A publication of Older Persons Action Group, Inc. Free

Senior Voice

Serving Alaskans 50+ Since 1978
Volume 49, Number 8 August 2026

Kim and Bruce Sherry went on a journey to Thailand after they became empty nesters. One of their meals was rich, savory duck noodles at Hotel Clover Asoke's rooftop restaurant. - page 22
Photo by Kim Sherry

2025 National Mature Media Awards℠ Winner

Elders deserve to be heard

By PAOLA BANCHERO

Senior Voice

What do we owe our Elders? What do they owe us? I have been thinking about this after a visit with my mom, who is 90 and in need of round-the-clock care.

There are no easy answers to this question.

Because I can't be with her or with my aging aunts and uncles every day, I try to reach out as much as I can. During the pandemic, one of my cousins established a family Zoom meeting. We've had it for six years, every Sunday with few exceptions. The conversations have changed as my mother can no longer participate, but I hear how she's doing from family members who live with her. It gives us a chance to see and hear each other on a regular basis, finding out what relatives are up to who are not on the call.

For example, a recent conversation centered around the World Cup. Clearly, one of my uncles was far more knowledgeable about the history of national teams than either my brother or me and could recall where he was when he watched certain games with his father, my grandfather. My aunts felt momentarily left out, but that's how we feel when the conversation veers to current events and politicians where they live. I try to remember that each family member deserves time to explain what's happening in their life.

What's important is checking in, making sure the generation that preceded us feels cared for and appreciated. It also helps us know how family members are doing. Are they more forgetful? Are they finding it harder to communicate their point of view? How can we make them feel heard? How can we make ourselves feel heard in return?

I also try to remember this when I talk to people as part of my job as editor. Older people are often ignored. Their voices diminish, sometimes their ability to impart their wishes ebb, and sometimes they are at the whim of those around them because they can no longer care for themselves. If I can just put my work down and really look into someone's face, really pay attention, that's a gift.

I want to share a beautiful story that Quinn White told about conversations with her grandmother, which gets to this idea. It's an audio story that was produced by Alaska Teen Media Institute, a wonderful nonprofit organization in Anchorage than helps train adolescents in media production. Quinn is back in Alaska, working in Nome now, but she produced this story when she was studying in the Lower 48 in 2022. The piece, which is called "Missed Call from Grammie," is worth a listen. https://alaskateenmedia.org/2022/07/04/in-other-news-july-2022

Primary Election Day is Aug. 18

Senior Voice Staff

Aug. 18 is the Alaska State primary election.

Alaska uses a nonpartisan top four primary to determine the top four vote getters that will advance to the general election, regardless of political affiliation.

A primary election candidate does not have to be a member of a political party or a political group to run for office, according to Alaska law. If a candidate is registered as affiliated with a political party or group, it does not imply the candidate is nominated by, endorsed by, approved by, or associated with that particular party or group.

More than a dozen people are running in each race for governor, for the U.S. Senate seat and for the U.S. House of Representatives seat. https://www.elections.alaska.gov/candidates/?election=26prim

Voters participating in the primary election can vote in person on Election Day at polling place locations, or through early and absentee voting opportunities. Voters planning to receive a ballot in the mail must submit an absentee ballot application to the division by 5 p.m. Aug. 8.

How to find your polling place

• Look up your polling place by entering your information online at: https://myvoterportal.alaska.gov/

• Or search for a polling location using your residence address: https://www.elections.alaska.gov/poll-locator/

• Or browse the list of all polling place locations at: https://www.elections.alaska.gov/election-polls/

You can also see if you are registered and check your registration information online at https://myvoterportal.alaska.gov/

https://www.elections.alaska.gov/election-information/#PRIM

Although the last day to register for the primary election was July 19, there is still time to register for the general election, which will be held Nov. 3. The deadline for voters to register to vote or update their registration for the general election is Oct. 4; it is always 30 days prior to the election.

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.

Corrections

We erred in listing Maraley McMichael's story about hiking Lazy Mountain as being on page 14 in the July issue. It appeared on page 16 and continued on page 18. It also misstated the credit for a photo of Al Clayton, Maraley McMichael's father, with her daughter. It was taken by Maraley McMichael.

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."

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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.

ISSN 0741-2894

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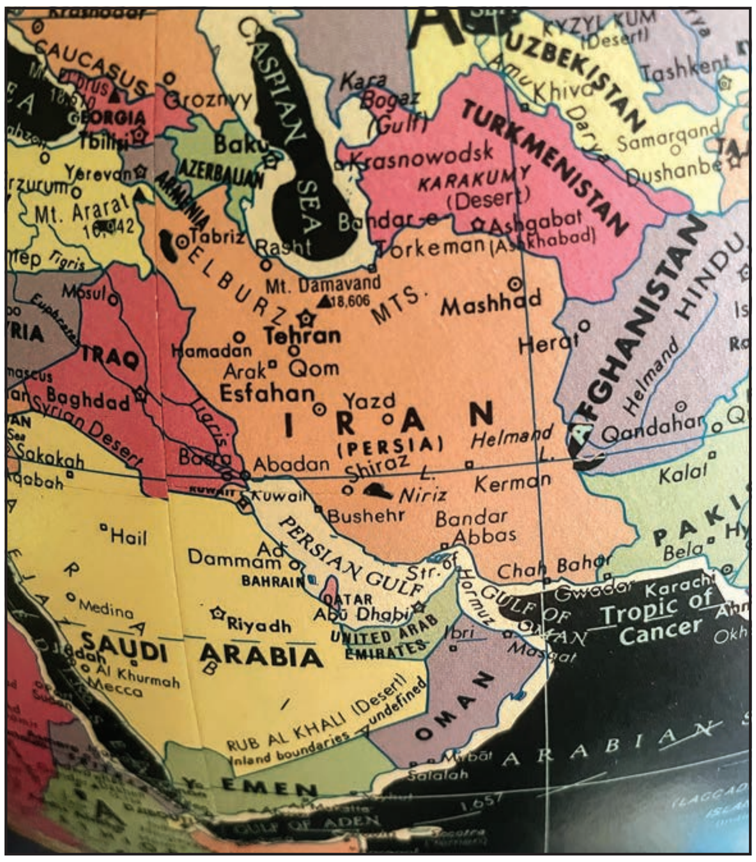
I just turned 80. Where's the roadmap?

By LAWRENCE D. WEISS

Senior Voice Correspondent

First, I have to tell you a true story about maps. It may seem a bit far afield from the main event, turning 80, but I promise this story will wham! bang! collide with turning 80. In 1969 I was a wild and crazy guy in my early 20s careening around Europe to see what I could see. I was running out of money and decided to head to London from France thinking the job opportunities there would be better.

I am compelled to note here that the border crossing was, uh, kind of rough. The English border guards decided that I was part of a gang attempting to smuggle cars into England and we narrowly avoided being thrown into the slammer. They eventually let us go but impounded the cars. It turns out I was part of a gang of car smugglers, but I didn't know it until the border guards asked for a bunch of paperwork we didn't have. I thought I was just helping fellow revelers in a bar drive some cars. What's the world coming to when you can't trust a couple of guys in a French bar?



Larry Weiss was hired as a driver for a "hippie" expedition company in the late 1960s. Driving across Iran with World War II-vintage maps often meant the team was lost. Now in his 80s, he feels a similar sense of driving without a roadmap. Photo by Paola Banchero

To continue this nonlinear story, after I found a place to stay in London for a while (OK, yes, with the friendly car smugglers) I decided to scan a local newspaper for possible employment. And there it was, the dream job. Encounter Overland was sort of a hippie expedition company that drove "tourists" from London to Calcutta. The bone-jarring trip took about three months sitting on a bench seat in the back of a refurbished military truck squeezed in with maybe eight or 10 other crazies who would pay good money to do this. Usually, they camped in tents by the side of the road and ate a lot of canned food packed in the truck from London.

Encounter Overland was looking for driver trainees. I applied and was hired. Then I found out that the driver trainee shakedown expedition was not from London to Calcutta but rather was from London to southern Iran where they had never driven before. So off we went across Europe, Romania, Turkey, and into Iran and then south across the Great Salt Desert, or Kavir Desert.

Don't worry. We had maps of Iran. These were great big WWII-vintage maps, maybe 4 or 5 feet square, that the expedition leader would spread out over the hood of the truck so we could have a look. Then he would confidently point to some red dots and squiggly lines and announce that there was the route. Next morning, off we went.

But the fact is we were usually lost. Some of the "roads" were actually narrow dried riverbeds with high embankments. We couldn't turn around so we just meandered around the desert hoping it wouldn't rain. The Great Salt Desert was actually a lake with a thick layer of salt on it. Unbeknownst to us, just before we arrived there had been a torrential rainfall so the lake had risen and dissolved the salt layer from underneath. The front end of the truck broke through and nearly sank into the lake. Ill prepared, usually lost, I had an astounding adventure.

Now, back to turning 80. A lifetime of bad maps, careening from one university to the next, one job to the next, one state to the next. Periodically dropping out over the decades to find myself in Mongolia or North Korea or southern Iran. Red dots and squiggles. I tried, but I just could not follow that map.

Robert Louis Stevenson wrote: "To travel hopefully is a better thing than to arrive." In my experience that was true in Iran and I think it will be even more true in my 80s. Good genetics, a loving family, accidental happenstances that led to modest financial security. I was just lucky.

To be clear, I don't advocate hurtling into our 80s propelled by luck and intuition. It could go very wrong. Not much time to correct. Still, though, it worked for me for decades.

But I have to say I am a bit concerned looking forward. Perhaps there are better maps as we wander into our 80s. See for example:

"Letting Go, Aging Well, and Finding Unexpected Happiness" By Katharine Esty. "This invaluable guide will help the historical number of eighty-somethings live fulfilled, happy lives long into their twilight years."

"Honest Aging" by Dr. Rosanne M. Leipzig. "Leipzig, an expert in evidence-based geriatrics, highlights how 80-year-olds differ from 60-year-olds and why knowing this is important for your health."

"How to Age with Grace: Living Your Best Life in Your 70s, 80s, and Beyond" by Bobbi Linkemer. "Answers the ten most pressing questions older adults ask to help them live well now and prepare for the years ahead."

Bon Voyage!

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.

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.

Recognizing the signs of digital addiction

By KAREN CASANOVAS

For Senior Voice

Q: I spend hours playing word games and puzzles on my phone. Could I be addicted?

A: To determine if your online habits are an addiction, ask yourself:

1. Interference: *Do I game during conversations, meals, or while working?*

2. Emotional dependency: *Do I feel irritable, restless, or anxious when away from my phone and cannot finish my puzzles?*

3. Tolerance: *Do I extend play to feel accomplishment or to chase a high score?*

4. Failed control: *Have I tried to delete the apps or set time limits, but found myself reinstalling them?*

5. Deception: *Do I hide how much time I spend puzzling or lying to friends and family about it*

What excessive use does to your brain

Coined by neuroscientist Manfred Spitzer, "digital dementia" refers to the cognitive decline, brain fog and weakened information processing caused by an over-reliance on digital devices.

How you are being influenced

Every search made and app used—including videos watched, links clicked, likes, and time spent on media—the data is tracked and measured to build your profile. This is called surveillance capitalism. Technology companies want to know: How much of your time can we get you to give to us? Through ads and programming, apps influence what you think, what actions you take, and who you become. These changes happen gradually over time. Screen time is currency: the more you spend, the more it shapes your choices.

Tech companies know the power of persuasion. They have three goals:

1. Engagement (drive up usage to keep you scrolling)

2. Growth (encouraging you to return and share with friends what you're enjoying)

3. Advertising (monetizing your viewing)

Each of these goals is driven by algorithms that curate your feed to steadily increase those numbers.

> ***Tim Kendall, former executive (Facebook), said they often talked about how to "dial up" those models to what they needed. To find the best way to obtain maximum profit from each user. At all the companies, 'there is that level of precision'.***

Why behavior changes

Predictive behavior—our brain's ability to learn patterns and anticipate rewards—leads to addiction when this natural survival mechanism gets hijacked. The brain's reward system stops just enjoying the reward and begins heavily predicting it. This shifts our actions from conscious choices into automatic, compulsive habits.

This transformation occurs in three specific phases:

1. Reward expectancy: The brain forms a strong, positive association between a specific stimulus (like an alert on your phone) and a pleasurable outcome. The brain learns exactly what cues predict the feel-good result.

2. Dopamine shifts: Dopamine was traditionally thought of as the chemical of pleasure, but in modern neuroscience, it is actually the chemical of anticipation and motivation. Once the brain learns a predictive pattern, dopamine releases when you encounter the cue before you even engage in the behavior. This causes an intense, subconscious urge or craving to pursue the reward.

3. The habit loop: When the brain successfully predicts a reward over and over, the action gets delegated to the brain's automatic habit center. This bypasses the area responsible for self-control and evaluating long-term consequences. The behavior becomes highly ingrained, and you begin acting on auto-pilot.

When algorithms, substances, or rapid-reward environments (like gambling) feed into this system, they condition the brain to crave the prediction itself. Over time, this leads to tolerance, where the brain requires more of the stimulus to get the same level of reward, and a loss of voluntary control over the behavior.

Meta and Google face trillion-dollar lawsuits for deliberately engineering addictive apps that exploit their users. For more information view the documentary "The Social Dilemma" on Netflix or inquire about a digital literacy course in your area. Ask a trusted source for guidance in protecting your data, turn off "Allow Tracking" in your apps, and understand that your digital footprint is not private.

Karen Casanovas, PCC, CPCC, CLIPP, is a certified resilience strategist, author, and keynote speaker. Her work explores the intersection of personal narrative, human connection, and formidability. In her latest book, "Cracking the Rich Code" (Vol. 19), she unpacks the core mechanics of overcoming adversity through motivation, agility, and perseverance. For inquiries, contact her at info@karencasanovas.com.

Fall prevention helps you maintain your independence

By Dr. EMILY KANE

For Senior Voice

Fall prevention is key to retaining independence for older adults. Falls are a significant contributor to premature morbidity (lack of wellness) and mortality (death) in seniors. Loss of mobility, self-confidence and independence due to falls creates an enormous financial and emotional burden on seniors.

Sobering statistics

One-third of adults aged 65 years and older experience a fall each year and the risk increases proportionally with age. Non-fatal falls continue to pose a significant social and economic burden on individuals and the healthcare system, and fall-related deaths among this population have more than doubled over the last decade. Falls caused more than 38,000 deaths among U.S. seniors in 2021, making them the leading cause of injury death in that age group. In 2013 nonfatal falls led to 2.8 million emergency department visits with nearly one-third requiring hospital admission, incurring $34 billion in association healthcare costs. Five years later these costs surpassed $50 billion (Medicare $29 billion, Medicaid $8.7 billion and private insurance paying out $12 billion). The cost of treating fall injuries among older adults is projected to exceed $101 billion by 2030. A fall resulting in a hip fracture typically costs $50,000 to $65,000 for surgery, hospitalization and initial rehab, with long-term care adding significantly more. Alaska is one of the most expensive states to live in.

Fall prevention resources are widely available. The main challenge in putting in place fall prevention strategies is a lack of trained workers to monitor compliance or modify the home with safety features. Work force development for providing all levels of help to our rapidly aging population is a major focus in state and national organizations serving seniors.

Factors at play

Many factors raise the odds of a fall, including lower body weakness, fluctuating blood pressure (orthostatic hypotension), inadequate serum levels of vitamin D3, trouble with walking and balance, polypharmacy (taking 4 or more prescription medications), use of certain medicines such as tranquilizers or antidepressants, vision or hearing diminishment, foot pain or poor footwear, environmental hazards in the home such as broken steps or throw rugs that can be tripped over, clutter on the floor of your home, and frisky pets to name the most common, modifiable, risk factors. Many seniors experience falls that could have been prevented. One study showed that 90% of hip fractures are caused by falls, many of which could have been prevented. Further, fear of repeat falling can cause decline in quality of life, including depression, social isolation, and feelings of helplessness.

There are many evidence-based programs and mechanisms to reduce fall risk. For example it is well established that placing grab-bars in bathrooms and in entryways, and having good railings on stairs, reduces injurious falls.

Promising research

Two of my favorite evidence-based NCOA (National Commission on Aging) endorsed programs, which I recommend deploying in a hybrid, combined, manner are CAPABLE (Community Aging in Place-Advancing Better Living for Elders) and HARP (Home Hazards Removal Program). CAPABLE was developed at Johns Hopkins University and accredited by NCOA (https://doi.org/10.1177/07334648211042606).

It's a client-centered, home-based program to improve older adults' function. The program consists of a series of home visits from an occupational therapist (six weekly visits), and registered nurses (four visits including one 6-month follow-up) and a handy worker, who all work in collaboration with the older adult to increase mobility, function and capacity to safely age in place. Health outcomes include improvement in function, reduction in depression, increased motivation and reduction in healthcare utilization leading to decreased total cost of care. CAPABLE has been shown to yield both short-term and longer-term benefits.

The OT visits focus on creating a client-based program to improve balance and strength, especially focusing on mobility, leg and arm strength, and feasible balancing exercises such as Tai Chi and chair-yoga and basic calisthenics. The RN visits focus on review of medications with the aim of recommending de-prescribing to the elder's primary care provider, as well as checking blood pressure, vision and hearing, and Vitamin D3 levels. A Lifeline device (through AARP) may be indicated, and the nurse could organize ordering the device and orienting the client to its use. The handy worker would be brought in to install grab-bars and railings as needed and maybe bigger projects like raising the toilet and leveling the floor throughout the home. This team approach would be likely to cast a wider net of support—for example for an elder who has a frisky pet that gets underfoot but cannot herself engage in animal behavior classes. Perhaps a neighbor or friend could be called on for such services.

The NCOA validated fall prevention programs can be grouped into four main categories:

1. In-person events targeting older adults such as workshops, seminars or health fairs;

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Moving with Medicare demands a plan

By SEAN McPHILAMY

Alaska Medicare Information Office

There are almost too many things to remember when you change residences. This month's article will help with how to manage your Medicare coverage before, during and after a move. The Medicare Information Office provides a checklist of items to complete, helping your move be free from additional aggravation and frustration.

Moving into or out of Alaska

If you have Original Medicare (Parts A and B), you will not need to make changes to your Medicare when moving within the U.S. since Original Medicare does not have provider networks, so you can visit any doctor or facility in the country that accepts Medicare. If you have a supplemental policy known as a Medigap, you do not need to change your plan; contact the plan to see if the premium will change and note that enrollment rules vary by state.

Medicare Advantage (Part C) plans and prescription drug (Part D) plans, on the other hand, have coverage areas, so when moving into or out of Alaska, you will likely need to switch plans. You will have a Special Enrollment Period, or SEP, if you move out of your plan's service area. To ensure you have coverage when you settle in your new place of residence, you should notify your plan before you change residences and select your new plan if applicable.

Moving out of the U.S.

Decisions about Medicare enrollment can be more complicated if you move outside the U.S. where Medicare will not cover medical costs. If you qualify for premium-free Part A (most people do), it is usually best to enroll in Part A or to keep it if you already have it. On the other hand, most people owe a Part B monthly premium. If you enroll in or keep Part B, then you owe a premium for coverage you cannot use while abroad. However, if you do not enroll in or keep Part B, you may have a late enrollment penalty and a gap in coverage when you return from residing abroad. Do note that this is not the case if you or your spouse work outside the U.S. for a company that provides you with health insurance, or work in a country with a national health system. In these cases, you will qualify for an SEP to enroll in Part B without penalty.

Lower-income assistance programs

Medicare Savings Program (MSP) eligibility and enrollment are state-specific, so your MSP will not follow you if you move into or out of Alaska. You will need to disenroll from your MSP and see if you are eligible for an MSP in the state to which you are moving. Even when moving to a new state, your Extra Help benefits will most likely not be affected, as eligibility requirements do not differ by state. It is important to note, however, that if you were automatically enrolled in Extra Help because you had Medicaid or an MSP, but then you lose Medicaid coverage or

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YOU BUILT ALASKA.
YOU DESERVE TO STAY HERE.

THE EXPERIENCE TO LEAD. THE RESOLVE TO DELIVER.

For nearly 30 years, Dr. Matt Heilala has been a cornerstone of Alaska's healthcare community. As a provider and a medical business leader, he has seen firsthand the challenges facing our seniors. Not just in the exam room, but in a system that makes it harder every year to find a doctor, keep insurance affordable, or secure a place to live.

With over 30,000 Alaskans now facing the reality of dementia or Alzheimer's, we cannot afford more of the same. We need a leader who has actually managed care, not just talked about it.

Dr. Heilala understands that a healthy Alaska depends on the security of its seniors. He will apply his decades of experience to cut the red tape that drives up costs, attract the specialists our state lacks, and ensure the people who built Alaska can age here with the dignity and independence they have earned.

Competence. Compassion. A Plan for Alaska.
Dr. Matt Heilala for Governor

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Medicare

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the MSP because of your move to a different state, you will need to actively enroll in Extra Help to keep those benefits.

Check the checklist

☐ Contact the Social Security Administration to update your address. Call (800) 772-1213 or create an online account (ssa.gov/myaccount).

☐ Contact the post office and file a change of address form.

☐ Contact your prescription insurance company and give them your new address and moving date. Ask how this will impact your coverage or if coverage will terminate. You have two months (after moving into your new residence) to change plans.

☐ Contact your Medicare Supplement or Medicare Advantage Plan and give them your new address and moving date. Ask how this will impact your coverage or if your coverage will terminate.

☐ Contact ALL current insurance companies and update your address. This includes car, homeowner's, etc. Ask how this will impact your coverage.

☐ Before you move, contact your medical providers for copies of your medical records.

☐ Ask your medical providers for a referral to providers in your new area or access provider information at www.medicare.gov/care-compare/

☐ Contact providers in your new service area.

○ Confirm that they take Medicare (with or without assignment.)

○ Ask exactly what they will need for your first appointment.

☐ If moving out of Alaska, contact your new State's Health Insurance Assistance Program (SHIP). These are the people who understand the nuances of how Medicare works in your new state. Or go to www.shiphelp.org and use the drop box menu.

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

Pet insurance is also a health consideration

By DIMITRA LAVRAKAS

Senior Voice Correspondent

Domestic pets have gone through changes over the years from being a part of the family to actually being family.

Now, ads on television and in print highlight dogs saying "Mom, I like this food best!"

In a world in turmoil, especially dogs and cats, become our children who don't talk back or beg for expensive toys, and do provide companionship, love and exercise.

Like human health insurance, pets now need insurance for routine visits and specialized treatment as they age—just like us.

Common claims and quick payment

One company, Trupanion, has helped more than 3.9 million cats and dogs receive care, which represents over 14.5 million veterinarian bills paid.

The most common dog conditions seen include: allergies and ear infections for $277.3 million; diarrhea, $114.8 million; limping, $143 million; mass lesions, $260.4 million; and, vomiting $136.3 million.

For cats, it's vomiting, $33.8 million; renal failure, $17.3 million; diarrhea, $11.2 million; diabetes, $11.2 million; and, hyperthyroidism, $7.5 million.

The company says there are no limits on annual payouts, per-condition lifetime payouts. Trupanion offers a payment system called VetDirect Pay enabling vets to be paid directly at checkout.

If you have pets like reptiles, ferrets, or fish, Trupanion does not provide insurance for them.

Pedigree animals present a singular challenge

If you have breeds that are bred for certain characteristics like herding or pulling sleds, you are often confronted with inbred medical problems.

For instance, the Alaskan Malamute is at risk for some genetic diseases, including hip dysplasia, a genetic deformity of the hip socket that may require costly surgery to correct and can lead to arthritis later on in life.

Veterinary bills can be quite high, not unlike healthcare for humans. One option is to buy pet health insurance, which can help you manage unexpected expenses.

Photo by Paola Banchero

My brother Jim and his wife Ruth have Manx cats named Tazz and Poppy.

These cats are bred for their tailless or partially tailed appearance, round heads, full cheeks, and large expressive eyes that are appealing.

Both Manxes have developed illnesses—Poppy has irritable bowel syndrome, and Tazz has kidney issues and a heart murmur.

They had Nationwide insurance, which they said was great until the company dropped pet insurance about three years ago, they then moved to Embrace.

"It costs about $90 a month for both of them, and it includes accidents and illness with a $250 deductible and $5,000 max reimbursement," Jim said. "An added expense is specialized prescription diets both have for their problems."

And Tazz has hypertrophic cardiomyopathy, passed down from his mother, that requires a visit to a veterinarian cardiologist.

"But if your pet has preexisting conditions no insurance company will cover it," he said.

"We wonder sometimes if it makes more sense to save the insurance money and put it into a bank account," said Ruth. But they have come to no conclusion yet.

"I would encourage people to talk to the person at the front desk in charge of billing and ask which companies are the most prompt in paying and have the best deals," Ruth said.

Vaccine may have hidden health benefit; higher coffee consumption may help liver

By JOHN SCHIESZER

Medical Minutes

A new study has found that older adults entering skilled-nursing facilities may have a hidden health benefit from the shingles vaccine. Researchers found that those who received the recombinant shingles vaccine (RZV) had a lower risk of developing dementia over the following four years compared with those who were not vaccinated. Older adults admitted to skilled nursing facilities are at higher risk for both dementia and shingles. The findings, which were published in the Annals of Internal Medicine, warrant further research to establish more definitive evidence of the reduced risk for dementia after a shingles vaccination in older adults.

Researchers from Brown University School of Public Health and colleagues examined whether receiving RZV is associated with dementia risk among adults age 66 and older newly admitted to skilled-nursing facilities. They analyzed Medicare and electronic health record data from more than 500,000 patients and compared those who received at least one vaccine dose within 12 months of admission with those who did not.

The researchers found that those who received RZV had a 24% relative reduction in risk and a 6-percentage point absolute reduction in risk for dementia after four years compared with those who did not receive the vaccine. The authors concluded that shingles vaccination was associated with reduced dementia risk.

Shingles, also known as herpes zoster, is a painful, often debilitating rash that affects roughly 1 million people each year. You can't develop shingles unless you've been exposed to the chickenpox virus. However, more than 99% of Americans born in or before 1980 have had chickenpox, even if they don't remember having it. The Centers for Disease Control and Prevention recommends everyone get the two-dose shingles vaccine starting at age 50.

The Centers for Disease Control and Prevention recommends everyone get the two-dose shingles vaccine starting at age 50.

In a study, published May 5, 2025 in the European Heart Journal, researchers found people given the shingles vaccine had a 23% lower risk of cardiovascular events, including stroke, heart failure and coronary heart disease for up to 8 years. The study examined more than 1 million people aged 50 or older with data from 2012 onward.

Coffee linked to important liver benefits

In one of the most comprehensive studies of coffee and liver health to date, investigators at Cedars-Sinai Health Sciences have linked higher coffee consumption with lower risk of cirrhosis, liver cancer, and liver-related death. The findings, which were published in the journal of Clinical Gastroenterology and Hepatology, provide new biological evidence that may help explain these associations.

"Previous studies suggested that coffee might benefit the liver, but most were smaller or looked at only one piece of the puzzle," said study co-author Dr. Hyunseok, who is an assistant professor of Medicine at Cedars-Sinai. "We followed hundreds of thousands of people for more than a decade and looked at their health outcomes along with liver MRI scans and blood protein analyses. Together, those findings help explain the biological mechanisms behind coffee's association with better liver health."

The investigators analyzed data from 354,957 participants who did not have cirrhosis or liver cancer at the start of the study. Over a median follow-up of 13 years, researchers tracked new diagnoses of cirrhosis, liver cancer and liver-related death through linked health records. Compared with adults who did not drink coffee, those who drank five or more cups of coffee a day had a 32% lower risk of cirrhosis, a 47% lower risk of liver cancer, and a 42% lower risk of liver-related death. Participants who drank more coffee also had lower levels of liver fat, liver iron, fibrosis and liver inflammation in MRI scans. Coffee drinkers' blood tests showed higher levels of proteins tied to healthy liver function and lower levels of proteins linked to scarring and inflammation.

While liver health risk decreased as coffee consumption increased, researchers noted that benefits were seen even at one to two cups per day and appeared strongest around three to four cups per day. They emphasized that while the highest intake group (five or more cups daily) showed benefit, they would not recommend

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The greatest gift you can leave your loved ones

By LISA SAUDER
For Senior Voice

August is National Make a Will Month, a reminder that one of the most meaningful gifts we can give our loved ones is not something wrapped in a box, but a plan.

Many people put off creating a will because they believe they have plenty of time, don't have enough assets, or simply aren't sure where to begin. Yet having a will is about much more than deciding who receives your belongings: **it is an act of care that can provide clarity, reduce stress, and ease difficult decisions for the people you love most.**

I experienced the importance of planning ahead firsthand with my own parents. I was deeply thankful that they had taken the time to put their wills in order. But as my mother's dementia progressed, it became clear that a will alone was not enough.

Having durable powers of attorney in place became essential. They allowed me to manage her financial and personal affairs, communicate with health-

care providers, and make important decisions on her behalf. Because those conversations had happened and the necessary documents were completed ahead of time, I was able to focus more fully on caring for my mother rather than navigating complicated legal issues during an already difficult time.

That experience reinforced something I now share with families every day: planning ahead isn't about expecting the worst. It's about giving yourself and the people you love the greatest possible gift when life takes an unexpected turn.

At Alzheimer's Resource Alaska, we often meet families who are navigating unexpected changes after a diagnosis of Alzheimer's disease or another dementia. While no one likes to imagine these situations, planning allows individuals to make important decisions while they are still able to express their wishes. Conversations about financial planning, healthcare decisions, and legal documents can be challenging, but they are among the greatest acts of kindness we can offer our families.

A will is just one piece of a thoughtful plan. Advance healthcare directives, durable powers of attorney, and discussions about future care preferences can help ensure your voice is heard, even if you are unable to speak for yourself one day. These documents also help loved ones feel more confident when making decisions on your behalf.

Planning ahead is not only for older adults or those facing health concerns. Life is unpredictable, and every adult can benefit from having these conversations early. Having a plan in place allows families to spend less time worrying about paperwork and more time focusing on one another when it matters most.

For some, creating a will also becomes an opportunity to reflect on the legacy they hope to leave. A legacy is about more than financial assets. It includes the values we pass on, the memories we create, the kindness we show others, and the causes we choose to support. Whether that legacy is caring for your family, volunteering in your community, or helping future generations through charitable giving, thoughtful planning allows your values to live on.

At Alzheimer's Resource Alaska, we are honored by those who choose to

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National make a will month estate planning checklist

Estate planning isn't just about your finances. It's about making your wishes known and helping your loved ones navigate the future with confidence. Consider taking these important steps:

- *Create or update your will.*
- *Review beneficiary designations on retirement accounts, life insurance policies, and other financial assets.*
- *Complete an advance healthcare directive so your medical wishes are clearly documented.*
- *Designate a durable power of attorney for financial and healthcare decisions if you become unable to make them yourself.*
- *Organize important documents and let a trusted family member or friend know where they are stored.*
- *Talk with your loved ones about your wishes before a crisis occurs.*
- *Review your estate plan every few years or after major life changes, such as marriage, divorce, the birth of a child or grandchild, or the loss of a loved one.*

Coffee

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increasing consumption to that level specifically.

Similar protective associations were observed for caffeinated and decaffeinated coffee. Because the study was observational, investigators noted it does not prove that coffee itself prevents liver disease. They emphasized that coffee should complement and not replace established strategies for preventing liver disease.

"Our findings support moderate coffee consumption for people who already enjoy and tolerate it well," said study senior author Dr. Ju Dong Yang, who is the medical director of the Liver Cancer Program at Cedars-Sinai, Los Angeles, California. "However, we would not recommend that someone begin drinking coffee solely for liver protection based on this study alone. Prevention should continue to focus on maintaining a healthy weight, limiting alcohol, exercising regularly, and managing blood sugar, blood pressure and cholesterol."

A coffee machine in a Japanese train station shows the ubiquity of coffee consumption around the world. An analysis of nearly 220 studies on coffee, which was published in the British Medical Journal in 2017, found that during the study period, coffee drinkers were 17% less likely to die early from any cause, 19% less likely to die of heart disease and 18% less likely to develop cancer than those who don't drink coffee.

Photo by Paola Banchero

An analysis of nearly 220 studies on coffee, which was published in the British Medical Journal in 2017, found that coffee drinkers may enjoy more overall health benefits than people who don't drink coffee. The analysis found that during the study period, coffee drinkers were 17% less likely to die early from *any* cause, 19% less likely to die of heart disease and 18% less likely to develop cancer than those who don't drink coffee.

A 2014 study by Harvard researchers published in the journal Diabetologica tracked nearly 124,000 people for 16 to 20 years. Those who increased their coffee intake by more than a cup a day over a four-year period had an 11% lower risk of developing type 2 diabetes. Those who decreased their intake by one cup per day had a 17% higher risk of developing the disease.

A number of studies have suggested that consuming caffeine can reduce your risk of developing Parkinson's disease and research published in 2012 in the *journal of the American Academy of Neurology* showed that a daily dose of caffeine equivalent to that found in two eight-ounce cups of black coffee can help to control the involuntary movements of people who already have the disease.

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

A lifesaving tool every senior should know

By CHRISTIAN M. HARTLEY

For Senior Voice

From icy walkways to long distances between towns, our state presents unique challenges. One of the most important tools for protecting yourself and your loved ones is a figurative jumper box for the heart. It is called an AED, which stands for automated external defibrillator. This small device can save a life during a heart emergency, and knowing how to use one could make you a hero in your community.

An AED is a portable machine that helps a person whose heart has suddenly stopped beating correctly. When someone experiences cardiac arrest, their heart loses its normal rhythm and cannot pump blood to the brain and other organs. Without quick help, brain damage can begin within minutes, and survival becomes less likely. An AED works by delivering a controlled electric shock to the heart. This shock can reset the heart's rhythm and allow it to beat normally again. The machine is safe and simple, so anyone can use it even without medical training.

Once you open the case and turn it on, the machine speaks to you with clear voice instructions. It tells you exactly where to put the adhesive pads on the person's chest. The pads have pictures printed on them showing the correct placement. The AED automatically reads the person's heart rhythm after you attach the pads.

One of the most important tools for protecting yourself and your loved ones is an AED, which stands for automated external defibrillator. This device can save a life during a heart emergency, and knowing how to use one could make you a hero in your community.

Photo by Paola Banchero

It decides whether a shock is needed. If a shock is required, the machine will tell you to stand clear and press a flashing button. It will not shock the patient until you push the flashing button, though. If it determined the patient doesn't need a shock, the device will tell you to continue CPR until help arrives. You cannot accidentally harm someone.

Many public places in Alaska now keep these devices readily available. You can find them in airports, shopping centers, libraries, community centers, gyms, and government buildings. They are usually mounted on walls in bright-colored cases with clear signs. Some cases make a beeping sound or have flashing lights to help you locate them quickly. If you are ever in a situation where someone collapses and shows no signs of life, the first step is always to call emergency services, usually through 9-1-1. While you wait for EMS to arrive, send someone to find the nearest AED if one is nearby. Every minute counts during cardiac arrest, so acting fast is critical.

Alaska's vast rural areas and severe weather can delay ambulance arrival times. In remote communities, medical help might be hours away. This reality makes it even more important to know where local AEDs are located. If you live in a smaller town or village, ask at your local clinic or tribal health center about AED availability. You can also consider keeping a personal AED in your home if you or your spouse has a heart condition. Talk to your doctor about whether this is a good choice for your situation. They range in prices from around $800–$5,000.

If you want to learn more about AEDs and how to use them, the American Heart Association and American Red Cross of Alaska offer free resources and have training courses. The Alaska Department of Health and Social Services also provides information about community health and emergency preparedness.

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

Betty Calhoon considers herself born on a lucky star

Editor's Note: National Centenarian's Day is Sept. 22. The day honors those who've celebrated 100 birthdays or more. We're publishing profiles of people who have hit this milestone. The Alaska Commission on Aging is working with the Governor's Office, Pioneer Homes and Long Term Care Ombudsman to celebrate Alaska's centenarians.

Betty Calhoon has lived in Alaska since 1949. She turned 100 on Independence Day this year.

Photo courtesy Becky Iles

By PAOLA BANCHERO

Senior Voice

Betty L. Calhoon says she was born on a lucky star. That's because she was born July 4, 1926. The day we met, she was 100 years and 10 days old.

A child of the Depression, Betty's family left Cavour, South Dakota, where she was born, and headed to Portland, Oregon, when she was 9. By then, a baby sister had died of whooping cough.

"The baby didn't live very long," Betty said. "It was just like COVID."

But she has happy memories of her early childhood, as well, such as playing Red Rover with her uncles. She also had a pony named Dimples that she would ride to school.

Hard-scrabble early days

Betty was married in 1945 to James F. Calhoon, who had been in the Navy in the South Pacific during World War II. In 1949, he traveled to Fairbanks via the Alaska Highway with a couple of friends. After finding a job as a carpenter, he sent for his wife and daughter, Jeri, who was 22 months old.

While James worked construction in Fairbanks, Betty held down household chores, such as washing diapers in an Easy Spin-drier washing machine and hanging them up to dry. They rented homes at first, though they bought two adjacent lots in what became the Hamilton Acres subdivision.

The couple worked hard to build their home, with Betty remembering that she mixed cement for the foundation of their first house. James, meanwhile, would work during the day and come home to more construction duties.

In addition to Jeri, born in 1947, the couple had Steve, born in 1950, and Becky, born in 1954.

When Jeri and Becky urge her to tell more stories — about outhouse burning parties and cesspool digs — she is direct. "We could go on forever so let's don't."

Later years

The family moved around the state as James took different jobs, first as a member of the Fairbanks Police Department, then as a territorial police officer. With statehood, James became an Alaska State trooper. Later, under Gov. Walter J. Hickel, James became Alaska deputy commissioner for Public Safety, and the family lived in Juneau.

The couple divorced in 1972, and Betty began working outside the home when her youngest child was a teen. She started doing temporary clerical

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An August guided adventure to Knik Glacier

By MARALEY McMICHAEL

Senior Voice Correspondent

Left: Jimmie (left) and Charles King enjoying the view and each other during the 2015 Knik Glacier tour. Middle: Octogenarians Charles and Jimmie King hike along a ridge during the Knik Glacier tour. Right: The jet boat and the air boat used for transport during the Knik Glacier tour. *Photos by Maraley McMichael*

On a clear August 2015 morning, I met longtime family friends in the parking area of Knik Glacier Tours. Charles and Jimmie, ages 84 and 82, had done this tour more than a dozen times, but it was to be my first experience, and they were taking me along as their guest.

In preparation for this trip, they told me about their first experience with Knik Glacier back in April 1976 with the Alaska Prospector's Society. https://alaskanprospectorssociety.org/ A rather large group had organized a day trip with a guide to see the glacier. The guide provided both transportation and food. Because an unexpected open water lead had developed due to an early breakup, the canoe which was supposed to only haul the food unexpectedly ended up being used to ferry people, also. There were no life jackets available, but this minor glitch did not stop the Prospector's adventure that day.

Although the provided lunch was appreciated, the extra ferrying took longer than planned and as the day trip turned into evening and night, the last load of people grew quite hungry waiting for the pickup truck to return and take them back to their vehicles. They built a fire to stay warm and then all shared whatever emergency food they had tucked away in their packs. It was an adventure never to be forgotten.

My youngest sister was along that day, as she was living with Charles and Jimmie (in Anchorage) at the time for two weeks while participating in a "work experience" as part of one of her Glennallen High School classes. I've seen slides from that trip and the April 10 scenery of stark palette of black, white, and gray look nothing like the greens of early August.

On the August 2015 morning, I left my house off Palmer Fishhook and traveled out the Old Glenn Highway past the Butte. Then I drove 8.5 miles out Knik River Road, arriving at the base camp about 9:30 a.m. Charles and Jimmie met me there and we were joined by five other guests.

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Construction on Interior Alaska veterans cemetery begins

Veterans, family members and community supporters attend the groundbreaking ceremony for the Interior Alaska Veterans Cemetery in Salcha on June 20. The cemetery will provide a dedicated burial site for eligible veterans and their families in Interior Alaska. U.S. Army National Guard photo by Dana Rosso

Senior Voice Staff

Ground was broken in June on an Interior Alaska Veterans Cemetery in Salcha.

It will become the first State of Alaska Veterans Cemetery and the northernmost veterans cemetery in the nation, providing a final resting place for thousands of Alaska veterans and their eligible family members, according to a news release from the Alaska Department of Military and Veteran Affairs.

Currently, eligible veterans can be buried at the Fort Richardson National Cemetery on JBER in Anchorage or the Sitka National Cemetery. The Anchorage Memorial Park Cemetery also has an American Legion tract and one for Veterans of Foreign Wars, though there are military markers throughout the cemetery.

The new cemetery will also veterans and their families in Fairbanks and surrounding areas to be buried closer home. Federal support for the cemetery in Salcha came through the U.S. Department of Veteran Affairs Cemetery Grants Program.

The cemetery is expected to open in late 2027.

Rambles
News from the Grapevine

August lacks a major holiday, as July and September do. But there's lots to do across the state. **Salmonfest** is July 31-Aug. 2 in **Ninilchik** at the Kenai Peninsula Fairgrounds. It's a weekend of live music, food, and family-friendly activities. One-day tickets are available. *https://bit.ly/3SzxklB* .... The **Alaska International Senior Games** in **Fairbanks** is Aug. 7-16. *https://www.alaskaisg.org/* .... Further south is the **Sitka Blues Fest** on Aug. 15. *https://sitkaarts.com/event/sitka-blues-fest-2026/*.... The **Blueberry Festival** at **Alyeska Resort** in Girdwood is Aug. 15 and 16. There's blueberry picking, crafts, music and food trucks .... The **Alaska State Fair** is Aug. 21-Sept. 7 in **Palmer**. This year's lineup of concerts should appeal to Gen X, Boomers and younger generations. For example, heavy-metal band Megadeth plays Aug. 22. Cake plays Aug. 27 and comedian and actor Nick Offerman of "Parks and Rec" fame appears Sept. 6. If you have a need for speed, the Alaska Raceway Park in Palmer hosts the Drag & Drift Street Night on Aug. 22. Tickets are available here: *https://bit.ly/4vi4Dal* .... Classes begin August 24 at all three universities in the University of Alaska system. UAF, UAA and UAS all welcome senior citizens to their classrooms and waives tuition for those eligible under Board of Regents policy R05.10.080.B. You should register as a non-degree seeking student to take advantage of this policy. If you have to stay home this August, you could **watch brown bears** on **Kodiak Island**. *https://hdontap.com/stream/710132/kodiak-alaska-brown-bears-live-webcam/*

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

Knik

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Promptly at 10 a.m. the owner/guide, Tom Faussett, and his assistant got us all loaded into the custom 4x4 van for the safari ride—the first part of our journey. The body of the van had been raised and fitted with oversized, deep treaded tires for riding comfort and stability.

Tom carefully drove over rough terrain until he approached Hunter Creek. Then he confidently drove right into the creek, which looked more like a river. But he knew the creek bottom well and after several minutes of purposeful driving in bumper-deep water for a distance of about 20 yards, he pulled up onto the opposite bank to continue the safari ride to the boats waiting at the side of the Knik River.

Half of us got into an air boat and the other half boarded the jet boat. Noise-silencing headphones were provided in both boats. We journeyed up-river 7 miles passing a waterfall and an occasional iceberg, cameras clicking as we viewed the picturesque countryside. The closer we got to the glacier, the bigger the icebergs.

Soon Tom slowed the engine, and we seemed to float among the icebergs—every size and shape imaginable, with some more blue than others. Brilliant diamond-like sparkles dazzled as the sunlight bounced off pieces of the less common, crystal-clear lumpy chunks of ice. Surrounded by icebergs, we were close enough to reach out and touch them.

After a while, the two boats pulled up to dock at the shore. We hiked up a trail a short distance to the top of the hill, from which we could look southeast to the spectacular Knik Glacier—5 miles wide and 28 miles long. Miles away on the other side of the ice mass was Colombia Glacier, which flows into Prince William Sound.

A short way back from the crest of the hill, in a little secluded area, Tom had set up a tent shelter and picnic tables and just a short walk away, an outhouse. After accepting a cup of hot chocolate, I joined Charles and Jimmie on the ridge so we could eat our picnic lunch while enjoying the fabulous view.

Promptly at noon, it was time to gather up and head back down to the boats. A couple chunks of glacier ice had been placed on the wooden dock for one of the Alaskan guests to take home. That was the perfect opportunity for Jimmie to pick up an approximately 20-pound mass and stand next to Charles, holding it long enough for me to snap a couple of pictures. A re-creation of one of their 1976 photos. (Their 2015 Christmas card greeting featured the two photos taken almost 40 years apart.)

Then we rode in the jet boat, skippered by the assistant, back to the landing where the van waited. On our return safari to base camp, I visited with the mother/son tourists from Ohio, who had learned of this tour only the day before. The three other guests included an Alaskan hosting a father/daughter couple from Louisiana.

On the other side of Hunter Creek, I asked Tom if he found the creek bottom rearranged every spring. He said that the rearranging occurs not just in the spring, but after every big rainfall. In one of the earlier years of operation, he had quite a large bill with a tow company because of getting his vehicle stuck in the creek bed more than once.

Back at base camp, guests paid for their tours and scattered their separate ways, and Tom and his assistant left to ready the vehicles for the next tour—a larger group. Meanwhile, Charles, Jimmie, and I gathered on the steps of the base camp office and listened to a spellbinding, incredibly true moose story as told by the other Alaskan guest. A story for which she'd won first place at an Alaska State Fair senior story telling contest and which she'd also told at the Arctic Entries story telling venue in Anchorage.

That fantastic moose story was a bonus and a perfect way to end an awe-inspiring trip. An adventure thanks to Charles and Jimmie, who continue to enjoy life these days at ages 94 and 92.

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

Interactive statewide resource map available

Senior Voice Staff

The Alaska Native Policy Center, a part of First Alaskans Institute, has created an online, interactive statewide resource map that shows organizations and programs that support suicide prevention, wellness, and safety.

The map includes five main layers:

- Alaska Native regional nonprofits
- Prevention and wellness programs and organizations
- Regional health organizations
- Community health organizations
- Safety resources

The map was created because Alaska Native communities continue to face suicide rates more than triple the national average in the United States (sources: ANTHC Epidemiology Center, CDC). The map allows users to click on any icon to view details and connect to an organization's website. They can use the layer list to turn categories on and off and focus on the resources most relevant to them.

The map is housed on the First Alaskans Institute website. https://bit.ly/3SZNftB

While building the map through ArcGIS (a geospatial software and geographic information system), First Alaskans Institute spoke to regional organizations statewide that are focused on suicide prevention and improving mental wellbeing, according to a news release from the nonprofit. A common theme that emerged from these conversations was the importance of upstream prevention that strengthens protective factors, such as cultural connection, youth engagement, supportive and safe relationships, and strong community. As a result, the map includes organizations and programs that promote protective factors, even if they are not specifically labeled suicide prevention. It also highlights safety resources for individuals experiencing violence or abuse, as part of a broader effort to support healing and wellbeing across Alaska.

Calendar of Events

Aug. 1 National Girlfriends Day. A good day to recognize your platonic girlfriend or possibly your romantic partner, who you might refer to as your girlfriend.

Aug. 2 National Sisters Day. If you are lucky enough to have a sister or more than one, honor her by letting her know you love her unconditionally and are thankful for her companionship.

Aug. 7 National Purple Heart Day. The oldest U.S. military decoration in existence, it is awarded in the name of the president to service members who shed blood defending their country.

Aug. 8 National Pickleball Day. Pickleball is very popular among seniors, and you can learn the rules or play with others at several venues throughout the state. *https://bit.ly/3TcvR4G*

Aug. 9 International Book Lovers Day. Although the origins of this day are unknown, according to Wikipedia, this day encourages you celebrate reading and literature and to do so with technological distractions.

Aug. 14 National Navajo Code Talkers Day. Navajo code talkers used their tribal language to send secret communications on the battlefield during World War II. There were also code talkers from other Indigenous language groups, including Tlingit code talkers. *https://bit.ly/4youfLm*

Aug. 18/19/20/26 Fairbanks & Anchorage First day of school The first day of school for children in the Fairbanks North Star Borough School District is Aug. 18. In Anchorage, for children in first to sixth grade, and ninth-graders the first day is Aug. 19. Classes begin for children in grades seven, eight and 10th to 12 grade on Aug. 20. Kindergarten students begin Aug. 26.

Aug. 26 National Dog Day. Spend some special time with your dog or maybe find time to volunteer at your local shelter.

Aug. 30 National Grief Awareness Day. This day acknowledges the time it takes to heal from loss. Words and actions of comfort can make a difference to someone who has experienced grief.

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 September edition is August 15.

Calhoon

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work. She worked her way up and into more positions of responsibility with the State of Alaska. She also worked for the Alaska Alcoholic Beverage Control Board, a job she retired from in 1989.

Her daughters describe Betty's formidable organizational skills and say she would have made a good accountant. She kept track of her own medicines until very recently.

Betty sometimes gets confused about dates or she might mix up the name of her deceased son for her deceased brother. These moments are fleeting. She is sharp enough to joke about the discomfort of certain undergarments and what happens to our bodies as we age. She is clear about what she wants her remaining time to be like, and she isn't crazy about waiting around.

A photo of Betty and her brother, Dick, before the family left South Dakota and came to Portland, Oregon.
Photo courtesy Becky Iles

"I have a strong mind," she said.

Always an industrious person—she was an avid knitter and a champion ice curler in her 50s—she looks athletic and tomboyish in a pixie hairstyle and black-rimmed glasses.

Betty moved into the Pioneer Home in 2018, but until the COVID-19 pandemic, was still taking trips with her family. Mexico was a favorite destination. A time-share allowed family members from a wide geographic area to gather and spend time together. She has eight grandchildren and 14 great-grandchildren.

She hopes she's imparted to them what her parents imparted to her: "Common sense and love." Then she says her attitude conforms with the saying that whatever will be, will be. I've always had the attitude, 'Que sera sera.'"

Daring bush pilot was the man behind Reeve Airways

By LAUREL DOWNING BILL

Senior Voice Correspondent

Robert "Bob" Campbell Reeve, one of Alaska's most legendary bush pilots, fundamentally shaped Alaska aviation by founding Reeve Aleutian Airways in 1947, operating initially with a surplus Douglas DC-3 C-47 Skytrain purchased from the U.S. Air Force. His airline would serve the remote and weather-torn Aleutian Chain for more than half a century, becoming a vital link for communities otherwise cut off from the world.

Born in Waunakee, Wisconsin, on March 27, 1902—a year before the Wright brothers' historic flight—Reeve grew up enthralled by the emerging world of aviation. By age 15, he enlisted in the U.S. Army and soon after experienced his first airplane ride, forever altering his ambitions.

Reeve became a certified pilot in 1926 and honed his skills through barnstorming in Texas and flying airmail in South America, where he set a speed record between Santiago, Chile, and Lima, Peru. His adventurous spirit led him to navigate the high Andes at 23,000 feet in a Fairchild 71 without supplemental oxygen.

Reeve's journey to Alaska began as a stowaway on a steamship in 1932, arriving nearly penniless but determined. In Valdez, he met aviator Owen Meals, whose crashed Eaglerock biplane Reeve repaired and then leased. Clearing an airstrip in a cow pasture, he launched a small charter business, soon shifting focus to serve isolated gold mines scattered across formidable terrain.

Through inventive techniques—such as landing on mudflats with skis and performing glacier landings—Reeve quickly earned the nickname "Glacier Pilot," executing more than 2,000 landings on perilous icefields.

Reeve also developed methods like using tides and mudflats for takeoff and wrapping mining equipment in mattresses to drop from the air when landings proved impossible. His feats, including a world record glacier landing at 8,750 feet on Mount Lucania in 1937, were not without peril. On that hazardous flight, he waited a week for temperatures to drop enough so the plane could take off safely, narrowly escaping disaster by launching off a snow cliff.

Reeve suffered a few tragedies, as well. His twin brother died in a crash, a windstorm flipped his plane, and fires twice destroyed his hangar and aircraft. But the aviator persisted, moving first to Fairbanks in 1941, and then to Anchorage, where he became the only civilian bush pilot flying under exclusive military contract during World War II. This experience, combined with his deep knowledge of the treacherous Aleutian weather and landscape, set the stage for his air service vision.

Robert Reeve, seen here on his first airplane—a Fairchild 51—developed a way to land on mud flats using skis.

Courtesy of University of Alaska Fairbanks

After the war, Reeve bought and converted surplus military transports, notably flying 26 round trips between Alaska and Seattle in 53 days during a pivotal steamship strike—a surge that helped pay off his initial loan and expand his fleet. Reeve Aleutian Airways grew steadily through the 1950s and 1960s, adding DC-4s and later jets, operating from old military airfields and providing essential service to the Aleutians.

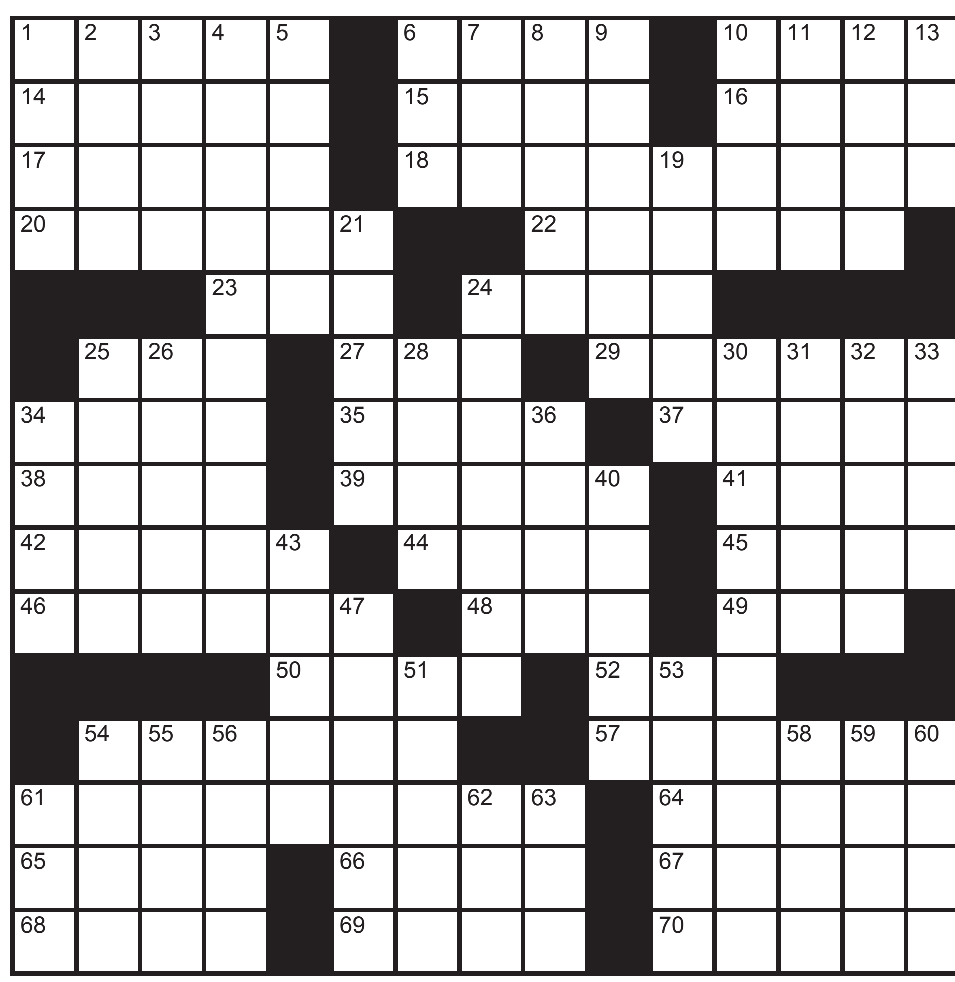
Reeve's leadership and insistence on safety propelled the company, whose survival depended on both his resourcefulness and his knack for adapting to changing conditions. Reeve was named "Alaskan of the Year" in 1972 and inducted into the National Aviation Hall of Fame in 1975.

He stepped down in 1978, handing control to his son, Richard, who led the company into the jet age. Robert Reeve died in 1980, but his legacy as the "Glacier Pilot" –pioneering Alaska's air routes, saving lives, and connecting communities – lives on. His flight goggles, cap, and a model of his first airplane bear silent testimony in the Valdez Museum, memorializing his colossal impact on Alaskan aviation.

Reeve Aleutian Airways ultimately succumbed to increased competition and deregulation, ceasing operations in 2001.

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.

Type Cast



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23 Final: Abbr.
24 Masseuse's target
25 Kind of welder
27 Table scrap
29 Drooped
34 Mystery writer Ambler
35 Letter before kappa
37 Tiny amount
38 First name in 50's TV
39 Brilliant feats
41 Black, in poetry
42 Regarding
44 Experienced
45 Some wings
46 Strand
48 Dutch commune
49 Born
50 Jettison
52 Fade away
54 Kind of deli meat
57 Halloween bagful
61 Kind of hooved mammals
64 Orderly grouping
65 Hammer part
66 Nimble-fingered
67 Aden's land
68 Like the Sahara
69 Jet-setters' jets, once
70 Pizazz

Down

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3 Jules Verne captain
4 Kind of barista offering
5 Kind of collectible car
6 ___ la la
7 Chinese dynasty
8 Room at the top
9 Considers
10 "See you later!"
11 In addition
12 Prepares to be shot
13 Concept embodying yin and yang
19 Skirt fold
21 Zeno follower
24 Brings into harmony
25 Gladiator's place
26 Stair part
28 Piece next to a knight
30 Kind of military specialist
31 Bit of Gothic architecture
32 French school
33 Scout groups
34 Cheese in a ball
36 Parodied
40 Like dessert wines
43 Demolish
47 Wanderers
51 Positions
53 Speaks like a donkey
54 Old-fashioned knife
55 Golden finish?
56 Crescent
58 Major employer
59 Old Chinese money
60 "Auld Lang ___"
61 Raises
62 Little wriggler
63 Ave. intersectors

Crossword answers on page 30

Five quick wins, home delivery, and caregiving app

By BOB DeLAURENTIS

Bob's Tech Talk

Q. What are five simple tasks that everyone can and probably should do on a loved one's smartphone?

A. First, ask if your loved one has all their bank accounts accessible from their smartphone. If not, work with them to set up access.

Most banking apps provide a place to name a beneficiary for the account. That simple task—adding beneficiaries to the account—allows you to pass ownership on funds quickly, which can help with final expenses. It may also make it easier for you to print bank statements and get a clear picture of their finances.

Second, make sure all the passwords are accessible. Use an app to organize passwords. Confirm you have recovery steps for critical passwords, especially for any Apple or Google IDs.

Third, if the smartphone owner has unsteady hands, considering using the features in Accessibility to make a screen of large buttons for commonly used apps. Everything visible on a smartphone screen can be distracting; It is much better to hide anything irrelevant. Voice control can help here, also. Play around with spoken commands and see what feels seamless.

Fourth, make sure that important contacts in are the phone.

Fifth, if you have used some of the filtering features to suppress nuisance calls and texts, use the breakthrough feature to make sure if you call from your phone, your loved one's device will ring.

Five simple tasks: bank account beneficiaries, password recovery, hiding unneeded apps, keep important contacts up to date, and make sure their "do not disturb" mode has a breakthrough that recognizes your phone for emergency calls.

Q. How can home delivery services help when providing home health support for a loved one?

A. Home food delivery, once mainly the domain of Chinese takeout and pizza, is everywhere nowadays.

Recently, DoorDash has been my go-to service. I've sat in my living room and arranged for deliveries in other cities. A friend recovering from surgery needs fresh dressings at 9 p.m., another loved one who is unable to drive wants a special treat, or maybe a new mom in your family is about to run out of diapers.

In addition to services like UberEats and DoorDash, there are also services run by major retailers. In my area, Costco offers same day delivery via a partnership with Instacart. Wal-Mart and most major supermarkets also support delivery services. And remember, most supermarkets include a pharmacy.

There are several of these services, and if you live outside a big city one of the services might work better in your area compared to others.

Find out now, when there is no pressure, how these services work, and which one works best near you.

Trust my experience: These are not luxuries. Especially during the initial disruptive days of home health care, the ability to get food and other essentials delivered can help smooth the transition, plus serve as a backup for unexpected needs.

Q. Are there apps that can help you take care of a loved one during an illness?

A. One of the core skills needed to provide home healthcare is managing data. Medications, appointments, symptom logs—the entire process can feel overwhelming to learn in the first place—let alone to deliver support day after day.

There are many apps that can help track all these details and more, but I want to share one that I think is special. C1B (c1b.app) is a new app from Adam Tow (tow.com), a longtime Apple developer who created this app as a labor of love to help him track his father's cancer journey.

Apps built by experienced programmers that solve a need in that programmer's life are often extraordinary values. They tend to be apps which are less costly and more feature rich compared to apps designed by a committee.

Although this app appeared too late for me to use with a recent family member's passing, I wholeheartedly recommend it based on its feature set and Adam's reputation as a programmer and speaker in the Apple community.

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:

Tech columnist goes indie

Longtime Wall Street Journal tech reporter Joanna Stern has gone independent, and we are all better off, no matter which masthead is above her byline. **thenewthings.com**

BS detector

Access the tools debaters have used to sort between sense and nonsense: logical fallacies. **yourlogicalfallacyis.com**

Still another deep dive from Bartosz Ciechanowski

A longtime fixture on Wander the Web, Bartosz has another epic blog post. This time about our Moon. Enjoy! **ciechanow.ski/moon/**

Reiners' son may get the trust he is after

By KENNETH KIRK

For Senior Voice

Most of us, or at least those of us who were old enough to watch grown-up TV in the 1970s, remember Rob Reiner as Michael Stivic, the liberal son-in-law of Archie Bunker on "All In The Family."

It's easy to forget that after leaving the show he became a renowned movie director, with credits including "The Princess Bride," "A Few Good Men," "When Harry Met Sally," and too many more to mention. But even after becoming such a prolific and well-respected director, people still mostly remembered him from "All In The Family." He once complained that "if I won the Nobel Prize, people would say 'Meathead wins Nobel Prize.'"

So the news last December was shocking. When he missed a massage appointment, the massage therapist called his daughter, who went to the house and found him, and his wife Michelle, stabbed to death. Police arrested one of his sons, who had had numerous issues with substance abuse, and charged him with murder.

At this point the news media usually forgets about a case like this until the trial starts. However, in this case there is an interesting issue going on in the meantime.

The accused son, Nick Reiner, has filed a lawsuit, complaining that the trustee of a trust that his parents established for him, is refusing to pay out the money he was supposed to receive when he reached age 30. Apparently, this trust is worth about $1.5 million, and half of it was supposed to be paid out several years ago when he reached that age, but the trustee is holding up payment. Nick wants that money so he can hire a top-notch attorney to defend him in the criminal case, instead of having to rely on a public defender.

At this point many of you are jumping ahead of the story and assuming that you know why. You have probably heard that there is something called a "slayer statute" that most states have (and yes, California, where the murder happened, is among them), and that these statutes prevent anyone from inheriting from someone they killed. And you are jumping to the perfectly rational conclusion that this is why the trustee is refusing to pay out the money.

But you are wrong.

Because the trust in question was an irrevocable trust, not the regular, revocable kind which many people use every day. Most of these slayer statutes, including the one in Alaska, cover a lot of different possibilities. They cover money coming from a probate estate. They cover direct beneficiary designations, such as you normally see on accounts, IRAs, and life insurance. They even cover joint accounts. And yes, they do cover trusts. That is, revocable trusts. Not irrevocable trusts.

When you put money into an irrevocable trust for someone, that becomes legally their money, even if they don't necessarily have the right to control it. And these statutes do not cover this kind of irrevocable trust because, once given, it is no longer the victim's money; it is the heir's money.

Will Nick Reiner get the pay-out? Quite possibly. At this point the trustee is arguing that because of his substance abuse problems, Nick is not reasonably able to manage the money himself. However, that is a problematical argument, because if he is not capable, then the trustee has a responsibility to manage the money for Nick's benefit. And obviously, nothing would benefit him right now, more than having a good defense attorney.

Why would the Reiners have set up an irrevocable trust for their son? Most likely, for estate tax reasons. Any estate worth more than $15 million is subject to a 40% estate tax, and there is no doubt that Rob Reiner had a lot more than that. After all, aside from having been on the most popular show in television for nine years, and having directed a lot of big-budget films, his father was Carl Reiner, a popular entertainment figure, who no doubt left a decent sized estate to him.

One of the strategies that people with large estates will sometimes use is to make lifetime gifts that are less than the exempt amount. If you give the heirs up to the exempt amount of $15 million, it counts against your exemption for estate tax. However, the money continues to grow in the irrevocable trust, and the growth doesn't count against the estate tax. So that is a legitimate tax strategy for somebody like Rob Reiner, even if it wouldn't matter for the vast majority of us.

But it may have had some very unintended consequences in this case.

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. But as always, "as you wish."

Empty nesters rediscover “us” in Thailand

This is part 1 of 3 of a couple rediscovering each other after their children moved out.

By KIM SHERRY

For Senior Voice

Above: Kim and Bruce Sherry pose for a photo in front of the Golden Mount in Bangkok, where centuries of history rise around them.

Right: A Thai hermit yogi, one of many figures scattered around Wat Pho, reflects ancient traditions of healing, discipline, and spiritual balance.

Photos by Kim Sherry

Husband Bruce and I arrived in Bangkok from Alaska at 11:30 p.m., at the tail end of a 31-hour marriage stress test that doubled as our empty-nester adventure kickoff. Premium Plus on Delta did its best to help—blankets, slippers, toothbrushes, and surprisingly good vegetarian lasagna. Compression socks, it turns out, are part of the official midlife adventure uniform: deeply unsexy, but better than blood clots.

Customs moved quickly, the airport was easy to navigate, and Bruce slipped into his favorite role: chief navigator. When you are groggy and grumpy, having someone else manage logistics is wildly attractive. We ordered a Grab, Southeast Asia’s answer to Uber, and after a shock of heat when stepping outside, that first blast of air-conditioning felt almost spiritual.

Hotel Clover Asoke, a small boutique hotel in the Sukhumvit district, welcomed us after midnight. We fell into our king bed with that satisfying “Holy cow, we made it!” feeling.

Parks, fried chicken, and dragons?

Jet lag woke us early, which is a secret travel advantage: You get the city before it gets cranky. We drank cappuccinos on the rooftop, watched Bangkok wake up, and planned our day: steps, snacks, and sightseeing.

Benjakitti Park, across from the hotel, is a calm green oasis wrapped around a lake, the kind of place where you can pretend your step count is about wellness—rather than justifying the future gorging of tasty Thai temptations. A skybridge floated us above the traffic to Lumphini Park, where we met Bangkok’s unofficial mascots: enormous water monitor lizards.

“Bangkok dragons” slide through the water and sprawl on the banks like they own the place – several feet of prehistoric calm in the middle of a huge city. They’re shy, so we watched from a distance, delighted that our midlife walk now included unexpected dragon-spotting.

As we wandered, we talked about future adventures instead of future tax returns, and it hit me how easy it is to forget what connected you to your partner in the first place. Wandering those parks felt like stepping out of to-do lists and into our marriage again.

By the time we left Lumphini, our stomachs were louder than the traffic. We headed to Polo Fried Chicken, a Michelin-recognized local favorite just outside the park. It’s tucked down an alley that might make you question your life choices for a second. But the Michelin signs and smiling staff convinced us to sit down and commit. We ordered fried chicken buried under a glorious heap of crispy garlic, papaya salad, and pork larb with vermicelli. This papaya salad was the best of the entire trip, and we ordered a LOT of papaya salad.

Golden Mount, Wat Pho, and temple cats

Next was Wat Saket, the Golden Mount, a hilltop Buddhist temple crowned by a gleaming golden chedi and reached by 344 small steps spiraling upward. It’s more meditative stroll than vertical death march, a great metaphor for midlife adventure – you don’t need to sprint, just keep moving. Halfway up, we ducked into a tiny café for a salted caramel Thai milk tea and a flaky chocolate croissant, because nothing says romance like splitting pastry while sweating through your clothes in 90-degree heat. Bangkok in February is hot and humid, so slipping into air-conditioned coffee shops for icy drinks and small treats quickly became one of our marriage-survival strategies.

Temples in Thailand come with a dress code: shoulders and knees covered, shoes off at the entrance. There is something grounding about stepping barefoot into these quiet, sacred spaces together—moving slowly, whispering, remembering you’re a guest in someone else’s culture.

From there we headed to Wat Pho, home of the famous Reclining Buddha, a 138-foot-long

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Thailand

from page 22

gold-covered figure lounging peacefully on his side. The statue was stunning, the crowds less serene. Worth it? Absolutely. Relaxing? Not exactly.

The real magic for us was outside: shady gardens, sculptures demonstrating yoga poses, a misty pond, and—most important for the feline-obsessed daughters back home—temple cats. We began spotting and photographing as many as we could to send back to the girls. It was silly and sweet and reminded us that even when it's "just us" again, our kids are still woven into the stories we collect.

By late afternoon we were fading and called another Grab, which promptly introduced us to Bangkok traffic: chaos seasoned with more chaos. A 20-minute ride stretched into more than an hour as scooters threaded through gaps the width of rice noodles and cars tailgated like it was a competitive sport.

A stone lion stands watch in the heart of Lumphini Park. Blending Chinese symbolism and Thai serenity, it's a protector of peace, power, and prosperity.

Photo by Kim Sherry

Once safely at the hotel, the idea of going back out for dinner felt impossible.

So we headed upstairs to the hotel's rooftop restaurant and let someone bring dinner to us. We shared a fried wonton salad, Bruce ordered pad thai, and I chose a duck noodle dish that wonderfully wandered into ramen territory. We always share bites – turning every dinner into a tiny tasting menu for two feels like another way of saying, "We're in this together."

We ended the day with 12,309 steps and the smug satisfaction of believing that chocolate croissants, fried chicken, and tiny temple stairs all count toward wellness.

Reigniting "us"

In two days, bustling Bangkok gave us more than great food and impressive temples; it brought back our sense of being co-explorers instead of co-managers. We embraced micro-adventures as small daily rituals that reminded us that we're still fun together. We divided responsibilities instead of competing for control. He handled navigation and transit puzzles; I researched food and tours. It felt less like dividing chores and more like playing to our strengths, which somehow made us feel like teammates again.

Most of all, traveling as empty nesters to a place as vibrant and sensory as Bangkok helped us remember who we were before life revolved around school calendars and sports schedules. Through exploring a new city, trying unfamiliar dishes, and getting a little lost together, we found "us" again.

In the next two parts of this series, the Sherrys head to Chiang Mai and Koh Samui for more adventures.

Kim Sherry, mother of two daughters and a fourth-generation Alaskan who grew up in King Salmon, is a host on Alaska Public Radio program Hometown, Alaska. She loves to cook and appeared on the third season of 'The Great American Recipe' on PBS as the first contestant ever coming from Alaska. She also participated in the new culinary show "100 Cooks" on the Food Network and HBO. Kim is an artist who specializes in pet portraits, has written and illustrated two children's books, is an avid gardener, and loves to travel.

Maximizing your impact in a changing landscape

By HARRY NEED
For Senior Voice

As the predictable pace of summer settles in, we can all recharge and review our charitable

goals before the fireweed fades. Last year's comprehensive legislation introduced a few new tax considerations for tax-wise donors.

To start, the 2026 standard deduction increased to $16,100 for single filers and $32,200

for couples filing jointly. In addition, depending on income, some individuals over 65 may receive an additional deduction of up to $6,000. All to say, most of us will not itemize in 2026.

For itemizers, charitable deductions must exceed a 0.5% adjusted gross income floor, and top-bracket taxpayers face a 35% cap. For non-itemizers, charitable deductions are capped at $1,000 ($2,000 for couples). Come spring, we will all mutter to our Form 1040, "Wait, where did the rest of my charitable deductions go?"

Of course, if you are over 70½, the qualified charitable distribution is still the bee's knees for tax-wise giving. But if you are younger, need to manage capital gains, or want to contribute to your donor-advised fund, consider giving appreciated securities. Charitable gifts of appreciated stock offer a tax twofer: you can still claim the applicable deduction, and you completely avoid capital gains tax.

Here is another nifty trick: You can use the cash you planned to donate to repurchase

stocks. This resets your basis while keeping your portfolio intact. I know a few donors who do this every year. They call their broker to ask which stocks appreciated the most or which stocks need to be cleaned out. Then, they donate those stocks to their favorite charities and use their charitable cash budget to buy similar or better stocks.

By planning today, you can avoid capital gains taxes, meet your deduction, and maximize your impact with the charities you value most.

Harry Need, CFRE, is a philanthropic advisor at the University of Alaska Foundation. Nothing in this article should be taken as tax or investment advice. For your specific circumstances, please consult with your professional advisors.

The Eldred Rock Lighthouse reopened in June in Southeast Alaska thanks to preservation efforts.

Photo courtesy of Eldred Rock Lighthouse Association

Historic lighthouse reopens

Senior Voice Staff

The Eldred Rock Lighthouse Preservation Association celebrated not only the 120th Anniversary of Alaska's oldest lighthouse, but also the culmination of six years of hard volunteer and contract labor at a remote island work site when it reopened on June 1 in Southeast Alaska.

Great grandchildren of the original Eldred Rock Lighthouse head keeper, Nils Adamson, received the chance of a lifetime; to stand where their ancestor served on the 120th Anniversary of the lighthouse. The lighthouse is located on a remote island approximately 55 miles north of Juneau and 17 miles south of Haines, in North Lynn Canal.

https://www.eldredrocklighthouse.org

The Eldred Rock Lighthouse Association received the Ten Most Endangered Historic Property matching grant in the amount of $2,500 from the Alaska Association for

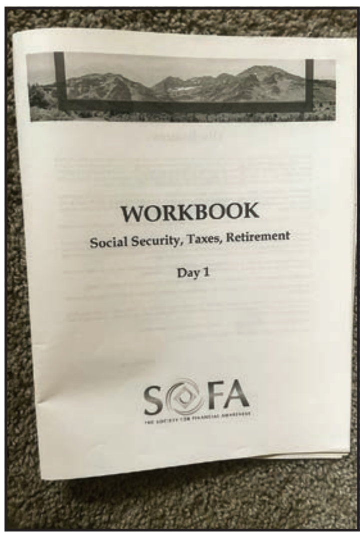
Historic Preservation. This is awarded to one endangered historic property on the current year's list to assist in restoration efforts. Sue York, executive director was present to accept the grant award on behalf of her organization. York was also the guest speaker at the annual meeting of the Alaska Association for Historic Preservation, presenting the history of the lighthouse and the work that has been accomplished over the years to restore the facility.

Take steps now to help you save for retirement

By PAOLA BANCHERO

Senior Voice

A lifelong friend, who is my age, retired last year. A sibling, four years older, retired two years ago. Another friend, who is self-employed, has set up a way to bring in income with her stock picks, which pay regular dividends. These examples have made me think about my own future. So much of our financial security is riding on our good judgment.



Paola Banchero recently attended a session put on by the Society for Financial Awareness, which is a nonprofit speakers bureau. The free, three-hour session provided information and a point of view about investing, but no requirement to follow up with the financial institution that provided the speaker. As 401(k)s and similar accounts have replaced pensions for most Americans, our savings depend on our good judgment. Photo by Paola Banchero

No future without a present

I knew when I decided to be a journalist, I was entering a field with notoriously low pay except for a few in the highest stratospheres of national news. I had amassed a significant amount of debt in pursuit of my academic goals by the time I was 23. I also had a couple of advantages that others didn't. I had taken a business reporting class in journalism school, and I had also signed up for a 401(k) in my first real job. At the session when I enrolled, the Fidelity rep showed a chart about how your investments grow exponentially the younger you start. I also had a parent who would occasionally send me a couple of hundred dollars in my early adulthood, enough to weather unforeseen expenses, like car repairs.

But even then, I didn't understand how much life in my 70s and 80s and possibly 90s would depend on choices in my 20s and 30s. That's in part because I entered the workforce after the 401(k) replaced pensions as the main way Americans fund their retirement. In this era, the investment risk is not on employers but on employees.

Unless we have generational wealth, we need a plan to live into our golden years.

Here are some things to think about as you wrap up your work life and head into retirement or if you still have time to execute your financial goals.

1. Budget. I don't track my spending meticulously, though I have made faithful efforts to do so in the past. Nearly every personal finance adviser says that knowing what you spend is a way to better manage your money. You don't have to track every penny forever. Try it for a few months, maybe half a year. You'll see how your spending habits change with the season—maybe you spend more in the winter months than you realize on heating your home or flying to a warm destination.

2. Save. Spend less than you earn. Some call this the "pay yourself first" approach. Parking some cash in a money market account or certificate of deposit with a higher interest rate than a plain account is a start. Understanding your cash flow can help you determine how much you can save and invest. Make sure to invest so that you can benefit from market gains.

3. Avoid debt. If you have debt, particularly credit card debt, pay it off as soon as you can. It doesn't make sense to make 2.5% on a bank account when you're paying 20% or more in interest on your credit card balance per year. Pay off the credit card with the highest interest first. Can you buy a new car with cash? Can you choose (and help your loved ones choose) an educational path that will leave you debt-free? The Alaska Legal Services Corporation can help you if you have debt problems. https://www.alsc-law.org/

4. Take advantage of any employee-sponsored investment plan, like a 401(k) or 403(b) plan. Some employers contribute to your saving goals. When you invest in a Roth IRA, you pay taxes now. With a traditional IRA, contributions are tax-deductible now, but withdrawals in retirement are taxed as income. You are also subject to Required Minimum Distributions (RMDs) starting at age 73. If you have all your money in a traditional IRA, talk to your financial institution and a CPA about the pros and cons of moving some or all your traditional IRA to a Roth IRA. They can help you develop a strategy. Be careful what you allow your 401(k) or similar plan to invest in, as some investments are riskier than others. https://bit.ly/4w0LD1p

5. Keep track of what you will receive from Social Security. You can log in to your Social Security account by establishing a government account. I checked mine recently, and it showed me what I can expect to receive monthly at different retirement ages. The Savvy Senior had an article about this recently. https://bit.ly/4yiq2Tk Ideally, Social Security isn't your only income in retirement because for most people their expenses exceed their monthly Social Security income.

6. There is something to be said for investing in a broad index fund rather than trying to be some kind of stock-picking guru on your own. Try to ride out the ups and downs in the market by staying put when stock prices drop.

7. Diversify your holdings. As we age, we need to be aware that a big market drop will harm us more in our 80s than in our 50s. This means we might want to hold less in equities at an older age and more in stable income investments.

8. Contribute to charities you care about. If you think children's health and well-being is important, invest in nonprofits that do this work. Building charitable contributions into your budget will make your giving consistent and consequential. Some people use a donor-advised fund, a charitable giving account that lets you to make an irrevocable contribution to a public charity, receive an immediate tax deduction, and then recommend grants from that fund to your preferred IRS-approved nonprofits over time.

9. Have an estate plan. Don't leave your heirs wondering what you had in mind, or worse, fighting with one another about your estate. Kenneth Kirk's articles are a great resource to help you understand how and why to establish a will and possibly a trust for your estate.

Should you hire a financial planner?

Although I have never used the services of a certified financial planner —I'm too frugal to see 1%

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Seeking out creative pursuits as an older adult

We profiled four adults who have become more creative in the latter part of their lives from April to July. We're concluding that coverage with suggestions about how to engage in artistic pursuits through learning.

By PAOLA BANCHERO

Senior Voice

Jasmine Redgrave is an arts educator at the Anchorage Museum. She taught a class recently on paper quilting.

Melinda Dale (left) and Carol Goltz participated in the paper quilting class offered by the Anchorage Museum. The museum has a Vital & Creative series for adult learners.

Photos by Jasmine Redgrave, Anchorage Museum

You haven't touched your yarn stash in a year. Your guitar gathers dust in the corner. Your camera still has an SD card from 2020 in it.

Maybe it's time to get out of your creative rut and learn or relearn techniques that can bring more meaning and joy to your life.

Over the last four months, the Senior Voice has profiled four individuals whose creative activity took off in the latter part of their lives. For many of them, leaning into their artistic efforts came when work, children, or other commitments were taking up less time in their lives. In some cases, they felt a certain "It's now or never" impulse.

Steve Johnson, former debate coach for the University of Alaska Anchorage debate team and a retired professor of communication, had played the guitar before. But it was during the second year of the pandemic that he decided to get serious about music.

"On this last push I'm decided going to play this dang thing or I'm going to get rid of it," he said. He started attending open jams, where musicians gather and play together. "I found people who were interested in playing. I'm not sure if it was an act of humility or an act of foolishness to go. I said, 'I'm going to suck at this for a while.' I'm not as terrible as I once was."

He took online classes, face-to-face classes, and continues to hone his musicianship. The big leap was playing in front of others.

Now Johnson appears with Uncle Jim, the East-Side Balladeer, sometimes playing farmers markets around Anchorage. And he has other musicians he practices with, pushing himself to learn new styles of music and new basslines.

Online classes

A plethora of classes are available online, from music to painting to cooking classes.

One platform is MasterClass, which features celebrities who impart some wisdom. You can tell the platform what you're interested in learning, and it will give you choices (and celebrities) that will appeal to you, such as learning how to entertain with Martha Stewart to guide you. These are not going to make you into a great painter, but it can tickle your curiosity.

Other online classes can be one-on-one or close to it, so that you are learning a skill at the elbow of a professional via video or audio. Often, you can rewatch these.

Many a knitter, crocheter, quilter and other crafter have learned skills by watching technique videos on YouTube again and again.

Museum classes

The Anchorage Museum has a whole area called Vital & Creative tailored for those 55 and older. The classes are popular because you're working with a local artist in community with other older adults. https://www.anchoragemuseum.org/programs/classes/older-adults/

The Museum of the North in Fairbanks is associated with UAF, and many of their educational offerings are available through the university. For example, over two days in July the museum offered a bug camp for adults.

University classes

All three public universities in the state allow seniors to take classes. You have to be 65 or older by the first day of the semester (Aug. 24 this fall) or you have to be eligible to receive full Social Security retirement benefits. You must wait to register until the first day of class or later, on a space-available basis. Tuition is free, but you are still charged for lab fees, course materials, and campus fees. You also have to apply as a non-degree-seeking student through the university portal. https://www.alaska.edu/uaonline/

This means that ceramics, painting, creative

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Joan Haig, former OPAG board member and longtime math professor at UAA, dies

By PAOLA BANCHERO

Senior Voice

Dr. Joan Haig, Ph.D., a former board vice president for the Older Persons Action Group, died July 7, 2026. She was 79.

Joan, a longtime professor of mathematics at the University of Alaska Anchorage, was deeply involved in her community, and her board service for OPAG, the nonprofit that publishes the Senior Voice, was just part of it.

While she was on the board, she was the treasurer before becoming vice president.

"When I think of Joan, I think the primary impression at work and with the faculty staff association was that she was inveterate optimist," said Mark Fitch," a longtime professor of mathematics at UAA who worked closely with Joan on the UAA Faculty & Staff Association, which serves the university legislative advocacy.

Joan joined the former Anchorage Community College in 1982 as dean of Developmental Studies/Learning Resources Department. She joined the Math Department at UAA when ACC and UAA merged in 1988. She retired in May 2025 as professor emerita, an honorary designation that indicates a career of exemplary teaching, scholarship and service. For over 40 years she dedicated herself to helping students achieve their education dreams. She was a master teacher.

In her first years at ACC she built the Learning Resources Center, into a safe place where students can come for tutoring, academic mentoring and other guidance, said Lee Little, Joan's husband of 43 years.

Lee said Joan loved helping students, particularly women who were terrified of math. "She made it understandable. That was the important thing."

She impressed her gastroenterologist when he found her grading calculus tests in her hospital bed. He told her, "Now here's someone I can really like."

Mark Fitch, her university colleague, said Joan united people. From her earliest days, she worked to bridge divides, first between colleagues at the former Anchorage Community College and University of Alaska Anchorage, and later when the math department was split between general-education classes and higher-level math and statistics classes. "She saw that in divisions, there was always the potential for strife," he said. "That was totally against her view of things."

James Haig, Joan's son, said she had a loving nature. "She connected with everyone she met. She loved the outdoors. That's where she loved to be when she wasn't teaching." The family traveled to Holland and Australia to see the Summer Olympics in 2000, among other destinations.

Joan Haig is survived by her husband, Lee Little; daughter, Jessica Haig; and son, James Haig.

A funeral Mass was Saturday, July 25 at St. Elizabeth Ann Seton Catholic Church. A memorial reception was Sunday, July 26 at the UAA Fine Arts Building.

Anchorage releases audited financials

Senior Voice Staff

The Anchorage Municipality put out audited financials in July.

The Municipality's bond rating reserve and emergency fund have been fully restored, replenishing savings that had been drained since 2018.

Having an adequate "rainy day" fund stabilizes the Muni's financial outlook and helps protect taxpayer dollars, according to a release put out by Mayor Suzanne LaFrance's office. Financial rating agencies expect the Municipality to maintain 10% of its annual "major fund" operating expenses in a reserve fund—about $52 million—with an additional 2% set aside in a "rainy day" fund for immediate emergencies. Robust cash reserves indicate financial health to credit rating agencies, which helps secure lower interest rates and saves taxpayers money on public borrowing costs.

The Municipality uses bonds as a tool to finance major infrastructure projects, such as road, drainage and building repairs and parks and trails improvements.

Several factors had impacted Anchorage's reserves. These included capital costs from the 2018 earthquake and delayed federal disaster reimbursements, pandemic-related expenses and revenue declines. While federal reimbursements for the COVID-19 pandemic are now largely complete, reimbursement for the 2018 earthquake continues.

Make sure your end-of-life wishes are followed

By JIM MILLER

Savvy Senior

Dear Savvy Senior,

I had a living will/advance directive prepared about 10 years ago documenting my end-of-life medical wishes, but I've read that these documents are often ignored. What can you tell me about this?

– Troubled Tina

Dear *Tina*,

Yes, unfortunately, that can happen. Living wills aren't always followed in practice, most often because the document isn't available when it's needed or never reaches the right people in time. They can also fall short because they aren't medical orders, and the language may be too vague to guide doctors in an emergency. That doesn't mean your wishes won't be honored, but it does mean a little extra planning can help prevent confusion later.

Here's how to make sure your wishes are followed.

Advance directive + POLST

About 40 percent of older Americans have an advance directive. This typically includes a living will that spells out the care you want if you become incapacitated, and a health care power of attorney (or proxy) who is authorized to make decisions on your behalf.

To strengthen those instructions, talk with your doctor about completing a POLST (Physician Orders for Life-Sustaining Treatment) – sometimes called MOLST or POST depending on your state. Unlike a living will, this is a doctor-signed medical order that must be followed by EMTs and hospital staff. It translates your wishes into clear instructions for treatments such as CPR, breathing machines, and feeding tubes.

These interventions can save lives but may also cause harm if you are very ill or frail. Discussing them ahead of time helps you weigh the trade-offs and makes it easier for your family to understand your choices, easing stress if decisions must be made quickly.

Even if you already have an advance directive, adding a POLST can make your wishes clearer. Without one, first responders are generally required to attempt resuscitation and transport you to a hospital, where doctors may pursue aggressive treatment if your living will isn't available or specific enough.

Once your POLST is completed, make sure it is easy to find. Keep a copy on the refrigerator, carry one in your wallet, and save a photo on your phone. Share copies with your health care proxy, family members, and physicians so everyone is aligned.

It's also wise to ask your providers to add the form to your electronic health record, since medical information isn't always shared between hospitals and care facilities. These steps can make a real difference in helping ensure your wishes are followed.

If discussing these issues with family feels difficult, websites like The Conversation Project (theconversationproject.org) and Prepare for Your Care (prepareforyourcare.org) offer helpful guidance.

One final note: if you're planning surgery, you may want to temporarily suspend your POLST in case your heart stops briefly during the procedure.

And if you haven't yet created an advance directive, you can do so for free at caringinfo.org or mydirectives.com, or for a small fee – $5 to $7.50 – at fivewishes.org. Taking these steps now can help ensure your wishes are followed and ease the burden on your loved ones later.

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

Creative

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writing, dance, and music and many other options are available for you if space is available.

Non-credit classes

OLE, Opportunities for Lifelong Education in Anchorage offers some classes to enhance your artistic abilities. https://www.oleanchorage.org/

The Osher Lifelong Learning Institute (OLLI) at UAF offers lectures and courses for adults 50-plus. https://www.campusce.net/uafolli/category/category.aspx

Many craft stores, such as Seams Like Home, a quilt shop in Anchorage, offer classes. https://www.akseams.com/classes.html Look to see if your local community center or local businesses offer classes.

Making your own opportunities

Some of us want to develop our artistic skills, but we want to combine our efforts with travel or adventure. You could get much better at astrophotography by going to a place with dark skies and an instructor who can help you tune your equipment to the demands of the environment. Here is just one of those outfits: https://astrophotographyworkshop.com/night-sky-photography-workshops/

There are dozens of artists who also provide workshops, sometimes one on one, and sometimes in group settings. And they often combine them with travel opportunities. Here are just a couple:

https://jennarainey.com/

https://www.ideaartstudios.com/store/p12/azvineyardpaintingworkshop.html

Planning ahead: A final gift of love

By BRITTNI SHELTON

Owner, Legacy Funeral Homes

Most people insure their homes, prepare wills, and save for retirement. Yet one of the most meaningful plans a person can make is often the one they postpone the longest: their funeral arrangements.

Pre-planning a funeral isn't about expecting the end of life. It's about preparing for the people you love. During the first days after a death, families are often overwhelmed by grief while also facing dozens of important decisions. Having a plan in place removes uncertainty and allows loved ones to focus on supporting one another instead of wondering, "What would they have wanted?"

Pre-planning gives you the opportunity to make thoughtful choices about how you want to be remembered. Whether you prefer burial or cremation, a traditional service or a simple gathering, military honors, favorite music, meaningful readings, or special personal touches, your wishes can be clearly documented. Your family is no longer left guessing.

Many people also choose to pre-fund their arrangements. While funding is optional, it can help protect against future cost increases and ease the financial burden on surviving family members. Just as importantly, it provides peace of mind knowing that those expenses have already been addressed.

Planning ahead also opens the door for important family conversations. Talking about death isn't always comfortable, but discussing your values, beliefs, and hopes for your final farewell can bring families closer together and provide reassurance long before those decisions are needed.

A funeral is more than a ceremony. It is an opportunity to gather, share stories, honor a life, and begin the healing process. Taking the time to plan those moments in advance is one final act of care for the people who matter most.

No matter your age or stage of life, pre-planning is ultimately about leaving behind clarity instead of questions, guidance instead of uncertainty, and a lasting gift of love for those who will one day carry your memory forward.

Berry workshops offered

Senior Voice Staff

The University of Alaska Fairbanks Tribes Extension program and the Rural Alaska Community Action Program are sponsoring berry-related workshops in Bethel and Aniak in August.

Led by Tribes Extension educator Heidi Rader and Chugiak berry grower Josh Smith, the workshops will be held in Bethel on Aug. 2, and in Aniak on Aug. 3-4.

Rader will lead off the workshops on Aug. 2 at 4 p.m. at Yupiit Piciryarait Cultural Center, 420 Chief Eddie Hoffman Highway, Bethel, with a presentation on growing and managing berries. At 5 p.m., Smith will discuss propagating berries and growing native berries such as nagoonberries, cloudberries, high-bush cranberries and blueberries.

In Aniak, workshops will run from 10:30 a.m. to 7 p.m. and include classes for youths on identifying and tasting berries and making jam at Aniak Community Hall, 1 Community Hall Road.

Workshops on Thursday, Aug. 4, also run from 10 a.m. to 7 p.m.

All youths must be accompanied by a parent or guardian. The workshops are free. Registration is requested at https://bit.ly/AllAboutBerries to ensure there will be enough supplies on hand.

For more information, contact Rader at hbrader@alaska.edu or 907-474-6620.

Crossword answers from page 18

P	O	N	C	E		T	H	A	W		C	A	S	T
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Falls

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2. Direct outreach to high-risk individuals via home visits, phone calls or personalized mailings;

3. Spreading awareness through trusted support networks including both paid and unpaid caregivers, churches/religious organizations, community groups that interact with older adults, fire and police departments which may have community outreach programs;

4. Integrated approaches which involve implementing a comprehensive approach including screening, clinical assessment, are referral to community-based prevention programs.

This is all to say it really does take a village and being kind to our aging neighbors. Most of you reading this are already seniors—if you are an active senior, pay it forward.

A closing point of interest involves cultural and linguistic sensitivity to how we "frame" aging. One Dutch study looked at why fall prevention programs tend to be underpowered and suggested a need to communicate differently about the topic, for example by reframing "aging" and "fall prevention." Respondents preferred to be approached with invitations to take a "life course" perspective about falls, and not being addressed with confrontational words. Focusing on the benefits ("living independently for longer") improved the understanding of the relevance of participating in a fall prevention program, versus focusing on the negatives of aging and falling. One scholarly article on culturally appropriate approaches to fall risk reduction in BIPOC communities reframes "falling" as "stumbling." (https://doi.org/10.332396/usurj.v5i2.406)

Emily Kane is a naturopathic doctor based in Juneau. Contact her online at http://www.dremilykane.com.

Gift

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remember our mission through planned giving. Their generosity helps ensure that future Alaskans living with dementia, along with their families and care partners, will continue to have access to education, support, care coordination, memory screenings, support groups, and programs that help people live well throughout the dementia journey.

If you have been putting off creating or updating your will, consider using National Make a Will Month as an opportunity to take the first step. Talk with your family, consult an attorney or estate planning professional, and begin the conversations that can bring peace of mind for years to come.

The plans we make today become one of the greatest gifts we leave tomorrow.

"A will is more than a legal document. It is one final act of care that helps protect the people and causes you love most."

Leave a legacy of compassion

Estate planning is also an opportunity to reflect on the impact you hope to leave behind. For many people, that includes supporting organizations and causes that have been meaningful throughout their lives. To learn more about planned giving opportunities through Alzheimer's Resource Alaska, visit www.alzalaska.org/legacy-giving.

A legacy is about more than what you leave behind. It's about the lives you touch, the values you share, and the future you help shape.

Lisa Sauder is the CEO of Alzheimer's Resource of Alaska.

Retirement

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of my holdings set aside for this every year—you might want to hire one. Instead, I have made use of my financial institution's investment pros. In my situation, this is free advice. They create a plan, show me how I'm doing, and indicate what kind of confidence I can have that I won't run out of money, even if I live into my late 90s.

Books to help you manage your money

"Spend Well, Live Rich" (previously published as "7 Money Mantras for a Richer Life: How to Get What You Want With the Money You Have,") by Michelle Singletary.

"Retirement Bites: A Gen X Guide to Securing Your Financial Future" by Kerry Hannon and Janna Herron

"The Simple Path to Wealth: Your Road Map to Financial Independence and a Rich, Free Life," by J.L. Collins.

Scammers’ next payday: Your rewards points

By AIDAN SMITH
For Senior Voice

Why loyalty point scams matter

When’s the last time you checked your loyalty point accounts? If you can’t remember, you’re not alone. Airline miles, hotel points, and credit card rewards tend to sit quietly until you need them. Unfortunately, that lack of attention is exactly what scammers want.

Loyalty points may not feel like real money, but scammers treat them like cash. Experts estimate that scammers steal more than $1 billion in rewards points each year, largely due to reduced security measures and lack of attention.

Loyalty points may not feel like real money, but scammers treat them like cash. Experts estimate that scammers steal more than $1 billion in rewards points each year, largely due to reduced security measures and lack of attention.

How loyalty point scams work

A common loyalty point scam starts with an email or text that looks like it's from your airline, hotel, or credit card company. The message might claim your points are about to expire and urge you to act fast. If you click the link and enter your username and password, you could be handing over the keys to your rewards account without realizing it.

Scammers have more than one way to get into a rewards account. They may use passwords exposed in past data breaches or steal login credentials through malware-infected websites. Even though points are valuable, rewards accounts often aren't protected as well as bank accounts. Without security features like two-factor authentication, a single stolen password may be all a scammer needs to access your points.

Once a scammer gains access to a rewards account, they usually don't waste any time. They may transfer points to another account, redeem them for gift cards, or use them to book travel. The faster they act, the less likely the account owner is to notice that anything is missing.

How you can protect your points

Before clicking a link to check your points or "save" a reward that's supposedly about to expire, take a closer look. Scammers are experts at creating messages that appear to come from trusted companies. If a message asks you to log in, it's often safer to visit the company's website directly. When in doubt, don't click—the few minutes you save aren't worth risking your hard-earned rewards.

One of the best ways to protect your rewards points is also one of the simplest: use a strong, unique password for every account. That way, if a password is exposed in a data breach, scammers can't use it to unlock your other accounts. Adding multi-factor authentication provides an extra layer of protection by requiring a second form of verification before anyone can log in.

It's also a good idea to check your rewards accounts regularly. Many loyalty programs offer alerts that notify you when points are redeemed, balances change, or account information is updated. These notifications can serve as an early warning sign if something isn't right. The sooner you spot suspicious activity, the better your chances of stopping further losses and securing your account.

Reacting to a loyalty points scam

When suspicious activity appears in a loyalty account, it is important to act quickly. Contacting the rewards program provider through a verified website, app, or phone number helps ensure the issue is handled through a legitimate source.

If you or a loved one has been targeted by a scam or fraud, you are not alone. You can call the AARP Fraud Watch Network Helpline at 877-908-3360 (open 4 a.m. to 4 p.m. Alaska time Monday through Friday) to talk to a fraud specialist who can provide support and guidance on next steps. Whether you’ve lost money, shared personal information, or have a question, you can call.

You can also find tools, alerts, and prevention tips through the AARP Fraud Watch Network. Visit aarp.org/fraud for more resources. Remember: if you can spot a scam, you can stop a scam.

Aidan Smith is an intern for AARP Alaska.


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