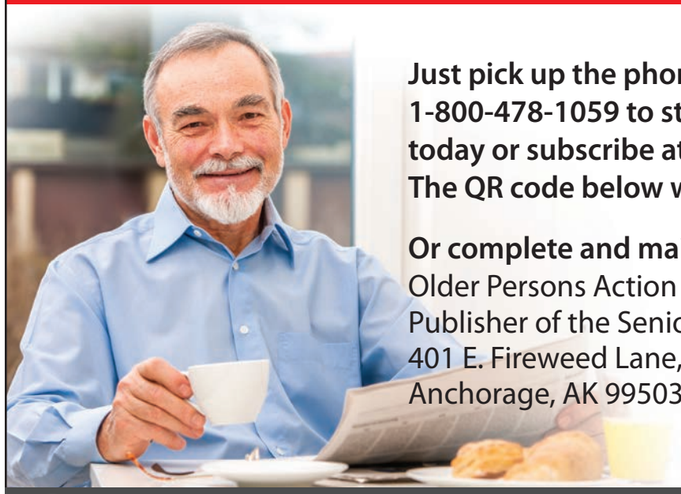
Senior Voice SUBSCRIPTION



Just pick up the phone and call 907-276-1059 or toll free, 1-800-478-1059 to start your Senior Voice subscription today or subscribe at www.seniorvoicealaska.com. The QR code below will take you to the subscription page.

Or complete and mail this form to:
Older Persons Action Group, Inc.
Publisher of the Senior Voice
401 E. Fireweed Lane, #102
Anchorage, AK 99503

Your subscription includes your OPAG membership.

SUBSCRIPTIONS

- ☐ New: One year - $36
- ☐ Renewal: One year - $36
- ☐ Out of State: One year - $40
- ☐ My donation
- ☐ Gift subscription: One year - $36
- ☐ Gift subscription: Out of State - $40
- ☐ Other _____
- ☐ Address change

(donations help fund the Older Persons Action Group's programs and services, including the publication and distribution of Senior Voice to low income seniors.)

Name _____

Address _____

City _____ State _____ Zip _____

Email _____ Phone _____

PAYMENTS

Credit Card ☐ Visa ☐ MasterCard ☐ other _____

Name on card _____

Address _____ Zip _____

Card# _____ Exp _____ Sec code _____

Check # _____ Amount $ _____

Make checks payable to Senior Voice

Senior Voice

A publication of Older Persons Action Group, Inc. Free

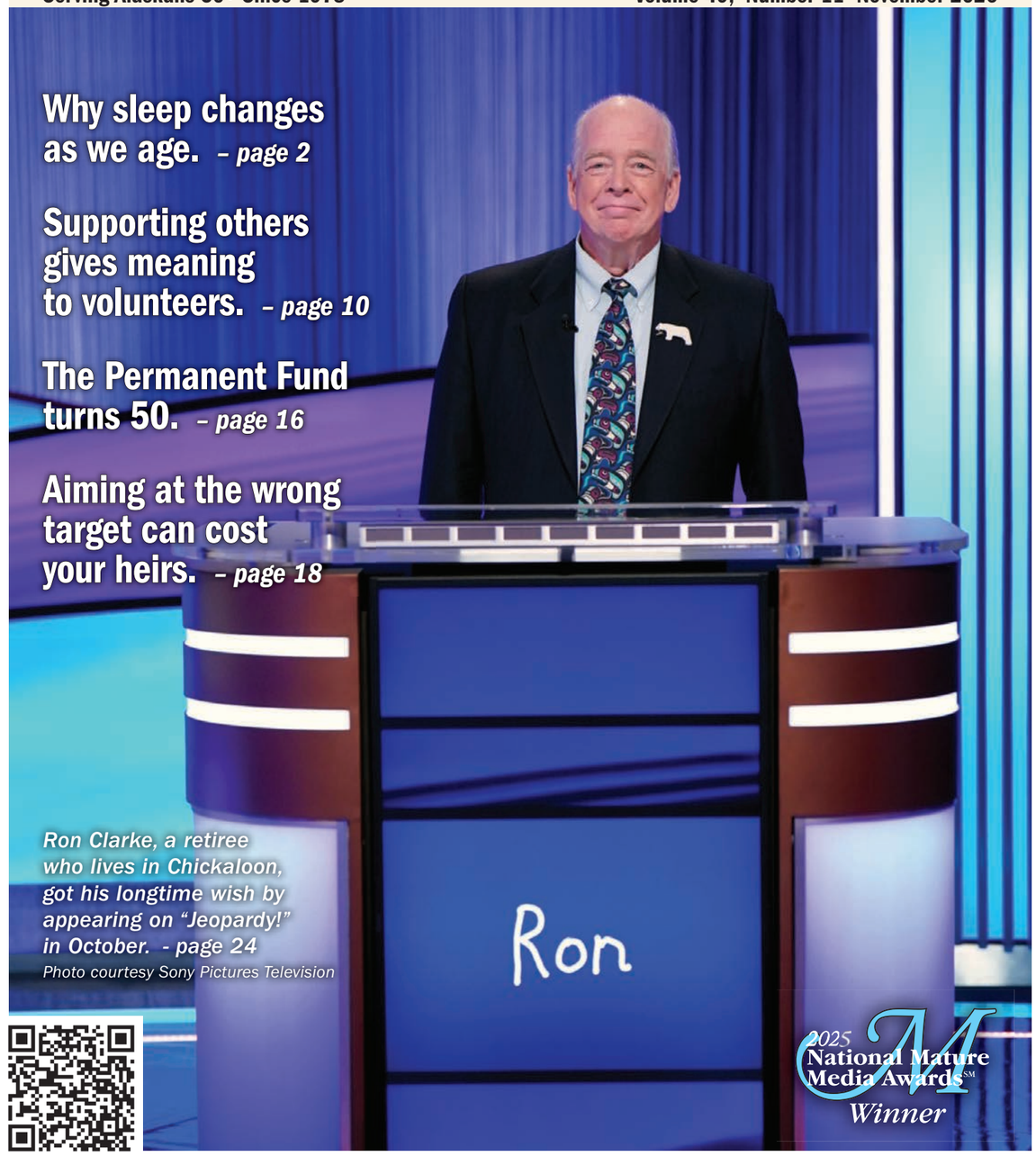
Serving Alaskans 50+ Since 1978 — Volume 49, Number 11 November 2026

Why sleep changes as we age. – *page 2*

Supporting others gives meaning to volunteers. – *page 10*

The Permanent Fund turns 50. – *page 16*

Aiming at the wrong target can cost your heirs. – *page 18*



Ron Clarke, a retiree who lives in Chickaloon, got his longtime wish by appearing on "Jeopardy!" in October. *- page 24*

Photo courtesy Sony Pictures Television

2025 National Mature Media Awards℠ Winner

Why sleep changes as we age and what helps

BY BRITTENY M. HOWELL and CHRISTOPHER M. JUNG

University of Alaska Anchorage



Christopher M. Jung and Britteny M. Howell, both professors at the University of Alaska Anchorage, research sleep and the internal biological clock.

Photo by James Evans

If you've noticed that sleep isn't what it used to be, you're in good company. Many older adults find themselves waking earlier than they would like, getting up several times a night, or lying awake wondering why they can't fall back asleep. Friends often reassure them that "It's just part of getting older." This statement is not entirely true.

Healthy aging can bring changes in how we sleep, whether we like it or not. Research shows that men tend to start having problems with their sleep after their late 30s and sleep may continue to be more problematic over time. Women tend to have more consistent sleep quality until menopause but then catch up with men in terms of declining sleep quality. Deep sleep might become less common and lighter sleep might mean noises, pets, or a trip to the bathroom are more likely to interrupt the night.

Additionally, the circadian clock, the part of the brain that controls our internal biological 24-hour rhythms, tends to shift earlier as we get older. This clock helps regulate when we feel awake and when we become sleepy, and light is one of its most powerful cues to "set" our clock to the day and night of the Earth. Many people naturally become sleepy earlier in the evening and wake before sunrise. Light entering our eyes signals the brain that it is daytime and affects the release of melatonin, the hormone that helps prepare us for sleep. In Alaska, sleep comes with an extra challenge.

page 26 please

Letter to the editor

Dear editor,

My name is Desiree. I'm 33 years old, but I am a social work student, and I care about the senior community. I am disabled because of a tumor that left me paralyzed from the chest down when I was 3. I use a wheelchair full time and have been on and off work over the years due to cancer and other life events.

Long story short, I have lived alone in low-income housing for seven years and many of my neighbors are seniors. Although the idea of getting into low-income housing sounds fabulous, especially if you are only getting Social Security, there is something that many people do not know: low-income housing tax credits (LIHTC) do not allow students to stay in low-income housing unless they meet 1 of 4 exceptions: you are married (I'm not, sorry to disappoint everyone), you have kids (I tried, but had two miscarriages), you grew up in foster care (I get adopted sometimes), or you receive TANF (I have a dog, does that count?).

The policy does not think disabled/senior or single people should go to school full-time. What if you are a senior and decide to get your bachelor's or Ph.D. at 57? What if you are young and super single and disabled like me? I did not know this either and it sounds very discriminatory. Maybe the policy makers think it's impossible for someone disabled to get a master's degree? I am about to be evicted for going to school and it is the most ridiculous thing I have ever heard. I am going into debt with student loans, not making money. If you do happen to have the money, you might be able to stay in your apartment and switch to "market rate." Market rate is 94.3% of my income.

If you live alone and tell management that you are going to get a degree, you will have to pay way more or you will have to find another apartment. I still recommend getting an education at any age, even if you end up not sleeping because you are about to be homeless before winter.

Hopefully, you can meet the exceptions. I urge you to reach out to your representatives and ask why the student exceptions for LIHTC forgot to include single, disabled, or senior people?

The LIHTC rules were made to keep abled-bodied students from using low-income housing, but what happens if the student is disabled and all alone?

I hope you find this story interesting as I have the support of two Senators and many people in my community. Hopefully, the media will pick up this story before I end up homeless. There is power in numbers!

Sincerely,
Desiree Rodriguez
Anchorage

Senior Voice Alaska will consider submissions to its Perspective pages. Submissions should relate to what we cover: people 50 years old and older and their needs and lives. To submit a piece for consideration, email editor@seniorvoicealaska.com. We require full names, addresses and a contact number and will consider letters from and about Alaska and Alaskans.

Send us your letters

Send letters to the editor to Senior Voice, 401 E. Fireweed Lane, #102, 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.

OPAG, the nonprofit behind Senior Voice, holds its annual meeting

Monday, November 30, 2026 at 1 p.m. Alaska time zone

ZoomLink: https://alaska.zoom.us/j/82305144805?pwd=SoVIdzNCWE03Z2prMFk4V10zWUwyZz09 Meeting ID: 823 0514 4805 Passcode: 716273

The OPAG board of directors is meeting at 12:30 p.m. and will open the annual meeting at 1 p.m. OPAG members, Senior Voice subscribers, and members of the public are invited to participate.

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."

opag
OLDER PERSONS ACTION GROUP
401 E. Fireweed Lane, #102
Anchorage, AK 99503
Phone 907-276-1059
Toll free 800-478-1059
www.opagak.com
www.seniorvoicealaska.com

Senior Voice, established in 1978, is published monthly by Older Persons Action Group, Inc., a statewide non-profit corporation serving the interests of all older Alaskans.
Partially funded by a grant from the Alaska Division of Senior and Disabilities Services.
Subscription price is $36 a year to Alaskan residents. All subscriptions outside Alaska are $40 a year.

Copyright © 2026
by Older Persons Action Group, Inc.

ISSN 0741-2894

For advertising information please call (907) 276-1059. The printing of ads in Senior Voice does not constitute endorsement by Older Persons Action Group, Inc.

OPAG BOARD MEMBERS

Sharon White-Wheeler (Emeritus), Eileen Hosey, Leonard T. Kelley (Emeritus), Yvette Tousignant, Gail Opalinski, Christine Merki

Board President ..... Dylan Webb
Vice President ..... Yvonne M. Chase
Treasurer ..... Carol Allen
Secretary ..... Amanda Biggs
Executive Director ..... C. Kelly Joy

EDITORIAL

Editor ..... Paola Banchero
editor@seniorvoicealaska.com
Correspondents ..... Laurel Bill, Dimitra Lavrakas, Maraley McMichael, Lawrence D. Weiss
Advertising sales ..... Anne Tompkins
A.Tompkins@seniorvoicealaska.com
Page design ..... Rachel Gebauer, Gebauer Design

‘Break a leg!’ or wear ice walkers on your feet

By LAWRENCE D. WEISS

Senior Voice Correspondent

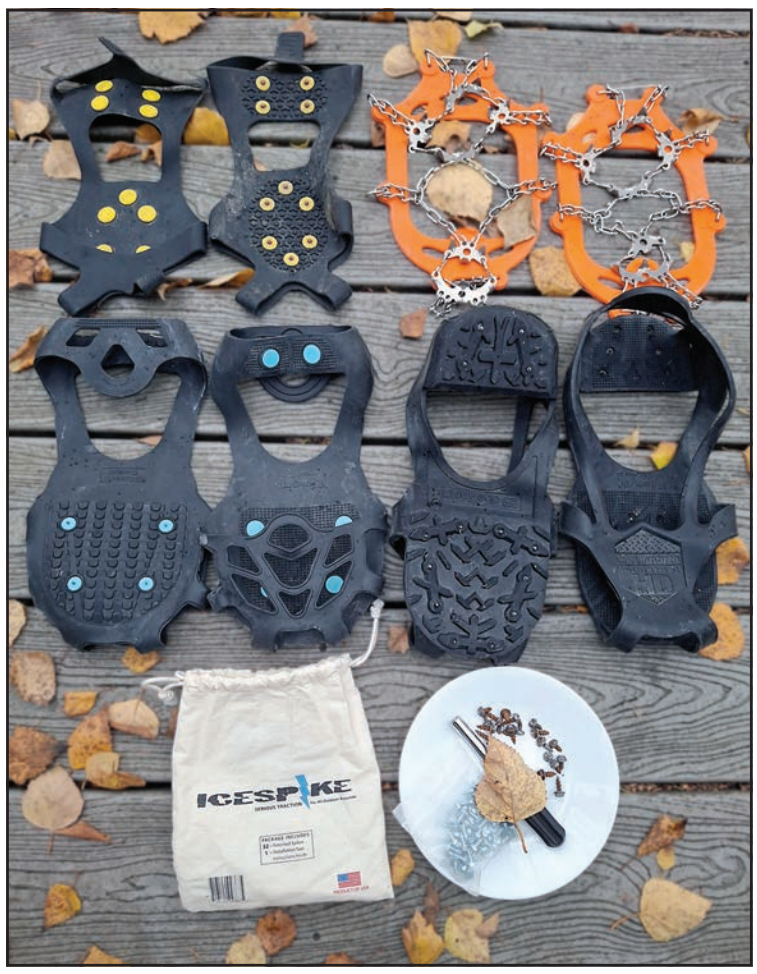
Even though I grew up on the fringes of Hollywood, I don’t remember my high school companions yelling the iconic good-luck phrase among actors, “Break a leg!” Not even in acting class. How is breaking a leg a stroke of good fortune? I suppose we didn't say it to each other because we did not appreciate the finer points of black humor.

During World War I German fighter pilots wished their fellow pilots good luck by saying a phrase translated as, “May you break your neck and leg.” I am sure there were gales of laughter. They didn’t even have parachutes. Maybe the dark phrase commonly used by actors came from the even darker admonition used by German fighter pilots, but, in fact, there is no consensus among the linguistic cognoscenti.

If you are a casual walker or a serious outdoor year-round runner in Alaska, you really, really don’t want to slip and break anything. Our saviors in this regard are the lowly ice walkers. Think cleats, grips, spikes, traction devices. I’ll just collectively call them ice walkers.

For the last few decades, I have been one of those “serious,” or at least “persistent” year-round Alaska walkers. I am slow. Maybe “stroller” would be more accurate. In any case winter ice has been my constant unwelcome companion. As an older guy a broken hip could radically affect my remaining years, which explains my bounteous collection of ice walkers. How about a little tour? Let me emphasize here that this is my personal experience mostly in Anchorage, so it is a limited review.

The least troublesome category is loose snow. Just about any deeply lugged boot sole will do. If you find yourself in loose snow wearing ice walkers that easily slip around your boots with stretchy rubber bands, make sure they also have a sturdy Velcro or similar fastener. Sometimes you are forced to step into berms that simply pull off the unfastened ice walker from your foot as you trudge along. You might walk a hundred feet before you even notice it. You can turn around and try to find it. You won’t. The berm ate it.



A variety of products can help you stay upright when you’re walking or running in icy or snowy conditions.

Photo by Lawrence D. Weiss

There is one special case of loose snow that is particularly troublesome. That is the situation where loose snow has piled up over smooth-as-glass glare ice. Even if you wear boots with pull-on ice walkers, or boots with screwed-in cleats, the loose snow packs into the bottom of the boot preventing firm contact between the spikes and the ice. Expect head over heels.

One solution is heavy-duty crampons, spikes typically attached to a system of chains that criss-cross on the bottom of your boots. The spikes may be about ¼- or ⅓-inch long. The design of crampons with long spikes resists being plugged with snow so you get more reliable traction on the ice under the snow. Not especially comfortable in my experience but very effective.

How about compact snow, for example snow that has been trampled on a sidewalk or trail? While it may not be icy in the sense of an ice rink or black ice, it can still be pretty slippery. Deeply lugged boots alone may be a liability, particularly on a hill. So, what’s the fix?

Some popular ice walkers have crisscrossing spring-shaped traction devices on the bottom. They work fine on compact snow, but you’ll be sliding if you hit a bit of ice. In addition, over the years I found that this design was prone to rust and breakage. I don’t use that style of ice walkers anymore. Otherwise, any ice walkers with spikes or cleats work well with compact snow and the occasional patch of ice.

Ok, glare ice. The bad boy. Glare ice is smooth and slippery like glass. Most ice walkers do not work very well or at all on glare ice. The crampons I noted before work well if they are good quality and stay sharp. In my experience the most reliable and effective ice walkers are the ones with smallish tungsten carbide spikes. These stay sharp for a very long time, you can walk on concrete with them if there are ice-free stretches, and they do not rust. I have purchased several different styles from a company called Due North, but I am sure other places sell this kind of spike.

Finally, you can buy spikes in a bag you just screw into your shoes. Make sure they are made of the no-rust alloy which is way stronger and sharper than regular sheet metal screws. And you can buy a wide variety of shoes and boots with spikes already attached. I noticed Skinny Raven in Anchorage, for example, offers a selection of these. Skinny Raven will also drill screws into a normal pair of shoes. Try to make sure they are waterproof. See reviews for which shoe spikes work well on glare ice.

Stay safe and upright. Buy your ice walkers with care. Don’t break a leg.

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.

Resources:

Spring-like ice cleats:
Yaktrax
https://bit.ly/4yPAoKu

Rubber-type ice cleats:
Due North Products
https://www.duenorthproducts.com/product-page/all-purpose-industrial-traction-aids

Crampon-like ice cleats:
https://bit.ly/4hKLHh6

Skinny Raven:
https://skinnyraven.com/
Carries a variety of shoes and boots for running and walking that have micro studs from brands such as Solomon and Icebug. Skinny Raven will also drill in studs on a regular pair of shoes that have a substantial sole (like trail running shoes) for $10. This service is free for seniors and pregnant women.

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

Help shape the future of senior services in Alaska

By MARTIN LANGE

Executive Director, Alaska Commission on Aging

Alaska’s seniors play a vital role in shaping the future of our state, and the Alaska Commission on Aging wants to hear directly from you. If you are age 55 or older, your input is needed as we begin developing the next four year Alaska State Plan for Senior Services—the roadmap that guides how the state supports older Alaskans.

Every four years, the Commission gathers feedback from older residents across Alaska to understand what matters most to them as they age. Your responses help identify priorities for senior services and inform how the state allocates resources. The plan is also required to secure Federal funding for services many Alaskans rely on, including senior meals, transportation and in home supports.

Please take a few minutes to share your perspective. Whether you live in a city or a small community, your needs are important. The issues you identify will help shape services that strengthen health, independence and quality of life for seniors throughout Alaska.

We are offering a few options for taking the survey. You can access it by scanning the QR code in our advertisement or complete it online at: https://direc.to/fXAf

If you prefer a paper survey, call 907-268-9015 and we will mail one to you.

Please respond by Dec. 10, especially if you plan to request a paper copy. The survey officially closes on Dec. 31.

Navigating nightmares: A path toward more restorative sleep and peace of mind

By KAREN CASANOVAS

For Senior Voice

Q: Recently, several of us at our assisted living home observed a very upsetting medical emergency involving a resident. Since then, I've been having recurring nightmares. I am worried that these bad dreams will never stop. What can I do?

A: Know that what you are feeling is completely normal. Witnessing a medical crisis can be frightening, and your mind is simply trying to process that stress while you sleep. You went through a scare, and it makes sense that your evenings are feeling less than peaceful right now.

The most important thing to know is that you do not have to carry this heavy burden alone. Because you live in an assisted living community, you are surrounded by a team of people who care about you. Here is a step-by-step path toward getting your restful nights back.

Start with an easy chat

Your first step doesn't need to be a formal medical appointment. Try telling someone what is going on. Talk to a favorite nurse, a trusted staff member, or a friend. Just letting others know, "I've been having a hard time sleeping since the emergency," opens the door to support.



If you do see a healthcare professional, don't worry about coming in with a flawless medical diary. If you can, jot down a few notes on a notepad by your bed:

- How often the nightmares are waking you up
- A brief sentence about what you remember from the dream
- A quick list of your current medications and any vitamins or supplements

Understanding how a medical provider can help

When you speak with your primary care professional, their goal is to find ways to improve your well-being. They will check to see if a simple tweak to your evening routine or a look at your medications might bring quick relief.

If the nightmares keep persisting, your medical provider might introduce you to a specialist to give you extra support. Think of these specialists as additions to your personal comfort care team:

- **Sleep specialists:** They can look at how your body rests at night. Sometimes, they will suggest a comfortable overnight stay at a sleep clinic to monitor your breathing and deep sleep patterns.
- **Counselors and therapists:** Talking with a professional who understands grief, anxiety, or late-life stress can do wonders. They can teach you gentle exercises—like "Imagery Rehearsal Therapy"—where you practice changing a scary dream's ending to a peaceful one while you are awake.
- **Neurologists or geriatric psychiatrists:** If your bad dreams are accompanied by daytime worries or memory lapses, these specialists can step in to make sure your overall brain health and physical reflexes are fully supported. Should the symptoms be related to another medical diagnosis, treatment for that condition will be recommended in addition to medication management if necessary.

Comfort for tonight

Before your appointments, try a simple grounding exercise if you wake up shaken in the middle of the night. Turn on a dim, warm bedside lamp. Sip a little water. Remind yourself out loud: "The emergency is over. I am safe in my room, and help is right down the hall."

With time, open conversation, and the right team behind you, those vivid nightmares will begin to fade, allowing the peaceful, restorative sleep you deserve to return.

Karen Casanovas, PCC, CPCC, CLIPP is a transitional resilience researcher, award-winning columnist, and co-author of "Cracking the Rich Code (Volume 19)". Her work focuses on the art of human connection and the power of intentional practices. For inquiries, contact her at info@karencasanovas.com.

For caregivers and staff: How you can help

When a community experiences a crisis, the ripple effects touch everyone. If you are a staff member or a family caregiver, you play a vital role in restoring a sense of safety.

Acknowledge the event openly: Avoid treating the unexpected situation like a secret. Residents know what happened, and avoiding the topic can increase anxiety. A simple, "That was a scary afternoon, wasn't it? How are you holding up?" gives them permission to share.

Increase visible presence: In the days following a scare, check in on residents a little more frequently, especially during the evening shift. Knowing that a consoling face is walking the halls makes the night feel much less daunting.

Encourage a comforting evening routine: Help residents wind down by suggesting soothing, familiar activities before bed. Turning on soft music, dimming harsh overhead lights, or offering a warm beverage can physically signal to their nervous system that it is safe to rest.

Offer to postpone nonessential changes: If a resident or a family member is struggling with nightmares, try to keep their daily routine as predictable and comforting as possible. Hold off on disruptive rearrangements or sudden schedule changes.

Be a bridge to the doctor: Offer to accompany the resident to their next medical appointment, or help them write down a few brief notes about their sleep. Your firsthand observations of their daytime fatigue or nighttime distress are incredibly valuable to their physician.

Senior Voice
Proud Member
NAMPA
NORTH AMERICAN MATURE PUBLISHERS ASSOCIATION
SERVING THE BOOMER & SENIOR MARKETS

Southside Senior Apartments
AFFORDABLE SENIOR LIVING



One-Bedroom Apartments | For Seniors 62 years & older

- In Unit Washer/Dryer
- Full Kitchens
- Carports
- Pet Policy
- In House Library, Activity Room, & Social Activities
- AHFC Senior Accessible Housing Vouchers
- Keyed Access to Building with Elevator
- Ideal Location - Convenient to Shopping

907-344-0281
9480 Morningside Loop
Anchorage, Alaska
ManorManagementAK.com

Dementia and Alzheimer's patients need quiet; and you need helpful information and support

By DIMITRA LAVRAKAS

Senior Voice Correspondent

When a loved one's brain starts to unravel, it can really throw you through a loop.

Here was a person you relied on for sage advice and it seems as if the next minute, they've become childlike.

And it is also the day you realize you are now the adult in the family.



Many resources are available if you have been diagnosed with dementia or related disease or if you are the caregiver for a dementia patient. These resources can help you in this moment, when you may be feeling overwhelmed, confused, and angry.

Mustafa Kemer via Pexels

Learn about the stages

First off, educate yourself on the different stages of the diseases. This will help you from feeling overwhelmed, confused, and angry. It may also make you feel too connected with your own mortality and make you wonder if the same is in store for you.

There are many resources available to help you.

Covering all of Alaska, the Alzheimer's Resource of Alaska is the primary nonprofit organization providing support, education, and care coordination for individuals and families affected by Alzheimer's and related dementias. It offers:

- Free memory screenings and consultations: Early detection support and confidential individual consultations.
- Care coordination: Assistance navigating care options, Medicaid waivers, and long-term support services.
- Educational classes and training: Programs like *Caregiving 101*, *Savvy Caregiver* (stress-reduction and skills training), and *Mind Aerobics*.
- Support groups and social activities: Local and virtual support groups, the *Forget Me Not Chorus*, and memory cafés.

See more at https://www.alzalaska.org/

There's more help

The State of Alaska Department of Health's Dementia Education and Prevention Program partners with theAlaska Dementia Action Collaborative to:

- Teach people you can age with a healthy brain
- Promote healthy changes to lower the risk of dementia
- Improve timely screening and early diagnosis
- Provide resources for patients and their caregivers

The Workout to Go activity book is a guide to help Alaska adults stay physically active to improve their strength, balance, and flexibility, as well as prevent falls. It is available in four languages. Go to https://health.alaska.gov/en/division-of-public-health/chronic-disease-prevention/dementia-education-and-prevention/

Again, fall prevention is key to avoiding dementia. Please don't think that a walker makes you look weak; think of it as life support.

I swear I get heart palpitations when I see an older couple walking down the sidewalk and one is using the sides of a building for support or leaning on their partner. If you go down, you take your partner with you.

What to do

For sufferers of both dementia and Alzheimer's, the best atmosphere is peaceful.

If you do leave the TV on, please no news stations as they only cause anxiety and no cartoons either. Try going to YouTube and typing in 1940s children's movies for happy and easy-to-follow entertainment.

Nothing with jump cuts or loud sounds. Musicals like "Meet Me in Saint Louis" or "The Sound of Music" are best.

Most television news tends to be loud and alarming. You want the patient to be calmed, not excited as they tend to become highly anxious.

I took care of one Alzheimer's client whose husband had her in front of Fox News and she was very agitated. He also did not secure the doors, so when I turned my back in the kitchen, I heard the sound of a door closing.

Sure enough, she was skipping down the street and heading to the beach with me waddling after her. We had a calming walk on the beach, so if you are near a wooded path or a beach, a walk in nature will be very heathy and give them a more restful sleep.

Or have them in front of the window with bird feeders outside to watch while the radio plays classical music.

Remember my former admonition: "We were not born to die in front of a TV."

Do not argue with dementia or Alzheimer's patients when they say something nonsensical or ask a question that you can't answer. You can say, "That's a good question, I'll ask the doctor." This removes any back and forth or arguing because they will forget the question very quickly. They may ask it again, but reply the same.

My father, when he had vascular dementia brought on by heart problems from hypertension after World War II, would say, "I don't mind being demented, I just don't like the word."

Suggested reading and viewing

Essential caregiving guides and practical manuals:

"The 36-Hour Day" by Nancy L. Rabins and Peter V. Rabins; comprehensive family guide covering everyday challenges and medical aspects.

"Creating Moments of Joy Along the Alzheimer's Journey" by Jolene Brackey; focuses on positive connection and shifting expectations.

"Learning to Speak Alzheimer's" by Joanne Koenig Coste; teaches a habilitation approach adapting to the patient's perspective.

"When Reasoning No Longer Works" by Angeliki Lagopoulos and Marcia Moran; offers communication strategies that move past logic and arguing.

"On Pluto: Inside the Mind of Alzheimer's" by Greg O'Brien; chronicles cognitive decline from the perspective of an affected journalist.

"Still Alice" by Lisa Genova; portrays the experience of early-onset Alzheimer's.

And my favorite movies on the topic include "The Notebook" and "Away from Her."

It's time to review your Medicare Part D Plan

By SEAN McPHILAMY

Alaska Medicare Information Office



Medicare Part D, the prescription drug benefit, is the part of Medicare that covers most outpatient prescription drugs. Part D is offered through private companies as a stand-alone prescription drug plan (PDP) for those enrolled in Original Medicare. Sometimes a Part D plan's costs change or the plan no longer covers your medication(s). Today I will discuss how you can review your current plan, or choose to enroll in a new Part D plan. The goal is to ensure you have the lowest cost coverage that meets your prescription needs.

Choose a Part D plan that meets your needs

Before you start looking at plans, make sure you know the prescriptions you take, the dosages of each, and the pharmacies you usually use. To compare different plans available, you can use Medicare's Plan Finder tool at www.medicare.gov/plan-compare. For assistance comparing plans, you can call 1-800-MEDICARE. You can also contact one of the Certified Medicare Counselors at the State of Alaska's Medicare Information Office by calling either (800) 478-6065 or (907) 269-3680. We will be happy to help you select the best plan based upon your own unique circumstances. When choosing a Part D plan, make sure to ask the following questions:

(1) Does this plan cover my drugs? You should also find out if there are any restrictions on your covered drugs, such as prior authorization, step therapy,

page 6 please

ADVERTISEMENT

Hearing loss affects family members, too



By DONNA R. DEMARCO

Accurate Hearing Systems

One common reason why 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 televisions 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." We even heard one story where the young daughter of a woman with hearing loss misinterpreted her mother's lack of response to her questions as lack of love instead.

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. To arrange for a free hearing test, consultation or hearing aid demonstration, simply call Accurate Hearing today for a FREE hearing test 907-644-6004. We are here to help.

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

Accurate Hearing Systems
DONNA R. DEMARCO, AAS, BC-HIS LLC
Your hearing care provider...

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.

Part D

continued from page 5

or quantity limits.

(2) What are the costs associated with this plan? The Plan Finder tool provides an estimated out-of-pocket cost for the year for each plan, based on your medications and dosages.

(3) Are my pharmacies preferred and in-network? You will pay less at preferred in-network pharmacies.

(4) What is the plan's star rating? Medicare uses a star rating system to measure how well plans perform in different categories, like quality of care and customer service.

Understand when you can change your Part D plan

You can make changes to your coverage during Medicare's Open Enrollment Period, from Oct. 15 through Dec. 7. Part D plans may change their cost and formularies from year to year, so it is important to review your plan notices to learn if prices will change and confirm that your drugs will still be covered during 2027. When you make a change during the Open Enrollment Period, your new plan will become effective on Jan. 1, 2027.

You may also make a change to your Part D plan if you qualify for a Special Enrollment Period, or SEP. For example, those enrolled in Extra Help, the federal program that assists with drug costs, have SEPs each year to change their drug coverage. When eligible for this SEP, your new plan will become effective on the first day of the next month following the change.

Check your statements for errors, potential fraud, or abuse

Your Part D prescription drug plan typically sends you a statement after you receive your prescriptions. This is called your Explanation of Benefits, or EOB. It is important to remember that an EOB is not a bill. It tells you how much your provider billed, the approved amount your plan will pay, and how much you may owe your provider. Compare your statements to your own records. You may prefer to use the *My Health Care Tracker* pamphlet available from the Medicare Information Office.

It is important to read your EOB soon after you receive it for accuracy. If you think there has been a billing error, first call your Part D plan to try to get it corrected. If the potential errors are not corrected, if you have additional questions, please call Senior Medicare Patrol professionals at the Medicare Information Office. The SMP program empowers and assists Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse.

For any Medicare related questions, please 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 (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 Ambassador program.

Sean McPhilamy is a volunteer and Certified Medicare Counselor for the Alaska Medicare Information Office.

Medicare counseling by phone

By LEE CORAY-LUDDEN

For Senior Voice

I am a Certified Medicare Counselor working under SHIP. My office is in the Soldotna Senior Center, and I serve the state via phone. If you are local, I can help you as a walk-in. I am here Mondays through Thursday, 8 am to 3:30 pm. Call with your Medicare questions, 907-262-2322.

RBC
RBC HOME MAINTENANCE, LLC
RESIDENTIAL CONTRACTING

Over 13 years of professional and personable service in the MatSu and Anchorage. Licensed, bonded and insured.



Age in place with an Accessibility Remodel!

Nearly any home can have
- Roll In Shower
- Exterior ADA Compliant Entry Ramps
- Door Widening
- Roll Under Bathroom Sinks
- Complete Interior Remodeling

Free Consultations

D. Christopher McMullins

907-315-0886

rbc_hm@rocketmail.com

rbchomemaintenance.com license# CONH40091

ADVERTISE IN Senior Voice

Call 1-800-478-1059.



ALL ABOUT SMILES DENTAL

Shawn Lee, DMD
237 E. Fireweed Ln #101
Anchorage, AK 99503

(907) 276-3804

www.AllAboutSmilesAK.com

Come and enjoy caring and comprehensive dental care for the entire family!

NEW PATIENT SPECIAL

NO INSURANCE, WE HAVE YOU COVERED!

$249

Cleaning, Exam, & X-ray
$466 value

Some Restrictions Apply

CHOOSE ONE SPECIAL

NEW PATIENT SPECIAL

FREE

Proffesional Take-Home **Whitening Kit**
At your initial cleaning, exam, & X-ray visit.

Some Restrictions Apply

Awareness is the beginning of the journey

By LISA SAUDER

For Senior Voice





November is National Alzheimer's Disease Awareness Month. Providing support to families and individuals navigating dementia and dementia-related diseases is what Alzheimer's Resource Alaska does, but it needs your help. *Photo by Paola Banchero*

In Alaska, distance has always been part of life.

We measure it in miles of highway, hours on the water and flights between communities. We know what it means to live somewhere where the nearest specialist, hospital or service may be hundreds of miles away. We also know what it means to depend on one another.

For an Alaskan family navigating Alzheimer's disease or another form of dementia, those distances can suddenly feel much greater.

The changes may have started slowly. A parent begins repeating the same questions. A spouse struggles with something that was once routine. An adult child, living hundreds of miles away, starts noticing more confusion during phone calls home. There may be questions about what is happening, where to turn and whether it is time to ask for help.

In Alaska, finding those answers can come with another layer of uncertainty. A family in Anchorage may have services and appointments nearby, while someone in a rural community may need to travel by road, boat or plane to access care. Distance, weather and limited local resources can make an already difficult situation even harder to navigate. Maybe no one in your family wants to say the word "dementia."

So you wait.

That experience is happening in families throughout our state.

Today, an estimated 18,617 Alaskans are living with Alzheimer's disease or a related dementia. By 2030, that number is projected to reach 23,115. Across the country, approximately one out of every 10 Americans age 65 and older is living with Alzheimer's.

Behind every one of those numbers is a person. And around that person may be a spouse quietly taking on more responsibilities, an adult child trying to coordinate care from another community, a neighbor checking in more frequently or an entire family wondering what comes next.

November is National Alzheimer's Disease Awareness Month. Awareness matters, but awareness alone is not enough.

We have to ask what happens after someone becomes aware.

What happens when a family recognizes the signs but does not know where to turn? What happens when the nearest resource is hundreds of miles away? What happens when a caregiver is exhausted but does not realize support is available? What happens when fear or stigma keeps a family from talking about dementia at all?

In Alaska, those questions are especially important.

Our geography creates challenges that do not always exist elsewhere. Many communities have limited access to dementia specialists and other healthcare services. Families may be separated by enormous distances. Weather, transportation and cost can make accessing resources difficult. In smaller communities, privacy concerns or the stigma surrounding dementia may make asking for help even harder.

But Alaska also has something powerful working in our favor: community.

We see it when neighbors look after one another. We see it in senior centers, tribal health organizations, healthcare providers, community organizations and families finding creative ways to support older Alaskans. We see it when someone takes the time to learn more about dementia because they want to better understand a parent, spouse, friend, customer or neighbor.

page 27 please

Share your love of Anchorage!

Visit Anchorage is looking for volunteers and part-time paid staff in their Visitor Information Centers to greet visitors and provide area information. Flexible schedule with weekday and weekend hours available.

Contact Julie at
anchorage.net/volunteer
jjokinen@anchorage.net
907-257-2306

VISIT anchorage ALASKA

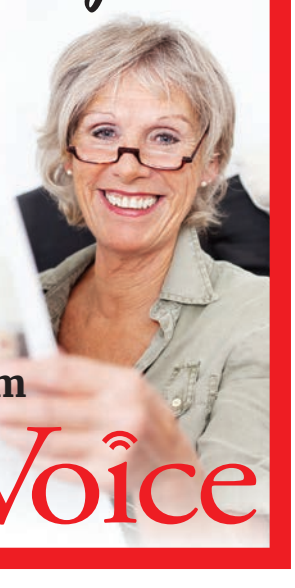


Give the gift that arrives all year

Holiday Gift Idea:
A Senior Voice subscription

Award-winning news, health and travel information, delivered monthly. **Give it to someone you love or treat yourself.**

Order your subscription today:
907-276-1059 *or*
seniorvoicealaska.com



Senior Voice

Blood test could detect multiple cancers; “healthspan” is a new term to know

By JOHN SCHIESZER

Medical Minutes

A promising new test could one day act like a health radar, spotting multiple cancers and organ diseases early from a single vial of blood. Investigators are now reporting that they have developed a blood test designed to detect multiple cancers. It can pick up cancer signals from 17 broad cancer types, such as ovarian, lung, breast and colorectal cancers. Today, many of these lack adequate screening tests for early detection.

Cancer blood tests are one of the many tools that healthcare providers use to diagnose and stage malignancies (cancerous growths). These tests can provide valuable information about your overall health, organ function and potential disease. But you’ll need additional tests to get



a full understanding of your diagnosis.

The multicancer early detection (MCED) test analyzes small fragments of DNA that cells release into the bloodstream. These fragments to detect signals associated with cancer. When a cancer signal is detected, the test also predicts the likely location of the cancer to help physicians determine appropriate follow-up testing.

Among 32,007 participants included in the study's performance analysis, 287 had a positive MCED test result. Cancer was diagnosed in 173 of those participants. Among participants with a true-positive result, the test correctly predicted one of the two most likely cancer signal origins in 91.3% of cases.

"One of the challenges in cancer screening is that most cancers do not have an established screening test," said Dr. Karthik Giridhar, who is a Mayo Clinic medical oncologist and a study investigator. "This study helps us better understand how a multicancer blood test might complement existing screening approaches by identifying cancer signals that otherwise may not be detected through routine screening."

These tests are not a substitute for established cancer screenings. Instead, they may supplement existing screening approaches and help expand understanding of cancer detection. While these scientific advances have the potential to save lives, they also may create “the worried well”. These are individuals who feel fine but are concerned they have an untreatable cancer. Much more research is needed to refine this novel blood test before it could become commercially available.

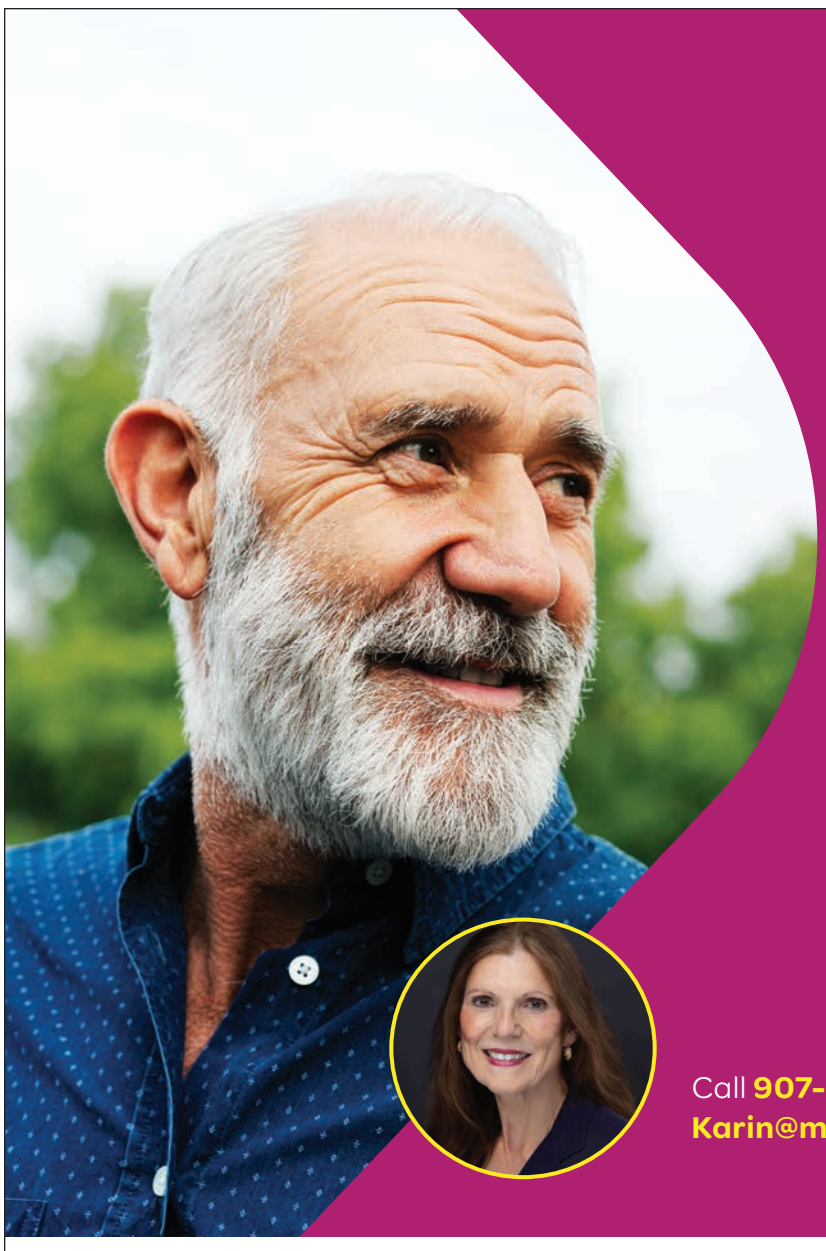
Technology transforming care for older adults

Currently, technology is transforming care as artificial intelligence (AI), telehealth and smart homes redefine independence for seniors. Geroscience is extending our “healthspan”—a term that means the portion of our lives when we have physical independence, cognitive sharpness, and overall well-being. We’re living better, not just longer. Society is adapting to an aging world, and intergenerational programs and new policies are fighting ageism while the silver economy thrives.

Over the past 2 years, there have been significant advances in Alzheimer’s research, gene therapies and global conversations about terms like health span and ageism. Routinely available now are AI-powered elder care. It is a huge advance for predicting medical complications. AI may soon predict chronic conditions more accurately than specialists. The National Institute on Aging reported that a speech-analysis model predicted Alzheimer’s progression with 78.2% accuracy.

An AI model built by

Page 26 please



Find the
Medigap plan
you want!

Nationwide protection that helps you save!

Ask local expert Karin Woofter about Medicare Supplement (Medigap) plans and Moda Health extra perks* like:

- ✓ **Gym membership discounts**
- ✓ **Health and wellness coaching**
- ✓ **A 24/7 Nurse Advice Line**

Call **907-201-3607** or email her at **Karin@myPoMInsurance.com** to get started today!

moda HEALTH

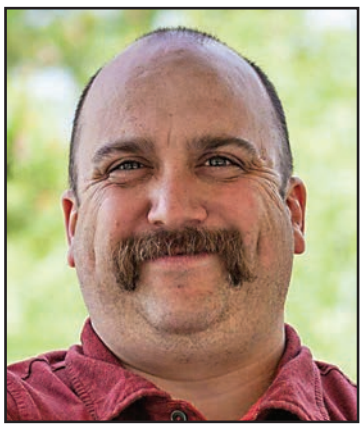
*These additional services are not insurance, may not be available in all areas, and may be discontinued at any time. Health plans provided by Moda Health Plan, Inc. This is a solicitation of insurance. A licensed agent may contact you. Moda Health complies with applicable federal civil rights laws and does not discriminate on the basis of race, religion, color, national origin, age, disability or sex. ATENCJÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 877-605-3229 (TTY: 711). CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí chobạn. Gọi 877-605-3229 (TTY:711).

AKKWMedSup26 REV1-3361 (03/26)

Vehicle safety is a year-round necessity

By CHRISTIAN M. HARTLEY

For Senior Voice



The road ahead looks wet, but it's not. That's ice, as smooth as glass. The first clue is when your steering wheel suddenly feels light in your hands. Winter comes to Alaska's roads before the calendar says it should. By the end of October, the pavement starts playing tricks on you. There are steps you can take to make driving safer.

Start with your car. A battery that worked fine in July can fail when it's 20 below zero. Check your tire pressure, wiper blades, washer fluid, antifreeze, belts, hoses, and brakes before you need them. Studded tires are legal during the cold months, but the exact dates depend on where you live. State law says you can't use them from May 1 through Sept. 15 if you're north of 60 degrees latitude. South of that line, the dates are April 15 through Sept. 30. Keep extra supplies in your car too: a blanket, food, a shovel, and a candle or flares. Cell phone service is spotty across much of Alaska, even on a good day.

Next, check the road before you drive on it. Call 511 or visit 511.alaska.gov. The state posts winter road conditions there every day from October into May. You'll also find highway cameras and weather updates. A few major highways get no winter maintenance at all. That means no plows and no help if you get stuck. The website warns you about those roads. Once you're driving, remember that speed limits were set for dry pavement. Bridges and overpasses freeze first, even when the rest of the road seems fine. Stay at least 200 feet behind snow plows and never pass them on the right.



Photo by Paola Banchero

Call 511 or visit 511.alaska.gov. The state posts winter road conditions there every day from October into May.

Then there's the animal nobody sees coming. The Department of Fish and Game says more than 800 moose hit cars in Alaska each year, and that doesn't count the crashes go unreported. One study found that collisions happen about five and a much more often from December through February than in late spring. Deep snow pushes moose onto plowed roads because walking is easier there. Our long, dark evenings make it even harder to see them. Slow down where bushes and trees grow close to the road.

Here's an uncomfortable tip: Not every trip needs to be driven, and not every trip needs to be driven by you. Combine your errands and run them during daylight. Let someone else drive on stormy days. Or, better yet, carpool. Most communities have local buses, dial-a-ride services, taxis, or volunteer driver programs. Alaska 211 keeps a statewide list of what runs where. Call 211 or visit alaska211.org. If you have Medicaid, it covers local rides to medical appointments when your doctor requests approval. Grocery delivery, mail-order pharmacy, and telehealth visits can replace several trips a month without taking away anything that matters to you.

For more information, start at 511.alaska.gov and the winter driving page at dot.alaska.gov. Alaska 211 can help with rides. Your insurance agent might lower your premium if you take a defensive driving course. That's a rare case where being safe actually saves you money.

Being independent doesn't mean you have to drive. Being independent means getting where you want to go and getting there safely.

Christian M. Hartley is an Alaska resident with three decades of public safety and public service experience. He lives in Big Lake.

Supporting others gives meaning to volunteers

By JIM WARREN

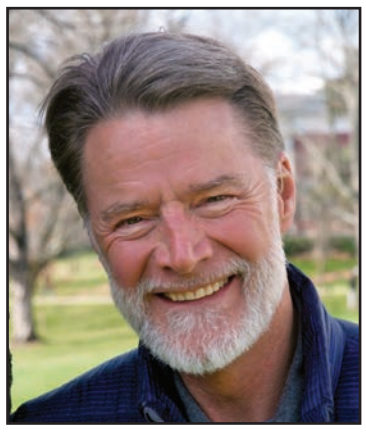
For Senior Voice

On a cloud-covered, chilly day in late September, a group of seniors gathered in the men's chapel at the Fairbanks Rescue Mission. We were hosted by Sarah Russell, assistant shelter director. Six of the seniors were participants in the community service employment program called MASST (Mature Alaskans Seeking Skills Training).

Funded by the federal Department of Labor and administered by the Alaska Department of Labor, MASST recruits low-income seniors, 55 and older, to volunteer for 20 hours a week at community service agencies. The participants receive an hourly wage of $15 while gaining skills and confidence for a return to the workforce. At the same time, they provide the community with countless hours of service, supporting the goals of the host agency. For an hour that day, we were talking together about what makes a community thrive and grow.

The Fairbanks Rescue Mission opened its first shelter in February 1974. Now, 52 years later, the Mission operates an overnight emergency shelter for men, women, and children in Interior Alaska. The Mission is licensed for housing 120 men and 80 women, and the spacious facility at 723 27th Avenue, completed 25 years ago, allows for housing some adults with children.

In addition to the overnight shelter, the Mission provides residents with three meals a day, clothing and bedding through donations, and a well-developed program of ministry and education. In all of its work, the Rescue Mission is guided by the well-known Bible passage from Matthew 25: 35-40, where Jesus teaches that serving the unfortunate—the hungry, the thirsty, the naked, the homeless, the stranger—is the true mission: "When you did it to one of the least of these my brothers and sisters, you were doing it to me!"



A year or so ago, the Rescue Mission realized that there was a need to allow residents to volunteer as MASST participants, even though earlier that had not been part of the policy. The result of the new policy has been remarkable. Now Tom Razani, the shelter director, and Sarah Russell, the assistant shelter director, recruit residents to become MASST participants. This makes the fit between the participant and the host agency more likely and more long-lasting than the MASST coordinator can fashion through interviews. The cooperation between the shelter directors and the MASST coordinator has become a model for recruiting MASST participants. In addition, the new policy allows the MASST participants living at the Mission to save for independent housing.

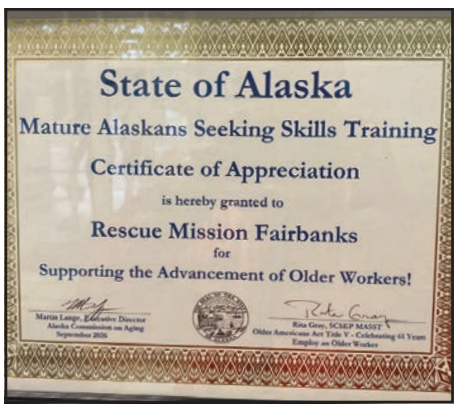
But there is more. For the six MASST seniors in our meeting, the partnership between the Rescue Mission and MASST has given them much more than a paycheck. Time and again during our conversation, the seniors spoke with deep feelings about gaining the trust of the Mission staff, being given new hope and optimism to turn their own lives around. They felt a return of confidence and independence that they had lost along the way. They cited health issues, recovery issues, and the feeling that the fire within had gone out. But now they could feel that fire being rekindled. They were rebuilding connections and making new friends. They were learning to be more giving, more understanding, and more forgiving of others and of themselves.

The seniors saw a lot of practical gifts in the MASST program and the hours they spent training as desk clerks, custodians, laundry workers, donation organizers, and kitchen helpers. For one resident, it was the discovery that he was a skilled maintenance person, enjoying fixing things in the building and around the grounds. Others found it a practical gift to learn that you are not alone, that you can look forward to the daily work you do. For another senior, it was important to say how difficult—even dangerous—it is to navigate the world these days. MASST and the Mission gave him a safe work environment. Practically, that means good food and a clean place to live. But it also means being able to say NO to the dangers outside. The whole group nodded when that senior called the experience "a godsend."

A similar experience has marked the journeys of the two shelter directors, Tom and Sarah. Tom has worked at the Mission since 2021, and he has seen the ways in which the MASST program and the Mission can cooperate in "serving and rehabilitating many of our most vulnerable clients." For Sarah, "One of the greatest blessings of my position is having the opportunity to serve people who may be standing where I once stood. I understand firsthand what it is like to walk through the doors of the Rescue Mission in need of help, hope, direction, and a new beginning."

These shared experiences may help define community. For some definitions, community is about groups living in a particular place, or groups sharing specific characteristics or interests. For me, the word evokes a feeling of connection among people, a link that is deeper and stronger than place or interests. The feeling of community comes from mutual respect and trust, but that doesn't mean the community and its members are perfect. For the seniors at the Rescue Mission, community means that if you stumble or fall short, someone will be there to pick you up and support you on the path. Not everyone will be taking the same path, but everyone in the community will feel trust and respect. They feel their shared humanity.

Jim Warren is the MASST coordinator for Northern and Interior regions, based in Fairbanks.





Left: The certificate commending the Rescue Mission Fairbanks for its work with Mature Alaskans Seeking Skills Training was issued in October.

Right: Sarah Russell is the assistant director at the Rescue Mission in Fairbanks.

Photos by Jim Warren, MASST



USS Ted Stevens destroyer commissioned

Senior Voice Staff



The USS Stevens during its commissioning weekend in Whittier. The vessel will make a stop in Juneau, then head for its home port of Norfolk, Virginia, through the Panama Canal. *Photo by C. Kelly Joy*

The USS Ted Stevens, an advanced Navy destroyer, was commissioned Oct. 3 in Whittier amid much fanfare.

The vessel, technically a DDG 128, is one of the newest Advanced Arleigh Burke Class (Flight III) Guided Missile Destroyer.

Sen. Stevens represented Alaska as one of the longest-serving senators in history. He died in 2010 in a plane crash near Dillingham, less than two years after leaving office. Before his political career, Stevens was a decorated World War II aviator. He supported the Flying Tigers, a group of American pilots who fought the Japanese in the Chinese-Burma-India theater of war. When Stevens returned from the war, he earned his law degree and began practicing in Fairbanks. In 1953, he was appointed a U.S. attorney. Three years later, he went to work for the Department of the Interior under President Dwight D. Eisenhower. During this era, he advocated for statehood.

He was appointed to the U.S. Senate after the death of Sen. Bob Bartlett in 1968.

Stevens was an active lawmaker who became affectionately as "Uncle Ted." He championed the Alaska Native Claims Settlement Act (ANCSA), which passed in 1971. The Magnuson-Stevens Fishery Conservation and Management Act is named in part for him. He also was key in major legislation, such as the Title IX antidiscrimination law, the Ted Stevens Olympic and Amateur Sports Act and the Americans with Disabilities Act. The Anchorage airport is named after him.

Stevens lived in Girdwood and had strong friendships in Whittier due to the proximity between the communities. Whittier was a fitting location to launch the vessel into service.

Ship commissioning

This naval tradition dates to 1775 and occurs after the ship has completed its "sea trials" where operation of all systems is tested and verified. Once completed, the ship's pennant is hoisted, the ship's compliment of sailors is given the command to "man our ship and bring her to life" and the warship is officially placed into active service for the U.S. Navy.

Whittier port

The port hasn't seen a military vessel in port in about 80 years, but Whittier was once a waypoint on the Portage trail. In 1914, the "Alaska Engineering Expedition" mapped the area and envisioned a rail line to support the trail. In 1941, the U.S. Army selected Whittier as the site to build an ice-free, deep-water port to support growing military operations in Alaska. The fjord-like inlet, with its mountains and constant heavy cloud coverage protected transport ships from attack; i.e., WWII bombers needed line of sight for targeting. The US Army built the rail line, the tunnel and the infrastructure to support 1,000 people. Today, Whittier is a port of call for the Alaska Maritime Highway (ferry system), for many cruise lines and maintains a harbor supporting Alaska's recreational fishing.

The USS Ted Stevens

The ship is 510 feet in length, has 66 feet beam (width) and displaces of 9,217 tons when fully loaded. With an average top speed of 36 mph, this destroyer is 33%-50% faster than commercial vessels. The captain, Mary Katey Hays, and crew of 380 sailors can choose armaments ranging from machine guns to missiles to match the mission. This flexibility allows the highest margin of tactical advantage while minimizing exposure to direct fire; e.g., missiles and cannon allow "stand-off" target engagements. The speed, maneuverability and small arms support interdiction engagements.

The Senior Voice thanks the Inn at Whittier for making the trip possible.



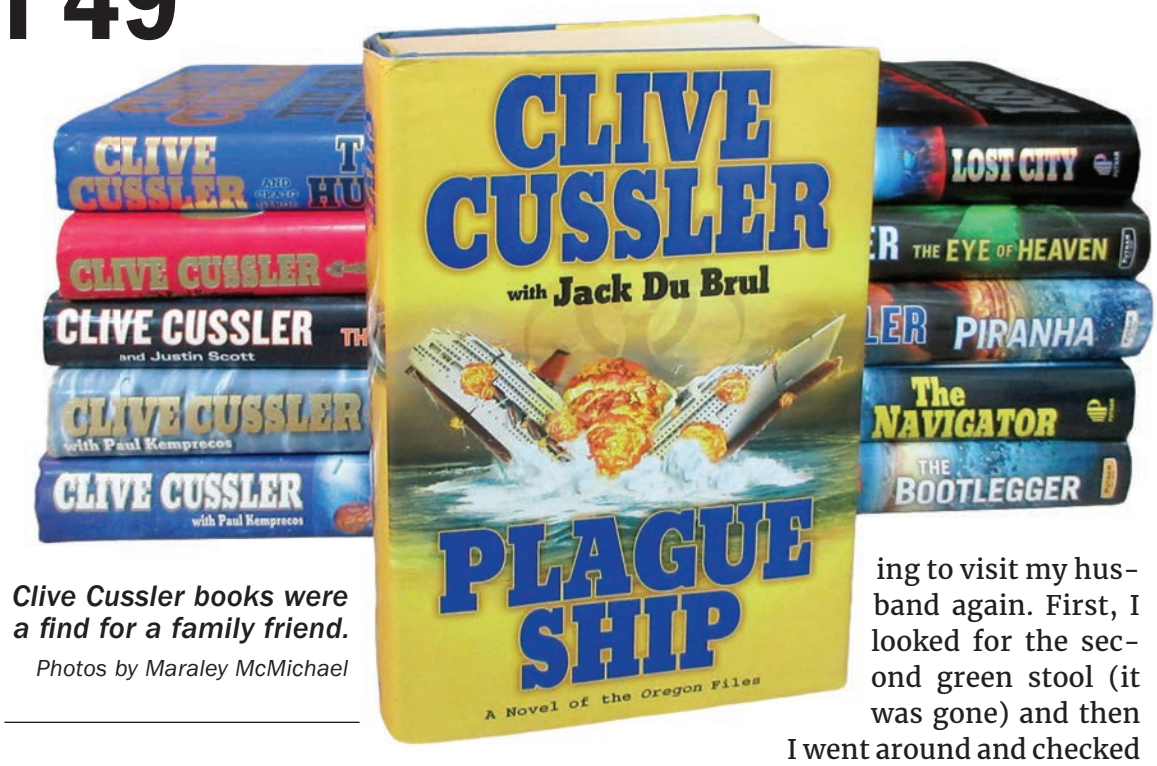
Shopping Consign 49

By MARALEY McMICHAEL
Senior Voice Correspondent

The semiannual Consign49 Pop-Up Consignment sale at Raven Hall on the Alaska State Fairgrounds is my favorite thrift shopping experience. It quickly outgrew its first location in the Palmer Train Depot years ago. Held every spring and fall, it is a four-day sale (Thursday through Sunday). Admission and parking are free, credit cards accepted, dressing rooms available, and large sturdy plastic shopping bags are provided.

It is like shopping at a huge department store, with everything organized by category and size. There is clothing, accessories, shoes, furniture, home décor, art, books, seasonal, etc. Items with a dollar sign on the price tag are half price on Sunday. But if I wait until Sunday, there's a good chance that someone else may purchase the item at full price...and I will be out of luck. Tags marked with a heart stamp are donated to a specific charity if unsold, while other unsold items are picked up by the consignee.

Over the years, I have developed a system that works best for me. Nov. 13, 2025, was the first time I'd been able to attend on a Thursday, and I immediately headed for the larger furniture items close to the front. I saw two green metal vintage-looking stools on a table at the center of a display. The price tags were not visible. I went to the front check-out tables and requested help. Once the lady arrived, we worked together to access the stools. I was very willing to pay $15. I looked them both over and chose the one with the best paint condition. My home is already plenty full, but I loved the color and the price was great. I took it to the check-out tables, knowing they would hold it for me while I shopped.



Clive Cussler books were a find for a family friend.

Photos by Maraley McMichael

When I walked by the dressing rooms, there was no line, but by the time I wanted to try some things on I had quite a wait. Usually there is a row of chairs so a person can sit while waiting, but not this year. By the time I finished shopping and stood in the checkout line, I'd been in Raven Hall two hours. I spent around $200 and bought some clothing (including a handmade kuspuk), a few books, some linens, two pairs of shoes, an apron, the green metal stool, and some other treasures.

In the book section, I'd seen numerous Clive Cussler hardbacks. I have a 94-year-old friend (Charles) in Anchorage who enjoys this author. He keeps a list of the Clive Cussler books that he has read and once before when I ran into a stash of them, I'd called him, he'd gone to his computer and as I read titles, he said yes or no. But that Thursday, I had run out of energy and was too tired. Once I got my items paid for and hauled out to the car, I was not going back in. However, I did plan to return on Sunday when things were half price and if the books were still there, I'd call Charles.

That evening while sorting and cleaning my new treasures, I wished I'd bought both of the stools. Sometimes I debate over whether to purchase a certain item. This was not one of those times. I knew I didn't have much room and only bought the one. If I returned the next morning, it might still be there, but at that price, I doubted it. Anyway, the next day was my husband's 79th birthday and there was no time to return to the sale before I took birthday cake to enjoy with the weekly 1:30 pm ice cream social at the Palmer Veterans and Pioneers Home and hang out with him.

So, Sunday after church, I headed to Raven Hall to check things out before going to visit my husband again. First, I looked for the second green stool (it was gone) and then I went around and checked to see if previous items I was interested in were still there (some were). When I got to the book section on the back wall, I saw all the Clive Cussler books still on the shelf. But I'd forgotten my phone in the car. By this time, I was tired again, so upon retrieving my phone, I grabbed one of the now present folding chairs by the dressing rooms. Just as I got to the books, another fellow joined me. He looked familiar and it took me a few seconds to place him. I asked if he was interested in the Clive Cussler books and when he said no, I said I hoped it wouldn't bother him if I sat and made a phone call.

Charles answered, I told him my mission, and he went to his computer. Those he said yes to, I put in one pile, and those he said no to I put in another pile. It took perhaps 10 minutes. The pile of rejects was about half the height of the pile that he hadn't read. He asked me how much each book was, but I

page 14 please



A vintage-looking metal stool is perfect for a plant.

METRO Chiropractic
Call today to schedule or confirm benefits.
www.metrochiroak.com
907-276-6325

- Convenient midtown Anchorage location and hours.
- Providing customized treatment plans, including gentle care options, since 2009.
- Preferred providers and accepting VA Community Care, Auto Injury, Worker's Comp, Premera, Aetna, and Medicare.
- Providing Chiropractic, Myofascial Release, Massage Therapy, Rehabilitation Exercises, Shockwave Therapy, and Health Coaching.

aetna
PREMERA BLUE CROSS
VA U.S. Department of Veterans Affairs

BOOK REVIEW:

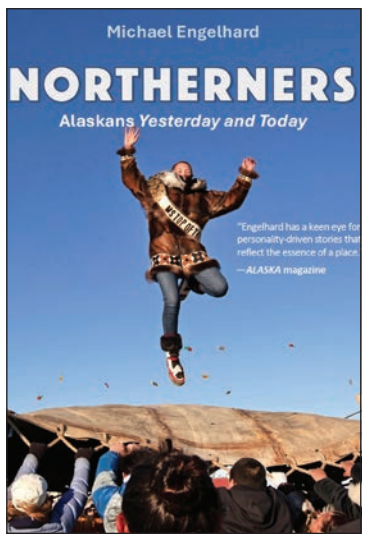
'Northerners: Alaskans Yesterday and Today' by Michael Engelhard

By DIMITRA LAVRAKAS

Senior Voice Correspondent

"Northerners: Alaskans Yesterday and Today," is a salute to Alaska by cultural anthropologist, university professor and outdoorsman Michael Engelhard to the notorious and little-known characters who have inhabited this wild place.

"Alaska's cultures, subcultures, and individuals endlessly fascinate me, as a writer and former anthropologist. Alaskans can be self-sufficient yet community-minded, and this big state sometimes feels like a village, one marked not by six degrees of separation but by three, if that. Handy, pragmatic, no-nonsense, quirks galore notwithstanding, Alaskans don't suffer fools gladly—neither do many of them the federal government…" So, with a practiced eye, he dives into the lives of Alaskans who have thrilled us all with their boldness, bravery, physical stamina, intellect, or ingenious criminality.



"Northerners: Alaskans Yesterday and Today" by Michael Engelhard
Corax Books
https://bit.ly/4BraXAL
$25 Hardcover 254 pages
ISBN: 9798989920259

The 59 short chapters offer up figures from pre-territorial time to the 21st century.

The known and unknown

Skagway's well-known conman Soapy Smith ran the town using various schemes to relieve miners of their gold, that is until he was killed in a shootout on the wharf in Juneau. The gunfight was fatal to town surveyor Frank Reid, thought to be the person who shot Smith. Reid suffered 12 more days before dying.

But Soapy Smith is a notorious Alaska gangster that we all know. In these pages there's more people to get to know.

Flying high

Less familiar are we with Bennett Wong, a Fairbanks trainer of gyrfalcons.

"Behind the old Fairbanks dairy farmhouse, the bird refuge center where he sometimes gives demonstrations, he clips Chimkee to a 50-yard 'creance' (a strong line).

'Are you gonna fly it like a kite?' a watching boy asks.

'No, we're just training her,' Wong replies.

The kid turns to his mom: 'He's gonna fly it like a kite!'

Raptors enrapture—

page 25 please

Rambles

News from the Grapevine

Election Day is **Nov. 3**. Early voting started on Oct. 19. Two resources can help you. *https://bit.ly/3VLHvF5* can help you locate your polling place. *https://www.elections.alaska.gov/avo/* can help you locate where to vote early or how to file an absentee ballot …. The **44th annual Athabascan Music Festival** is **Nov. 5**, beginning at 1 p.m. in Chief David Salmon Tribal Hall, 111 Clay St., Fairbanks. The event celebrates Interior Alaska culture with traditional Athabascan old-time fiddling, acoustic village bands, cultural dancing, and community food. Free and open to the public (also streamed online/radio) …. **Shopping and bingo night** is 6:30 p.m. **Nov. 6** at **Aloft** by Marriott Anchorage, 310 West 36th Ave. It's a casual night out combining local vendor shopping with interactive bingo games …. **America at 250** is an Anchorage Symphony concert **Nov. 7** at 7:30 p.m. at the Alaska Center for the Performing Arts. *https://www.anchoragesymphony.org/concerts-events/americaat250* …. If you've never seen a performance by West Anchorage High School's dance group, **DanceWest**, you're missing out. The group performs at 7 p.m. **Nov. 7**. These shows routinely sell out, so get your tickets early. *https://www.eventbrite.com/e/dancewest-monstro-city-tickets-2002812832095?source=ecat&aff=ebdiglgoogleliveevents* …. Malian musician **Vieux Farka Touré** is playing at the Wendy Williamson Auditorium on the UAA campus **Nov. 13**. Tickets are here: *https://bit.ly/4jTo4B5* …. **Anchorage Opera** is producing Verdi's "**MacBeth**," **Nov. 12, Nov. 14** and **Nov. 15** at the Alaska Center for the Performing Arts, 621 West Sixth Ave. It's in Italian with English supertitles. *https://anchorageopera.org/tickets-2/* …. Cultural enrichment is the name of the game in November, when the **Eugene Ballet** arrives in Anchorage for its annual performances of Tchaikovsky's "**The Nutcracker**." You can catch the ballet on several days during **Thanksgiving weekend**. *https://centertix.com/events/the-nutcracker-with-eugene-ballet*…. **The Great Alaska Shootout** is bringing the Division I Louisville Cardinals take on the UAA Seawolves in women's basketball on **Nov. 21** at the Alaska Airlines Center …. The **Winter Arts Faire** is **Nov. 27-29** at the Ted Ferry Civic Center in **Ketchikan**. The fair features local artists, live music, and holiday shopping.

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



ADVERTISE IN
Senior Voice
Alaska seniors have buying power!



Senior Voice advertising representative
Anne Tompkins
can help you reach our readers.

Email her at
A.Tompkins@seniorvoicealaska.com
or call 907-276-1059
toll-free 1-800-478-1059

Consign 49

continued from page 12

wouldn't tell him. Charles has done so much for our family over the years, I wanted them to be a gift. (His wife of 68 years met my mother in Seward when Mom was pregnant with me. That's how long I've known him.) I told Charles I would bring the books to him on my next trip to Anchorage and disconnected.

The fellow was still browsing books...so I told him that I knew him from a writing class at the Mat-Su College from back in the early 1990s. He was surprised but agreed that he had taken a writing class around that time. I told him that I couldn't remember his name (John Nystrom) and certainly I didn't remember everyone from that class, but that he'd shared such an interesting story that it stuck in my mind all these years. It helped that I'd seen him once before at some function shortly after my husband and I first moved back to Palmer in 2011 and we'd talked briefly then, too.

The story he shared in that writing class was about being a teenager when Sen. John F. Kennedy gave a speech at the Palmer Fairgrounds Sept. 3, 1960, shortly after he received the Democratic Party nomination for President. JFK had taken the time to join this fellow at a picnic table and have a "real" conversation with him. Of course, this had a huge effect on Nystrom.

John and I had a wonderful conversation right there in the book section of the Consign 49 sale. He re-lived his moment with JFK. He said he had a book partially finished and I told him I wrote stories for Senior Voice. He said our conversation inspired him to get serious about his book. He asked for my name, and I happened to have a business card with me. I'd stashed my full shopping bag nearby, and I needed another shopping bag to contain the heavy books. John offered to keep watch on them while I walked up to the front and grabbed a second bag. When I returned, I joked about how we didn't have gray hair 30 years ago and that I enjoyed our conversation, but now I needed to go stand in the checkout line. John even offered to carry the bag of books for me, but I told him I could manage.

I stopped and gathered my stashed bag as I headed for the check-out line... which wasn't quite as long as an hour earlier. I always see at least one person I know while shopping at Consign 49, but since we are serious about shopping, we rarely stop and chitchat. Running into John was different...and I was able to sit and rest while we talked. Thinking about my new treasures, the books for Charles, and the pleasant conversation with John made the time standing in line go quickly.

https://consign49.com/

Consign49 fall sale is Nov. 11-15

Nov. 11

Presales* from 3 p.m. – 9 p.m. (*requires a pass)

Nov. 12, 13, 14

Public shopping: Doors open at 9 a.m.

Nov. 15**

Public shopping: Doors open at 9 a.m. **Many items 1/2 price.

Maraley McMichael is a lifelong Alaskan now residing in Palmer. Email her at maraleymcmichael@gmail.com.

Book highlights Alaska's rural energy innovators

Senior Voice Staff

A new book features the people and communities that are engaged in developing low-carbon energy sources in rural Alaska.

The book "Alaska's Microgrid Innovators," was written by energy researchers, utility operators and rural community leaders, the book examines Alaska's energy development through the experiences of rural communities that have adopted wind, solar, hydropower and other alternative energy sources. It looks beyond the state's more familiar history of oil and natural gas to explore how communities have developed local energy systems, reduced costs and responded to changing energy needs. The editor is Peter H. Asmus, president of Pathfinder Communications.

The book also examines what Alaska can learn from these experiences as communities face rising energy costs, changing environmental conditions and other challenges. It puts focus the importance of succession planning and public policy in sustaining local energy systems.

To buy the book, go to https://upcolorado.com/university-of-alaska-press/alaskas-microgrid-innovators

THANK YOU
to our advertisers.
We encourage everyone to support them.

Alaska ADRC
Aging & Disability Resource Centers

Connecting Seniors, People with Disabilities and Caregivers with Long-Term Care Information & Services

- **Identify** your long-term support needs
- **Explore** your options for meeting those needs
- **Connect** you with the resources you choose for yourself or your loved one
- **Follow Up** to ensure your needs are met

Anchorage
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 | 800-770-7911 www.peninsulailc.org/adrc

Southeast Alaska
Southeast Alaska Independent Living Center (SAIL)
8711 Teal St., Ste 300, Juneau, AK 99801
1-800-478-SAIL (7245) www.sailinc.org

Mat-Su Borough
LINKS Resource Center
777 N. Crusey St., Ste 101, Wasilla, AK 99654
907-373-3632 www.linksprc.org/adrc

Fairbanks North Star, Southeast Fairbanks, Yukon-Koyukuk, Denali, North Slope
ADRC North - Fairbanks Senior Center
1424 Moore St., Fairbanks, AK 99701
907-452-2551 www.adrcnorth.org

Western Alaska-Aleutian Islands, Lake and Peninsula, Bristol Bay, Dillingham, Bethel, Kusilvak, Nome, Northwest Arctic
Bristol Bay Native Association www.bbna.com/our-programs/social-service-programs/elderly-services/
1500 Kanakanak Rd., Dillingham, AK 99576
907-842-4139 | 800-478-4139

1-877-625-2372

The State of Alaska, Division of Senior and Disabilities Services, administers the ADRC grant in partnership with the regional sites. Contact SDS at 1-800-478-9996 to learn about the grant program.

Explore Fairbanks releases winter guide for 2026-27

Senior Voice Staff

Explore Fairbanks has published the 2026-27 Fairbanks Winter Guide. This 32-page booklet is a resource for visitors seeking to embrace the winter season in the Fairbanks area.

Designed as a seasonal companion to the year-round Official Fairbanks Visitors Guide, the winter guide highlights the unique seasonal experiences that make Fairbanks an outstanding destination. It showcases attractions such as the aurora borealis, dog mushing adventures, and intricate ice sculptures. The guide offers tips for experiencing the northern lights and provides comprehensive information on a wide range of winter activities and events, including skiing, ice fishing, snowmobiling, snowshoeing, fat tire biking, hiking, curling and ice hockey.

In addition to outdoor adventures, the guide addresses the interests of visitors by featuring numerous indoor attractions including museums, art galleries, shops specializing in Alaskan-made products, and inviting cafes, breweries, and distilleries. The guide also highlights nearby destinations easily accessible from Fairbanks in the winter, such as North Pole, Denali National Park and Preserve and the Arctic Circle.

For a free copy of the Fairbanks Winter Guide, contact Explore Fairbanks at 1-800-327-5774 or (907) 456-5774. You can also order the guide or view it interactively online at www.explorefairbanks.com/guide.

The Fountainhead Museum in Fairbanks is a worthy attraction year-round. Winter hours are from noon to 4 p.m. Wednesdays and Sundays, 3225 Airport Way.
Photo by Paola Banchero



Calendar of Events

Nov. 1 National Although Daylight Saving Time is not used across the country, it ends in states that do use it today.

Nov. 1-2 International Day of the Dead, or Día de los Muertos (sometimes you'll see it as Día de Muertos, which is more traditional), is a Mexican commemoration of departed ancestors. It coincides with the Christian All Saints and All Souls feast days, which are Nov. 1 and Nov. 2, respectively. Researchers are divided about whether it derives from Indigenous Mexican practices, or whether was spurred on during the 20th century to foment Mexican nationalism. It is clear that the 2017 Disney film "Coco," about a Mexican boy's interactions with a late musical idol and his related family history, has generated more interest in the customs of Day of the Dead.

Nov. 3 National Election Day. The Midterm General Election. On the ballot are candidates for Alaska governor, U.S. Senate, U.S. House of Representatives, state legislators, and some statewide ballot measures. Early in-person voting began Oct. 19.

Nov. 11 National Veterans Day. This day honors military veterans who served in the United States Armed Forces. The federal holiday coincides with Armistice Day and Remembrance Day, which marks the end of World War I. The United States observed Armistice Day as well, but it evolved into the current Veterans Day in 1954.

Nov. 17 National Homemade Bread Day. Making bread at home can involve making a sourdough starter or borrowing some from a friend, or just straight up making it using yeast. Recipes online abound that can help you make a delicious loaf today.

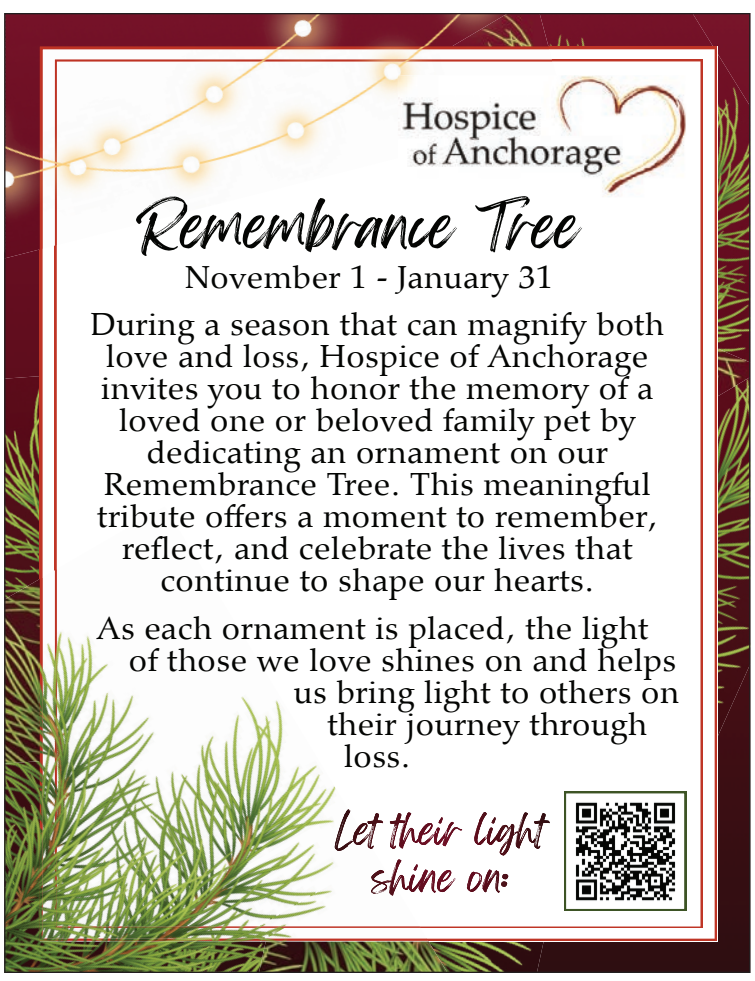
Nov. 19 National The Great American Smokeout Day is always on the third Thursday in November. This is an annual event to encourage Americans to stop smoking. The Great American Smokeout challenges smokers to quit cigarettes for 24 hours with the hopes that this decision will continue forever. Alaska has resources to help you quit. https://alaskaquitline.com/

Nov. 26 National Thanksgiving The holiday honors early settlers to what is now the United States and Native Americans who came together to share a feast. In the 19th century, Sarah Josepha Hale, editor of the magazine Godey's Lady's Book, campaigned for an annual national thanksgiving holiday. But it wasn't until 1863, when President Abraham Lincoln declared two national Thanksgivings. One in August was to commemorate the Battle of Gettysburg during the Civil War, and the other in November to give thanks for "general blessings." It's the second one that we celebrate today.

Nov. 27 National Day of Listening. Spend some time with your loved ones listening to their histories and possibly recording them. Sharing stories gives life to them all over again. And it's a good way to connect with loved ones who may seem mysterious to you.

Send us your calendar items

Send to: Senior Voice
401 E. Fireweed Lane, #102, Anchorage AK 99503
calendar@seniorvoicealaska.com *or*
editor@seniorvoicealaska.com
Deadline for December edition is November 15.





The Permanent Fund turns 50 this month

By LAUREL DOWNING BILL
Senior Voice Correspondent

Fifty years ago this month, Alaskans voted to establish the Alaska Permanent Fund, supporting annual dividend payments from oil revenues to residents of the state. It was the culmination of one visionary governor with a bush pilot's boldness and a homesteader's practicality who tried to ensure Alaska's black gold would benefit Alaskans for generations.

The seeds for Gov. Jay Hammond's efforts were sown in 1969, when Alaska received a $900 million windfall from the Prudhoe Bay oil lease sale. Astronomic in its day, this sudden flood of money was largely spent in a government spending spree—a bonanza that, by the mid-1970s, had mostly disappeared.

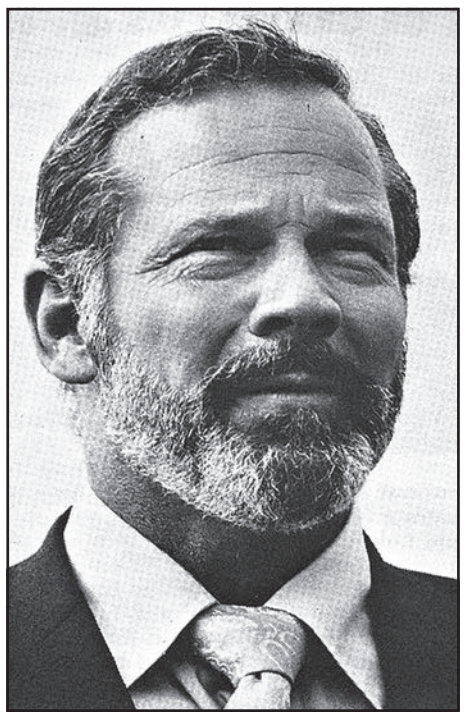
Hammond, a Marine fighter pilot in World War II who moved to Alaska in 1946, had watched it all with growing concern. He knew, as many did, that once oil started flowing through the Trans-Alaska Pipeline, even greater revenues would come. But would these riches help children not yet born, or evaporate in political squabbles and annual budgets?

The governor wanted a different kind of legacy, one where pipeline cash could be stashed in a savings plan safe from legislative tinkering and no expedient withdrawals. On Nov 2, 1976, after months of spirited debate, Alaskans approved the necessary constitutional amendment, and the Alaska Permanent Fund was established, tucked safely away in Article IX, Section 15 of our state's constitution.

But Hammond's ambition didn't stop there. He envisioned every single Alaskan, newcomers and old-timers alike, sharing directly in the state's oil bounty. His early proposal was simple, if radical: "Let's send people annual dividend checks from the earnings. If oil is the people's resource, its benefits should go straight to the people." Skeptics called this Piper Cub economics and pie-in-the-sky thinking. But Alaska, after all, is a place where the sky's the limit.

Turning a savings account into dividend income for the people, however, took years of work, political gamesmanship, and not a little controversy. The first law, passed in 1980, attempted to reward Alaskans according to how long they'd lived in the state: $50 for each year of residency since statehood.

Payment to residents was put on hold, however, after Anchorage attorneys Ron and Patricia Zobel challenged the constitutionality of the program. The couple filed a lawsuit against the State of Alaska.



Alaska's Permanent Fund Dividend was the brainchild of Alaska's fourth governor, Jay Hammond, who served from 1974 until 1982.

Photo from Wikipedia, Alaska Department of Education, Division of State Libraries.

The Zobels were widely vilified in public and even received death threats during the next several years. Their case, which they won after the Supreme Court sided with the newcomers in 1982, provided the first live coverage of a court proceeding in Alaska's history.

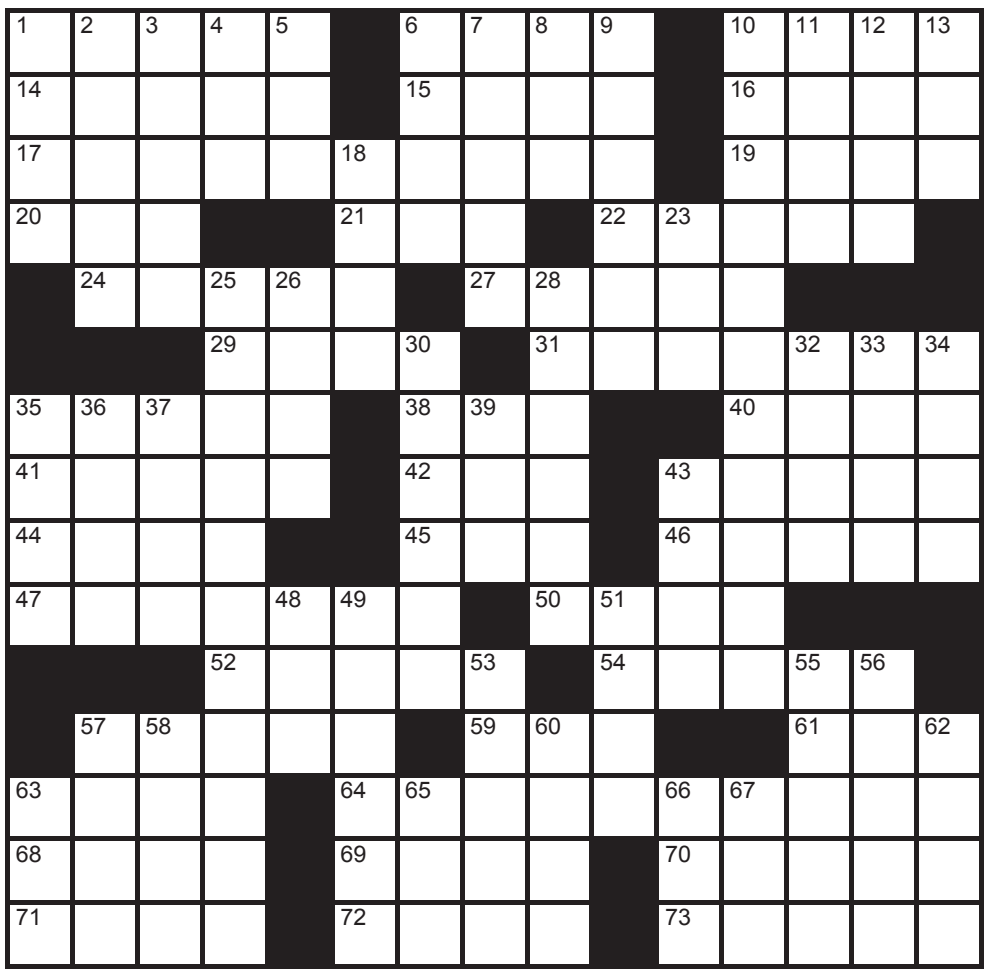
Unfazed by defeat, Hammond and his legislative allies rewrote the law to give every Alaskan—sourdough and cheechako alike—a flat payment, so long as they'd lived here at least six months. In June 1982, smiling families across Alaska received their first dividend check: $1,000, a tangible share of Prudhoe's bounty.

The Permanent Fund Dividend check now is a living reminder of Jay Hammond's conviction that Alaska's wealth should serve not only the people of his era, but the countless generations yet to step off bush planes or off the ferry and call this place home.

In Hammond's book, "Tales of Alaska's Bush Rat Governor" published in 1996, the reluctant politician shares the trials and tribulations surrounding the battle to get the Permanent Fund set up and the dividends flowing to Alaska's residents. He later wrote two more autobiographical books in which he discusses the fund, as well.

This column features stories researched for Aunt Phil's Trunk, a five-book Alaska history series written by Laurel Downing Bill and her late aunt, Phyllis Downing Carlson. Along with Bill's latest book, Pioneers From Alaska's Past, the books are available at bookstores and gift shops throughout Alaska, as well as online at www.auntphilstrunk.com and Amazon.

Special Folks



Copyright ©2026PuzzleJunction.com

Across

1 Ecological community
6 Like some parties
10 Author of "I Kid You Not"
14 Annex
15 Classic art subject
16 Humdinger
17 Red Cross favorite
19 Yemeni city
20 Always, to a poet
21 Japanese sash
22 Necromancer's forte
24 Replies to an invitation, briefly
27 Raccoon relative
29 It may be fixed
31 Exposes
35 Chip dip
38 Soak flax
40 Gambling mecca
41 Small ornamental purses
42 Old White House nickname
43 Quoted
44 1987 Peter Weller flick, "___Cop"
45 Parseghian of Notre Dame
46 Lenten symbol
47 Meliorated
50 Covet
52 Buenos ___
54 Conquers
57 Kentucky college
59 Can opener
61 Kind of boot
63 Abominable Snowman
64 Flight attendant
68 Start the pot
69 Have coming
70 Itsy-bitsy bits
71 They can be sweet
72 Peccadilloes
73 Passed out

Down

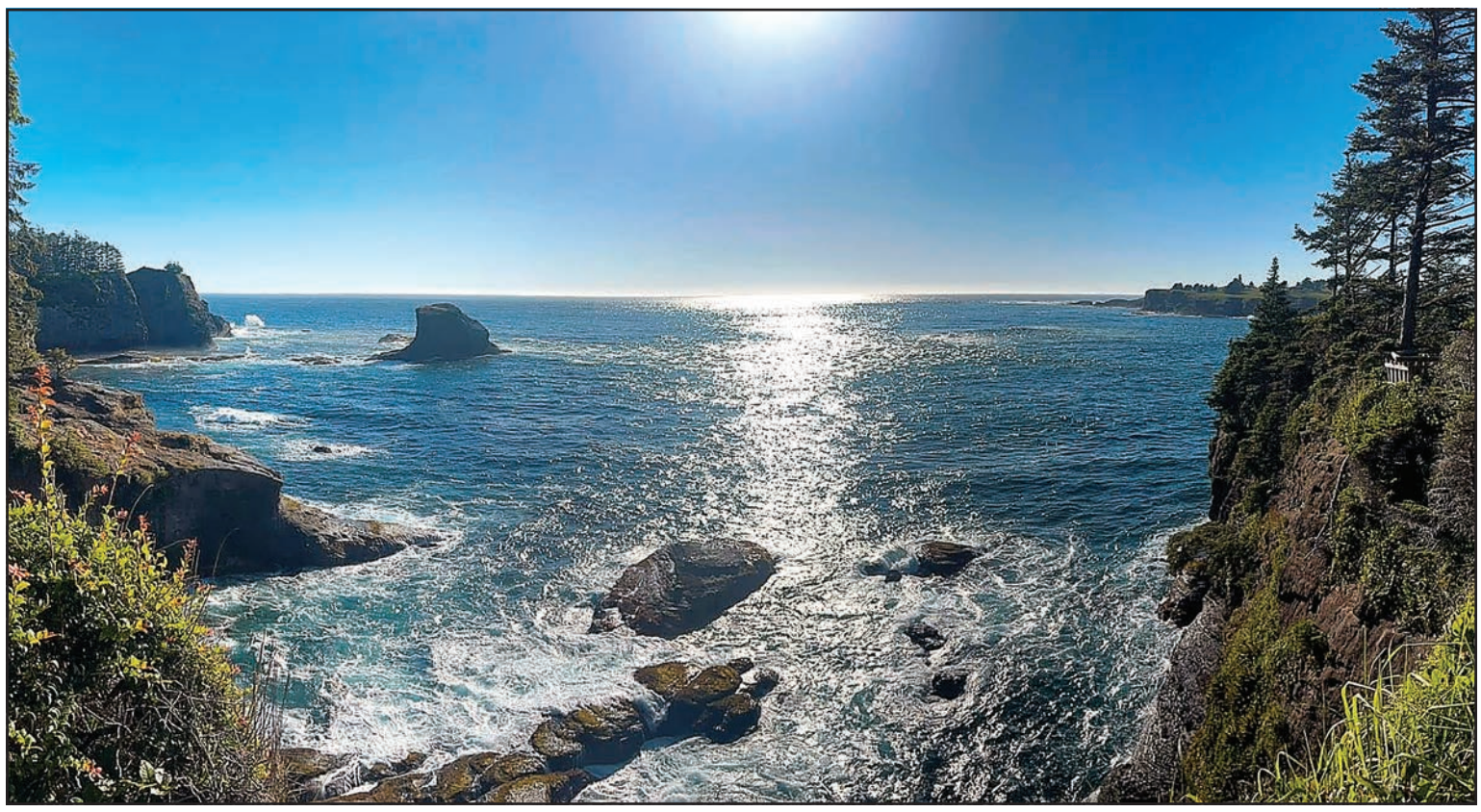
1 Paul Bunyan's ox
2 Lazybones
3 Bouquets
4 Bossy remark?
5 Eliminate
6 Kind of appeal
7 Cloak
8 Hubbub
9 ___ shepherd
10 Literary pirates
11 Autobahn auto
12 Knighted Guinness
13 Scamper
18 Medicinal amount
23 20's dispenser
25 Soothsayers
26 Personal organizers, in brief
28 Felon
30 Game keeper?
32 Clockmaker Thomas
33 On bended ___
34 Lays down the lawn
35 "Buona ___" (Italian greeting)
36 Molecule part
37 Garage job
39 Keen perception
43 Sugar source
48 It's spotted in casinos
49 Wipes out
51 Title for some bishops
53 Uncompromising
55 Certain sorority member
56 Rope fiber
57 The "B" of N.B.
58 Editorial cartoonist Hulme
60 Barley beards
62 Cousin of "ahem"
63 Canine cry
65 Chi preceder
66 Purge
67 Female rabbit

Crossword answers on page 26

Take a Hike! To Cape Flattery, Washington

By NICK THOMAS

For Senior Voice



Cape Flattery is about 2,800 miles away from Anchorage in Washington state. It is 20 miles or so from Sekiu, a small fishing village overlooking the Strait of Juan de Fuca. Cape Flattery is accessed through Makah tribal land, and a permit is required to enter. Photo by Nick Thomas

It was not exactly an easy drive to reach Cape Flattery. From my home in the Southeast to this furthest northwest corner of the continental United States, the trip was roughly 2,800 miles—one way. If driving nonstop, that translates to around 45 hours behind the wheel. (If driving from Anchorage, it's about the same distance). The final 20 miles or so from Sekiu, a gorgeous small fishing village overlooking the Strait of Juan de Fuca with Canada beyond, may give your passenger a few heart palpitations. Cars traveling northwest must hug the narrow two-lane coastline road (Highway 112) just feet from the perilous drop-off. But awaiting travelers at the end of the drive is a final short hike to the cape with stunning views overlooking the Pacific Ocean and the possibility of spotting humpback whales and bald eagles. We were fortunate to see both.

Cape Flattery is accessed through Makah tribal land, and a permit is required to enter. https://makah.com/attractions/recreation-permits/ The cost was $10 during our visit but it's currently $20 per vehicle and can be obtained from several locations in Neah Bay, which is at the end of Highway 112, 16 miles past Sekiu. We stopped at Pat's Place, a small restaurant with outside seating to view the local harbor, to eat and pay (cash only) for the permit. If you're a tacophile, indulge in Pat's delicious tacos on thick fry bread.

Back on the road, Highway 112 ends at Neah Bay where the road takes a left turn inland through Makah tribal land then veers right, along the other side of the peninsula's coast. Just follow the signs to the Cape Flattery Trail.

The three-quarter mile trail to the observation deck is a fairly easy 20-minute hike and begins downhill on a gravel path through a forest with no sign of the ocean initially. At the beginning of the trail, an oversized pale blue wooden deckchair marked "Neah Bay" makes a great photo op—if you can manage to climb up into the seat. Tall hardwood trees, ferns, and lush green foliage make this a delightful hike through a coastal forest. There are several boardwalks to cross as well as some roots along the path to navigate and several steps. As you progress towards the lookout points, expect the view to be even better than you were anticipating.

Before reaching the main observation deck, there are several overlooks high up on the cliffs that look out over the water as it crashes relentlessly onto the rocks about 100 feet below. There are some areas with no protective barriers, so keep well away from the edges and watch any kids. It was from one of these cliffs that we saw a bald eagle soaring over the treetops.

The best view is from the last deck, revealing the waters from the Strait of Juan de Fuca merging into the Pacific Ocean as it stretches into the distance. The ocean vista is only interrupted by the distant Canadian coast to the north and tiny rugged Tatoosh Island (actually a group of small islands), half a mile offshore from the cape. The main island is home to a historic lighthouse built in 1854 and nesting seabirds are easily visible with binoculars.

Hopeful for a whale encounter during our June visit, we were indeed thrilled when a lone humpback surfaced right in front of the observation deck, a couple of hundred feet away although I was a little slow with the camera, snapping just a black mass moments before it submerged. But standing on the edge of the continental U.S. trapped between the ocean and the sky while surrounded by massive cliff faces battered by exploding white waves was unforgettable. I'd probably drive another 2,800 miles to experience it again.

Nick Thomas has written features, columns, and interviews for many newspapers and magazines. His "It's A Wonderful Hike" website describes short trails, hikes, and walks from around the country that seniors might enjoy while traveling. See www.itsawonderfulhike.com.



Aiming at the wrong target can cost your heirs

By KENNETH KIRK

For Senior Voice



People often assume that their will covers everything. But not only do assets in a living trust bypass the will, but so do assets that have a direct beneficiary, such as an account with pay-on-death provisions.

Winning a gold medal in the Olympics is a big deal. It's an even bigger deal when you're in a sport where nobody pays much attention except during the Olympics. Like, for instance, target shooting.

So let me take you back to 2004. Matthew Emmons, an American shooter, was competing for gold. He was well ahead and on his last shot, all he had to do was hit anywhere on the target, which should have been easy for him. And he hit a target all right. The problem is he aimed at the wrong target and hit the target for the next competitor over. It dropped him all the way out of medal contention and instead of gold, he got nothing.

Now let me tie this into estate planning. I had a situation come up recently which is a good example of a common misconception. Of course, I will change the names, and a few other details, to avoid violating confidentiality.

Harry and Sally (we'll call them) set up a living trust a few years ago. It had fairly typical terms, in which all of the assets were available to either of them as long as they were alive, but when they were both gone, everything would be split equally between their children, Junior, Buford, and Suzie. They deeded their house into the trust and made arrangements for all their accounts to go to the trust as well. So far, so good.

But then Buford ran into trouble. He was in a nasty divorce and it was costing him a fortune. Over the course of several years of fighting, Harry and Sally gave him a total of $50,000 to pay his lawyer. Then at the end of the case, he had to pay off his ex to avoid losing his house, so they gave him another $50,000.

Harry and Sally did not expect Buford to pay them back during his lifetime, but they felt it was only fair that the money would come out of his inheritance. When they created their trust, they had also signed "pour-over wills" which said that everything goes to the trust. They found out, from an article they read online, that you can change a will with a "codicil." They found a couple of forms for codicils and signed them, saying that $100,000 would be credited against Buford's share of the estate.

There was just one problem. They were, in effect, aiming at the wrong target.

When you get a pour-over will, the plan is that you will never have to use it. That kind of will is a fail-safe in case something doesn't get into the trust. For instance, if you are involved in a lawsuit when you die and somebody has to pick up your end of it, or there is an insurance settlement to be collected, or if you made a mistake and didn't put that credit union account into the trust, then you have a will to get that claim or asset through probate and put it into the trust. But if everything does work right, there is no probate and therefore the will is never used.

Do you see the problem? Harry and Sally put everything into the trust, and the trust still said that everything is to be split equally. They had a provision in their wills which said that $100,000 is credited against Buford's share, but the wills never came into effect.

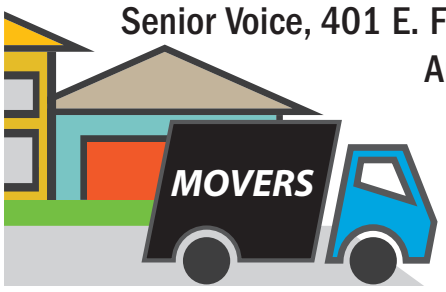
Unfortunately, this is a fairly common problem. People often assume that their will covers everything. But not only do assets in a living trust bypass the will, but so do assets that have a direct beneficiary, such as an account with pay-on-death provisions.

The solution would have been to amend the trust to put that provision in, not to add codicils to their wills. That would have been hitting the right target.

Kenneth Kirk is an Anchorage estate planning attorney. 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. The names have been changed to protect the innocent. Not Kenneth Kirk's name of course; he's kind of fond of it.

MOVING?
Let us know!

Send your change of address information to
Senior Voice, 401 E. Fireweed Lane, #102,
Anchorage, AK 99503
Or call 276-1059
(Anchorage area) or
1-800-478-1059
(toll-free statewide)







Google Takeout, Muse with caution, internet

By BOB DeLAURENTIS

Bob's Tech Talk

Q. I use Google for my email, voicemail, and other services. I'm unclear on how to back up this information, or should I even try?

A. Any data that exists in only one place is at risk of loss. And Google, while it does have redundant backups, is one place. For that reason alone, I think backups are necessary.

But there are other reasons as well. Google accounts can be locked without reason, leaving your data blocked. Good luck getting it back.

The available solution is imperfect, but essential good hygiene: Google Takeout. This service prepares downloadable copies of your Google data.

To access Google Takeout, visit https://takeout.google.com and follow the prompts to access your data. Do this regularly, and let your local and cloud backups make copies of the download.

The data you save might be your own.

Q. Do you think the Muse app is safe to install on my computer?

A. For readers who may not be familiar with Muse, it is a free app that uses artificial intelligence to do things on your behalf. It does make for an impressive demo, but AI remains an experimental technology.

At this time, I do not feel comfortable installing Muse on anything but a dedicated test computer without any personal information on it.

Despite the fact that this app from Meta, the parent company of Facebook, has been at the top of the popularity lists in multiple app stores recently, I have decided to avoid it for now on my personal devices. There is still much to learn about desktop AI, and turning one loose on personal data comes with unknown risks to privacy and security.

My devices have been useful to me for decades only because they contain personal data, and I see no good reason to risk all that on an unproven technology.

Especially technology from Facebook, a company whose early internal motto was "move fast and break things."

Q. I am intimidated by going online because I am fearful of making a mistake. How can I explore the Internet safely?

A. Think about planet Earth for a moment. Does your first thought make it seem like one place, or a collection of many places?

The internet is not one place; it is a collection of millions of places.

For example, to one person the internet may be Google. For another person, the internet might be Facebook or TikTok. A third person might think of the internet as a collection of places as broad and diverse as planet Earth.

Exploring the internet is very much like interacting with the real world, and the skills you already have will work online.

We act very differently in our backyard than we do in the town square. The internet works the same way. You have a local neighborhood were you spend a lot of time, while there are countless other places you could visit.

I believe that seeing the internet as a very large collection of different things is the best perspective. Each place has its own rules, conventions, and dangers.

Going forward, I suggest you try to pay attention to "where" you are online, because each place comes with characteristics which are as different as your backyard is from Times Square.

For example, you might tell a friend your home address, but I'd avoid sharing that address online except when making a purchase.

The internet is not uniquely risky, unless you carelessly share personal information in the wrong place. Each time you're prompted for any response whatsoever, your first thoughts should be "Who is asking" (the "where") and "What is the information in service of?"

The bottom line is to stay safe. Think of any personal data as a bear cub, and treat any request for it the same way mama bear eyes a stranger.

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

Wander the Web

Here are my picks for worthwhile browsing this month:

Retro Screensavers

Longtime personal computer users might recall a popular screensaver called After Dark. It is back, at least for macOS. **morphing.cloud/afterglow/**

Word Nerd Alert

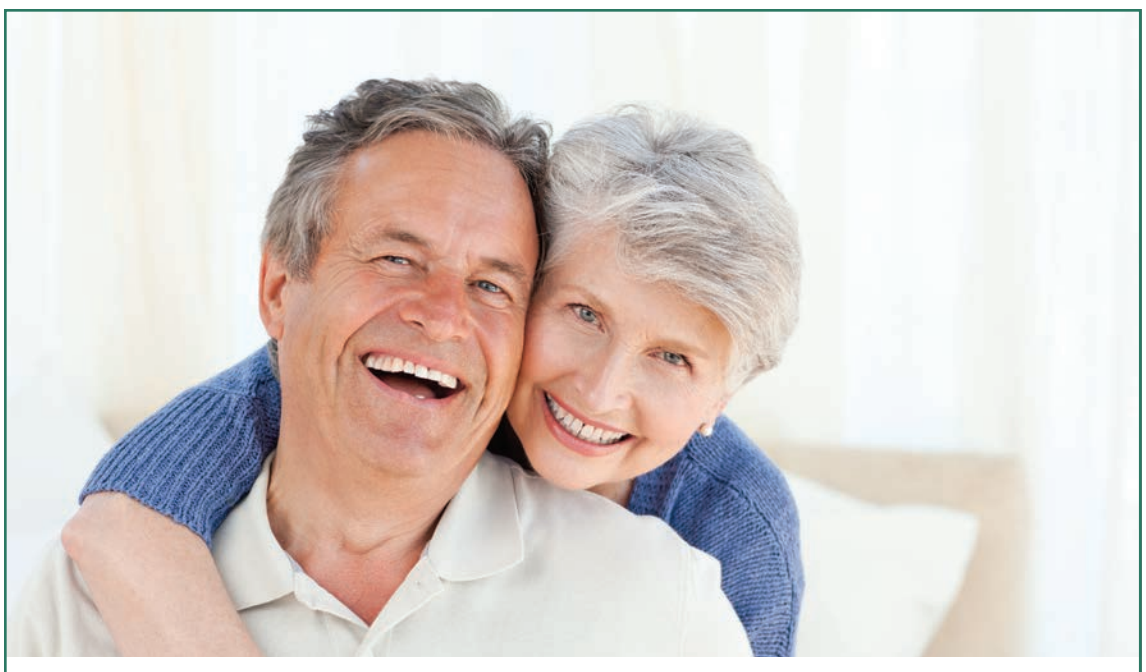
Grammar Girl is an extremely popular podcast, and also available on YouTube. The show is a treasure trove of conversations about language.

youtube.com/@grammargirl

The People Holding Up the internet

A dynamic story about how hyper-accurate time is shared online. This surprising story depicts how some parts of the Internet actually work behind the scenes.

sheets.works/data-viz/holding-up-the-internet



Enjoy your Retirement!

Chester Park is a safe, secure 55+ Adult Community.
Our Member-Owners enjoy all the benefits of home ownership with none of the hassles. **DON'T WAIT! UNITS SELL QUICKLY!**

Safe, Secure Senior Living
For more information or a tour please call:
907-333-8844
www.chesterparkcoop.com

Chester Park
COOPERATIVE





Thanksgiving Blessing provides holiday meals

Senior Voice Staff

The Thanksgiving Blessing is an annual event organized by the Food Bank of Alaska that provides boxes of holiday food for needy families. Several other organizations participate in helping with distribution and hundreds of volunteers lend time to the effort. This year, food boxes are available in three Alaska cities.

To donate to the Food Bank of Alaska, go to https://foodbankofalaska.org/individual-volunteer?give=KYELL8EW. It costs $40 to feed a family. To volunteer, go to https://foodbankofalaska.org/individual-volunteer

Thanksgiving Blessing pick up times

CORDOVA
3–6 p.m., Wednesday, Nov. 18
Little Chapel
905 Lake Ave *(lower parking lot)*

MAT-SU VALLEY
10 a.m.–4 p.m. Saturday, Nov. 21
Faith Bible Fellowship
14159 W Hollywood Road, Big Lake
Serving zip codes: 99623, 99629, 99652, 99654, 99694

Mat-Su College
8295 E College Drive, Palmer
Serving zip codes: 99645, 99674

Real Life Church *Sponsored by The Salvation Army Mat-Su*
10697 E Palmer-Wasilla Highway, Palmer
Serving zip codes: 99645, 99654, 99674

Wasilla Bible Church
1651 W Nicola Ave., Wasilla
Serving zip codes: 99645, 99629, 99654, 99687

Church on the Rock *Sponsored by Upper Susitna Food Pantry*
Mile 99 Parks Highway, Talkeetna
Serving zip codes: 99676, 99667, 99683, 99688

Willow United Methodist Church
Mile 67.5 Parks Highway, Willow
Serving zip codes: 99688, 99694

ANCHORAGE
2–7 p.m., Monday, Nov. 23
Central Lutheran Church
1420 Cordova St. *(Drive-thru)*
Serving zip codes: 99501, 99503, 99510, 99513, 99520, 99524

ChangePoint Church
6689 ChangePoint Drive *(Drive-thru)*
Serving zip codes: 99502, 99507, 99517, 99518, 99519

Church of Jesus Christ of Latter-day Saints
11701 Puma St. *(Walk-thru)*
Serving zip codes: 99507, 99511, 99515, 99516, 99518, 99523, 99540, 99587

Joy Lutheran Church
10111 E Eagle River Loop Road *(Walk-thru & Pre-Boxed)*
Serving zip codes: 99505, 99506, 99567, 99577

Mountain View Community Center
Sponsored by New Hope Baptist Church
315 Price St. *(Walk-thru & Pre-boxed)*
Serving zip codes: 99508, 99514

St. Patrick's Parish
2111 Muldoon Road *(Drive-thru)*
Serving zip codes: 99504, 99509, 99521





A Girl Scout troop helps hand out food at a Thankgiving Blessing event in 2017.

Photos by Paola Banchero

MARLOW MANOR
ASSISTED LIVING
Premier Assisted Living in Anchorage, Alaska!
Where You Are Family
48-apartment community all with private fully accessible bathrooms
14 apartments on a secured floor for memory care and special needs
RN on staff during business hours and on-call 24/7 to triage concerns
Activities Coordinator provides recreational opportunities
Restaurant-style Dining • Utilities and DISH TV • Secured Entry System
Resident Call Buttons • Wi-Fi in Common Areas • Microwave & Refrigerator
www.MarlowManor.com 907-338-8708
Providing your loved ones with privacy, dignity and individualized care.



How to save on Medicare costs in 2027

By JIM MILLER

Savvy Senior

Dear Savvy Senior,

I'm on Medicare. What changes are coming in 2027, and how can I make sure I'm not paying too much for my coverage?

- Careful Shopper

Dear *Careful*,

If you have Medicare, now's a good time to make sure you're getting the best coverage for your money. Open enrollment runs through Dec. 7, giving you a chance to switch Medicare Advantage or prescription drug plans for 2027. Since costs, drug coverage and extra benefits can change from year to year, comparing plans now could save you money and headaches later.

Even if you're happy with your current plan, don't assume next year's coverage will be the same. Here's what to look for.

Prescription drug changes

Medicare Part D prescription drug plans are changing, and some enrollees could pay more. In 2027, the maximum annual deductible will rise from $615 to $700, while the annual out-of-pocket limit for covered Part D medications will increase from $2,100 to $2,400.

That limit helps protect people who take expensive medications. Average premiums for stand-alone Part D plans are projected to rise by less than $1 a month, but individual plans can differ considerably. A temporary federal program that helped stabilize premiums is also ending, making it especially important to compare your options.

Your insurer may change its list of covered drugs, called a formulary, or move your medication to a more expensive cost tier. Check that your prescriptions are still covered and what you'll pay for them.

Medicare Advantage changes

If you have Medicare Advantage, the private-insurance alternative to Original Medicare, review your plan carefully. Some insurers are dropping plans or leaving certain markets, while others may change costs or trim extra benefits, such as dental, vision and hearing coverage.

Doctor, specialist and hospital networks can change, too. If your plan is being discontinued, you'll need to choose new coverage. Even if it continues, compare next year's costs, benefits and provider networks before automatically renewing.

Help with weight-loss drugs

A new Medicare GLP-1 Bridge program offers eligible beneficiaries certain medications for weight management for $50 a month through Dec. 31, 2027. Covered drugs include Wegovy, Zepbound (KwikPen only) and Foundayo.

Eligibility is limited. For example, you generally need Medicare drug coverage and must meet specific body mass index and health requirements. The program operates separately from regular Part D coverage, so the $50 monthly payment doesn't count toward your Part D deductible or annual out-of-pocket limit.

Learn more and check eligibility at Medicare.gov/coverage/weight-loss-drugs.

How to shop smart

Here are four ways to find coverage that fits your needs without overpaying.

Read your plan notice: Your insurer should send an Annual Notice of Change explaining next year's premiums, deductibles, copayments and coverage changes. Medicare Advantage members should also check provider networks and extra benefits.

Compare total costs: Visit Medicare.gov/plan-compare. Enter your medications and preferred pharmacies to compare plans and estimate annual costs. Don't focus on premiums alone; include deductibles and what you'll pay for prescriptions.

Check your doctors: If you're considering Medicare Advantage, contact your doctors and hospitals directly to confirm they'll accept the specific plan in 2027. Online directories can be outdated.

Get free help: Your State Health Insurance Assistance Program (SHIP) provides free, unbiased Medicare counseling. Find a local counselor at ShipHelp.org or call 877-839-2675. (See Sean McPhilamy column on Page 5).

One important caution: If you're thinking of switching from Medicare Advantage to Original Medicare, check your Medigap options first. In most states, insurers can deny you a Medigap policy or charge higher premiums based on your health history if you don't qualify for guaranteed-issue protections. Make sure you understand your options before dropping your current plan.

Take time to compare plans before Dec. 7. A little homework now could save you money and help you start 2027 with better coverage.

Send your questions or comments to questions@savvysenior.org, or to Savvy Senior, P.O. Box 5443, Norman, OK 73070.

Midnight Sun Home Care
Helping Alaska's Seniors Stay Happily In Their Homes



For over 20 years, Midnight Sun Home Care has been a proud, Alaska-owned provider of heartfelt care - supporting seniors and their families with trust, compassion, and the power of staying home. We're not a chain; we're your neighbors, deeply rooted in Anchorage.

Bringing a caregiver into your home is a loving choice. That's why we offer more than care - we offer real, honest respectful relationships, built around kindness and understanding. Every visit matters, every voice is heard.

Whether you need a few hours of help or 24-hour live-in support, our local team is available 7 days a week. We personalize every care plan to fit your unique needs.

At Midnight Sun, we believe home is healing. It is a place of comfort, dignity, safety, and independence. Our care helps families navigate sensitive decisions with clarity and heart.

Each of our caregivers is carefully screened and trained to ensure safety, skill, and compassion. We are guided by our core values of:

- Compassion
- Professionalism
- Integrity
- Consistency

Our clients often tell us it's not just what we do, it's how we do it - with empathy, reliability, and a local voice on the other end of the phone when you call. Thinking about in-home care? Let's start the conversation.

We'd love to meet you, hear your story, and explore how local care with heart can support your journey.

✓ Caring companionship
✓ Meal planning & preparation
✓ Light housekeeping & laundry
✓ Transportation & errands
✓ Personal hygiene & bathing
✓ Medication reminders
✓ Post-surgical & respite care
...and more

Mention This Ad to Receive 6 hrs of Complementary Care

Call (907) 677-7890 or visit midnightsuncare.com for your FREE consultation today!

Senior Voice
is on Facebook!
Search for "Senior Voice Alaska" then click on over!

FREE LEGAL HELP FOR SENIORS

Call your local ALSC office to learn more:

Anchorage	907-272-9431	888-478-2572
Bethel	907-543-2237	800-478-2230
Dillingham	907-842-1452	888-391-1475
Fairbanks	907-452-5181	800-478-5401
Juneau	907-586-6425	800-789-6426
Kenai	907-395-0352	855-395-0352
Ketchikan	907-225-6420	877-525-6420
Kotzebue	907-442-3500	800-622-9797
Nome	907-443-2230	888-495-6663
Palmer	907-746-4636	855-996-4636

Additional information is available at: www.aslc-law.org

Funded by State of Alaska Department of Health and Social Services, Division of Senior and Disabilities Services

Alaska Legal Services Corporation (ALSC) provides free legal help to seniors and elders age 60+ with housing, benefits, wills, health care, and more. Cases are prioritized based on need.

Is that job offer real? How to spot a fake job scam

By AIDAN SMITH

For Senior Voice

A fake job text often promises Alaskans more than it explains. You may see generous pay, flexible hours or remote work, but few details about what you would actually be doing.

With gas and groceries costing more in Alaska, you might be trying to make some extra income. Then a text arrives offering a remote job with good pay and full benefits. The timing is so perfect that you may overlook a red flag: you never applied. Before you reply, it's worth knowing what a fake job text looks like, how these scams work, and how to check whether an offer is real.

What does a fake job text look like?

A fake job text often promises Alaskans more than it explains. You may see generous pay, flexible hours or remote work, but few details about what you would actually be doing. AARP reported on a job seeker who got a text from someone claiming to represent a major medical lab company. The data-entry job was, in her words, "really good paying, full benefits, work from home." The allure was real. The job was not.

How does a fake job text scam work?

A fake job text scam uses the promise of work to steal your money or personal information. Once you reply, the "recruiter" may interview you by text or chat app and make a quick offer. Some send a link to an application that harvests your personal information or loads malware onto your device. Others say you must buy equipment, such as a laptop, from a specific vendor and send you a check to cover it. Your bank may credit the check for a day or two. But when the check bounces, your money is gone, and so is your supposed recruiter.

Task scams take a different approach. You may be asked to rate products or "like" videos while you see your supposed earnings growing. Eventually, you're told to deposit your own money before you can collect the fake earnings.

What are the warning signs of a job scam?

The clearest warning sign of a job scam is a job offer you never applied for. That unexpected offer often comes with a second red flag: high pay for little work. Legitimate employers also don't make you pay to get a job or to apply for one. Be careful, too, if a recruiter wants your Social Security number or bank account information right away. Other red flags include a recruiter who quickly moves the conversation to an encrypted messaging app, pressure to act fast, and awkward, error-filled writing.

How can Alaskans check whether a job offer is real?

To check whether a job offer is real, don't reply to the text or click its links. Research the employer yourself instead. Search the company's name with words like "scam," "complaint," or "fraud." Find the company's official website on your own, look for a matching job listing, and call its human resources department to confirm the recruiter works there. Before accepting any position, talk it over with someone whose judgment you trust. They may notice a warning sign you missed.

What should you do if you responded to a fake job text?

If you responded to a fake job text, stop communicating and don't send money or personal information. Call your bank or credit union using a verified number, especially if you deposited a check, sent a payment, or shared account details. If you lost money, file a police report and report the scam to the FBI's Internet Crime Complaint Center at ic3.gov.

For free support, call the AARP Fraud Watch Network Helpline at 877-908-3360, open 4 a.m. to 4 p.m. Alaska time, Monday through Friday. Being targeted is not your fault, and you don't have to handle it alone.

Aidan Smith is an intern for AARP Alaska.

YOUR SUPPORT HELPS

Older Persons Action Group continue its mission.
Call 1-800-478-1059 to donate.

AARP Alaska

Cooking meals for mom?

You're a caregiver.



November is National Family Caregivers Month, a time to celebrate the often-silent heroes who play a critical role in caring for their loved ones.

To the more than 125,000 family caregivers in Alaska: we recognize your tireless efforts to serve friends and family.

To access AARP caregiving resources, visit aarp.org/ak



Say it while you still have time

By BRITTINI SHELTON

Owner, Legacy Funeral Home

In our line of work, we hear a lot of thank yous. Not to us, but to the person who has passed. A daughter thanks her father for teaching her to drive on an icy road. A friend thanks a friend for showing up, year after year, without being asked. A husband thanks his wife for forty years of patience.

These are some of the most honest words a person will ever speak. And most of them are being said for the first time.

That is the quiet heartbreak of a funeral. The room is full of gratitude, and the one person who most needed to hear it is no longer there to receive it. We tend to assume the people we love already know what they mean to us. Sometimes they do. Often, they are waiting, just as we are, for someone to say it out loud.

November has a way of turning our thoughts toward thankfulness, and there is no better time to close that gap. Gratitude does not have to be grand. It can be a phone call to the teacher who believed in you. A note to the neighbor who plowed your driveway all winter. A conversation with your mother about the things she did right, not just the things you argued over. A simple "thank you for being my brother," spoken plainly, without a joke to soften it.

There is a reason these words come so easily at a funeral and so hard at the kitchen table. Loss strips away our pride and our excuses. It reminds us that time was never guaranteed. But we do not have to wait for that lesson to arrive the hard way.

So this month, think about who would be thanked at your service, and who you would thank at theirs. Then say it now, while it can still be heard. It is the one part of a eulogy that does not need to wait.

SUBSCRIBE TO Senior Voice
Call 1-800-478-1059.



'Wolf at the Door' is Perseverance Theatre's next Anchorage-based play

Senior Voice Staff

Perseverance Theatre, the regional theater based in Juneau that regularly offers productions in Anchorage, is producing Marisela Treviño Orta's "Wolf at the Door" in Anchorage Nov. 27-Dec. 13.

The play will be produced at UAA's Fine Arts MainStage Theatre.

Perseverance is teaming with Arciniega Street Productions, a local queer and Latina-owned boutique production company that specializes in cultural arts and queer entertainment.

In recent years, Perseverance has produced more Alaska-centric stories. Earlier in the fall, it produced the "Kutulagaaw: The Tlingit-Russian Battles" in Juneau. For the production, which was sold out, Perseverance partnered with Sealaska Heritage Institute. The work is the first Tlingit opera in recorded history.

For tickets to "Wolf at the Door," which is described as a Grimm Latinx fairytale of survival and sisterhood, go to ptalaska.org/wolf-at-the-door.

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

Who is Ron Clarke? Alaska's 'Jeopardy!' champion

By PAOLA BANCHERO

Senior Voice



Jeopardy host Ken Jennings is on the left.

Photo courtesy of Sony Pictures Television



The watch party at the Sutton Library for Ron Clarke's appearance on "Jeopardy!" in October.

Photo by Ron Clarke

If you meet Ron Clarke, he'll regale you with entertaining stories from his many years as the morning host and announcer on public radio in Fairbanks, or the years he spent in state government, or the ways he spends his days now, often with just his two dogs at his home in Chickaloon.

"I can go days and days without talking to another person," he said.

This might be true, but he's a natural storyteller, a sponge for information, and remarkably friendly. He moved to Alaska after completing his undergraduate degree at Montana State University to earn a master's in zoology at UAF. He thought he would be on his way to get a doctorate in Africa.

"Never got the Ph.D. but I've been to Africa," he said.

He once interviewed Helen Thomas, the legendary Washington correspondent who covered presidents from Dwight D. Eisenhower to Barack Obama. They bonded and would go out to lunch whenever Ron made it to Washington. He also interviewed one-time presidential candidate Steve Forbes, founder of the eponymous magazine, an unlikely pair in terms of political orientations. But the two men hit it off and Ron still receives a Christmas card from Forbes.

Throughout a good chunk of his life, though, Ron has dreamed of being on "Jeopardy!" The game show with a cult following has entranced people who think they have the encyclopedic knowledge and quick reflexes to match wits on national television. Brainy competitors must respond in question form such as "What is a noble gas?" when given a clue like "Any of the chemical elements in Group 18 of the periodic table known for having a very low chemical reactivity."

"Oh, I've wanted to do this since I was a little kid," Ron said. The basic sequence to participate is that you take an online test. "If you get a high enough score—no one knows what that is—rumor is it's 37 out of 50. They don't confirm or deny," you can advance in consideration.

The next level is a second test via Zoom with several wannabe contestants and rounds of questions. You could start with Shakespeare and end with 17th century French literature. Or they could ask you goofy word questions.

"You have 15 seconds. You have to hear the question, write down your answer and then bang. Here is the next category. And the category is something you've never heard of in your whole life," Ron said.

After that, you play three rounds of practice games with three people each.

Even if you succeed at the tests, "Jeopardy" producers are on their own timetable about when you could be tapped to be in the contestant pool. It could be a few weeks. Or you could wait 18 months. Or never. Showrunners tell prospective contestants to start over if they haven't heard back within two years.

"It's easier to get into Harvard than it is to get on 'Jeopardy!'" Ron said. The show receives 75,000 applicants per year and picks about 400.

But if and when you get the call, you get the call.

The call finally came for Ron one day last summer. He was out on a walk when he saw his screen light up with a phone number from Culver City, where the "Jeopardy!" studio is based. "I'm retired. Every day is Saturday," he said. Of course he could come to California. And what's more, his daughter lives there.

Ron's first stop in was to pay tribute to longtime "Jeopardy!" host Alex Trebek, a pop culture icon who hosted the show from its revival in 1984 until his death in 2020. Ron bought two roses from a street vendor and placed them on Trebek's star on Hollywood Boulevard. They were for luck for hitting the Daily Double, a chance to double your winnings. Then Ron headed to the television studio.

When he showed show employees in the green room his photo and the sentiment behind it, some of them teared up.

They told him no one had ever done that. "They were touched by that and that touched me."

The camaraderie among the contestants and the professionalism among the staff struck Ron. "It's top-notch outfit." The connections with other contestants were immediate and genuine.

"With all the other foolishness going on in the world, this was positivity and decency. That doesn't happen by accident."

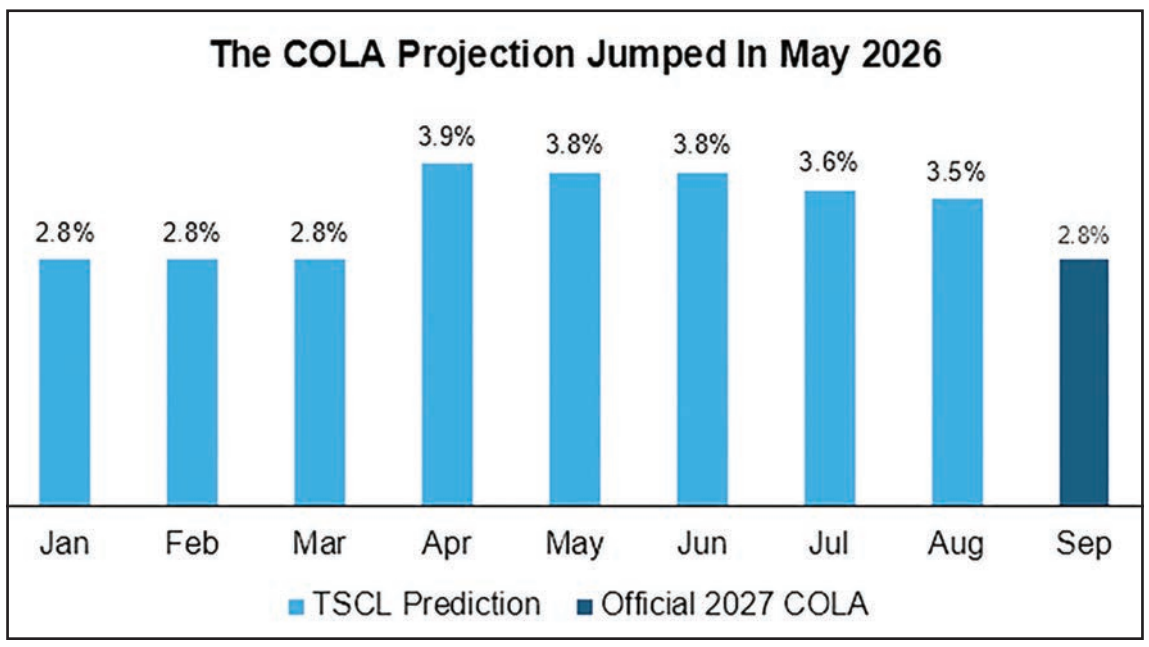
Finally, his appearance on "Jeopardy!" aired in October. The Sutton Library

next page please



Social Security's COLA increase is critiqued

Senior Voice Staff



Inflation came in much higher than The Senior Citizens League projected at the beginning of the year. In January 2026, TSCL's model predicted that the 2027 COLA would come in at 2.8 percent. However, inflation rose as fuel prices spiked at the outset of the Iran war.
The Senior Citizens League

The Social Security Administration (SSA) announced last month a 3.6% benefit increase for 2027. Social Security benefits include Old-Age, Survivors, and Disability Insurance (OASDI), and Supplemental Security Income (SSI). On average, Social Security retirement benefits will increase by $75 per month.

Nearly 72 million Social Security beneficiaries will see the cost-of-living adjustment (COLA) beginning in January 2027. Increased payments to about 7.3 million people receiving SSI will begin on December 31, 2026. (Note: Some people receive both Social Security benefits and SSI).

"Social Security will implement this cost-of-living adjustment for 76 million Americans, giving them greater financial stability," said Commissioner Frank J. Bisignano in a press statement.

However, The Senior Citizens League, a nonpartisan senior group, critiqued the increase as too little, too late.

The group issued a media release on the same day as the Social Security announcement. It said the 2027 COLA will be too low. Seniors tell TSCL that they don't feel like COLAs reflect inflation as they experience it. In the group's 2026 Senior Survey, 89% of respondents said they felt the last COLA was too low and their benefits would fall behind inflation. (https://seniorsleague.org/assets/2026-Senior-Survey-Report-TSCL.pdf) In the 2025 Senior Survey, that figure was 94%. (https://seniorsleague.org/assets/2025_Senior_Survey_Booklet.pdf)

The group also said the 2027 COLA will come too late. Social Security beneficiaries won't see any changes to their benefit checks due to the COLA until Jan. 1, but the inflation the cost-of-living increase is supposed to account for already took place in 2026. The group noted that a lot of the inflation happened in the first half of 2026, with escalating military conflict between the United States and Iran, leading to the closure or partial closure of the Strait of Hormuz, which is throttling the world's maritime oil trade, sending oil and gas higher. The statement from the Senior Citizens League said the decision to put the COLA increase in checks beginning in January 2027 means "seniors have to endure elevated prices for months without any financial recourse."

"When inflation spikes due to a geopolitical event like the Iran war, seniors pay the price. Prices go up today, but benefits stay the same for months due to an outdated COLA methodology," said the league's executive director Shannon Benton in the media release. "Working people can request a raise or seek a higher-paying position, but seniors have to make lifestyle cuts or drain their savings until the next COLA."

Individuals with personal my Social Security accounts can view their COLA notice online starting in late November—up to three weeks earlier than receiving a paper notice in the mail. Account holders can also choose to receive text or email alerts when a new message, including their COLA notice, is available in their personal my Social Security account's Message Center. Individuals who do not have a personal account will need to create one and enroll in paperless notices by November 18 to see their COLA notice online. Create an account today at www.ssa.gov/myaccount.

Individuals who have not enrolled in paperless notices in my Social Security will receive their COLA notice by mail in December.

Book

continued from page 13

'seizing by force,' the roots of those two words remind us. You can't fly them without spectators gathering."

Finding home

Calling them "The Frozen Few, Englebright delves into the need for connection by the small community of Jews in Alaska.

"Jason Ellis, who owns Mo's Deli and Catering in Anchorage, remembers a rabbi friend of his father flying in from Seattle for his bar mitzvah. And East Coast specialty-foods shipments sometimes take weeks. He named his New York-style, non-kosher eatery tongue-in-cheek after his Brooklyn grandpa who "had no taste buds." The Anchorage-born former Hilton chef recalls the smells, sounds, and thrilling atmosphere of New York City delis visited "completely wide-eyed" as a kid. He never forgot those divine breads, the pastrami and matzo balls. Until 2018, when he opened his deli, 'There was nothing like that here in Alaska.'"

Spiritual peace

The remote Orthodox nuns on Nelson Island off northeast Kodiak in St. Nilus Skete are self-sufficient.

"In an Orthodox 'skete,' between two and 12 cells, or cottages, huddle around a central church, an arrangement merging hermitic meditation and joint worship. Founded in 1999, St. Nilus is an Eastern Orthodox Christian sister-convent, bookend to the cassocked monks at St. Archangel Michael Skete on Spruce Island, half a mile away, 10 minutes by boat."

Alaskans who made a mark

There's Margaret "Mardi" Murie, our wilderness environmentalist; tragic Chris McCandless and his demise on the bus 142; Anna Nashoalook Ellis, photographed by Edward S. Curtis in Noatak; John "Jack" Dalton of the Dalton Highway who Skagway's paper, The Daily Alaskan, lauded as "perhaps the most famous pathfinder" in the Territory. In an 1898 photo, he looks like a good man to have on your side."

"Two years to the day after Hiroshima, Laurence Irving entered a drab Barrow Quonset hut. His prior career and the war—the second in which he'd served—had amply prepared him to head Alaska's Naval Arctic Research Laboratory." "... Irving's Barrow experiments proved that Arctic warm-blooded creatures owe their vigor not only to fat and fur insulation but also to flexible inner thermostats in the form of fine-tuned metabolisms."

The people who fill this book appeal to a variety of Alaskans—the adventurer, scientist, gardener, cook, brewer, artist, tour guides, and more.

A great book for a winter's night read.

Clarke

from page 24

organized a watch party. Only Ron knew the outcome, and he had to swear to secrecy to the show's producers.

For most of the episode, Ron trailed the three-time champion, Greg Monson. Then, Ron seized on a tactical error Monson made in not wagering more. That allowed Ron to pull even, and the two men were tied with daily winnings of $18,200 late in the game.

The next clue was a tiebreaker, which is something of a rarity.

After Ken Jennings read the clue—describing President George W. Bush's National Security Adviser and later Secretary of State, Clarke was quicker on the draw.

"Ron," Jennings said.

"Who's Condoleezza Rice?" Clarke said.

"Condoleezza Rice is correct," Jennings said. "And Ron Clarke is today's Jeopardy! champion. Wow, what a finish!"

The next day's game was not as successful for Ron, but no matter.

"What a gas. It was so much fun," Ron said of his experience.

"Everything is fleeting."

Sleep

continued from page 2

Our long summer days and dark winter months can interfere with the body's circadian rhythm. In the summer, evening sunlight can delay bedtime and suppress melatonin, making it difficult to fall asleep at a normal time During the darkest months of winter, the opposite can happen, and some people struggle to feel fully awake during the day.

The circadian clock also likes a regular schedule. Waking up at about the same time each morning, even after a restless night, helps keep that clock on schedule. Sleeping in or heading to bed much earlier than usual may feel like you're catching up, but those habits often make the next night just as frustrating.

Of course, light is part of the equation, especially in Alaska. During the summer, blackout curtains can make a remarkable difference when the sun is still shining late into the evening. Winter presents the opposite challenge. Opening the blinds with your morning tea, spending a little time outdoors, or asking your healthcare provider whether a light box is appropriate can help remind your brain that the day has begun.

We can get disorders and diseases that can have negative impacts on our sleep. Arthritis can make it hard to get comfortable. Heartburn often gets worse when lying down. Some medications keep people awake without them realizing it. Frequent trips to the bathroom become more common with age. Males can get enlarged prostates which makes these bathroom trips more frequent during the night. There are medications to help with this.

Sleep apnea is more common among older adults. Symptoms include loud snoring, gasping for air during sleep, morning headaches, or overwhelming daytime fatigue. These are not normal signs of aging. Sleep apnea has been nicknamed "the silent killer" because it is linked to conditions such as high blood pressure, heart disease, stroke, diabetes, and memory problems. The good news is that it can often be diagnosed and treated.

Many people try to solve poor sleep by going to bed earlier or staying in bed longer. Surprisingly, that can make matters worse! Spending extra hours in bed often leads to more tossing and turning instead of more sleep. Better sleep often starts the moment you get out of bed. And just a few simple habits throughout the day can make a bigger difference.

Exercise also helps, but you don't have to train for a marathon to sleep better. A walk with the dog, pulling weeds in the garden, going fishing, and playing with grandchildren all "count" here. This is because regular movement during the day helps your body feel ready for rest when evening arrives. If you enjoy an afternoon nap keep it brief, about 20 to 30 minutes is enough for most people. Longer naps can make it harder to fall asleep that night.

A few everyday habits deserve a second look, too. If you drink coffee after lunch, caffeine may still be in your system at bedtime, even if you've never thought of yourself as sensitive to caffeine. Alcohol can be just as deceptive. A drink before bed often makes people feel sleepy at first, but many wake up several hours later because sleep becomes lighter during the second half of the night.

None of these changes is a cure for every sleep problem. They are, however, good places to start before assuming restless nights are simply another consequence of getting older.

There is one misconception that deserves to be retired. Poor sleep is not something you simply have to accept because you've reached a certain age. Chronic insomnia, excessive daytime sleepiness, loud snoring, or waking up gasping for air all deserve a conversation with your healthcare provider. Effective treatments are available, and they don't always involve sleeping pills.

Good sleep won't solve every health problem, but it affects nearly every part of how we age. If you've accepted restless nights as something you simply have to live with, it may be time for a conversation with your healthcare provider. Many sleep problems can be treated, and feeling rested is a reasonable goal at any age.

Britteny M. Howell is associate professor and chair, Division of Population Health Sciences and Christopher M. Jung is professor of biology at the University of Alaska Anchorage.

Crossword answers from page 16

B	I	O	M	E	■	S	T	A	G	■	P	A	A	R
A	D	D	O	N	■	N	U	D	E	■	L	U	L	U
B	L	O	O	D	D	O	N	O	R	■	A	D	E	N
E	E	R	■	■	O	B	I	■	M	A	G	I	C	■
■	R	S	V	P	S	■	C	O	A	T	I	■	■	■
■	■	■	I	D	E	A	■	U	N	M	A	S	K	S
S	A	L	S	A	■	R	E	T	■	■	R	E	N	O
E	T	U	I	S	■	C	A	L	■	C	I	T	E	D
R	O	B	O	■	■	A	R	A	■	A	S	H	E	S
A	M	E	N	D	E	D	■	W	A	N	T	■	■	■
■	■	■	A	I	R	E	S	■	B	E	S	T	S	■
■	B	E	R	E	A	■	T	A	B	■	■	H	I	P
Y	E	T	I	■	S	T	E	W	A	R	D	E	S	S
A	N	T	E	■	E	A	R	N	■	I	O	T	A	S
P	E	A	S	■	S	I	N	S	■	D	E	A	L	T

Healthspan

continue from page 8

Mass General Brigham in Boston, Massachusetts, can forecast cognitive decline and eventual dementia years before symptoms start. AI can also help personalize care for seniors with chronic and mental health conditions.

Wearable tech is essential to this prevention strategy, such as a medical bracelet. These devices can detect falls. Smart home technology supports aging in place with classic home upgrades like grab bars, ramps and lever handles. However, smart tech like Alexa voice controls, fall sensors and motion-activated lighting are transforming care and improving the lives of older adults.

Researchers are shifting focus from lifespan (our life expectancy) to healthspan. Lifestyle, genetics, holistic medicine, health and nutrition and new therapeutics all play a role in our healthspan. New medicines are showing promise in delaying chronic diseases like diabetes, Alzheimer's and heart disease. Researchers and healthcare providers are also redefining how to prevent and treat age-related conditions. They have new tools now for providing personalized nutrition and genetic testing.

It is expected that telehealth and remote monitoring will become standard care for older adults. A doctor's visit used to take hours, especially with a long commute. Telehealth has slashed that to minutes. For older adults with mobility issues, being able to see a doctor via Zoom can be life-changing.

Today, seniors use telemedicine for everything from checkups and tele-rehab to hybrid fitness programs like online yoga. Add in smartwatches and home sensors that track vitals in real time and issues can be caught before they become emergencies.

A recent study provided US population-level estimates and trends in wearable device use among the general adult population and among individuals with chronic conditions. Researchers analyzed data from the 2019 to 2024 Health Information National Trends Survey. They obtained national estimates of wearable device adoption among US adults with chronic conditions. They also evaluated the frequency of wearable device use and the willingness to share wearable device data with healthcare providers.

They found that as of 2024, an estimated 107 million U.S. adults have used a wearable device, representing a 58% increase since 2019. Of these individuals, approximately 74 million reported routine use, and 78 million were willing to share wearable device data with a healthcare provider. Wearable device adoption was also prevalent among adults with chronic health conditions, including an estimated 37 million with obesity, 31 million with depression or anxiety, and 30 million with high blood pressure. Wearable device adoption appears to be growing across the U.S. adult population and may now provide the opportunity to integrate continuous physiologic data into surgical care pathways.

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

Anchorage Senior Activity Center

BENEFITS ENROLLMENT CENTER

Do you need assistance with food, utility, medical, or prescription drug costs?

The National Council on Aging (NCOA) supports a network of Benefits Enrollment Centers (BECs) that help people find and enroll in benefits programs. BECs are free, private community organizations that can help people with low income, disabilities, or other challenges.

BECs can help people enroll in programs such as:
- Medicaid
- Medicare Part D Extra Help and Savings Programs
- Supplemental Nutrition Assistance Program (SNAP)
- Low-Income Home Energy Assistance Program (LIHEAP).

907-770-2025 ANCHORAGESENIORCENTER.ORG

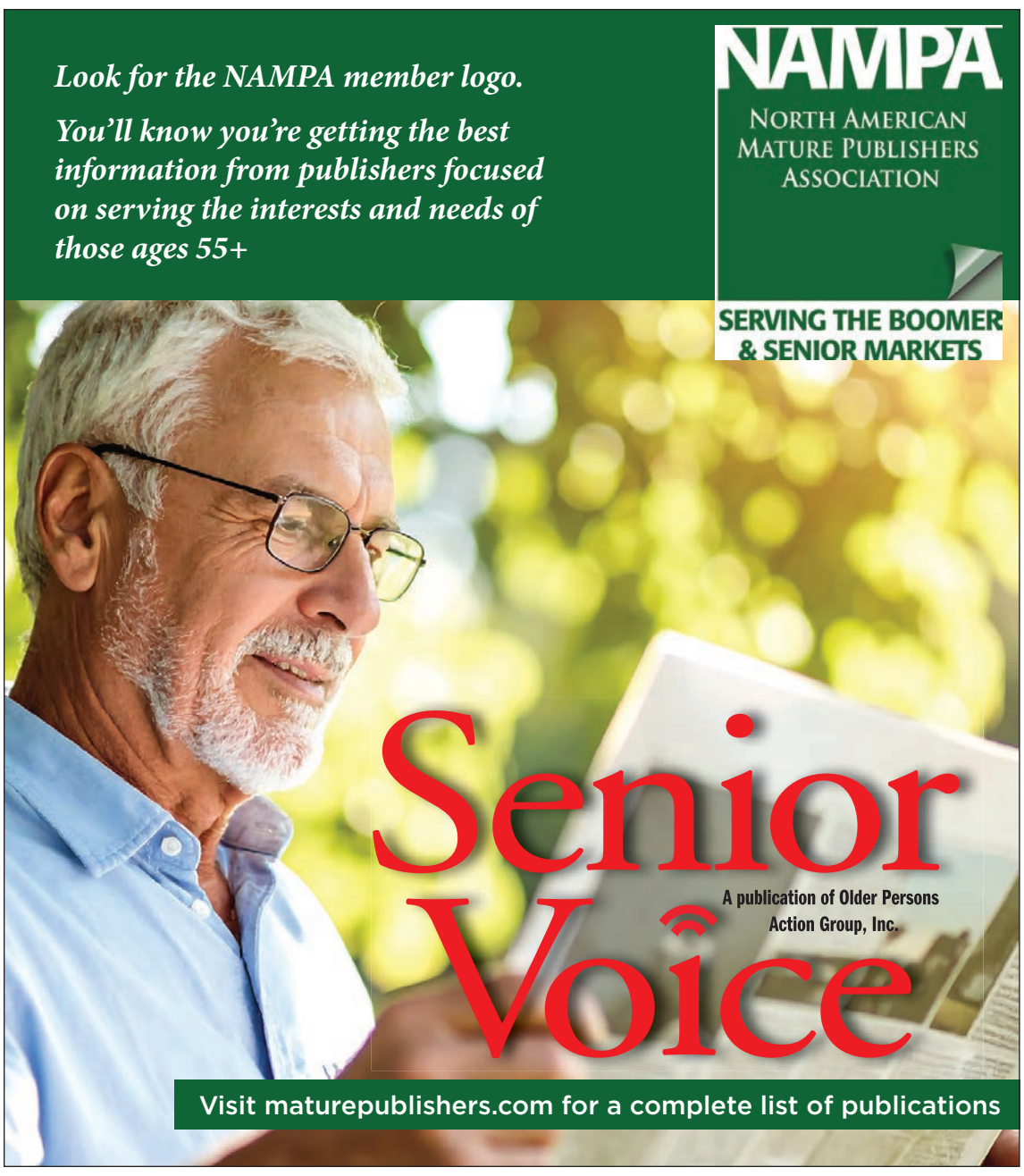


Senior Center membership is not required. Take advantage of this FREE public service and schedule an appointment today!



IT NEVER HURTS TO ASK

Many businesses offer a discount to seniors, but don't advertise it.
Speak up - it may save you some money.



Awareness

continued from page 7

That is where awareness begins to become action.

At Alzheimer's Resource Alaska, our work is centered on helping make sure geography does not determine whether an Alaskan can access dementia education, resources and support.

We travel to communities throughout the state. We provide virtual education so someone does not have to live in Anchorage or Fairbanks to participate. We offer caregiver education, support groups, care coordination, resource navigation and programs designed to keep people living with dementia engaged and connected. We work with professionals and community partners to increase dementia knowledge, and we continue looking for ways to bring resources into communities that have historically had fewer options.

That support can also extend beyond Alaska. Many Alaskans have family members living in other states or even other countries, and distance does not mean they have to be left out of the conversation. As long as one person in the family connection resides in Alaska, our services can be activated to support the family. We have supported a family connection stretching from Alaska to Washington to Austria, helping family members navigate dementia together from thousands of miles apart. Whether a loved one lives down the road, across the state or across the world, families connected to Alaska can reach out to us for information, education and support.

This year, that work has included expanding outreach into rural and underserved communities and launching Alaska's first statewide Dementia Care Core Competencies online training. The goal is bigger than simply teaching people what dementia is. We want to help build an Alaska where more people know how to recognize it, talk about it and respond to it with understanding.

Because becoming a more dementia-aware state does not happen inside one organization.

It happens when a healthcare professional learns another way to communicate with a patient experiencing cognitive changes. It happens when a business understands why a longtime customer may suddenly need a little more patience. It happens when a friend continues extending invitations after a diagnosis instead of slowly disappearing. It happens when a caregiver finally hears, "You do not have to figure this out by yourself."

And sometimes it starts with something as simple as a conversation.

This November, we hope Alaskans will do more than recognize Alzheimer's Disease Awareness Month. Learn something you did not know about dementia. Check on someone who is caring for a loved one. Talk with your family about brain health and aging. Share a resource with someone who may need it. Help make your workplace or community more understanding of people experiencing cognitive changes.

And if you want to help us reach even more Alaskans, support Alzheimer's Resource Alaska.

Whether through a donation, volunteering, sharing our resources, attending an event or simply telling someone about our organization, your support helps us continue reaching people across a state where reaching people is not always easy.

There are thousands of Alaskans represented in the numbers we share, but our work has never been about numbers alone.

It is about the woman living in a rural community whose daughter is trying to find answers from hundreds of miles away. It is about the husband learning how to communicate differently with the person he has loved for 50 years. It is about the caregiver who needs someone to tell them where to begin.

It is about making sure that wherever someone calls home in Alaska, they know they are not navigating dementia alone.

Awareness is important.

What we do with that awareness is what will make the difference. Learn more about our work at www.alzalaska.org.

By Lisa Sauder, CEO, Alzheimer's Resource Alaska



Stay active and stay connected.

Ride with friends, family, or caregivers comfortably and affordably.
Getting around Anchorage doesn't have to be stressful or expensive.

SENIORS RIDE FREE ON WEDNESDAYS & FRIDAYS.
HALF-PRICE FARES ALL OTHER DAYS.

*Seniors 60+ just show your ID and ride.



SCAN ME

transit

PLAN TRIPS, BUY TICKETS,
& TRACK REAL-TIME BUS ARRIVALS.

DOWNLOAD TRANSIT TODAY!
THE OFFICIAL APP FOR PEOPLE MOVER

PEOPLEMOVER.ORG | (907) 343-6543

PEOPLE MOVER