lights Boulevard
Anchorage, AK 99508

Please RSVP to Hospice of Anchorage
907.561.5322
info@hospiceofanchorage.org

This program is supported by a grant from the Municipality of Anchorage's Assembly and Mayor's Office.

Send your news tips and event items to editor@seniorvoicealaska.com.

Medicare

continued from page 5

you later. However, this permission to contact you expires after 12 months.

► Use the Medicare name or logo or imply that they represent Medicare.

► Approach you in public spaces like a mall or parking lot.

On the other hand, plans and representatives must:

► Explain how enrolling in a new plan will affect your current coverage.

► Check that your providers and pharmacies are in the plan’s network before enrolling you.

► Tell you which companies they represent and whether they sell all plans available in your area.

► Schedule an appointment with you no sooner than 48 hours after you agree to the scope of the appointment.

Red flags

You may not remember all the rules, but there are some definite red flags. For example:

► No one should make you feel pressured or rushed to enroll in their plan.

► No one should make you feel that you could lose your

Medicare benefits if you don’t enroll in their plan.

► No one should ask for your Medicare or Social Security numbers just to provide you with information.

► No one should make a cold call to ask for your Medicare or Social Security information.

Instead, rely on government websites, phone numbers and offices for information. The State of Alaska’s Medicare Information Office is funded by federal grants to support Alaskans. You can contact our office to understand how plans can and cannot market their products to you. Remember that you should take your time making enrollment decisions. If you feel uncertain or rushed, tell the plan representative that you need time to think on it and will follow up with them later if you’re interested. Before you sign up for a plan, contact a plan directly to learn about the services it covers, and get everything in writing.

Report marketing violations

If you think you have experienced marketing violations, you should report it. Keep any documented

proof, such as an agent’s business card, marketing materials, emails, or phone call records. You can report marketing violations to 1-800-MEDICARE (1-800-633-4227) or you may call our office at 907-269-3680. Our certified counselors can explain the government’s marketing rules, help you review the incident, and report it to the correct authorities, if needed.

Protect yourself

No one should ask for your Medicare number, Social Security Number, or bank information just to provide you with information. Someone can use your personal information to enroll you in a plan without your permission or to steal your personal information. If you have been enrolled in a plan without your knowledge or because of misleading marketing, you may be able to make changes to your coverage outside of the Open Enrollment Period. Call our office to see if you qualify and for help making the change.

Remember – you may call for our help. We are happy to answer your questions during the open enrollment period, or at any time during the year.

For any Medicare related questions, please feel free to contact the State of Alaska Medicare Information Office at 800-478-6065 or 907-269-3680; our office is also known as the State Health Insurance Assistance Program (SHIP), the Senior Medicare Patrol (SMP), and the Medicare

Improvements for Patients and Providers Act (MIPPA) program.

If you are part of an agency or organization that assists seniors with medical resources, consider networking with the Medicare Information Office. Call us to inquire about our new Ambassador program.

Medicare counseling available by phone

By LEE CORAY-LUDDEN

For Senior Voice

Hi, my name is, Lee Coray-Ludden, I am a certified Medicare counselor serving Southeast Alaska and the rest of the state as needed through referrals by SHIP (State Health Insurance Program). I am available Monday through

Thursday, 8:30 a.m. to 3:30 p.m. My office is in the Soldotna Senior Center. You can contact me directly by calling 907-262-2322. The phone will be answered ‘Soldotna Senior Center’. It’s a small staff, just ask for Lee or “the Medicare person”. Thanks and have a good day.

Senior Voice is on Facebook!

Search for “Senior Voice Alaska” then click on over!



Here are your 2024 Alaska Medicare Part D options

Alaska Medicare Information Office

Choosing a Medicare Part D Drug Plan can be confusing. The Medicare

Information Office is here to assist you with all your Medicare questions. If you

call us, please have your Medicare card and a list of your prescriptions avail-

able. Call 907-269-3680 in Anchorage or 1-800-478-6065 Alaska statewide.

PLAN Name & Contract ID	Company Name	Phone Number	With Full Extra Help	Monthly Premium	Annual Deductible
Cigna Extra Rx (S5617-279)	Cigna	1-800-735-1459		\$ 61.90	\$ 145.00
Cigna Saver Rx (5617-384)	Cigna	1-800-735-1459		\$ 14.20	\$ 545.00
Cigna Secure Rx (S5617-227)	Cigna	1-800-735-1459	X	\$ 36.50	\$ 545.00
Clear Spring Health Value Rx (S6946-029)	Clear Spring Health	1-877-317-6082	X	\$ 26.20	\$ 545.00
Humana Basic Rx Plan (S5884-116)	Humana	1-800-706-0872	X	\$ 37.50	\$ 545.00
Humana Premier Rx Plan (S5884-180)	Humana	1-800-706-0872		\$110.40	\$ 200.00
Humana Walmart Value Rx Plan (S5884-213)	Humana	1-800-706-0872		\$ 51.80	\$ 545.00
Mutual of Omaha Rx Essential (S7126-136)	Mutual of Omaha Rx	1-800-961-9006		\$ 24.20	\$ 545.00
Mutual of Omaha Rx Plus (S7126-033)	Mutual of Omaha Rx	1-800-961-9006		\$ 97.70	\$ 545.00
Mutual of Omaha Rx Premier (S7126-103)	Mutual of Omaha Rx	1-800-961-9006		\$ 81.30	\$ 349.00
SilverScript Choice (S5601-068)	Aetna Medicare	1-833-526-2445		\$ 43.30	\$ 545.00
SilverScript Plus (S5601-210)	Aetna Medicare	1-833-526-2445		\$103.70	\$ 200.00
SilverScript SmartSaver (S5601-209)	Aetna Medicare	1-833-526-2445		\$ 9.90	\$ 280.00
AARP Medicare Rx Preferred (S5820-033)	UnitedHealthcare	1-888-867-5564		\$102.00	\$ 0.00
AARP Medicare Rx Saver (S5921-377)	UnitedHealthcare	1-888-867-5564		\$ 63.30	\$ 545.00
AARP Medicare Rx Walgreens (S5921-415)	UnitedHealthcare	1-800-753-8004		\$ 49.90	\$ 410.00
WellCare Classic (S4802-096)	WellCare	1-888-293-5151	X	\$ 39.40	\$ 545.00
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Using AI to improve breast cancer outcomes

Also: New nasal spray for heartbeat self-treatment

By JOHN SCHIESZER

Medical Minutes

New nasal spray for rapid heartbeats

A fast-acting medication delivered as a nasal spray may soon allow individuals with intermittent rapid heartbeats to treat the problem themselves as soon as they develop symptoms, according to a new study. This new medication is still waiting approval from the U.S. Food and Drug Administration (FDA).

“This is a potential new and exciting option for patients to safely self-treat their rapid heartbeat without direct medical supervision to avoid emergency room visits and medical interventions,” said Dr. James E. Ip, who is the lead author of the study and an associate professor of clinical medicine at Weill Cornell Medicine at New York-Presbyterian Hospital in New York City.



About 1 in 300 people in the United States experience intermittent periods of rapid heartbeat (more than 100 beats per minute, and more typically 150-200 beats per minute) in the lower chambers of the heart. This condition is called paroxysmal supraventricular tachycardia (PSVT).

The new study found etripamil restored heart rate to normal within 30 minutes in 60.2% of the 188 verified PSVT episodes, and within an hour in 75.1% of the episodes. Of the 40 participants who self-treated

Breast cancer researchers anticipate that the accuracy of their artificial intelligence models will increase over time as they learn more about the appearance of normal tissue, tumors and margins.

two episodes, 63.2% responded to the medication within 30 minutes. Nine people (23%) did not convert to a normal heart rate on either episode.

Safety was assessed regardless of whether the episode was confirmed by ECG. Thirty-four partic-

ipants (32.4%) reported one or more side effects from the medication, most commonly mild-to-moderate nasal congestion or discomfort or a runny nose. There were no serious heart-related adverse events.

“There are no great

options for patients to self-treat paroxysmal supraventricular tachycardia, and this condition can cause significant distress and anxiety,” said Dr. Ip. “Similar to an albuterol inhaler for asthma patients

next page please

Free help to quit smoking

Senior Voice Staff

The annual Great American Smokeout public awareness event takes place Nov. 16 and the Alaska Native Tribal Health Consortium (ANTHC) plans to observe the day by highlighting resources for quitting smoking, vaping, chewing tobacco, and iqmik.

ANTHC and the State of Alaska have resources available for quitting tobacco use: Contact the Alaska Tobacco Quit Line at 1-800-QUIT-NOW (1-800-784-8669) to learn

more about free services for quitting tobacco, including over the phone and virtual consultation.

Tribal health beneficiaries throughout Alaska can contact the ANTHC Tobacco Prevention Program and partner on a quit plan by calling 907-729-4343.

Details on activities for the actual day will be released during the week leading up to the Great American Smokeout through ANTHCToday social media accounts and on the website www.ANTHC.org, the agency said.

Hospice

continued from page 5

favorite cookies to share. Hot cocoa, coffee and tea will be provided.

If you are interested in our bereavement groups and events, check out

the Senior Voice calendar (www.seniorvoicealaska.com), click “calendar” in the menu bar at top) for more information on Hospice of Anchorage’s upcoming bereavement events.


Stefanie LeBarre is the Hospice of Anchorage Clinical Program Manager.

Anchorage Senior Activity Center

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AI

from page 8

or an epinephrine pen for patients who have severe allergies or anaphylaxis, etripamil nasal spray may be a great option for people who have paroxysmal supraventricular tachycardia.”

AI may help improve breast cancer outcomes

Artificial Intelligence (AI) may soon be playing a much bigger role in diagnosing and treating various types of cancer. A new study has found that AI may be highly beneficial in the staging and treating of breast cancer.

“Some cancers you can feel and see, but we can’t see microscopic cancer cells that may be present at the edge of the tissue removed. Other cancers are completely microscopic,” said senior author Dr. Kristalyn Gallagher, section chief of breast surgery in the Division of Surgical Oncology at UNC-Chapel Hill, North Carolina.

This new AI tool that has been developed provides a more accurate analysis of tumors removed surgically in real-time, and increases the chance that all of the cancer cells are removed during the surgery.

“This would prevent the need to bring patients back for a second or third surgery,” said Dr. Gallagher.

Up until now, during surgery a specimen is photographed using a mammography machine and reviewed by the team to make sure the area of abnormality has been removed. The specimen is then sent to pathology for further analysis. The pathologist can determine whether cancer cells extend to the specimen’s outer edge or pathological margin.

If cancer cells are present on the edge of the tissue removed, there is a chance that additional cancer cells still remain in the breast. The surgeon might have to perform an additional procedure to remove additional tissue to ensure the cancer has been completely removed. However,

This new AI tool that has been developed provides a more accurate analysis of tumors removed surgically in real-time, and increases the chance that all of the cancer cells are removed during the surgery.

this can take up to a week after surgery to complete. Now, that has changed and photographing the specimen with an X-ray can be done immediately in the operating room.

To “teach” their AI model what positive and negative margins look like, researchers used hundreds of mammogram images and matched them with the final specimen reports from pathologists. To improve their model, the researchers also gathered demographic data from patients, such as age, race, tumor type and tumor size. After calculating the model’s accuracy in predicting pathologic margins, researchers compared that data to the typical accuracy of human interpretation and discovered that the AI model performed as well as humans, if not better.

“It is interesting to think

about how AI models can support doctors’ and surgeons’ decision-making in the operating room using computer vision,” said first study author Dr. Kevin Chen, general surgery resident in the Dept. of Surgery at UNC. “We found that the AI model matched or slightly surpassed humans in identifying positive margins.”

According to Dr. Gallagher, the model can be especially helpful in discerning margins in patients that have higher breast density. On mammograms, higher density breast tissue and tumors appear as a bright white color, making it difficult to discern where the cancer ends and the healthy breast tissue begins. Similar models could also be especially helpful for hospitals with fewer resources, which may not have the specialist surgeons, ra-

diologists, or pathologists on hand to make a quick, informed decision in the operating room.

“It is like putting an extra layer of support in hospitals that maybe wouldn’t have that expertise readily available,” said study co-senior author Shawn Gomez, who is a professor of biomedical engineering and pharmacology at UNC. “Instead of having to make a best guess, surgeons could have the support of a model trained on hundreds or thousands of images and get immediate feedback on their surgery to make a more informed decision.”

Researchers anticipate that the accuracy of their models will increase over time as they learn more about the appearance of normal tissue, tumors and margins. Other tumor types may also soon be treated with similar AI technology.

John Schieszer is an award-winning national journalist and radio and podcast broadcaster of The Medical Minute. He can be reached at medicalminutes@gmail.com.



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The State of Alaska, Division of Senior and Disabilities Services, administers the ADRC grant in partnership with the 6 regional sites. For more on the ADRC grant program, contact an ADRC Program Manager at 907-465-4798 or 1-800-478-9996.

Anchorage Area

Municipality of Anchorage, Anchorage Health Department
825 L St., Ste 200, Anchorage, AK 99501
907-343-7770

www.muni.org/adrc

Kenai Peninsula/Kodiak Island/Valdez/Cordova

Independent Living Center
47255 Princeton Ave., Ste 8, Soldotna, AK 99669
907-262-6333 / 1-800-770-7911

www.peninsulailc.org

Southeast Alaska

Southeast Alaska Independent Living (SAIL)
3225 Hospital Dr., Ste 300, Juneau, AK 99801
1-800-478-SAIL (7245)

www.sailinc.org

Mat-Su Borough

LINKS Aging & Disability Resource Center
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907-373-3632 / 1-855-355-3632

www.linksprc.org

Fairbanks North Star Borough

Fairbanks Senior Center - North Star Council on Aging
1424 Moore St., Fairbanks, AK 99701
907-452-2551

www.fairbanksseniorcenter.org

Bristol Bay Native Association

Aging & Disability Resource Center
1500 Kanakanak Rd., Dillingham, AK 99576
907-842-4139 / 1-844-842-1902



Steps

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Physical activity, particularly when it is moderate-intensity and raises your heart rate, is known to reduce the risk of a number of diseases, including heart disease, stroke, diabetes and cancer. It is recommended that all adults 50 and older do at least 150 minutes of moderate-intensity activity or 75 minutes of vigorous-intensity activity a week. It is also recommended that older adults break up prolonged periods of being sedentary with light activity when physically possible.

Big brain benefits with more steps

A British team led by researchers at the University of Cambridge recently examined activity levels among 1,433 adults age 60 and above using accelerometers. The researchers found that just adding more daily steps may translate into a much better quality of life.

Those individuals who did more moderate-to-vigorous physical activity and spent less time sedentary at their first assessment had a higher quality of life later on.

“Keeping yourself active and limiting the amount of time you spend sitting down is really important whatever the stage of life,” said study investigator Dr. Dharani Yerrakalva from the Dept. of Public Health and Primary Care at the University of Cambridge in the UK. “This seems to be particularly important in later life, when it can lead to potentially significant improvements to your quality of life and your physical and mental wellbeing.”

There are several ways in which increased physical activity may help maintain a better quality of life. Increased physical activity can reduce pain in common conditions such as osteoarthritis, and being more physically active improves muscle strength.

“Similarly, depression and anxiety are linked to quality of life, and can be improved by being more active and less sedentary,” said Dr. Yerrakalva.

Regular physical activity offers physical, mental,

Although winter can be a physically challenging season to stay active, prioritizing movement is important for stimulating your body and brain. Exercise doesn't have to feel like a chore. It can be fun, safe and empowering.

emotional and social benefits. Older adults are at risk for vitamin D deficiency and frailty. Safe participation in outdoor activities can increase sun exposure and boost the body's vitamin D production, even in cold weather. Don't let bad weather get in your way. Think of alternative ways to get your steps.

Although winter can be a physically challenging season to stay active, prioritizing movement is important for stimulating your body and brain. Exercise doesn't have to feel like a chore. It can be fun, safe and empowering. Evidence shows regular activity can reduce the risk of neck and back pain. It can also help reduce pain intensity and mental health disorders that can occur with chronic pain, like depression.

Physical activity during the day, especially in the sunlight, can help regulate your circadian clock and sleep routine. Combining aerobic exercise and strength training has been shown to reduce the risk of falls. Exercise programs incorporating three hours of balance training per week can reduce falls risk by 21%, according to recent studies.

Focus on these types of exercise

The National Council on Aging recommends older adults focus on specific types of exercise: endurance, strength, flexibility and mobility, and balance. While they're all important, some people may focus on one category more than another, depending on their current status and wellness goals. Also known as aerobic exercise, endurance activities are prolonged, repetitive exercises that get your heart beating faster (biking, jogging and swimming).

Strength or resistance training builds muscle and supports joint health. This type of training involves working against resistance, like body weight or dumbbells, to improve your muscles' capacity to work through heavy tasks. You can use your own body's

weight for resistance exercises. Push-ups, planks, lunges and pull-ups are all strengthening exercises that can be done at home and require no equipment.

Flexibility refers to a muscle's ability to lengthen. Joint mobility refers to the joint's ability to move freely. Both types of training go hand-in-hand because they allow you to move with less restriction. Lack of flexibility and joint

mobility contributes to feelings of stiffness and can limit your ability to participate in everyday activities.

Often overlooked, balance training is an essential part of independent movement and confidence. Your brain takes information from your body's position and its surroundings to make adjustments that keep you steady.

Stretching can improve your flexibility. Moving more freely will make it easier for you to reach down to tie your shoes or look over your shoulder when you back your car out of the driveway. There is a universe of flexibility exercise tutorials on You-

Tube, and be sure to make use of local fitness centers, classes and trainers.

Balance exercises help prevent falls, a common problem in older adults that can have serious consequences. Many lower-body strength exercises also will improve your balance. Again, YouTube, fitness centers, classes—tai chi and yoga, especially—and instructors are excellent resources for discovering balance exercises.

John Schieszer is an award-winning national journalist and radio and podcast broadcaster of The Medical Minute. He can be reached at medicalminutes@gmail.com.

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New resource for Alaska veterans, military families

AARP Alaska

AARP Alaska, in partnership with AARP's Veterans and Military Families program, has formed a five-member volunteer Veterans Support Advisory Council. This group will connect Alaska veterans with important supports from AARP and local, state-wide and national resources. AARP's Veterans and Military Families initiative honors service members and their families by providing timely information in four areas—Veteran Caregiver Resources, Fraud Prevention, Job Assistance, and service benefits and discounts. AARP's mission

is to empower people to choose how they live as they age. The Veterans Support Advisory Council will focus on making that a reality for our military and veteran families by bringing together partners like the Alaska Warrior Project, Alaska Office of Veterans Affairs, the Alaska VA Healthcare System and other community-based veteran service organizations.

Each volunteer member of the AARP Alaska Veterans Support Advisory Council is a retired veteran, service member or person who has worked in support of veterans in their careers or volunteer efforts. To date, council members have con-



Troy Broussard of AARP Veterans and Military Families Leadership in the AARP Alaska state office.

AARP Alaska photo

ducted veteran and military family outreach at the 37th Annual Retired Veterans

Celebration in May, Joint Base Elmendorf Richardson's Annual Military

Family Appreciation Picnic in June, the 100th Anniversary of the Jack Henry Post 1 Auxiliary and Project Healing Waters celebration in July, and provided a webinar series on services and supports for Alaskan veterans. This fall, AARP Alaska also joined other proud community organizations in sponsoring the Last Frontier Honor Flight program and the 2024 Arctic Thunder Airshow. AARP Alaska is honored by the opportunity to conduct this important support work for our Alaskan Veterans and Military Families.

For more information, contact Patrick Curtis at pcurtis@aarp.org.

Free training, support for family caregivers

Senior Voice Staff

If you are helping a family member or friend by being a caregiver, learn what kind of help is available. Family Caregiver Support Programs offer free support meetings to allow you to share your experiences as a caregiver, or support

someone who is a caregiver. There is no charge for these services and everyone is invited to attend.

Alzheimer's Resource of Alaska (ARA) organizes caregiver support meetings around the state, including Anchorage, Eagle River, Fairbanks, Homer, Juneau/Southeast,

Ketchikan, Kodiak, Mat-Su Valley, Seward, Sitka, Soldotna, Talkeetna, Willow. Call 1-800-478-1080 for details.

ARA also hosts a state-wide call-in meeting on the first Saturday and third Wednesday of every month, 1 to 2 p.m. For information, call Gay Wellman, 907-822-

5620 or 1-800-478-1080.

The Homer caregiver support group meets at the Homer Senior Center on the second and fourth Thursday of each month (Nov. 9; canceled for Thanksgiving on Nov. 23), from 2 to 3:30 p.m. Contact Pam Hooker for information, 907-299-7198.

In Southeast Alaska, the

Southeast Senior Services Caregiver Support Group meets every Thursday, 1 to 2 p.m. via Zoom. The group is available to all caregivers in the region. For more information and a Zoom invitation, call Denny Darby at 907-463-6181 or email Denny.Darby@ccs-juneau.org.

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Remember safety when celebrating the holidays

By **CHRISTIAN M. HARTLEY**

For Senior Voice

The holidays are a time for celebration with loved ones, and to share stories about the past year. However, it's important to remember that safety should always be a top priority so that we can make it to the next year's celebration, too. Bringing guests into your home can increase your risks, but there are ways to address that.

Prepare your home. Before your guests arrive, take some time to prepare your home for safety. This includes removing any tripping hazards like loose rugs or cords. Ensure your smoke and carbon monoxide alarms are working properly. Keep all medications and cleaning supplies out of reach of children or secure the cabinet they are in if you can't move them out of reach. If you have a pool or spa, make sure it is properly fenced and gated.

Serving food is the best part, but doing it in a sanitary way is important. Wash your hands thoroughly before preparing food. Keep raw meat, poultry and seafood separate from other foods. Cook food to a safe internal temperature based on the U.S. Food and Drug Administration (FDA) recommendations. Poultry and fowl must be cooked to 165°F; eggs and all ground meats to 160°F; and fresh meat steaks, chops and roasts to 145°F. Refrigerate food promptly. Don't serve food from damaged cans or jars.

Children are especially vulnerable to accidents during the holidays, so it's important to supervise them closely. Keep an eye on children around candles and other open flames. Make sure children are supervised when using toys or other equipment. Be careful about leaving food and drinks unattended. Keep an eye on children around stairs and other potential hazards. If any of the children are autistic or otherwise drawn to water, make sure they cannot access your pool or nearby lakes or rivers unattended.



Be aware of your surroundings. Even though you're surrounded by loved ones during the holidays, it's important to keep an eye on your belongings, especially your purse or wallet; you don't know the internal conflicts going on among your family members. Be careful about opening the door to people you don't know who may try to use the activity level of a large group gathering to gain access. If you see something suspicious, report it to the police.

Be prepared for emergencies or crises that may pop up. The importance of having a first-aid kit on hand and knowing how to use it cannot be overstated. Make sure everybody knows what to do in the event of an emergency, whether medical or fire.

Limit alcohol consumption. Alcohol can impair judgment and coordination, which can lead to accidents. Encourage guests to drink plenty of water and to pace themselves. Be careful about driving. If you've been drinking, don't drive. Instead, call a taxi or ride-sharing service.

Be aware of your guests' allergies and dietary restrictions. Make sure to have food and drinks on hand that everyone can enjoy.

Be respectful of your neighbors. Often forgotten, remember that the world exists outside of your home. Keep the noise down, be mindful of parking, and don't shoot off fireworks (if you are in an area where they are legal) at hours that will impact your neighbors and their pets. Try to communicate with them that you'll be using fireworks if you plan to, especially those with outdoor animals like horses, goats or rabbits.



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Specific holiday safety tips

Halloween: Don't leave candles unattended. Don't overload electrical outlets. Unplug inflatable decorations before going to sleep. Only distribute and accept candy that is factory-sealed and purchased from a store. Dress appropriately for the weather if you will be out, and have a phone with you if you will be traveling to call for help if you need it.

Thanksgiving: Be careful when deep-frying a turkey. Use a fryer with a thermostat and follow the manufacturer's instructions carefully. Don't overcook the turkey. The internal temperature should reach 165 degrees Fahrenheit. Let the turkey rest for at least 20 minutes before carving it. This will help prevent food poisoning.

Christmas: Be careful when hanging Christmas lights. Use a ladder that is in good condition and make sure to have a spotter. Don't overload electrical outlets. Keep Christmas trees watered so they don't become a fire hazard. Dispose of Christmas trees properly after the holidays.

New Year's Eve: Be careful when using fireworks. Follow the manufacturer's instructions carefully and never light fireworks indoors. Don't drink and drive. Be aware of your surroundings and avoid crowded areas.

Christian M. Hartley is a 40-year Alaskan resident with over 25 years of public safety and public service experience. He is the City of Houston Fire Chief and also serves on many local and state workgroups, boards and commissions related to safety. He lives in Big Lake with his wife of 19 years and their three teenage sons.



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The intriguing life of Fairbanks Elder Mentor and children’s book author Judy Miller

RurAL CAP Elder Mentor Team

Hello there! My name is Judy Miller. I am 80 years young, and published my first book at 80 years old. I’ve always believed that older people have an influence on the lives of younger people. That’s why I believe the Elder Mentor Program works. You can share with the next generation some of the things you learned and saw growing up, and at the same time, you also find a way to relate to their generation and their time, too.

For example, if you bring kids into a nursing home, the residents love it. They perk up and come alive. It’s the same principle the other way around, bringing Elders to the classroom, to connect and share with kids. I care about their success, I care about them as a person. I see that the youth have a future and need to step into it.

I love motivating children, that is my key goal. I celebrate my students with real feedback, and encourage them further toward their passions in life. You never know what impact you might have on someone. Kids watch us all the time and absorb so much. I certainly loved my grandparents dearly, and learned a great deal from

them.

Some children don’t grow up with positive role models in their family, or don’t have grandparents of their own. That’s why what we do is so important in the community. I have a lot of compassion for people, all people, and I try to really listen, not just hear. We as Elder Mentors offer a tremendous value of loving and caring wisdom to children. I make a difference being in the presence of kids. That’s really why I do it. As volunteers in the classroom, we have such a wonderful impact because we have experience behind us, and we apply our knowledge and patience working with the students.

When I retired from working, I sat down and started putting pen to paper. It didn’t take me but a few minutes to write my first book, but it took two years to edit, find the right illustrator, and gather the funds to publish. I was very blessed to find Juliana Miller in North Pole (we’re not related) to digitally illustrate my story. It went to publishing on April 12 and became a best-seller on Amazon in five of 10 categories of children’s books. I have a second book I’ve already written and just need to get with Juliana and start illustrating.



Judy Miller likes the intergenerational sharing aspect of being a classroom Elder Mentor.

Photo courtesy Judy Miller

I plan on having a series of 10 books, all of which will be connected.

I’ve spent most of my life in Michigan, and I’ve done a lot of things in my life. My children later on

that time in the field because it was mostly a man’s job. In fact, when I had gone to college in the 1970s, I wanted to study to become a police officer, but was told a woman could not

moved to Alaska, and that’s how I found my way here. I love Fairbanks, love the natural beauty. It’s breathtaking. After I got married and had a family, I went back to school to get my degree in counseling. I ended up spending 20 years in sales, selling industrial chemicals and equipment, beginning in 1985. I was a pioneer for women at

join the force. I graduated in 1974. That tells you that things hadn’t changed yet. I remember I had tried to buy a car back then, but the salesperson told me I couldn’t purchase a car without my husband’s signature. So, I told him I would take my business elsewhere, and I did.

During my 20 years in sales, I took courses on how to identify all types of finishes in a building, like the wall, floors, etc., everything that pertains to how to clean and maintain them. I became certified in it, and built my own side businesses. I had a contractor cleaning business in which I would strip and wax floors, and make them look brand new.

One time a nursing home had hired me to strip and wax all the floors in their 120-bed nursing home. While I was doing it, the

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Making cards and memories with friends

By **MARALEY MCMICHAEL**
Senior Voice Correspondent

“Oh!” I said looking around at the ladies. “Did I tell you that I’m going to be a grandma?” A jumble of congratulatory words followed as well as comments and stories about grandmas and grandchildren. We were a group of ten women sitting around tables having a “card party” at our little local church in Slana back in November 2005. Conversation flowed freely at these once-a-month, all day affairs. We weren’t playing pinochle or poker—we were making greeting cards.

I had attended my first session a year earlier just out of curiosity, and then watched with interest as the ladies cut and folded paper, pressed stamps into ink pads, and designed, cut and glued a variety of greeting cards, each one as different as the creator. One lady used an embossing gun while another used a moose punch to make cute cut-outs for an Alaskan themed card. I fell in love with the moose punch and spent the rest of the evening punching out moose of all colors.

What a pleasant surprise a month later for Christmas, when my future daughter-in-law gave me a few card-making supplies, including an embossing gun. But since my husband and I had become “snowbirds”, I had to wait months

for our return to Slana to learn how to use them.

Once home, I learned the evening parties had changed to daytime affairs including lunch. At the next session I had high hopes for great results, but it took me all day to make two cards. The following month’s get together I managed to finish four. After that I quickly adopted the Henry Ford assembly line style and jumped my production to ten cards all of the same design.

At the time, I was sending around 100 cards a year to parents, children, siblings and extended family including nieces, nephews and their spouses, and great nieces and nephews. Mostly birthday and anniversary, but other occasions as well. Since the closest grocery stores that sold greeting cards were more than an hour away, either north in Tok or south in Glennallen, making cards was not only economical, but convenient as well.

Some ladies created one-of-a-kind masterpieces, while others used samples for models and copied each other’s ideas. We all agreed that copying was perfectly acceptable and a form of appreciation for the talent of others.

At the beginning of most card parties, a new design, piece of equipment or technique was shown and explained. Then everyone worked on their own projects, but with lots



Slana ladies gathered for a day of card making, summer 2008. Maraley is center in white shirt.
Photo courtesy Connie Gavitt

of help and conversation from friends. Comments and questions about colors, design and technique mingled in with catching up on community news. Newcomers were always welcome and many were “hooked” during their very first session.

At every card party, there was a wonderful selection of stamps—birthday, anniversary, thank you, thinking-of-you, baby, Alaskan—and all colors of ink, as well as numerous “punch” shapes, ribbons and other embellishments. Many supplies were given to the church and some were garage sale



Children’s birthday cards, summer 2010.
Maraley McMichael photo

finds. Our pastor’s sister, a Stamping Up instructor in Connecticut, donated some of her line of products and shared techniques with us during her occasional visits to Slana. During the early

years, we each contributed \$5 a month to buy more glue, paper and envelopes. Every party began with setting two 6-foot tables

next page please



Maraley created 100 Christmas cards while living in their snowbirding travel trailer, November 2007.
Maraley McMichael photo



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Cards

from page 14

end to end for work space at the back of the church, and turning the last row of “pew” chairs around to hold all the boxes of supplies. We’d start around 10 a.m., but ladies came and went all day long as their schedules allowed. In the summer, it was surprising how fast I could get my bed and breakfast responsibilities accomplished in order not to miss out on the fun.

At noon, we’d take a break and have soup, bread and dessert. Then we’d work until 3:30 p.m. By that time we’d created quite a mess, so it took about half an hour to pack up the supply boxes, vacuum, and put the tables and chairs back in order. Before going our separate ways, we’d choose a date for the next party and decide who would bring food.

I’ve only read about old fashioned quilting bees, of course, but in my mind, when the Slana ladies gathered for card making,

our parties seemed similar — six to ten women getting together to talk, eat and create with our hands.

I enjoyed my new hobby so much that I bought basic equipment so I could work at home, too. In 2005 and 2009 our family and friends received handmade Christmas cards, but I have no desire to repeat that. One hundred cards of the same design makes for quite an assembly line production and lots of work. Also, I reluctantly downsized my card recipient list by 75% over a decade ago and send only to immediate family now. For several years, my extra cards could be found for sale at the Palmer Senior Center gift shop.

Card making parties opened a whole new world for me, one that I enjoy as much as gardening and sewing. I miss the fun monthly get-togethers with my Slana friends, but the wonderful memories endure.

Maraley McMichael is a life-long Alaskan currently residing in Palmer. Email her at maraleymcmichael@gmail.com.



Maraley's handmade cards, ready to take to the Palmer Senior Center in 2012.

Maraley McMichael photos



Moose cards, 2017.

Rambles

News from the Grapevine

Mid-Valley Senior Center in Houston hosts bingo on Mondays and Thursdays after lunch, 12:30 p.m. All seniors are welcome. Questions? Call 907-921-1463 ... Thank you to Senior Voice reader **William Cox of Anchorage**, who a while back shared with us an exchange he’d had with the **Social Security Administration**. It started when he sent them a **Christmas card** with a note, “Thanks for the 5.9% raise and thanks for getting my monthly payments out to me. You guys do good work.” Perhaps surprisingly, this elicited a mailed response some time later from the bureaucratic behemoth. But it was not as personalized as one would hope: “This letter is in response to your inquiry. We could not take action on the enclosed correspondence because you did not provide your SSN or claim identification number.” It then outlines the ways to contact the administration for further service. Cox was amused but wants to emphasize his respect for the Social Security Administration “and its importance to us seniors.” Keep up the good work, everyone ... The **Kenai Peninsula Independent Living Center in Homer** is offering free **group walks** each Wednesday, led by **Pat Case**. Walks feature lively discussion about the community, walking safety, and routes change weekly depending on interests and needs. All are welcome, regardless of ability. Meet behind the Independent Living Center’s parking lot at 1:30 p.m. Safety equipment—walking sticks, cleats, etc. —is provided. Walks are weather-permitting, so call to confirm or for more information, 907-235-7911 ... Anyone in the community age 60 or older

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Are you taking care of a loved one? Let 211 take care of you.

If you're caring for someone you love and struggling to find support, AARP and United Way have teamed up to help you get AARP family caregiving resources through your local 211. Call 211* to connect with a 211 specialist in your community who can help – for free – find AARP caregiving resources for things like managing finances, transportation needs, and more. 211 specialists are ready to listen, offer support and help you find answers.

Visit aarp.org/211care for more information.

*Any information you provide to 211 will be governed by its privacy policy.





Rambles
News from the Grapevine

continued from page 15
is welcome to join the yoga class at **Juneau Senior Center**, Wednesdays, 11 to 11:30 a.m. Call to reserve a spot, 907-463-6175, or walk-in and sign up for future visits ... Just in time for holiday gifting, **Santa's Senior Center in North Pole** has reprinted copies of its **25th anniversary cookbook** available for sale at \$20 each. Along with members' recipes, the book contains all kinds of helpful information like ingredient substitution guidelines, herb and spice descriptions, calorie counting, napkin folding and table setting instructions and more. There's also a section for Alaskan Harvest recipes. Call the center for more information, 907-488-4663 or email santaseniors@alaska.net ... A reminder that **Wasilla Area Seniors Inc.**'s annual **online auction fundraiser** begins Nov. 4 and ends Nov. 17 at 5 p.m. Look over auction items and place your bids at www.wasillaseniors.com. Or call for more information, 907-206-8800. Proceeds support WASI's many services ... Indoor walking is underway for the winter in **Seward**, Monday through Thursday at the **Dale Lindsey Alaska Railroad Terminal**, 1 to 3 p.m. Bring your indoor shoes. Call the **Seward Senior Center** for information, 907-224-5604 ... For outdoor walking and other activities, **Seward Senior Center** is distributing **free reflective stickers** to attach to clothes, canes, bikes, walkers and walking poles. This will improve your visibility to others, including those driving vehicles. The stickers are from the **Center for Safe Alaskans**, which also distributes them in Anchorage and other areas. Call for details, 907-929-3939 or visit <https://safealaskans.org>.

Rambles is compiled from senior center newsletters, web-sites and reader tips from around the state. Email your Rambles items to editor@seniorvoicealaska.com.

Mat-Su thrift store
charity has long history



Photo courtesy Valley Charities

By **RANDI PERLMAN**
Valley Charities, Inc.

Valley residents are familiar with turn-A-leaf Thrift Store in Wasilla. It's a warm and welcoming treasure trove of gently used wonders. From kitchen utensils to sporting goods, electronics to stylish jeans, artwork to furniture, or that one-of-a-kind collectible you haven't seen anywhere

else, you're likely to find whatever you're looking for and then some at very reasonable prices. But did you know that Valley Charities, Inc., the umbrella organization under which turn-A-leaf operates, has been "connecting those who need help with the help they need" for over 60 years?

In the mid-1950s, a group of Wasilla residents wanted to assist the impoverished sector of the community with clothing or small financial loans. They accomplished this with weekly garage sales. These became so popular the group decided to open a thrift store, enabling them to sell items and provide more assistance to those experiencing financial hardships.

White Elephant Thrift Store opened in 1969 in a Quonset hut in downtown Wasilla, led by Christine Smith. Other distinguished Valley residents deeply involved in the evolution of Valley Charities include Pat Newcombe, Collen Cottle, Ellen Malone and Olga Ward. Since then, the store has changed names and locations several times.

In 1983, it became known as Treasure Loft, providing cherished treasures to many local residents, and in June 2008 moved to 400 N. Yenlo Street behind Wasilla Carrs. The following year, the name was

changed to turn-A-Leaf Thrift Store, reflecting the assistance VCI has provided to the community for decades. The name comes from the phrase "turning over a new leaf".

Valley Charities' core values of pioneering, partnering, serving, community and compassion provide a pathway for connecting those who need help with the help they need. Item donations are appreciated, and shopping at turn-A-leaf enables VCI to continue fulfilling the growing resource needs in the Mat-Su.

Valley Charities, Inc. is a 501(c)(3) non-profit organization providing life-changing programs and opportunities to Mat-Su Valley residents. Through their Housing Assistance Partnership program, Mat-Su Reentry program, Medical Equipment Lending program, and turn-A-leaf Thrift Store, alongside many strong community partnerships, VCI serves the needs of Valley residents and helps them thrive. These programs fulfill VCI's vision to make the Mat-Su Valley a healthier and happier place to reside for everyone.

For more information, visit www.valleycharities.org or contact them at 907-376-5740.

Randi Perlman is the communications ambassador for Valley Charities, Inc.

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Elder

continued from page 13

director of maintenance saw me and asked if I would be interested in becoming the housekeeping director for their company, covering 240 nursing homes across the country at that time. I said yes, and the administration sent me to three nursing homes to test my skills. I had to evaluate the work of each to clean and maintain the facilities. I won the competition against the other candidates, and they hired me. I worked there for 12 years and traveled to every major city in every state, and trained staff in house-keeping, floor maintenance and building maintenance.

In 2011 I had a very severe auto accident. The person was texting, lost control of their car and hit me. I lost my job at the time because I couldn't work anymore, and had to have two surgeries as a result of the accident. It took about six years to recover. I had two years of rehab for my head injury, and couldn't drive. I had to pass a driver's test all over again, which I eventually succeeded in.

I was given a lot of reputation to rebuild my brain cells. Since I had been hit

in my frontal lobe, I had to relearn and reprocess quite a bit. I could function, and do things like cooking, but had to use a timer for everything because I would forget things so quickly. I recovered from the accident, moved forward in life, which eventually brought me to where I am today. I am so pleased to be part of the Elder Mentor Program, and am grateful to share part of my story with you.

Become an Elder Mentor in your community

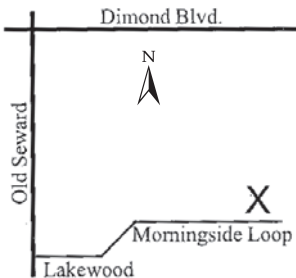
The Elder Mentor Program is currently accepting applications. Benefits for qualifying seniors age 55 and older include paid time off, a tax free stipend, paid holidays, free meals and travel assistance. Please call for more information and to apply, 907-865-7276, or visit us online to fill out an interest form and learn more at www.eldermentor.org. If you are a school interested in having Elder Mentors volunteer in your classrooms, please contact us. You can also reach the team via e-mail at eldermentors@ruralcap.org. Search "Elder Mentor" on Facebook to find us there!

Make sure you visit this article on the Senior Voice website for Judy's Pecan Pie recipe.

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Calendar of Events

Nov. 2 Valdez Public transportation input meeting at Valdez Senior Center, 1 p.m. Provide your ideas and feedback regarding community senior transportation service and needs. Can also participate virtually via Zoom. Call center for code and other info. 907-835-5032

Nov. 4 Kenai Kenai Senior Center Vintage Collectibles and Craft Show, 9 a.m. to 5 p.m. Jewelry, handmade soaps and essential oils, home décor, handpainted signs, refurbished furniture and antiques, baked goods, more. 907-283-4156

Nov. 9 Anchorage Anchorage Senior Activity Center annual veterans celebration, noon to 2 p.m. Refreshments, live music, more for veterans and their families. RSVP, 907-770-2032.

Nov. 11 Nationwide Veterans Day

Nov. 11-12 Sterling Sterling Senior Center Christmas Craft Fair, 10 a.m. to 4 p.m. Handcrafted items, more. 907-262-6808.

Nov. 16 Anchorage Health Fair at Anchorage Senior Activity Center, 10 a.m. to 6 p.m. Open to everyone, health tests, vaccinations, information booths, more. 907-770-2000

Nov. 17 Homer Homer Senior Citizens, Inc. 50th anniversary celebration, 4:30 p.m. at Homer Senior Center. 907-235-7655

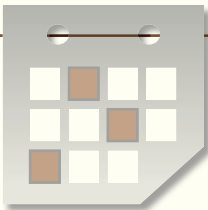
Nov. 17 North Pole Fundraiser Bingo and Dinner at Santa's Senior Center. Dinner (\$10) starts at 5:30 p.m., bingo (\$15) starts at 6. Bingo is cash only. For details, 907-488-4663 or email santaseniors@alaska.net.

Nov. 23 Nationwide Thanksgiving

Nov. 23 Wasilla Giving from the Heart Thanksgiving Dinner at the Menard Center, 1001 S. Clapp Street, 11 a.m. to 2 p.m. Free dinner for all, no one should eat alone. Sponsored by Frontline Mission. 907-357-8600 or www.frontline-mission.org

Nov. 24-25 Anchorage "Crafted in Alaska," Anchorage Museum in the atrium, 10 a.m. to 6 p.m. Shop dozens of locally handmade products including jewelry, textile and fabric art, pottery, printed designs and more. Buy direct from Alaska's makers, designers, and artists. Festive music and décor add to the atmosphere. A portion of the proceeds support Anchorage Museum programs and exhibitions. Enjoy free museum admission both days. www.anchagemuseum.org

Nov. 24-26 Juneau Indigenous Artists and Vendors Holiday Market at the Elizabeth Peratrovich Hall, noon to 5 p.m. Free. <http://www.ccthita-nsn.gov/>. The event will coincide with the 41st Annual Juneau Public Market at Centennial Hall, which is one of Juneau's biggest events and a great opportunity to shop locally for holiday gifts. www.juneaupublicmarket.com



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Search for son launches Alaskan odyssey

By LAUREL DOWNING BILL
Senior Voice Correspondent

Many adventurous souls headed north during the 1890s after prospectors first discovered coarse placer gold in the Yukon River basin on Fortymile River. But a widowed German immigrant who traveled that arduous route was in search of something much more precious: her son.

Anna DeGraf, who lost her husband in the West many years before, climbed the Chilkoot Trail in 1894 at the age of 55. She hoped to find her youngest son, George, who'd left Seattle for the gold-filled Yukon region a few years earlier. She later recalled her last sight of him was walking away from her whistling cheerfully, his bag in hand, and calling out, "I'll be back in 14 days."

DeGraf faced challenges in her quest, but she was no stranger to tough times. At the age of 28, she had witnessed the revolution of 1847, the Seven Weeks War of 1866, suffered the loss of her first child, contracted cholera and was nearly lost at sea when she left her war-torn homeland of Saxony to emigrate to the United States with her husband in 1867.

A few years after arriving in New York, she and her family were left penniless and homeless when her husband lost everything during a financial panic in 1873. The family then moved west to Washington state, where her husband was murdered while prospecting near Yakima. She set up a dressmaking business in Seattle to support her family, only to have it burn to the ground in the great fire of 1889. To top it all off, she broke her leg just before her son's departure to the north country.

And so, undaunted by the challenges of traveling to Alaska, DeGraf sailed north and eventually headed up the Chilkoot Trail on crutches while carrying her sewing machine and a feather bed. She later wrote:

"I was so impressed I felt I could never go on. Some of the party were impatient and wanted to push ahead. 'Oh, come on,' they said. 'We don't care about scenery, we want to find gold.'"

"I exclaimed aloud, 'My God, how beautiful you have made the world!' We camped there overnight, and the next morning started over the deep crevasses in the ice. One misstep might have sent us into oblivion."

When the widow heard that a man named DeGraf had passed through the Interior, she continued toward the Yukon to join her son. Weather forced her to winter in Circle City, where she found work

sewing tents for the Alaska Commercial Company, owned by Jack McQuesten and his wife, Katherine.

DeGraf asked everyone she met if they had news of her son. She spent two winters in Circle City sewing tents, as well as dresses for dancehall girls, before selling her sewing machine and heading to San Francisco to be with her daughter.

In 1897, after hearing of the Klondike strike, she exchanged her gold dust for \$1,200 cash, bought another sewing machine and bolts of fabric, and headed north again over the Chilkoot Trail, hoping to locate her son.

Ultimately DeGraf traveled north seven times. Along with Circle City, where she helped start the first school, her search took her to Dawson, Whitehorse, Skagway and Juneau. She supported herself with her sewing machine and befriended miners, dancehall girls, theater

performers and Alaska Natives. At the age of 78, she finally left for good after she learned about the birth of a great-granddaughter in San Francisco. She found employment as a wardrobe mistress with the Pantage's theater company in the Bay area and worked there until she turned 90 in 1929.

The following year she died, never having heard from the son whose disappearance first sent her over the Chilkoot Trail.

This column features tidbits found in Aunt Phil's Trunk, a five-book Alaska history series written by Laurel Downing Bill and her late aunt, Phyllis Downing Carlson. The books are available at bookstores and gift shops throughout Alaska, as well as online at www.auntphilstrunk.com.



Anna DeGraf, 55, hiked the Chilkoot Trail on crutches and headed toward the Yukon in search of her gold-mining son in 1894.
ThinkQuest.com

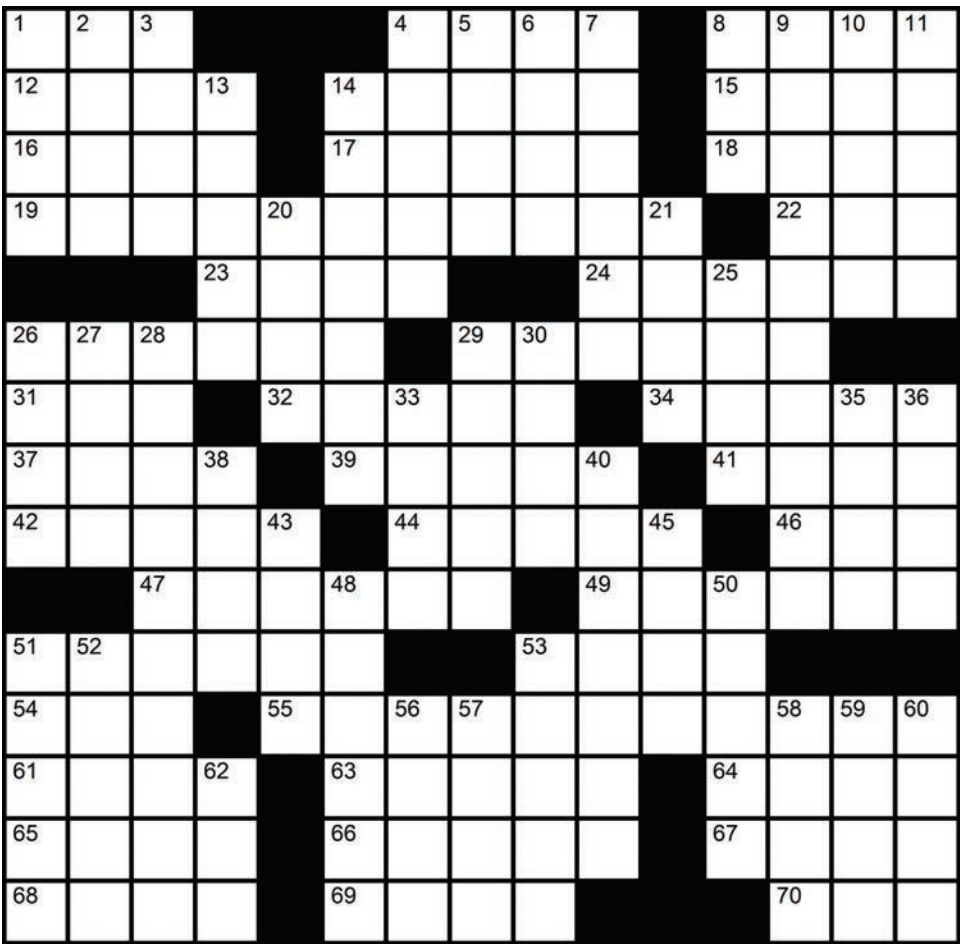
All For Fun

Across

- 1 Glass of public radio
- 4 Entrepreneurs' degrees
- 8 Not quite shut
- 12 Air bag?
- 14 Iranian language
- 15 No Einstein
- 16 Diminutive suffix
- 17 Pull together
- 18 Card game for three
- 19 Monkey business
- 22 It may be easily bruised
- 23 Mental beginning?
- 24 Egypt's Lake ____
- 26 Sandwich filler
- 29 D  b  cle
- 31 Harem room
- 32 Man of La Mancha
- 34 Kind of boom
- 37 Jupiter, e.g.
- 39 The New Yorker cartoonist Edward
- 41 Apprentice
- 42 Go fish
- 44 They have flat tops
- 46 Painter's medium
- 47 ____ around (playfully)
- 49 One of the Gorgons
- 51 It held a bonnet in place
- 53 Graf ____
- 54 "Days of ____ Lives"
- 55 Bouffes that make you giggle
- 61 Month before Nisan
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- 2 Obed's mother, in the Bible
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- 6 Nick and Nora's pet
- 7 Reddish brown
- 8 Broadsheets
- 9 Words to a sap
- 10 "Time is money," e.g.
- 11 Turbine part
- 13 Andrea Doria's domain
- 14 They are strips in the newspaper
- 20 Venus de Milo's lack
- 21 Impudence
- 25 Dundee denizen
- 26 Kind of jerk
- 27 Yemeni city
- 28 "Last Man Standing" has one
- 29 They can be heard on the golf course
- 30 Ticks off
- 33 Norton Sound port
- 35 Spring bloom
- 36 Pepsi, e.g.
- 38 Hogwash
- 40 Poke fun at
- 43 Philosopher Hoffer
- 45 Leak slowly
- 48 Vehicle with caterpillar treads
- 50 Caterpillar rival
- 51 Ancient
- 52 Part of a TV feed
- 53 Zorro's left-overs
- 56 Fabricated
- 57 Computer image
- 58 Way off the highway
- 59 Exchange premium
- 60 Shopaholic's delight
- 62 Caviar



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Crossword answers on page 26



Actress pens Connecticut's Hollywood connections

By NICK THOMAS

Tinseltown Talks

In her new book, "Connecticut in the Movies" released in October, actress Illeana Douglas explores Hollywood's long love affair with the Constitution State.

"The book features movies from the silent era to modern films that were either shot in Connecticut or featured the state in some way in the storyline or production," Douglas told me when we met at the Katharine Hepburn Cultural Arts Center in Old Saybrook, Connecticut, this past summer.

"On the one hand, you've got country-living comedies like 'Christmas in Connecticut' (1945) and 'Mr. Blandings Builds His Dream House' (1948)," explained Douglas. In the latter, a New York businessman (Cary Grant) builds his dream home in rural Connecticut, but the remodeling goes horribly wrong in a costly yet hilarious way.

The book's subtitle, "From Dream House to Dark Suburbia," alludes to the other more edgy themes and darker storylines in the collection.

"Films like 'Gentleman's Agreement' (1947) and 'The Man in the Gray Flannel Suit' (1956) have dark suburbia at their core," said Douglas, referring to movies that deal with anti-semitism and disillusionment in the postwar generation, respectively. But it was back



Illeana Douglas at the 2009 Streamy awards.

Lan Bui, CC BY-SA 2.0,
TheBuiBrothers.com via
Wikimedia Commons

in the 1980s after viewing "The Swimmer," a 1968 film set in Connecticut, that she first developed an interest in films connected to the state.

"Connecticut cinema began to percolate in my head and when COVID hit, I had time to sit down and focus on more Connecticut films," she said. "I simply fell in love with my subject."

So much so, Douglas uprooted herself from Los Angeles and moved to Connecticut, near where she grew up in Old Saybrook. This allowed her to not only travel the state while researching and photographing its Hollywood links, but to also purchase a 19th-century house near her childhood home where she completed the book.

But complications of ironic proportions soon arose, linked to the "Mr. Blandings" film. Like

Grant's character in the movie, who relocates from the bustling city to rural Connecticut and purchases an old home that becomes a money pit, Douglas discovered her new home was desperately in need of major repairs – far more than she anticipated. Plumbers, electricians and builders became her constant companions for the past two years.

An actress in her own right appearing in such big-screen hits as "Goodfellas" and "Cape Fear," Douglas

is also a producer, director and writer, and has appeared as a movie host and interviewer on the Turner Classic Movies network (see www.ileanadouglas.com). However, her personal ties to Connecticut uniquely qualify her as the ideal author to discuss the Hollywood-Connecticut link.

A thoroughly researched book with over 300 photos, Douglas is hoping it will not only appeal to residents of the Nutmeg State and film fans, but will also inspire

filmmakers.

"I've demonstrated the diversity of films that have been made in Connecticut," she says. "I hope the book is a blueprint of a renaissance of filmmakers returning to Connecticut."

Nick Thomas teaches at Auburn University at Montgomery in Alabama and spent this past summer traveling throughout Connecticut and Maine. He writes features, columns, and interviews for newspapers and magazines around the country. See www.getnickt.org.



Illeana Douglas sitting on the stage of the Katherine Hepburn Cultural Arts Center, with an early draft copy of "Connecticut in the Movies."

Nick Thomas photo

Networking for Anchorage, Mat-Su area providers

Interested in learning more about fellow businesses and agencies providing senior services in the Anchorage and Mat-Su area? Want to get the word out about your own service? The monthly Service Providers Breakfast, sponsored by Older Persons Action Group, Inc., is an opportunity for all the above. Informal, early and free, the event begins at 8 a.m., second Wednesday, at a different host location

each month. Breakfast provided. The next date is Nov. 8, hosted by the Alzheimer's Resource of Alaska.

Call Older Persons Action Group, Inc. at 907-276-1059 for location information and to RSVP for this event, or for more information on future events and to be added to our e-mail reminder list.

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MASST offers job training for older Alaskans

By JIM WARREN

For Senior Voice

If you are reading this short piece, you are most likely a senior, like me, interested in continuing to play a role in the Alaska economy. I came to Alaska ten years ago, toward the end of a long career of college teaching. Now I'm coordinating the Northern and Interior regions of the MASST program. It is a challenging, rewarding job. I often say that nobody is learning more than I am in this program. It's also meaningful work, because I know that it is making a difference in Northern and Interior communities.

MASST stands for Mature Alaskans Seeking Skills Training. We place seniors, 55 and older, with public and nonprofit agencies that offer community service training. Our participants have limited resources,

are unemployed, and need current skills training to enter the workforce. The MASST program partners with Alaska's Vocational Rehabilitation and Job Center Network throughout the state. In my case, for example, my office is in the Fairbanks Job Center, and I work all the time with employment experts in the Job Center. These folks know how to help seniors write a fresh resume, navigate the AK Jobs website, and find good jobs.

During my first months with the MASST program, I've been deeply impressed by the professionals at the host agencies in our region. They often depend on volunteers to do the work of recycling, providing food to the community, giving shelter to those in need, or sorting through the donations given by community members. MASST is able to subsidize community



Jim Warren is the MASST regional coordinator in Fairbanks.

Photo courtesy Jim Warren

service positions so that host sites can continue to do their good work in our region and throughout the state.

At the same time, I've learned a ton from the par-

ticipants in MASST. The economy has been changing greatly over the past years, and we have all been affected by the three years of the pandemic. For many seniors, this is a new world that may seem unfamiliar, even a bit scary. But once they get an opportunity, I have seen MASST participants show their work ethic, their resourcefulness, and their value as experienced workers. It's true, today's job market is not the same as it was when we were 30 or 40 years old. But we are still ready to learn and eager to contribute to community service. Often I see seniors who have skills they take for granted, skills that they can develop through the MASST partnerships.

It seems to me that we live in a time of great challenges and great opportunities. That is true on many levels and in many arenas of life. For more information on the challenges and opportunities of the MASST program, please contact one of our regional offices.

Anchorage region: A'isha Jackson, 907 269-2029 or kisha.jackson@alaska.gov

Northern and Interior regions: Jim Warren, 907 451-5918 or jimw@serrc.org

Gulf region: Sheryl Cook, 907 335-3005 or sherylc@serrc.org

Southeast region: Stacy Kimbrough, 907 433-7402 or stacyk@serrc.org

Mat-Su region: Melissa Sosinski, 907 433-7255 or melissas@serrc.org

Vocational Rehabilitation: Rita Gray, 907 465-4872 or rita.gray@alaska.gov

A health savings account can boost retirement savings

By JIM MILLER

Savvy Senior

Dear Savvy Senior: I'm interested in contributing to a health savings account to help boost my retirement savings but would like to better understand how they work. What can you tell me? —Almost 60

Dear Almost: A health savings account, or HSA, is a fantastic financial tool that can help you build up a tax-free stash of money for medical expenses now and after you retire. But to qualify, you must be

enrolled in a high-deductible health insurance plan. Here's an overview of how they work and how you can open one.

HSA rules

HSAs have become very popular over the past few years as the cost of health care continues to skyrocket, and because more and more Americans have high-deductible health plans.

The great benefit of a HSA is the triple tax advantage that it offers: Your HSA contributions can be

deducted pretax from your paycheck, lowering your taxable income; the money in the account grows tax-free; and if you use the money for eligible medical expenses, withdrawals are tax-free.

And if you change jobs, the HSA moves with you.

To qualify, you must have a health insurance policy with a deductible of at least \$1,500 for an individual or \$3,000 for a family in 2023. In 2024, the deductible rises to \$1,600 per individual or \$3,200 per family.

This year, you can contribute up to \$3,850 if you have single health insurance coverage, or up to \$7,750 for family coverage. Next year (2024) you can contribute significantly more – up to \$4,150 for single coverage or up to \$8,300 for family coverage. And people age 55 and older can put away an extra \$1,000 each year. But you cannot make contributions after you sign up for Medicare.

The money can be used for out-of-pocket medical expenses, including deductibles, co-payments,

Medicare premiums, prescription drugs, vision and dental care and other expenses (see IRS.gov/pub/irs-pdf/p502.pdf, page 5, for a complete list) either now or when you retire for yourself and your spouse as well as your tax dependents.

Unlike a flexible spending account, an HSA doesn't require you to use the money by the end of the year. Rather, HSA funds roll over year to year and continue to grow tax-free in your HSA account for later use.

page 26 please

At home or on the go, Social Security is online

Social Security Administration

When you retire, if you become disabled, or if someone you depend on dies—Social Security is there when you need us. With your personal and secure my Social Security account, you can access your information, benefits and important services from just about anywhere. Having a personal my Social Security account allows

you to:

- ▶ Compare future benefit estimates for different dates or ages when you may want to begin receiving benefits.
- ▶ Check the status of your benefits application or appeal.
- ▶ Review your earnings history.
- ▶ Request a replacement Social Security card (in most states).

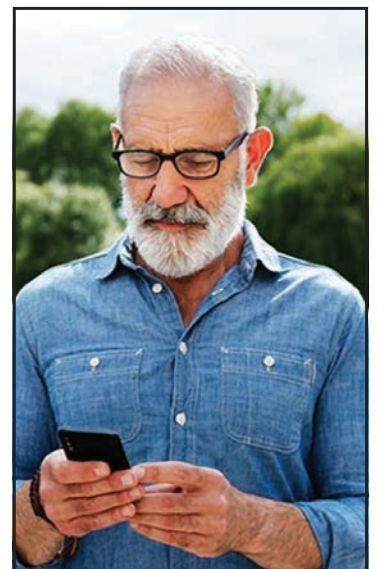
If you already receive benefits, you can also:

- ▶ Get a benefit verification or proof of income letter.
- ▶ Set up or change your direct deposit.
- ▶ Change your address.
- ▶ Get a Social Security 1099 form (SSA-1099).

You can even use your personal my Social Security account to opt out of receiving certain notices by mail, including the annual cost-of-living adjustments notice and the income-related monthly adjustment amount no-

tice. These notices are available in your Message Center when you sign into your account. We will email you when you have a new message, so you never miss an important update.

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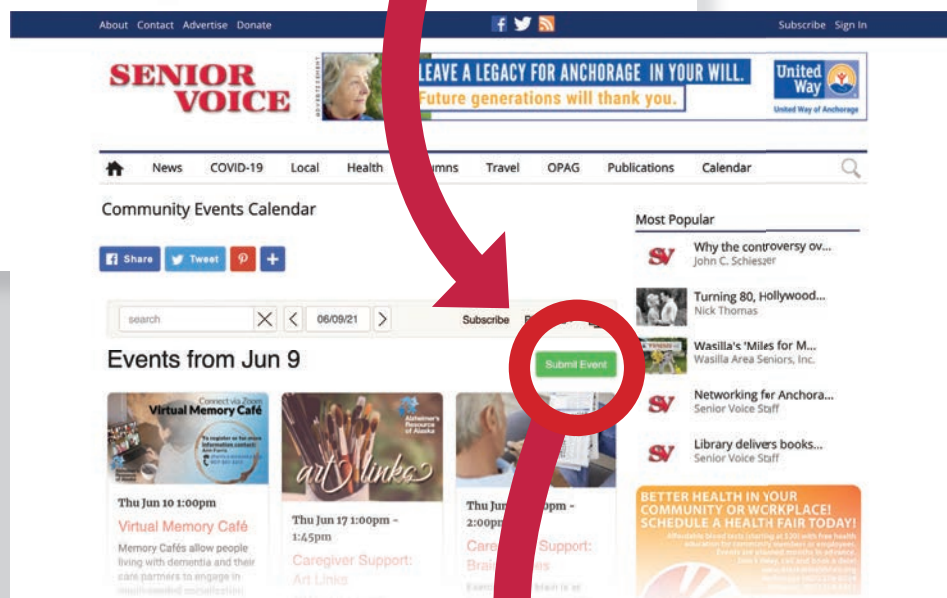
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- Zoom, Skype and other conferencing links
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Our website readers are all around the state, and beyond. If you run into problems, call 1-800-478-1059 or email editor@seniorvoicealaska.com

Senior Voice

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Oh no! Tell me it's not Revenue Ruling 2023-2

By KENNETH KIRK

For Senior Voice

The most interesting thing about Twitter is that they changed their name to "X" and yet the ZZ Top song, "I Heard it on the X" has not been trending. But that has nothing to do with my topic today, so I'll move on.

The second most interesting thing about Twitter is that you get these conversations among experts in a particular field, but people who don't know anything about that field get to wander in and out of the conversation. That can be fun, but it also leads to confusion and misinformation.

Recently the IRS issued Revenue Ruling 2023-2, regarding taxation of trusts. A Revenue Ruling is an opinion from the agency about how to interpret a tax law. In this case, the ruling created a lot of buzz amongst tax experts. And unfortunately, because online they are mostly talking to each other, and having to do so in short bursts of text, they are saying things which mislead non-tax experts.



So as someone who, while not a tax expert per se, is at least tax expert-adjacent, let me try to clear this up. Because I have been getting inundated with panicked calls about what this ruling means.

Before I start, let me explain that this is about something called the "automatic step up in basis on death". It is a capital gains thing. Normally when you buy something, and then later you sell it for more, you pay capital gains tax. The tax is a percentage of the profit you made on the sale, and it is a fairly simple calculation. You take the net proceeds from the sale—what you got after sales costs—and then you subtract the "basis," which in most cases is what you paid for that asset.

A Revenue Ruling is an opinion from the IRS about how to interpret a tax law. In this case, the ruling created a lot of buzz amongst tax experts.

For example, if I bought a piece of land for \$50,000, and then later I sold it and received \$80,000, I would have a profit of \$30,000. If I was in a 15% bracket for capital gains tax, I would pay \$4,500 in tax on that sale.

But what happens if, after buying that piece of land, I died and my children inherited the property, and then they sold the property? Obviously they would have to pay the same capital gains tax, right? Wrong. When I died, the basis in the property—remember, that's the amount that is subtracted from the proceeds—reset at the value of the property on the date of my death. So if the property was worth \$80,000, and my kids turned around and sold it for that amount, they wouldn't have to pay any capital gains tax. If they waited a year, and then it sold for \$90,000, they would only pay capital gains tax on that extra \$10,000.

That is a pretty nifty tax

break. And as long as they get it on my death, they get that "step up". It doesn't matter if the property goes through probate, or if I leave it to them through a transfer-on-death deed, or if they get it through my revocable living trust. Either way, they get the tax break.

Which brings us to this new Revenue Ruling. A lot of the tax people on Twitter (and to be fair, a lot of other places on the internet) were saying that "the IRS has eliminated the step up in basis for grantor trusts!" And that has caused a lot of my clients, who have grantor trusts, to think that they just lost a significant tax benefit for their heirs. (A grantor trust is one in which the income of the trust is taxed directly to the person who created the trust.)

Except that really isn't accurate. The Revenue Ruling only relates to a very specific type of grantor trust. They are denying the step up in basis for irrevocable grantor trusts.

But the vast majority of people who have grantor trusts have revocable—not irrevocable—living trusts. Nothing about the new Revenue Ruling takes away

the step up in basis for your regular, run-of-the-mill revocable living trust.

Irrevocable grantor trusts are used by the lawyers who handle really big estates, which are subject to estate tax. In other words, their clients have more than \$13 million for a single person or \$26 million for a couple. A lot of them were creating these irrevocable trusts in which the income was taxed back to the creator of the trust, in order to freeze the value of the assets, for estate tax purposes, at the value the asset had at the time it was transferred to the trust. But at the same time they were trying to get the step up in basis for capital gains tax. Revenue Ruling 2023-2 just says that they can't have it both ways.

So, if you think you might have an irrevocable grantor trust, by all means call your tax attorney or accountant and find out. But in all likelihood, that living trust you have is still going to get that favorable capital gains tax treatment.

So relax already.

Kenneth Kirk is an Anchorage estate planning lawyer. Nothing in this article should be taken as legal advice for a specific situation; for specific advice you should consult a professional who can take all the facts into account. I would say something clever here but Senior Voice, like Twitter, has a word limit.



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Music subscriptions, purchases; iPhone camera tricks

By **BOB DELAURENTIS**
Bob's Tech Talk

Q. What is the best way to enjoy music on my smart-phone or tablet?

A. Digitizing audio CDs and copying them to a smart phone is still supported on desktop computers, but as more people move to a smartphone-only lifestyle this may no longer be an option for you.

There are two major ways to get music on a smartphone: purchases and subscriptions. Of the two, subscriptions are the simplest to manage over time.

The leading services are Apple Music and Spotify, both of which are available on all the major platforms and both cost about \$10 a month.

Subscribers have access to millions of songs along with other features such as radio stations, music recommendations, exclusive content, live lyrics and karaoke modes, just to name a few.

When it comes to choosing between the two, my advice is to try the free trials. See for yourself which one fits best into your life.

One caveat: Once you have used a service for a while, it becomes difficult to switch.

If you love music, a music service subscription will put the largest record collection in the world in your pocket.

Q. Apple Music and Spotify are not good options for me.

A. There are many different options, and they can be less expensive than a subscription if you maintain a modest music collection.

If you just want a few albums or a playlist of favorite music, the individual songs and albums can be

purchased.

On Apple devices, use the iTunes Store app. The purchases will show up in the same app used by Apple Music.

For Android, you can purchase MP3 music directly from Amazon's website. This requires an extra step of manually downloading the purchases and installing them on the Android device. On the plus side, the purchases can also be installed on Apple devices.

There are also a couple of other subscription services to consider. However, except for the catalog offered with Amazon Prime, the prices are similar to Apple Music and Spotify.

Amazon Music may work better for you, especially if you use Echo or Fire devices. They offer a "free" catalog bundled with Prime, as well as an unlimited plan.

When Google Play Music shut down, their services were folded into YouTube Music, another premium-priced subscription service.

For some users, purchasing is a good alternative.

Amazon Prime Music catalog is a good deal if you already use Prime.

But most users will find the best value with either Apple Music or Spotify subscriptions, or purchasing their favorite songs.

Q. The iPhone camera is my all-time favorite camera. It takes excellent photos but I feel like I am missing out on some of its features. For example, what do the icons that appear on the image itself mean?

A. You are correct that your iPhone camera has many tricks up its sleeve besides making images.

Some of the info in the viewfinder is there to help

compose the photo. For example, things like lens choice, a horizon indicator, and exposure adjustments.

But the composition controls barely scratch the surface.

If you point the camera at a barcode the phone understands, such as QR codes, a yellow button will appear. That button will open a website or an app.

Many restaurants use QR codes to display menus, and some codes can process payment for the check.

The iPhone camera also understands text. If a small square icon appears in the lower right corner of the image, the camera has detected text it can read. Tap the square icon, and the text is highlighted. If the text is not in the phone's default language, it may offer to translate it with another button marked "Translate."

I have seen text recognition and translation work on everything from giant traffic signs to the tiny text on a laundry label.

Keep a sharp eye out for other icons, like a paw print or a leaf. These indicate that the camera can label a

Wander the Web

Here are my picks for worthwhile browsing this month:

Discover New Fonts

A searchable directory containing tens of thousands of fonts, many of which are free.

www.dafont.com

WindowSwap

A collection of webcams, each of which looks out a window somewhere in the world.

www.window-swap.com

Holiday Stuffing

The original is still the best. The site opens on Dec. 1.

www.noradsanta.org
or
youtube.com/NORADTracksSanta

plant species or a specific dog breed.

Some of these features appear in the viewfinder before the shutter is tapped. Existing photos have image recognizers as well.

In the Photos app, look for a small icon, a circle with a lowercase letter "i"

and a small star. It will appear blue in the bottom menu if the recognizer identified something. For details see support.apple.com/en-us/HT213088.

Bob has been writing about technology for over three decades. He can be contacted at techtalk@bobdel.com.

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Travel, education in one package from Road Scholar

Or tour from home with online options

By **DIMITRA LAVRAKAS**

Senior Voice Travel
Correspondent

Jim McCool just returned home to Anchorage from an 11-day whirlwind trip with Road Scholar. He believes he's done over 40 with them, and says travel is made easy because the itinerary is so well planned.

"You can't beat the prices, and it saves lots of time," McCool said. "No way could I have planned that—hotels, river trips, transportation."

Road Scholar, the name a play on the Rhodes Scholarship for college students from around the world to study at Oxford University in England, offers world-wide tours for seniors age 50 and older, although you can travel on a grandparents' trip with grandchildren. Its educational adventures are created by Elderhostel, a non-profit specializing in educational travel.

Anywhere you want to go, Road Scholar takes you there. Once arrived, you are in the able hands of a local who knows everything

about their home territory.

"Everyone is a local who tells you everything about their land," McCool said.

His latest trip was "On the Road: The Oregon Coast, California Redwoods and Crater Lake," 11 days for \$4,149, complete with hotels, meals and transportation.

The West Coast trip is outlined on Road Scholar's website: "From the jagged alpine terrain of the Cascade Mountains to mossy rainforests and wave-battered headlands, discover why the Northwest landscape is as awe-inspiring as it is unique. Learn alongside experts as you explore some of the world's grandest natural wonders. Marvel at a massive volcanic caldera at Crater Lake.

"Experience the thrills, excitement and breathtaking scenery of the Rogue River on an expert-led jet boat ride. Touch trees rooted when Caesar ruled Rome in the world's largest remaining stand of virgin redwoods. Explore ancient redwood forests, see the clear waters of America's deepest lake and learn about



The Oregon coast is a spectacular setting for a walk.

Dimitra Lavrakas photo

unique Northwest landscapes alongside experts."

The site also includes advice on the physical exertion of each offering. For this trip it states, "must be able to walk up to two miles a day. Be prepared for walking on uneven ground, unpaved trails or sandy beaches. There are steep

stairs at some locations that will require you to be sure-footed. Elevations of 4,000 to 7,100 feet."

McCool's favorite countries are Austria and Switzerland.

"If you rent a car in Austria, the music on the radio goes from yodeling to Mozart to classical music

to yodeling," McCool says.

He has fond memories of a lovely meal of wiener schnitzel in Austria, a nice salad, all by candlelight.

Questions answered

In these times, travel can be difficult due to weather

next page please



Pile onto a Swiss train with your fellow Road Scholars for a thrilling ride through the Alps.

Photo courtesy of Road Scholar



Travel

from page 24

and, recently, lack of pilots.

After you enroll, you'll receive a confirmation, basic information about your order, your rooming selection and payment information.

An information packet will arrive that includes an up-to-date daily schedule, contact information, travel directions, a packing list, a reading list—everything you'll need to prepare.

Emergency assistance and evacuation insurance is included with Road Scholar programs. It is recommended to update your vaccinations, especially if traveling abroad.

Online adventures

Can't travel any longer but still want to see the world? Road Scholar offers online courses of differing lengths.

Forty-five- to 60-minute lectures range from "Pacific Northwest First Nations Culture—Art & Ecology" to "Greek Gas-

tronomy—A journey of Flavors, People and Landscapes." Cost is \$25 per class!

Multiple days of lectures delves deeper into topics like "Advanced Digital Photography Techniques" and "Exploring Religions of the World," as well as travel destinations.

Go to www.roadscholar.org/collections/adventures-online/.

In 2023, free lectures in memory of August Ferretti, a Road Scholar enthusiast, are offered at www.roadscholar.org/collections/online-lectures/free/.

There is also a scholarship for online courses. Fill out an application at <https://roadscholar.wufoo.com/forms/financial-assistance-for-online-adventures/>.

Taking care of caretakers

Knowing that family caregivers need rest and recuperation from what can be full-time emotionally draining care of a loved one, Road Scholar offers a

Caregiver Grant of \$1,500 applied to programs available in the United States or Canada that cost no more than \$2,000.

There's lots more on the website to explore from the comfort of your home. Go to <https://roadscholar.org>.



Feel the passing of time while being dwarfed by a giant sequoia in California.

Photo courtesy of Road Scholar

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Video assistance with Social Security questions

Social Security Administration

The Social Security Administration partners with locations throughout Alaska to offer a secure video service option. Video service is a convenient and no-cost way for people to talk directly to a Social Security employee through a secure computer link that includes two-way video and sound. The video service locations are available at:

- In Nome, Norton Sound

Health Corporation, located at 1000 Greg Kruschek Ave. Video service is available for walk-ins on a first come, first served basis, on the second and fourth Wednesdays, 9 a.m. to noon.

- Kenai Senior Center, 361 Senior Court. Video service is available for walk-ins on a first come, first served basis, on the first and third Wednesdays, 9 a.m. to noon.
- Kodiak Job Center, 211 Mission Road, Suite

103. Video service is available here for walk-ins on a first come, first served basis, on the second and fourth Tuesdays, 9 a.m. to noon.

The agency strongly encourages people who can to use its online services at www.socialsecurity.gov, call on the phone, or use the video service option when possible. These service options can save people a long trip to a busy office.

Most Social Security services are available to

the public online and with a my Social Security account, or by telephone. And most Social Security services do not require the public to take time to visit an office. People may create their my Social Security account, a personalized online service, at www.socialsecurity.gov/myaccount.

If they already receive Social Security benefits, they can start or change direct deposit online, request a replacement SSA-1099, and if they need proof of

their benefits, they can print or download a current Benefit Verification Letter from their account. People not yet receiving benefits can use their online account to get a personalized Social Security Statement, which provides their earnings information as well as estimates of their future benefits. The portal also includes a retirement calculator and links to information about other online services.



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HSA

continued from page 20

In fact, you'll get a bigger tax benefit if you use other cash for current medical expenses and keep the HSA money growing for the long term. Be sure to hold on to your receipts for medical expenses after you open your HSA, even if you pay those bills with cash, so you can claim the expenses later. There's no time limit for withdrawing the money tax-free for eligible medical expenses you incurred any time after you opened the account.

But be aware that if you do use your HSA funds for non-medical expenses, you'll be required to pay taxes on the withdrawal, plus a 20 percent penalty. The penalty, however, is waived for those 65 and older, but you'll still pay ordinary income tax on

You'll get a bigger tax benefit if you use other cash for current medical expenses and keep the HSA money growing for the long term. Be sure to hold on to your receipts for medical expenses after you open your HSA, even if you pay those bills with cash, so you can claim the expenses later.

withdrawals not used for eligible expenses.

How to open a HSA

You should first check with your employer to see if they offer an HSA, and if they will contribute to it. If not, you can open an HSA through many banks, brokerage firms and other financial institutions, as long as you have a qualified high-deductible health insurance policy.

If you plan to keep the money growing for the future, look for an HSA administrator that offers a portfolio of mutual funds for long-term investing and has low fees. Some of the top-rated HSA pro-

viders in 2023 are Lively, HealthEquity, OptumBank, Fidelity, HSA Bank and Bank of America.

After setting up your HSA plan, adding money is pretty straightforward. Most plans let you do online transfers from your bank, send checks directly, or set up a payroll deduction if offered by your employer. To access your HSA funds, many plans provide a debit card and most allow for reimbursement.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

Advertise in Senior Voice. Call 1-800-478-1059.

Crossword answers from page 18

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Debt

continued from page 2

if debt consolidation services are a good fit for you. In most cases though, you can get the job done yourself with a little time, commitment and organization. Most debt consolidation apps can help you track and manage what you owe, but their approaches vary. Before investing any time or money, learn more about how debt consolidation apps work to find out which options may help you.

Tips for picking the right debt consolidation app

Research the app’s debt payoff strategy. Some debt consolidation apps focus on taking a snowball approach, like paying off your smallest debts first. In contrast, others use the avalanche approach, paying off debt with the higher interest rate first. Other apps allow you to choose which one to use or create a personalized payoff plan. Before you pick an app, consider which debt strategy will most motivate you to stay on track.

Determine if the app supports your financial goals. Some apps automate payments, while others are more about motivating to get debt-free. Some help you to budget, while others help you calculate early payoff savings. Others help you pay down debt quicker by rounding up your purchases and putting the extra few cents toward your debts. Consider how you expect a debt consolidation app to help you and what tools you need to achieve your financial goals.

Consider connecting your financial accounts. Many debt consolidation apps allow you to connect your financial accounts. If this feature appeals to you, choose an app that offers it. However, remember that some apps limit how many accounts you can connect.

Find out if the app is trustworthy. Once you know how you want to get rid of your debt, comparing

apps and their functions will be easier. Choose a few that work with your situation and compare. Research each service on www.BBB.org to see what other people are reporting about apps. Do they have complaints? If they do, how are they responding to and addressing those complaints? That’s one of the most important things to look for when doing your research.

Compare interest rates. Some apps offer lines of credit with interest rates that may be lower than what your credit cards offer. You will need a reasonable credit score to take advantage of this service, but depending on what you owe and how much interest you pay each month, it might help save you money.

Think about the cost. Some debt consolidation apps are free, but others require a monthly or yearly subscription fee. Be sure the app will save you more money than you’ll spend. Otherwise, you’ll be working against your financial goals.

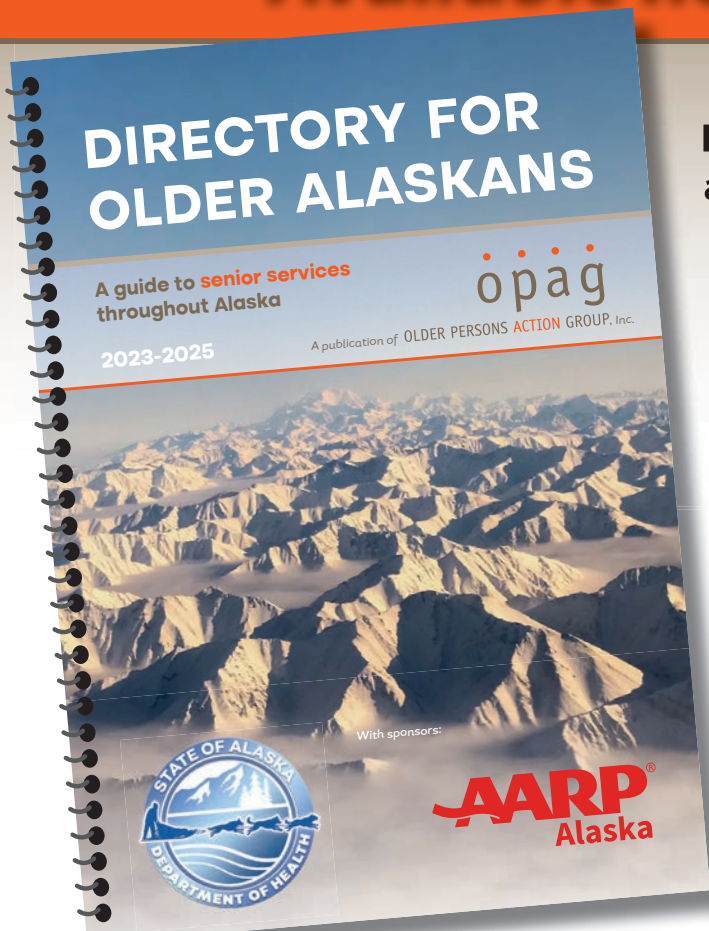
Know when it’s time for credit counseling. Apps can be a convenient and effective way to consolidate and pay off debt. However, consider credit counseling if you don’t qualify for debt consolidation or are struggling to make even the minimum payments on what you owe. Remember that a trustworthy credit counseling agency should give you information about services and the agency itself without asking for any of your personal or financial details upfront.

Be careful with your personal information. Debt consolidation apps will ask you for sensitive financial information, especially if you decide to connect your financial accounts. Double and triple-check that you are dealing with a reputable app before handing over this information.

Visit the BBB Money HQ at www.bbb.org/all/money to gain more insight into achieving your financial goals.

Logan Hickie is a PR and Communications Manager at BBB Great West + Pacific.

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Senior Voice, November 2023 | 27



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