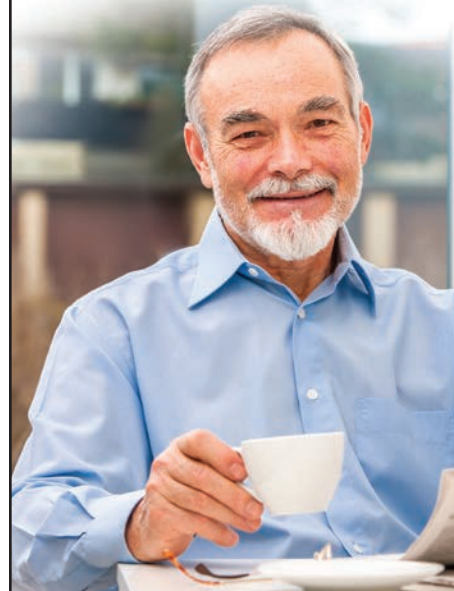
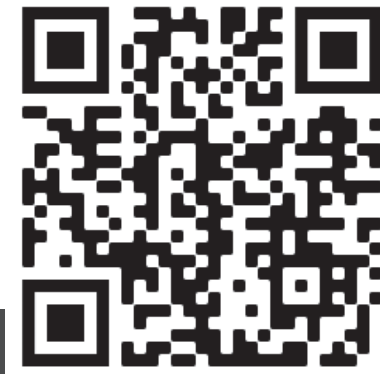


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Serving Alaskans 50+ Since 1978

Volume 49, Number 5 May 2026

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The perils of reverse
mortgages. - page 24

Hunting guide parlays
his knowledge
of animals into
sculpture. - page 18

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unites women in a
common goal. - page 15

*A Memorial Day celebration in 2024
at Byers Lake at the military memorial
led by the Alaska Vets Motorcycle Club.
The Alaska Veterans Museum's wreath
was presented at the event. Sen. Lisa
Murkowski was in attendance.
Photo by Robert Sherrill, Alaska Veterans Museum*



2025
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Media Awards
Winner

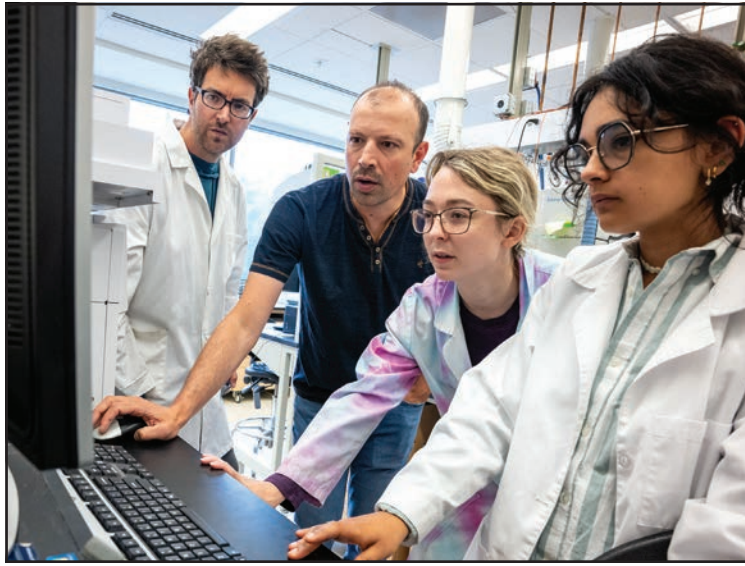




The University of Alaska keeps state strong

By THE ALUMNI ASSOCIATIONS OF THE UNIVERSITY OF ALASKA ANCHORAGE, UNIVERSITY OF ALASKA FAIRBANKS AND UNIVERSITY OF ALASKA SOUTHEAST

For Senior Voice



The University of Alaska system is an economic engine for the state. When students can prepare for meaningful careers close to home, they are more likely to stay here, raise families here and put their time, talent and energy back into Alaska communities. Here, UAA chemistry professor Patrick Tomco works with students. Photo by James Evans, University of Alaska Anchorage

For generations, the University of Alaska (UA) has helped shape the people and professions that keep Alaska going. Our graduates are working in nearly every part of our state, in hospitals and clinics, classrooms and businesses, nonprofits and public offices and the industries that drive Alaska's economy and way of life.

As Alaska faces workforce shortages in health care, education, public service, engineering, skilled trades and other essential sectors, keeping UA strong and accessible will be critical to how Alaska grows our own talent and strengthens our economy.

When students can prepare for meaningful careers close to home, they are more likely to stay here,

raise families here and put their time, talent and energy back into Alaska communities. A 2025 University of Alaska workforce report found that among graduates since 2013, those who earned a certificate or associate degree had an 82.2% employment rate in Alaska within one year. Their average first-year

wage was \$56,143, rising to \$76,922 by year five. Graduates with a bachelor's degree or higher earned an average of \$60,311 in their first year, increasing to \$80,161 by year five. By comparison, the report lists the average Alaska wage at \$61,691. University of Alaska protects opportunities in Alaska by

helping people move into in-demand good jobs with wages strong enough to support long-term residence in this state.

More Alaskan students in higher education means Alaskan employers can hire people who understand us and our cultures. University of Alaska graduates know the realities of life in our communities. Workers who understand both the opportunities and the challenges of Alaska's geography, economy, and way of life make our workforce stronger and our problem-solving better rooted in what Alaska communities need. For instance, programs in process technology, geomatics and the WWAMI Regional Medical Education Program directly teach students the unique realities of life in Alaska, preparing them for employment from the interior to the southeast, from southcentral to the North Slope.

As the alumni associations representing UAA, UAF and UAS, we see this

impact every day through the lives and careers of our fellow graduates. We see it in the nurse serving patients in a community that needs them, the teacher helping the next generation succeed, the engineer building critical infrastructure, the small-business owner creating jobs and the public servant working to strengthen local communities. University of Alaska alumni continue to mentor students, volunteer, serve on boards, support scholarships and help open doors for those coming after them. Many retirees continue giving back through civic service, philanthropy and community leadership.

A strong, accessible University of Alaska helps students see a future here. It helps employers find the talent they need. And it helps communities grow their own leaders.

When we support the University of Alaska, we are supporting Alaska's workforce, Alaska's economy and Alaska's future.

Readership Survey reminder

By C. KELLY JOY

Executive Director, OPAG

Last month, newsrooms around the country marked Local News Day, an opportunity to connect people with trusted local news organizations. The Senior Voice is a local news organization, with almost all of the content reported and produced here in Alaska.

We strive to bring you news and information that

is helpful to you as an older Alaskan or as someone who helps or lives with an older Alaskan. To do that, we ask that you complete our readership survey, which will help us improve the way we cover people, issues and events. And it will help guide us as we navigate the complex media landscape.

Please take no more than 10 minutes to complete this survey. If you want a paper version, contact executive-

director@opagak.com.

Thanks for your time.

<https://www.surveymonkey.com/r/C2759J8>



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

Send us your letters

Send letters to the editor to Senior Voice, 401 E. Fireweed Lane, #102, Anchorage AK 99503. Maximum length is 250 words. Senior Voice reserves the right to edit for content and length. Space may be made available for longer opinion piece essays up to 400 words. Contact the managing editor at editor@seniorvoicealaska.com to discuss this. Copy deadline is the 15th of the month prior to publication.

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Mission statement:

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

Vision statement:

"Promote choice and well being for seniors through legacy and leadership."



OLDER PERSONS ACTION GROUP

401 E. Fireweed Lane, #102 Anchorage, AK 99503

Phone 907-276-1059 Toll free 800-478-1059

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Get a text from the DMV? Don't fall for it

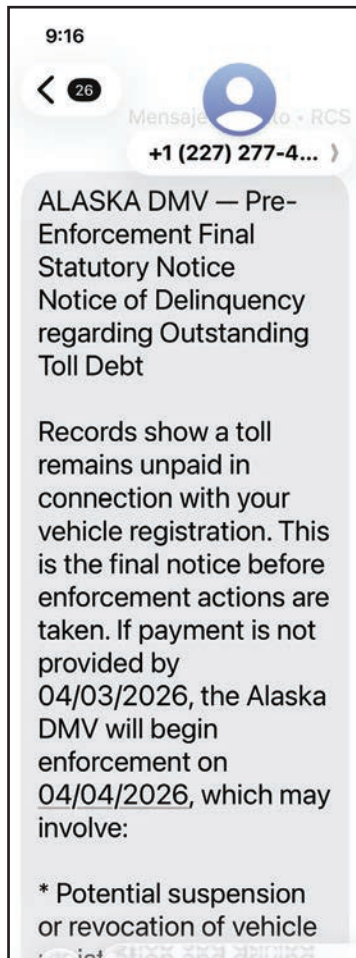
How Alaskans can spot the scam and stop it

By **TERESA HOLT**

For Senior Voice

Alaskans are being bombarded with a new impostor text scam that pretends to be from the Alaska Division of Motor Vehicles (DMV). The message appears official, claims you missed a fine, lists a “ticket number,” and warns that if you don’t pay by midnight, your driver’s license and registration could be put on hold. To make it even more convincing, there is a reference to an Alaska statute and a handy link to pay immediately to avoid enforcement actions.

Pause! It’s time for a quick scam reality check. First, go straight to the official Alaska DMV website (www.dmv.alaska.gov). Notice the prominent scam alert, which reminds you that the DMV will never ask for payment or personal information by text. And the DMV doesn’t collect traffic ticket payments; that is the court system. Any time a message claims to be from a government agency like



the DMV, follow the three-step rule: Stop, don’t click, verify on the real website. While the URL in the text might use “Alaska” and/or “DMV” in the address to look legitimate, double-check by visiting the

A legitimate notice from a government agency usually falls within normal business hours, like 5 p.m., not midnight. When you see a message pushing urgency like this, that’s your cue to slow down, take a breath, and verify through official channels.

This scam was hitting Alaskans’ photos in April. A reminder: The Alaska Division of Motor Vehicles will never ask for payment or personal information via text.

Photo by Paola Banchemo

official site.

Here’s another clue it’s a scam: This scam doesn’t just claim you owe money, it tries to get you to pay immediately by warning that if you don’t pay today, you’ll owe even more. This is a classic pressure tactic meant to make you act first and think later. Then it throws in a super-specific deadline of 11:59 p.m., which should make you pause. A legitimate notice from a government agency usually falls within normal business hours, like 5 p.m.,

not midnight. When you see a message pushing urgency like this, that’s your cue to slow down, take a breath, and verify through official channels.

Here are two other clues that this is a scam, and one easy question that can save you a headache. Clue No. 1: You don’t pay traffic tickets at the DMV; you pay them through the court system, so paying a “DMV fine” should make you suspicious. Clue No. 2 is straight out of the scam playbook: Hurry up or else. This text warns that if you don’t act immediately, you could end up with a hold on your driver’s license or vehicle registration. These tactics are meant to scare you into clicking before you think. It even sprinkles in legal-sounding language by citing Alaska Statute (AS) 28.15.181(g), which

does talk about license suspension if you don’t show up in court or pay a fine. But wait: Did you get a ticket in the last few months? If the answer is no, you can confidently file this under “scam.”

What should you do if you get this text? Do not click the link, no matter how “official” it looks. Instead, click on the Report Junk/Report Spam button on your phone and then delete the message. Want to help other people learn about this scam? Take a quick screenshot first, then report it to the DMV. And if you’re genuinely worried that you might have a real traffic fine to deal with, skip the text entirely and go straight to the Alaska Court System at www.courts.alaska.gov.

You can also report the scam to the AARP Fraud Watch Network at 877-908-3360 or file a report on the AARP Scam-Tracking Map at www.aarp.org/fraudwatchnetwork. Remember, if you can spot a scam, you can stop a scam, so share this information with your family and friends.

Teresa Holt is the AARP Alaska state director.

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Artificial intelligence and the Senior Voice

By **PAOLA BANCHERO**

Senior Voice

This month, we have two photos either entirely generated by AI or modified using AI. We want to be transparent and forthcoming with you about this. The cover photo we modified so that there is a bit more foliage present than in the original image. It helps us fill in the space we need to run this photograph. The second one is clearly labeled, and it was generated using Gemini, a popular AI platform on the internet. It goes with Lawrence D. Weiss’ story about using AI to try to find out more about his parents’ letters. The use of an AI-generated photo on a column about the use of artificial intelligence is appropriate.

Such a photo would not be appropriate for other purposes or articles.

But so far, we haven’t addressed the larger issue of using AI to cover the people, issues and events that is our focus: Alaskans 50 and older. We will develop policies around this technology. However, the technology is changing rapidly, and it is embedded in many of the products we use to produce the paper (like Adobe Photoshop, the most commercially available photo modification application). If you have comments or concerns about the use of artificial intelligence, please tell us at editor@seniorvoicealaska.com. When we feel our policy is ready for public viewing, we’ll share it with you.



Switch from survival mode to positive aging

By KAREN CASANOVAS

For Senior Voice



Q: Ongoing health issues and financial pressures weigh heavily on me. Many days it feels hard to find anything positive about getting older. How do I get through these struggles?

A: I am truly sorry you are facing this. It is tough when the challenges of aging create obstacles that lead to feelings of hopelessness.

What if you approached these hardships with a positive aging mindset that emphasizes adaptability and intention? This small perspective shift can change your focal point from what has been lost to what is still possible, allowing you to discover joy, meaning, and purpose in your later years.

While acknowledging your health limitations, what is one area you can concentrate on instead? By moving from loss to adaptation, you reframe difficulties. Consider financial hardships as a process of taking a closer look at your income and expenses. It is a way to understand the bigger picture. Are there any changes you can make? Embrace years of wisdom as self-discovery rather than a final decline.

One essential step towards this optimistic mindset is engaging in positive actions. Reflect on how you manage your emotions and thoughts. Embrace aging and let go of useless stressors. Also, take time to reflect on your accomplishments, which builds self-worth and achievement.

Instead of merely “getting by”, approach each day with growth and purpose. A practical exercise is to reflect daily on three positive aspects. This simple habit can significantly boost satisfaction and moves your attention from perceived deficits to good things in your life.

Coping with the challenges that come with aging—such as health issues and reduced independence—requires both persistent mental and action-oriented efforts. Adaptive coping uses cog-

nitive and behavioral strategies to manage stress, reduce emotional distress, and foster long-term resilience.

Key aspects of effective adaptive coping

► **Problem-Focused:** Taking direct action to resolve stressful situations, such as getting professional advice for managing health issues or seeking financial guidance.

► **Emotion-Focused:** Handling the emotional turmoil of circumstances that cannot be changed, like loss or chronic illness.

► **Social Connection:** Maintaining relationships and engaging with friends and family to combat helplessness.

► **Behavioral Activities:** Participating in activities known to reduce stress and enhance mental health.

► **Adaptation and Acceptance:** Adjusting expectations and establishing new routines in response to life changes.

On the flip side, **maladaptive coping strategies**—like avoiding challenges, isolating from others, or drastically changing eating and sleeping habits—can worsen the situation.

It is essential to understand that mindset shifts do not eliminate emotional pain or mental fatigue. Setbacks may initially feel like failures, but with motivation and encouragement from others, you can navigate these challenges. Coping is rarely a straight path; focusing on overall progress yields better results for physical, cognitive, and emotional well-being.

The importance of taking manageable steps

Concentrating on small,



Developing a positive aging mindset can help you adapt from what has been lost to what is still possible. Then you can discover joy, meaning and purpose in your later years.

Photo by Paola Banchemo

consistent actions leads to lasting results that rebuilds a positive attitude. Make a list of five actionable habits you can do that promote intentional, rather than reactive behavior. Additionally, reflecting on setbacks deepens understanding of your emotions and expectations, empowering you to make

thoughtful decisions. As life rarely follows a predictable course, adjust actions according to changing circumstances to avoid slipping back into survival autopilot. Defeatist thoughts cloud your outlook, but external support can provide stability and strength until inner confidence is restored.


In summary

Coping is more than just managing stress in the moment; it’s about actively maintaining the quality of life you want to lead. Successful thriving often requires “coping flexibility”—embracing various strategies to meet different situations. You can do it! Remember, it’s okay to ask for help when needed.


Intentional living involves crafting a plan for improvement. By steering clear of negativity and concentrating on specific areas where change is possible, your overall view on aging becomes much more satisfying.

Celebrating the richness of life is the foundation of purpose and positive aging.

Karen Casanovas’ mission is to create a ripple effect of resilience in our communities, providing clarity and guidance for individuals facing tough times. She is grateful for the opportunity to provide others with a progress pathway following a disruptive event—when everything changes and people do not know what to do next. If you want more info, visit her website: karencasanovas.com.



MUSIC TRIVIA




ACROSS:

2. 1984 movie that satirized the absurdity of 70's & 80's rock culture
4. 1971 John Lennon anthem for peace
5. British band that sang “Hey Jude”
7. Band named after the dog in Wizard of Oz
8. Singer known as the “Queen of Soul”
10. Legendary music festival held at a NY farm
11. What color was the mollusk cult?

DOWN:

1. The band who was “Space Truckin”
2. Stevie Wonder funk hit about irrational beliefs
3. British rock band who really liked custard pie
6. What kind of berry was the 1960's psychedelic rock band's alarm clock
9. Aretha Franklin hit demanding a little of this...



WWW.HERITAGEHEALTHAK.COM

Answers on page 26



Caring for your brain in Alaska's busy season

By LISA SAUDER

For Senior Voice

There's something about an Alaska summer that asks a lot of us.

After a long winter, everything seems to come alive at once. The days stretch late into the evening. The fish are running. The gardens need tending. Family visits pick up. There are projects to finish, trails to hike, and every bit of sunshine feels too valuable to waste. It is a season of movement, energy, and catching up on all the things we could not do just a few months ago.

But in the middle of all that fullness, it can also feel like a lot to keep up with.

It is easy to move from one thing to the next without pause. Easy to forget to rest. Easy to overlook the quiet habits that keep us feeling steady, clear, and well. And while summer brings joy, it can also bring a kind of busyness that leaves our minds just as tired as our bodies.

That is why this time of year is also an important moment to think about brain health.

Taking care of your brain does not require big changes or complicated routines. In fact, some of the most powerful ways to support cognitive health are simple, everyday choices. Small habits that, over time, help protect memory, support mood, and build resilience.

One of those habits is



something many Alaskans already have close at hand: what we eat.

When it comes to brain health, science is clear. Nutrition matters. Diets rich in omega 3 fatty acids and vitamin D can help reduce the risk of Alzheimer's disease and support overall cognitive health. That is where Alaska shines.

Wild seafood like salmon, sablefish, herring, rockfish, and cod are powerful brain foods. Omega 3s such as EPA and DHA help reduce inflammation in the brain, support nerve cell function, and are linked to a lower risk of Alzheimer's disease, depression, and cognitive decline. Research shows that even eating seafood once per week can make a meaningful difference, supporting brain volume, memory, and overall function.

The Alaska Seafood Marketing Institute reinforces this connection, noting that diets rich in wild Alaska seafood support brain health by reducing inflammation, protecting nerve cells, and even lowering the



Keeping your brain healthy starts with what you eat. Wild seafood like salmon, herring and others are powerful brain foods.

Photo by Valeria Boltneva via Pexels

risk of Alzheimer's disease and dementia. With nearly sixty percent of the brain made up of fat, these nutrients play a critical role in how our brains grow, function, and stay resilient over time. Vitamin D also supports brain health, with low levels linked to cognitive decline and mood disorders.

One of our Ten Keys to Dementia Risk Reduction is eating right. Here in Alaska, that can be as simple as enjoying the seafood you already have on hand. Checking the freezer. Sharing a meal. Cooking up that salmon.

If you are looking for a fresh way to bring these nutrients into your routine, consider trying a seasonal recipe like Alaska salmon with rhubarb ginger sauce and spiralized

vegetables in the sidebar (Link: Alaska Salmon With Rhubarb-Ginger Sauce And Spiralized Veggies | Alaska Seafood Marketing Institute). It is a great example of how brain healthy eating can also reflect the flavors of Alaska's summer, combining nutrient rich seafood with bright, local ingredients.

But brain health is about more than what is on your plate. It is also about how you spend your time.

Summer offers countless opportunities to engage your mind in meaningful ways. Painting, reading, learning something new, or even trying a different recipe can help stimulate the brain. Physical activity, whether it is a walk along a trail or time spent working in the yard, supports both body and mind.

Just as important is something we often overlook in a busy season: slowing down.

Taking a moment to sit outside and listen. Letting yourself enjoy the long light without needing to fill every hour. Pausing long enough to notice how you are feeling. These quiet moments are not wasted time. They are essential. They allow the brain to rest, reset, and stay balanced.

Caring for your brain is not about doing more. It is about being intentional with what you already do.

As summer unfolds, we encourage you to find small ways to support your brain health. Nourish your body, stay curious, make space for rest. And remember that taking care of yourself is one of the most important things you can do for your future.

If you have questions about brain health, memory concerns, or ways to reduce your risk, our team is here for you. Alzheimer's Resource Alaska supports all Alaskans affected by Alzheimer's disease and related dementias, and our services are available at no cost to you. Learn more at www.AlzAlaska.org or call us at 907-561-3313.

You do not have to navigate this alone. This summer, take care of your brain. It is with you for every moment that matters.

Lisa Sauder is CEO, Alzheimer's Resource Alaska.

What Medicare pays for emergency care

By SEAN McPHILAMY

Alaska Medicare Information Office

You never know when a medical emergency will arise, but you can be prepared, both for yourself and for a loved one.

Emergency services and urgently needed care

Emergency care is needed to evaluate or treat emergency medical conditions. An emergency medical condition is severe enough that someone with an average knowledge of health and medicine could



reasonably expect your health to be in danger if you don't get medical attention right away. If you're pregnant, this could also mean that the health of the fetus is in danger. Urgently needed care is

To be eligible for coverage of non-emergency ambulance services, you must be bedbound or need essential medical services during your trip that are only available in an ambulance. This could include administration of medications or monitoring of vital functions.

immediately required care because of an unexpected illness, injury, or condition, but not as critical as that for emergency care as described above.

Medicare's coverage of emergency room services

Medicare's Part B covers emergency room services

anywhere in the United States. Emergency room services are typically provided when you have a medical condition that requires immediate action, such as an injury or sudden illness. If your condition was not an emergency but appeared to be an emergency at the time, Medicare will still cover your

care. For example, let's say you have chest pain and think you are having a heart attack. If you go to the emergency room and doctors discover that your pain is heartburn, your care should still be covered because the situation seemed to be an emergency.

When Medicare covers ambulance transportation

Medicare's Part B covers emergency ambulance services if the ambulance is medically necessary, meaning it's the only safe

page 6 please



ADVERTISEMENT

Auracast can be paired with public audio sharing



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

I have been asked about Auracast lately. Auracast is a new Bluetooth LE Audio technology that unlike Bluetooth as we know it can have multiple pairings. Hearing aids with Auracast in them can now pair to public audio sharing such as airports, cinemas, public TVs, conference rooms, churches, and many other places. Not all places have Auracast yet, but a lot of places are working on getting it.

I am not aware of any Auracast ready places in Alaska. My colleagues in the Lower 48 tell me that they are popping up everywhere.

Let's just talk about airports, for example. I have been told that most

airports that don't already have Auracast are working on getting Auracast. You will be able to stream gate announcements, boarding updates right into your hearing aids providing you with critical information right to your hearing aids eliminating background noise and giving you clear personalized audio.

I believe Auracast transmitters are under \$200 and are relatively easy to install; at least I have been told this. I have not thoroughly checked into this. Most of the newer hearing aids out there are Auracast ready. If you have a place you frequent such as a sports bar, church, cinema, conference room, and have difficulty hearing I would let them know about this technology and maybe they will look into it.

Call Accurate Hearing today for a FREE hearing test 907-644-6004. We are here to help.

Donna R. Demarco, AAS, BC-HIS, CDP, Tinnitus Care Provider, holding a Certification from the International Hearing Society.



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

Medicare

continued from page 5

way to transport you, and the transportation supplier meets Medicare ambulance requirements. This is true whether the ambulance is on the road or in the air. An air ambulance would be needed when rapid transportation is needed due either to great distance or another obstacle may be involved in getting you to the closest appropriate facility. In rural areas across Alaska, you automatically meet the medical necessity requirement when your doctor or other medical professional determines that air transport is necessary.

To be eligible for coverage of non-emergency ambulance services, you must be bedbound or need

essential medical services during your trip that are only available in an ambulance. This could include administration of medications or monitoring of vital functions. However, Medicare does not provide ambulette services, which are non-emergency transportation, by vehicles designed to transport individuals with limited mobility, such as someone in a wheelchair.

Fraud and billing abuse does occur far more often than you might expect. Red flags to watch for include the ambulance company billing for more mileage than the actual distance of the trip. Another instance occurs when you are transported from your house to a non-covered destination, like your doctor's office or a community health center. I recommend reviewing your Medicare Summary Notice

(MSN) which details the services billed, Medicare payments, and out-of-pocket costs. It is not a bill, but a tool to review for errors or fraud.

For any Medicare related questions, please feel free to contact the State of Alaska Medicare Information Office at (800) 478-6065 or (907) 269-3680; our office is also known as the State Health Insurance Assistance Program (SHIP), the Senior Medicare Patrol (SMP), and the Medicare Improvements for Patients and Providers (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 Monday through Thursday, 8 am to 3:30 pm. Call with your Medicare questions, 907-262-2322.

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Where to get help with Medicare decisions

By JIM MILLER

Savvy Senior

Dear Savvy Senior,

I'll be 65 in a few months and could sure use some help sorting through all the confusing Medicare options that are available to me. Where can I get help with my Medicare decisions?

- Baffled Bob

Dear Bob,

With around 11,400 Baby Boomers turning 65 every day in 2026, you're asking a very timely question.

Many people approaching Medicare are confused by all the choices available today. In addition to original Medicare (Part A and B) that has been around for more than 60 years, you also have the option of enrolling in a Part D prescription drug plan, and a supplemental (Medigap) policy—both of which are sold by private insurance companies.

Another option is a Medicare Advantage plan.

Taking the time now to compare your options carefully can help you avoid costly mistakes and give you confidence in the coverage you choose.

These plans, also offered by private insurers, bundle hospital coverage, medical care, prescription drugs, and often extra benefits like vision, dental, and hearing into one policy. Most operate as HMOs or PPOs and require you to receive care within a defined network of providers in your area.

Medicare Advantage plans have also faced increased scrutiny in recent years over prior-authorization requirements that can delay or deny certain services.

To help you determine which path makes the most sense for your situation, there are several reliable resources available, depending on how much assistance you need.

Tools and resources

A good starting point

is the "Medicare & You" handbook, which provides a clear overview of the program and your options. You can download a copy at [medicare.gov/medicare-and-you](https://www.medicare.gov/medicare-and-you), and you should receive a printed version in the mail about a month before your 65th birthday.

The Medicare website also features a helpful "Find a Medicare Plan" tool at [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) that allows you to compare health plans, prescription drug coverage, and supplemental policies available in your area. If you prefer to speak with someone directly, call Medicare at 800-633-4227, and a representative can walk you through your options over the phone.

Another excellent free resource is your State

Health Insurance Assistance Program (SHIP), which provides unbiased Medicare counseling either in person or by phone. To locate your local SHIP office, visit [shiphelp.org](https://www.shiphelp.org) or call 877-839-2675.

You can also contact the Medicare Rights Center ([medicarerights.org](https://www.medicarerights.org)) at 800-333-4114 for help with specific questions.

In addition, HealthMatrix Research publishes a free Cost Share Report at [medicarenewswatch.com](https://www.medicarenewswatch.com) that compares Medicare Advantage plans by area based on cost-sharing and health status.

Get help

If you'd like more hands-on help, you can work with a Medicare insurance agent.

Keep in mind that agents are paid commissions by insurance companies, so it's important to choose an independent agent who represents multiple insurers – not just one.

That gives you access to a broader range of options.

Also understand that commissions are typically higher for Medicare Advantage plans than for Medigap and Part D policies used with Original Medicare. As a result, some agents may have a financial incentive to recommend Advantage coverage. That doesn't mean the advice is wrong, but it's wise to ask questions and understand all your choices before enrolling.

You can search for licensed agents through [nabip.org](https://www.nabip.org), the website of the National Association of Benefits and Insurance Professionals.

Taking the time now to compare your options carefully can help you avoid costly mistakes and give you confidence in the coverage you choose.

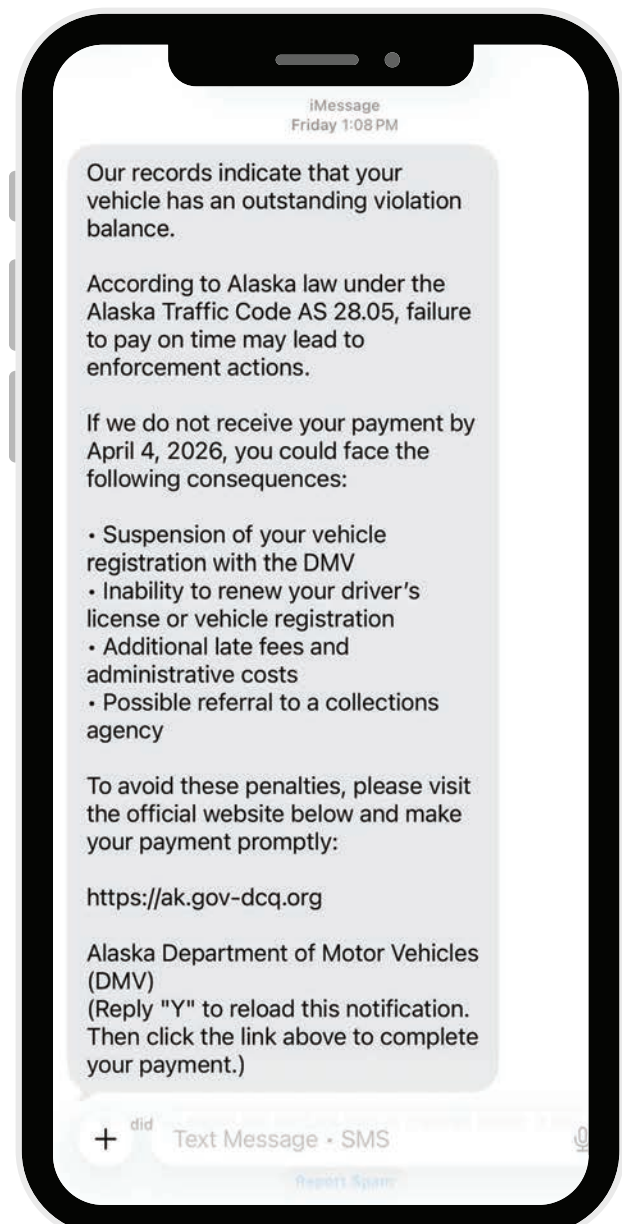
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We're seeing a surge in text scams impersonating the Alaska Division of Motor Vehicles. They may threaten legal consequences, imply urgency, and demand payment. If you have questions about your vehicle records, call the DMV or Alaska Court System directly.

Read more about these and other scams at [aarp.org/fraud](https://www.aarp.org/fraud)





Increasing vitamin D levels to help combat dementia; kidney stone prevention

By JOHN SCHIESZER

Medical Minutes

Low vitamin D levels associated with higher risk of dementia

A new study published in the journal *Neurology* is suggesting that vitamin D may be good for brain health and possibly lower the risk for dementia in older adults. Having higher levels of vitamin D in the blood in middle age was found to be associated with lower levels of tau protein in the brain, which is a sign of dementia.

“These results suggests that higher vitamin D levels in midlife may offer protection against developing these tau deposits in the brain and that low vitamin D levels could potentially be a risk factor that could be modified and treated to reduce the risk of dementia,” said study author Martin David Mulligan with the University of Galway in Ireland.

The study involved 793 people with an average age of 39. None of the participants had dementia and the researchers measured the level of vitamin D in their blood at the start of the study. They had brain scans an average of 16 years later that measured levels of tau and amyloid beta proteins in the brain, which are both biomarkers



for Alzheimer’s disease. A high level of vitamin D was defined as greater than 30 nanograms per milliliter (ng/mL) and a low level was less than that number.

A total of 34% of participants had low levels of vitamin D and 5% were taking vitamin D supplements. The researchers took into account other factors that could affect tau levels, such as age, sex and symptoms of depression. The authors caution that the study has some limitations and much more research is needed.

“These results are promising, as they suggest an association between higher Vitamin D levels in early middle-age and lower tau burden on average 16 years later,” Mulligan said. “Mid-life is a time where risk factor modification can have a greater impact.” The authors caution that the study has some limitations and much more research is needed.

Low vitamin D levels (<50 nmol/L) in the blood have been found to be significantly associated with a higher risk of developing Alzheimer's disease and all-cause dementia.

Recent studies suggest a strong link between vitamin D and Alzheimer's, with low levels increasing dementia risk by up to 125%. Research indicates that vitamin D supplementation may lower dementia incidence by as much as 40%, particularly when started early. Low vitamin D levels (<50 nmol/L) in the blood have been found to be significantly associated with a higher risk of developing Alzheimer's disease and all-cause dementia.

Vitamin D is believed to help the brain by stimulating macrophages to clear amyloid-beta plaques. However, some studies warn against prolonged, high-dose supplementation in older adults, suggesting it may not benefit those with existing dementia.

Preventing kidney stones

Kidney stones can cause some of the most intense pain people ever experience. Kidney stones not only affect daily life but are also a leading cause of hospital emergency visits. Kidney stones reportedly affect 1 in 11 people in the U.S., and almost half will experience a recurrence. Now, a study published in *The Lancet*, is providing important new insights into why preventing kidney stones is so challenging, even with strong motivation and daily support.

“The trial results show that despite the importance

of high fluid intake to prevent stone recurrence, achieving and maintaining very high fluid intake is more challenging than we often assume for people with urinary stone disease,” said Dr. Charles Scales who is co-senior author of the paper and an associate professor at Duke University in North Carolina. “The challenge of adherence likely contributes to the relatively high rate of stone recurrence in people with this chronic condition.”

This study was rather interesting because of its design. Participants were randomly assigned to receive the standard care or to participate in a behavioral hydration program. The program used Bluetooth-enabled smart water bottles that measured fluid intake, personalized hydration goals (“fluid prescriptions”), financial incentives, reminder texts, and health coaching to encourage people to drink more fluids.

The “fluid prescription” was determined by comparing how much urine a participant typically makes with how much more water they needed to drink to reach a urine output goal of at least 2.5 liters a day. Participants in the program did hydrate more, increasing their average urine output, but the increase wasn't large enough to lower the rate of symptomatic kidney stone recurrence across the

overall group.

The trial enrolled 1,658 adolescents and adults at six U.S. clinical centers (UT Southwestern Medical Center, Washington University in St. Louis, University of Pennsylvania/Children’s Hospital of Philadelphia, University of Washington, Mayo Clinic and Cleveland Clinic). It is the largest behavioral study ever conducted for kidney stone prevention. Scientists followed trial participants for two years after enrollment to collect data.

Researchers noted that the study’s design was the first to measure actual stone recurrence, as opposed to fluid intake or urine output, and used regular surveys and imaging to track whether new stones formed or existing stones grew. Together, the findings highlight how difficult it is for many people to drink large amounts of fluid every day, even with structured support.

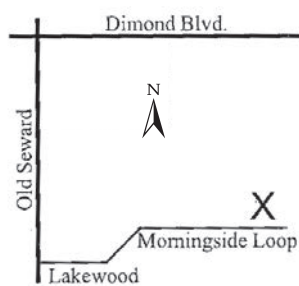
The study investigators said it raises questions about the potential need for hydration targets that are more individually tailored, since each person’s hydration needs may differ based on age, size, lifestyle, and health conditions. Further, this new evidence underscores the need to explore new ways to prevent stones, including tailored hydration targets, and strategies to overcome hydration barriers created by work and lifestyle. It is hoped that future therapies will help keep minerals dissolved in the urine.

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

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Sweat equity: health benefits of sauna

By **TRACY DUMAS**

The Alaska Club Director of Marketing & PR

Sweating doesn't have to mean logging miles on the treadmill or lifting a heavy load in the weight room. Sometimes working up a good sweat is as simple as relaxing in a dry sauna. Most active adults associate the sauna with post-workout recovery or a way to unwind on rest days. While regular sauna sessions certainly feel good, it turns out they could also benefit your health.

A study from Sweden involving more than 900 adults found that frequent trips to the sauna were associated with a lower risk of cardiovascular disease and overall improved health. Participants noted that they had less pain, more energy, improved mental health, and more satisfying sleep patterns. The increased sweating and body temperature produced by a sauna session is thought to mimic physical activity. And like physical activity, when done on a regular basis promotes energy, better



One study showed that frequent trips to the sauna were associated with a lower risk of cardiovascular disease and overall improved health.

Photo courtesy of Alaska Club

sleep, and mental health. In addition, the study noted that regular sauna sessions were found to aid in the process of recovery after a workout by increasing blood flow to

muscles, easing joint and muscle pain, and reducing inflammation.

The frequency of and time spent in your sauna sessions should be based on your individual health

conditions and needs. Most healthy adults can use a sauna for 10 to 15 minutes up to a few times a week to gain benefits. It's important to keep hydrated before, during, and after the sauna and make sure it's OK with your doctor, should you have any underlying medical conditions such as cardiovascular or respiratory issues. Be sure to listen to your body while spending time in the sauna,

leaving immediately if you feel dizzy or overheated.

Spending time in the sauna may not only benefit your physical health, but it can also boost your mental health. Whether your goal is to meditate and relax in the heat or socialize in the sauna with friends, incorporating regular sauna sessions into your weekly wellness routine can ease both your mind and your body for years to come.

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May 19, Jun 23, Jul 22 | 9:30–11:30 a.m.

To reserve your spot call or text **(907) 334-9200** or go to **www.akwillstrusts.com**

Unable to attend in person? Call to request the link to a recorded webinar.

Alaska Commission on Aging meets May 27 via Zoom

Senior Voice Staff

The Alaska Commission on Aging will hold a quarterly meeting in Juneau on May 27. The event will be online via Zoom, from 9 a.m. to 4:30 p.m.

In preparation for writing the next four-year State Plan for Senior Services, the focus of the meeting will be the Older Americans Act (OAA). The Commission will receive training on the OAA and hear from agencies managing OAA programs.

There will be a public comment period at 1 p.m., allowing for feedback from individuals and organizations.

To participate via Zoom, use the address <https://us02web.zoom.us/j/87334110158>.

To participate by phone, dial (253) 215-8782 and follow the instructions. The meeting ID is 873-341-10158. For more information or to request special accommodation, call 907-465-3250 or email doh.acoa.info@alaska.gov.

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Looking ahead to the end: Making wise choices now ensures peace and happiness later in life

By **DIMITRA LAVRAKAS**

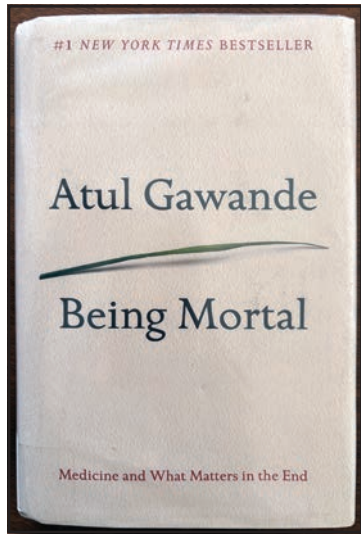
Senior Voice Correspondent

I figure I have 10 to 20 years left on this planet and I want to make them productive and enjoyable. My husband and I now live in a senior complex 17 stories high with 200 people in different stages of dementia. After living in a cabin in the forest in Alaska, it's a real adjustment, but for my family it's reassuring.

Being mortal

I read the 2014 book "Being Mortal" by Dr. Atul Gawande, a surgeon, a professor at Harvard University and author.

With wisdom gleaned from many geriatric patients, Gawande writes on how an aging person can adjust to the loss of certain functions yet still enjoy a full life.



Dr. Atul Gawande's book on making your last years enjoyable is a must-read.

Photo by Dimitra Lavrakas

The independent self

This chapter covers how older people deal with aging, for instance, his grandfather.

"My grandfather could perform only some of the basic measures of independence, and few of the more complex ones," he

writes. "But in India, this was not of any dire consequences. His situation prompted no family crisis meeting, no anguished debates over what to do with him. It was clear that the family would ensure my grandfather could live as he desired. One of my uncles lived with him, and a small herd of children, grandchildren, nieces, and nephews nearby, he never lacked for help," Gawande writes.

His grandfather lived to be almost 110.

This does not usually happen in the United States given the distance many live from their parents and grandparents.

But here there are many alternatives for seniors.

Independent living facilities offer in-house activities and a sense of community in a campus-like environment. Best for active, healthy seniors, they

also offer exercise classes like yoga and tai chi. Usually there's also exercise machines like recumbent bicycles and treadmills.

Assisted living facilities offer more help with activities of daily living like showering and getting dressed. They may not need round-the-clock care but maybe some supervision to avoid falls. These are smaller facilities.

Memory care facilities are usually next to assisted living centers and help with memory loss like dementia and Alzheimer's in reviving memories and socialization.

Continuing care retirement communities offer a bunch of services combining independent living, assisted living and memory care. In this multi-level facility, it's easier for a client to move through each stage of aging in the same place.

Nursing homes provide

care for people with more serious health conditions and also help with activities of daily living.

Hospice care is specialized end-of-life care by managing symptoms while keeping them in a comfortable situation as they age. Usually, a doctor must certify the patient has six months or less to live. The care can be done at home, or another facility. Many friends and family members have used this service and found it reassuring and helpful.

Things fall apart

"Life and health would putter along nicely, not a problem in the world. Then illness would hit and the bottom would drop out like a trap door..."

Gawande points out that modern medicine has changed aging.

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Join us to make this year's Amblin' for Alzheimer's Resource Alaska the most impactful yet! All funds raised stay in Alaska, supporting Alaskans impacted by Alzheimer's Disease and related dementias across the state.

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Parkinson's advocacy organization offers educational events in Anchorage and Juneau

By PAOLA BANCHERO

Senior Voice

Anchorage and Juneau will both host events in May to connect members of the community with resources about Parkinson's disease that are organized by the American Parkinson Disease Association.

The event in Juneau is May 6 and it's an afternoon of information. The event in Anchorage is May 9 and it's all day. Both events are titled "Parkinson's today: A conversation on care, treatment and living well." There is also a Parkinson's Care Partner Education Day in Juneau on May 7. It's from 9:30 to 11 a.m. at Riverview Senior Living, 3041 Clinton Drive.

These sessions offer clear explanations, tips, and real-world insights to support living well with PD.

"The reason we do this," said Jen Gillick, program director, American Parkinson Disease Association, Northwest Chapter, "is that Parkinson's is a really, really, complex disorder. Bringing really good quality education to people is critical."

Parkinson's disease is the fastest-growing neurological disorder in the world. The reasons are multifaceted. One of them is there is more awareness about the disease. Another reason is that we are living longer. And finally, Gillick said, is that there are likely environmental causes, such as pesticides and other chemicals that cause neurological changes.

The estimated economic burden of Parkinson's disease in the U.S. is approximately \$80 billion per year. The last time it was calculated in 2018, it was \$56 billion.

"We need to be funding research," Gillick said. "Research has been absolutely flatlined for the last



Parkinson's disease is the fastest-growing neurological disorder in the world. A couple of educational events in Alaska in May will connect people with Parkinson's and their caregivers to experts. Sessions offer chances to learn about movement as therapy and other issues. The American Parkinson Disease Association, Northwest Chapter, is organizing the events in Anchorage and Juneau.

Photos courtesy American Parkinson Disease Association, Northwest Chapter

10 years.

Alaska also is a state with fewer Parkinson's specialists, so one of the goals of the educational events is connecting people with experts, including telehealth options.



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What to do when someone is choking, including yourself

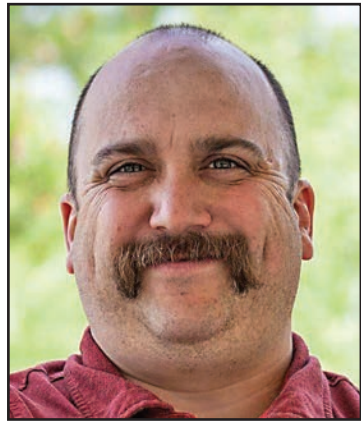
By **CHRISTIAN M. HARTLEY**

For Senior Voice

Choking is one of the scariest emergencies that can happen. It strikes without warning, and it can occur anywhere: the restaurant, a senior center, or alone at home. It can happen to anyone. Here in Alaska, where many of us live far from the nearest hospital, knowing what to do could mean the difference between life and death.

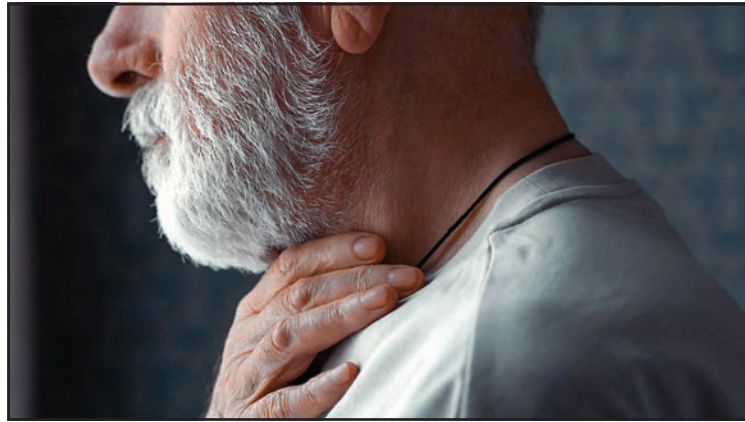
When someone is choking, something is blocking their airway. This is usually food. The person cannot breathe, speak, or cough properly. You may notice them grabbing at their throat, which is called the universal sign for choking. Their face may turn red, then bluish. If you see this happening, you must act fast.

The most well-known technique for helping a choking adult is the Heimlich maneuver, also called abdominal thrusts. Stand



behind the person and wrap your arms around their waist. Make a fist with one hand and place it just above their belly button, with your thumb pressed into their belly. Grab your fist with your other hand and give quick, firm, upward thrusts. Repeat this until the object comes out or the person can breathe again. If the person becomes unconscious, begin CPR if you know how. You should always call 9-1-1 to assess the person even if the object comes out and they are breathing again.

But what if you are alone and you start choking? This



Knowing how to save someone from choking, including yourself, is a core safety skill to add to your toolbox.

Cottonbro via Pexels

is a real concern, especially for people who live by themselves. First, try to cough hard. A strong cough can sometimes dislodge the object. If that does not work, you can perform abdominal thrusts on yourself. Make a fist, place it above your belly button, grab it with your other hand, and push inward and upward with firm force. Another option is to use a sturdy chair, countertop, or table edge. Lean over it and press your upper abdomen firmly against the edge,

using your body weight to push the object free. This self-rescue method has saved lives.

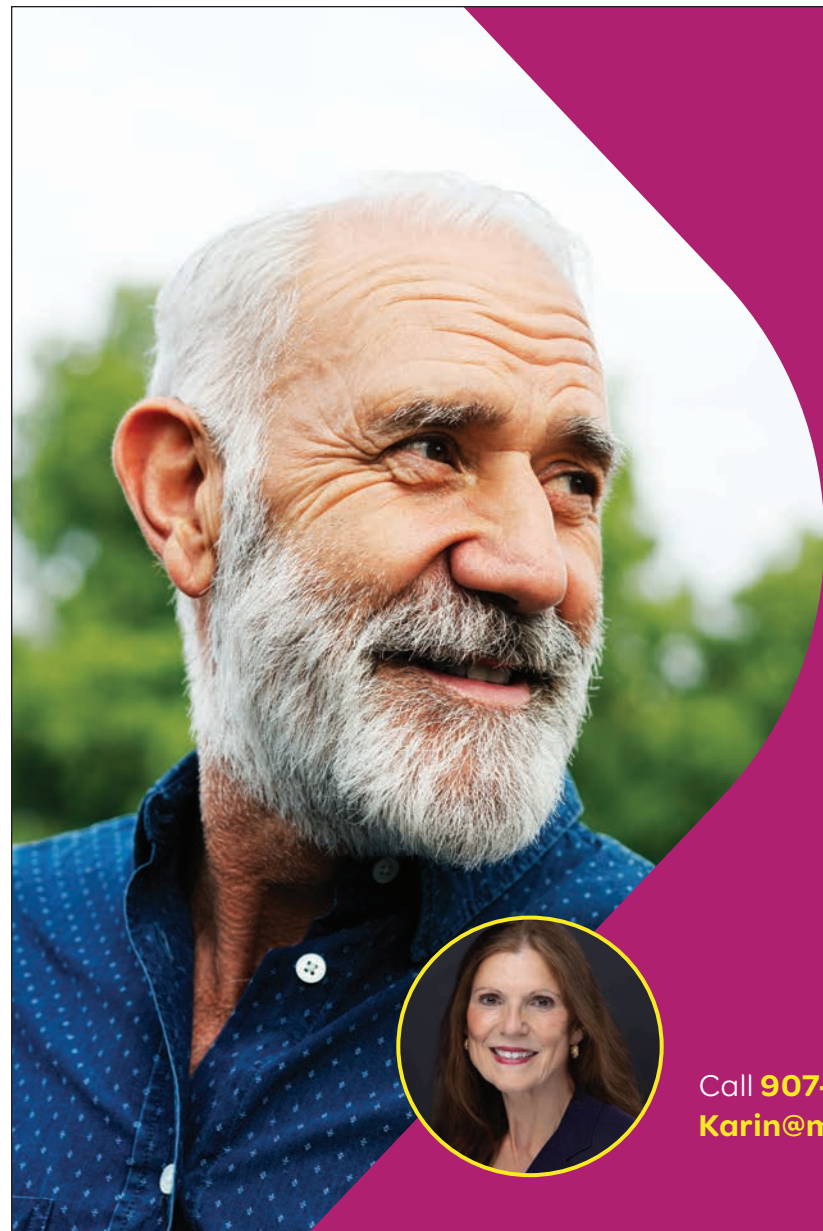
For seniors, choking risks are higher than for younger adults. Dental problems, dry mouth from medications, and slower swallowing reflexes all play a role. Taking smaller bites, chewing food slowly and thoroughly, and avoiding talking or laughing while eating are simple habits that can lower your risk every day.

Learning these skills

properly is important. All frontline CPR training companies offer in-person and online first aid and CPR classes that include choking response. You can find a class near you by calling the American Red Cross of Alaska or a CPR company you know. Contact your local fire department, hospital, or senior center, as they may have a list of upcoming free or low-cost classes right in your community. The American Red Cross also keeps a location-based list of CPR training.

Do not wait for an emergency to learn these skills. Talk to a neighbor, a family member, or a caregiver about what to do if choking happens. Practice the steps. The few minutes it takes to learn this skill today could save a life tomorrow, and it just might be your own.

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



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Troy Medical and the Rural Health Hub

By **KARA HARTL, MD**

Founder and CEO

For many Alaskans—especially seniors—getting the care you need hasn’t always been simple. Long drives, unpredictable weather, and months-long waits to see a specialist have been part of the reality for too long. Too often, this means delaying care or traveling hundreds of miles just to get answers. Troy Medical in Fairbanks was built to change that.

For the past four years, Troy Medical has delivered a different kind of care model to Interior Alaska—one designed specifically for rural communities. By combining local, in-person support with advanced telehealth—and best-in-class, WiFi-enabled medical technology—patients can now access both primary care and specialty care without leaving their community.

This technology goes far beyond a video call. Special-



ists can perform key parts of the physical exam remotely using tools like digital stethoscopes, high-resolution exam cameras, and connected diagnostic devices. With trained staff on-site to assist, these visits are thorough, accurate, and feel like an in-person specialist appointment—without requiring you to be “tech-savvy.”

At Troy Medical, you still walk into a clinic, sit in an exam room, and are cared for by a local medical team you know and trust. But now, that care is expanded. Through secure telehealth, your provider can connect you directly with specialists—neurology, endocrinology, rheumatology, and more—without the need to

travel. Your local provider and your specialist work together as one coordinated team, sharing information and aligning on your care plan so nothing falls through the cracks.

This model is especially important for seniors and those living with chronic conditions. Managing diabetes, heart disease, COPD, or arthritis isn’t something that happens once a year—it requires ongoing attention, coordination, and support. Small changes in health can quickly become serious if they go unnoticed.

That’s where Troy Medical is different.

Care doesn’t stop when you leave the clinic. Through comprehensive care coordination, patients

receive continuous support between visits—help with medications, follow-up appointments, scheduling, and communication across providers. Your care team looks at the whole picture—not just one condition—ensuring that every part of your health is managed together. Instead of navigating a complex healthcare system alone, you have a team guiding you every step of the way.

Troy Medical also extends care beyond the clinic through Remote Patient Monitoring. Simple devices can track things like blood pressure or oxygen levels from home and send that information directly to your care team. If something starts to change, providers can step in early—often preventing a more serious issue before it requires an emergency visit or hospitalization. Programs like this have been shown to reduce emergency visits and hospital stays while improving quality of life.

This is what modern rural healthcare can look like: local care, enhanced by advanced technology, supported by a fully connected care team, and focused on the whole patient—not just individual symptoms.

For Alaska, where provider shortages and distance have long limited access, this hybrid model offers a proven, scalable path forward. It strengthens local clinics, keeps care close to home, and builds lasting healthcare infrastructure in rural communities—ensuring patients receive consistent, high-quality care without unnecessary travel.

Troy Medical isn’t just a clinic—it’s a connected system of care built for Alaska, bringing together people, technology, and expertise to deliver better outcomes, lower costs, and a more human healthcare experience.

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Gift or scam? A son's effort misunderstood

By **MARALEY McMICHAEL**
Senior Voice Correspondent

I'd had a long day May 8, 2025, including a trip to Anchorage for a doctor appointment and a stop at Costco...getting home near Palmer about 8:30 p.m. I'd unloaded the car, put away the groceries, read my email, and was working on the puzzle on my dining room table, when my cell phone rang about 9:30 pm. Very few people have my cell phone number and no one calls me that late at night, but knowing it might be hospice calling about my husband, Gary, I answered.

A male voice said, "The flower arrangement you ordered is ready to be delivered." I paused, dumbfounded, thinking hard, but then said, "I didn't order a flower arrangement! You must have the wrong number!" He asked if my name was Maraley McMichael. I said yes. He said his wife had just finished the arrangement and it was ready. I could hear young children's noises in the background.

Having experienced scam phone calls in the past, having read and been taught about various scams, (especially by my daughter) and having known people who have been scammed, I decided this must be a scam. Who calls this late at night to talk about a flower arrangement? So, I said there must be some kind of mix-up...that I never order flower arrangements.

After no response from him, I asked, "How much money are we talking about?" When he replied, "\$85," I emphasized there was no way I would order anything that cost that much. He said, "Maybe



An unexpected Mother's Day flower delivery had Maraley McMichael thinking she was being scammed.

Photo by Maraley McMichael

this is a scam." Surprised to hear him say that out loud, I told him that was exactly what I was thinking. I asked him who paid for it. He said he didn't have that information. Just a list of people who ordered and my name was the first one on the list.

I said that perhaps it was a scam involving the Valley Garden Club. I asked if he would read the names on the list so I could see if I recognized any club members. He was willing, but by the time he stumbled over the pronunciation of the sixth name I told him that none of them were familiar to me. I could picture me "accepting" this order, it being delivered, and then him saying, "Okay, that will be \$85." I said, "I'm sorry if you are stuck with

this arrangement, but I don't want to have anything to do with it," and immediately hung up.

I went back to working my jigsaw puzzle while trying to make sense of

the conversation. Come to think of it, he never did say that I would have to pay. But he didn't ask about arranging delivery either. We got hung up about me not ordering it. What if some-

one was legitimately trying to give me flowers? I could think of no reason expect perhaps someone trying to cheer me up if they'd heard that Gary was in hospice care. (I'd forgotten about Mother's Day.)

I decided I should have asked more questions and called him back to ask if the arrangement was paid for. He didn't answer, and I didn't want to leave a message. I noticed it was a Washington state cell phone number... but most of the hospice nurses had out-of-state cell phone numbers, too. I didn't have the energy to worry about it, put the whole thing out of my mind, and went to bed.

The next day was equally busy, with no time even to take my usual afternoon rest. As I was driving to the Palmer Veterans and Pioneers Home to visit Gary in the late afternoon, a call came through from my son in Denver. I answered but immediately said that I was driving and didn't want to talk long. He said he couldn't talk long

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All women shine at the Gold Nugget Triathlon

By PAOLA BANCHERO

Senior Voice

Katie Chadwick got the idea last summer that she wanted to do the all-women Gold Nugget Triathlon, an event with origins in an early 1980s effort by moms to create sports opportunities for their daughters and other girls.

Katie had been on what she describes as a “health journey,” and saw the Gold Nugget as an opportunity to demonstrate how she had become stronger and leaner. Her 60th birthday was coming up, and she wanted to set a goal to mark the moment.

“I just had this idea that I wanted to do the Gold Nugget,” Katie said. “It’s something I have no experience in. I have never done something like this.”

The Gold Nugget Triathlon is hard to describe. It’s not merely a race. It’s a transformative event where all kinds of girls and women, from Olympians like Kikkan Randall, to 10-year-olds on mountain bikes too big for them, tough it out together. It’s also one of the most singularly uplifting spectacles to behold because the women who are swimming, biking and running are all shapes and sizes, all ages and at all levels of fitness. They are



Katie Chadwick set it as a goal to do the Gold Nugget Triathlon, one of the nation’s largest female-only events.

Photos courtesy Katie Chadwick

rooting for one another and supporting one another on a demanding course. Their husbands, sons, brothers, and uncles are also there volunteering and cheering them on.

A magical event

The origins of the race are just as magical. A group of women organized the first Gold Nugget Triathlon (though it wasn’t called that at first) for their daughters and other girls to make sure they had opportunities to participate in sports. And it has grown from that first event in 1982. It’s considered the first women-only triathlon

in the country and one of largest in the country, with about 1,700 women competing it every year both in-person and virtually.

“It’s not a race, it’s an event,” said Judy Sedwick, who dreamed up the idea of a triathlon for girls. She was part of the last generation of girls who didn’t grow up under Title IX, the sweeping 1972 civil rights law that prohibits sex-based discrimination in any education program or activity receiving federal financial assistance. The law transformed the experience of girls and women in public

page 27 please

Katie Chadwick wanted to get into shape to keep up with her grandchildren. She has been improving her fitness and is participating in the Gold Nugget to mark her 60th birthday.



Rambles

News from the Grapevine

Fares on the Alaska Marine Highway System will increase May 1, the first hike since 2019. See fares and routes on the ferry system’s website. <https://dot.alaska.gov/amhs/index.shtml> May 2 is **Military Appreciation Day** at Joint Base Elmendorf-Richardson. It’s from 10 a.m. to 3 p.m. at the Arctic Warrior Events Center, 9387 Kuter Ave. There will be a health fair and services such as information about retirement and food trucks. It’s graduation season. May 2 is the ceremony at the **University of Alaska Fairbanks**; May 3 is the date for graduations at the **University of Alaska Anchorage** and **University of Southeast Alaska** in Juneau If you want a taste of the Norwegian culture that is expressed in our centenarian profile this month, attend the **Norwegian Independence Day** celebration on the Delaney Park Strip in Anchorage May 17. The day starts with a celebratory parade at the Anchorage Park Strip complete with ice cream and hot dogs. Parade participants march with Norwegian flags and many members wear their traditional festive clothes, known as “bunads.” The parade is followed by a potluck dinner in the evening along with a short program on Norway’s story of independence In celebration of **Older Americans Month**, the Alaska Commission on Aging and Alzheimer’s Resource Alaska are presenting the film “**The Father**” at the **Bear Tooth Theatrepub** in Anchorage on May 18 at 6 p.m. “The Father” stars Anthony Hopkins and tells the story of an 80-year-old man living with undiagnosed dementia and fighting to maintain his independence, which impacts his relationship with his daughter. Admission is \$10 and part of the proceeds will benefit Alzheimer’s Resource Alaska. Visit [w to purchase tickets](http://www.eventbrite.com/e/devils-thumb-chamber-music-into-the-tongass-tickets-1985882683565) The inaugural **Devil’s Thumb Chamber Music Festival** is May 20-23 in Petersburg. According to the Petersburg Pilot, the award-winning soprano and Petersburg-born **Stephanie Pfundt** put the festival together. Pfundt will be joined by **Alexis C. Lamb**, a Yale and University of Michigan-trained composer, and **Artyom Pak**, a pianist who is affiliated with Julliard and the Sarasota Opera. Some events are free, but the main event on Saturday costs \$25. <https://www.eventbrite.com/e/devils-thumb-chamber-music-into-the-tongass-tickets-1985882683565> **Anchorage Volkssport Club** is organizing 5- and 10-kilometer volkswalks on May 30, Campbell Creek to University Lake. Start anytime between noon and 2 p.m. Contact Pamela Medolo at 907-360-4077 or akvmbc@gmail.com for more information.

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

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The spring reset: Five simple ways to start downsizing (without the overwhelm)



By **ALLANA LUMBARD**

Downsizing Alaska

Spring has a way of making everything feel a little lighter. The days are longer, the sun comes back, and for many of us—it brings the urge to freshen things up at home.

If downsizing has been on your mind, this can be a great time to gently begin... without the pressure to do it all at once.

Here are five simple ways to get started:

1. Start small

Skip the garage or attic for now. Begin with a drawer, a shelf, or a single cabinet.

2. Keep it simple

Use three categories: Keep, Pass On, Toss. No overthinking.

3. Set a timer

Even 20 minutes is enough to make progress without feeling overwhelmed.

4. Focus on function, not guilt

If you don't use it or need it, it's okay to let it go—even if it's been there a long time.

5. Create a "next step" box

Not sure what to do with something? Set it aside and come back to it later.

Downsizing doesn't have to be a big, stressful event. It can be a series of small, thoughtful steps that help you create a home that feels lighter, easier, and more aligned with where you are now.

If you've been thinking about it, spring is a great time to simply begin.

Looking for more tips? Downsizing with Confidence Class coming up on May 13. Please inquire at downsizingalaska@gmail.com

Allana Lumbar is a downsizing expert and real estate agent affiliated with Real Broker Wasilla.

Gift

continued from page 14

either, because he was in the middle of parking cars in their extra lot for the ballgame at Coors Field. He said, "Did you get a delivery today?" My mind immediately went back to the disturbing phone call of the night before and I groaned.

While sitting at a red signal light I told him about the call and said that I thought it was a scam and after over five minutes of asking questions that provided no answers, I refused to continue the conversation and hung up. I told him I was sorry. Apparently, I had refused a Mother's Day gift from my son. He said he had not given out my cell phone number, and he would check into it. When I got home hours later, I sent my son an email...giving him the exact wording the guy used, which made me think it was a scam. I wrote, "If this is legitimate, the guy sure has a lot to learn about sales phone call wording."

The next morning the doorbell rang. I wasn't even dressed for the day.

I looked through the peek hole in the door. A guy was standing there with a clear topped box in his hand. I opened the door warily. I could see the box held flowers and said, "Oh, you must be the guy who called the other night." He handed me the box, and I saw a heart shape filled in with roses. It was absolutely beautiful.

I said, "So, my son got through to you." No, he just figured I should have it and so they were delivering. He motioned to his truck and mentioned his wife, but she was invisible behind the dark windows. His standing before me told me two things: It was paid for and he had my address. He could have said that when he called. I told him I'd called him back and noticed he had a Washington state cell phone number. He said they had just moved to Alaska. I thanked him and closed the door.

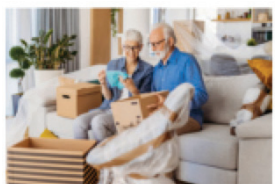
I immediately called my son and told him about the delivery. He was relieved. I asked him if he'd ordered through someplace on the internet. (Yes.) He said he called the place that morning and had been on hold for over an hour. He was No. 26 in line. He was happy as

the numbers got less, but then when his turn came, an automated voice asked him to leave a message, so he was wondering if it was a scam, too.

When I said flowers were so unexpected, he said that his wife was talking about Mother's Day and since he forgot to get me a card, he decided to order flowers. (In all these years since he left home at age 18, I'd rarely received a greeting card, let alone flowers.) I commented that his wife (of less than two years) was certainly a positive influence on him and he agreed. I described the stunning arrangement and thanked him.

The delivery guy, my son, and I all voiced aloud our concern that it might be a scam. Instead, it was the most memorable Mother's Day gift I have ever received, especially since I said, "no thanks" and hung up on the messenger.

Maraley McMichael was born in Seward but raised in Glennallen. She and her husband enjoyed all things Alaskan and raised their two children in various locations around the state before retiring to Palmer. Summer bicycling and gardening are favorite activities.



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National disability provider association names Anchorage man recipient of the 2026 Alaska DSP of the Year Award

Senior Voice Staff

ANCOR, a national association for community-based disability service providers, has announced that Thomas “Tom” Bandelow, a direct support professional at Hope Community Resources, Inc. has been named the recipient of the 2026 Alaska DSP of the Year award. Tom is part of the largest-ever class of DSP of the Year honorees, with 57 outstanding professionals being chosen from a record-breaking 544 nominations from around the country.

For more than 28 years, Tom has provided outstanding direct support to Alaskans with intellectual and developmental disabilities, often remaining a steady presence in the lives of the same individuals for a decade or more. That continuity reinforces trust and security—but never complacency.

Those who know Tom



Thomas “Tom” Bandelow has worked as a direct support professional at Hope Community Resources, Inc. for 28 years. He was honored as with the Alaska DSP of the Year award by a national organization.

Photo courtesy Hope Community Resources, Inc.

say it best: He provides “care, dignity, and advocacy beyond expectations,” is “a rare individual who leads by example,” and “brings consistency, stability, and genuine warmth.”

Bandelow and the other 2026 honorees were recognized during an awards ceremony on April 23.

New exhibit explores changing Arctic waters

Senior Voice Staff

Arctic Marine Science: Sikuliaq to Shore opens May 15 at the Anchorage Museum, bringing visitors inside Alaska’s ice-capable research vessel and the science studying northern seas. Visitors to the can view the world of Arctic marine research through this immersive exhibition that reveals how scientists and coastal communities are working together to better understand environmental shifts in northern seas.

The exhibit is presented in partnership with the North Pacific Research Board (NPRB), the exhibition transforms the Patricia B. Wolf Family Galleries into an exploration of Arctic marine science.

“The Arctic marine environment is a vital cultural, ecological, economic, and strategic region for Alaska and the United States,”

said Ryan Kenny, deputy director and chief operating officer of the Anchorage Museum, in a statement. “This exhibition tells a powerful narrative of what is happening in the Arctic waters surrounding Alaska and how scientists and coastal communities are responding to rapid changes.”

“Featuring our Arctic research program in a setting like the Anchorage Museum is a natural next step,” said NPRB executive director Lynn Palensky. “It allows us to share the importance of the Arctic marine ecosystem with Alaskans and highlight the collaborative work happening across the region.”

The exhibition opens May 15 and runs through April 4, 2027, in the Patricia B. Wolf Family Galleries at the Anchorage Museum.

For more information, visit anchagemuseum.org.

Calendar of Events

May 1-31 National Bike Month. Get your two-wheeler or three-wheeler out and enjoy the warm weather

May 1- 31 National Garden Month

May 11-17 National Women’s Health Week. An annual observance to highlight women’s health issues and priorities, and to encourage women of all ages to seek preventive care and screenings.

May 6-12 National Nurses Week. If you’ve ever been in the hospital, you know nurses are essential to your care. Tell the nurses in your life how much you value them.

May 1 International May Day. Also known as International Workers’ Day.

May 3 National Free Comic Book Day is on the first Saturday in May. Many comic book collectors look forward to the special releases issued for this event.

May 4 International Star Wars Day. Stemming from the phrase “May the force be with you,” this day has become one on which fans of the sci-fi action films and television shows celebrate their fandom.

May 5 Mexico and United States Cinco de Mayo. This holiday commemorates the Mexican army’s 1862 victory over France at the Battle of Puebla. It is a celebration of pride and unity in Mexico and among Mexican-Americans, but it has also become a reason to eat guacamole and chips and drink a Corona.

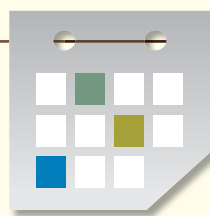
May 8 International Victory in Europe Day, or V-E Day. The day when Germany unconditionally surrendered to the Allies during World War II. The war did not officially end until Japan also surrendered in August 1945.

May 8 International World Red Cross Day. It is also known as Red Crescent Day. It is the day that founder Henry Dunant was born.

May 10 International Mother’s Day. Not all countries celebrate Mother’s Day on May 10, but Mexico does and the U.S. celebrates it on the second Sunday in May.

May 19 International World Migratory Bird Day is celebrated on May 19 in the United States and Canada, but is celebrated on different days in different countries. In 2006, the United Nations established World Migratory Bird Day to be held on the second weekend of May every year.

May 25 National Memorial Day is on the last Monday in May. It’s a federal holiday that has its origins commemorations mourning U.S. military personnel who died while serving in the U.S. Armed Forces. The Memorial Day weekend is also considered to be the unofficial beginning of summer.



Send us your calendar items

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Fire, wax and wildlife: The art of Frank Entsminger



This is the second in a series about people finding or rediscovering creative pursuits later in life. The reporting project is funded by a grant from the Alaska Center for Excellence in Journalism. If you have a suggestion of a person who has explored their artistic

or creative impulses upon retirement or when other life demands lessened, email editor@seniorvoicealaska.com.

By **PAOLA BANCHERO**

Senior Voice

Frank Entsminger came to sculpting the hard way—through fire.

A taxidermist by trade for decades, Frank had built a life in Alaska around his love of wildlife, hunting and the outdoors. A house fire left him with second and third degree burns on both hands. While he recovered, unable to do any heavy work, a friend and fellow taxidermist who had become a sculptor offered a suggestion: Why not try clay?

"I began sculpting small animal figurines that I

would later mount," Frank recalls. An art collector took notice while visiting Entsmingers. That was the beginning of Frank's sculpting career.

Now 82—83 in July—Frank creates detailed wildlife bronzes from his home 34 miles from Tok, working in a combination of modeling clay and hard wax, a blend of paraffin, beeswax and petroleum that holds fine detail and can be handled without distortion. The finished originals Frank hand-carries to a foundry in Springville, Utah. Using the lost-wax process, they go through 29 steps before emerging



Frank Entsminger makes fine bronze sculptures, based on decades of studying animals in the wild as a hunting guide.

Photo courtesy Frank and Sue Entsminger

Marco Polo sheep and ibex in Tajikistan and Argali sheep and ibex in Mongolia, which got Frank into sculpting Asian animals. That deep familiarity with animals in their natural surroundings is central to his work. He isn't interested in just rendering a creature. He wants to capture it in its world—on a mountainside, along a creek, in the wilderness they inhabit.

His toughest critic is also his biggest supporter: his wife, Sue. "She always gives me constructive criticism," he says. "When you're working on it hour after hour, she'll come in and say, 'That leg needs to be longer, or that critter

as finished bronzes.

The subjects are exclusively wildlife—moose, caribou, Dall sheep, griz-

zly bears, eagles—drawn from a lifetime of hunting and guiding in Alaska. Frank has also pursued

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Entsminger

from page 18

doesn't do that—it's not natural." He credits her as an essential part of his most ambitious pieces, including a life-size bald eagle covered in thousands of individually detailed feathers.

That's when Sue started sculpting as well. She had also been a hunter all her life, and they spent a winter making rows and rows of individual feathers for the project. She became an integral part of the life-size eagle.

They were both honored with the 2014 Alaska Governor's Conservationist of the Year Award. She and their son, Matt, are licensed guides. Frank is an assistant guide under their licenses.

Frank's road to sculpting ran straight through taxidermy, which itself began on his grandmother's small farm in Montana, where as a boy he was already skinning and mounting whatever he could find. By



Frank Entsminger is known for his fine detail, bringing to life the "critters," as he calls them, that have motivated him all his life. Photos courtesy Frank and Sue Entsminger



high school he was skilled enough that a local taxidermist wanted to hire him full time. Instead, he and two classmates piled into a 1957 Studebaker and headed for Alaska in 1962—three years after statehood, when the state was, in his words, still the Last Frontier.

In those early taxidermy days, commercial forms for Alaskan animals barely existed. Frank learned to cut and splice forms, scaling them up or down,

eventually making his own molds. It was painstaking work—fiberglass and paper mâché that had to dry for a week before shel-lacking. That patience and technical problem-solving have carried directly into his bronze work.

The market for fine art bronze is a hard one. Galleries have come and gone. The economics are unforgiving—most galleries want 50%; Frank holds the line at 40%. The foundry

costs alone eat deeply into any profit.

"I do it because I love to do it," he says simply.

At art shows, Frank notices that children are the first ones drawn to his work, gravitating toward the animals before their parents wander over. He encourages every one of them, pointing them toward modeling clay suppliers, urging them to keep at it if they show any talent.

Frank is still at the bench, still chasing the exact angle of a leg, the particular set of a shoulder, the look of an animal as it actually stands in the wild. His wife keeps him honest. The animals keep him going.

Frank Entsminger sells his work through several galleries including Georgia Blue in Anchorage and at Chena Hot Springs. He also takes commissions. <https://www.wildernesscreations.com/>

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Artificial intelligence meets a box of family letters

By LAWRENCE D. WEISS

Senior Voice Correspondent

I was born in New Jersey in 1946 but I didn't stick around. For some reason my parents decided to move to Los Angeles when I was 3 months old. They packed what they could in suitcases, boarded the plane, and landed in LA the next day after a grueling journey. I know this because Dad told me when I was a kid. He sounded annoyed even then, years later, because he said I puked on his lap during the entire flight. Sorry Dad. Really.

Why did they make that trip? I have pieced together bits of information along the way. For example, my dad did not have a job when he got there, and my parents did not know anyone there at the time. When I was younger, I didn't care. My parents died before I ever had the sense to ask. Now as an older guy looking back over my shoulder and reviewing the decades,



The shoebox. An AI representation created by Lawrence D. Weiss using Gemini.

it has become an abiding mystery.

The shoebox

Mom died in 2009. I was delegated by our small remaining family to clean out the house and prepare

it for sale. I couldn't save much because she lived in Albuquerque, New Mexico, and I lived in Anchorage. One thing I did save, however, was the shoebox.

It was a large shoebox packed with hundreds

of letters. Most of them were thin and flimsy because that's how letters were during the war. They ranged from the 1930s through the 1950s. It appeared that most of them reflected the wartime ro-

mance of my parents, but many were from family and friends.

For decades I wanted to read those letters. Part of it was just the idea of

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



The circus is coming to a town near you

Senior Voice Staff

3 Rings Circus is coming to Anchorage and Fairbanks in May. This circus features the motorcycle high wire, aerial ballerinas, Argentinian gauchos and the dueling wheels of death.

A portion of every ticket

sold benefits Big Brothers Big Sisters of Alaska, a nonprofit that creates and supports one-to-one mentoring relationships for children facing adversity. The organization matches youth (Littles) with adult volunteers (Bigs) to provide a supportive relationship

that helps children achieve their full potential. www.bbbsak.org

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▶ Bulk Discount: 5% off groups of 50 tickets or more with code GROUP50+

Letters

from page 20

learning something of my family history. Part of it was the mystery. Why did they abandon New Jersey for California in 1946? The answer was likely in the letters. On the other hand, I did not read most of the letters between my mother and father because I was... embarrassed? It felt intrusive. I just couldn't do it.

Epiphany!

Then, in recent years, along came artificial intelligence (AI). I have spent some time using AI, exploring it, and playing with it, making a modest effort to keep up as a casual consumer. One day a few

months ago: epiphany! AI could read the letters and help me solve the family mystery about the move to Los Angeles. Kind of a compromise: I learn what I want and leave the romantic communications to Mom, Dad, and posterity.

So I logged into Google's NotebookLM and set up my own account, all for free. NotebookLM is an application specially suited to creating a personal database from large numbers of documents such as letters. It can summarize them, analyze them, and search for stuff in them. It will even accept handwritten letters and convert them into text. At the risk of sounding like a cult member: It is amazing, quite like magic, and easy to learn.

For the details I logged

into a free version of Google's AI, Gemini, and just started asking how to do this project. After some back and forth I had a simple workflow which involved using my smartphone to take the images, which I then uploaded into NotebookLM. Easy peasy.

Eighty-year-old letters

I figured the answer to the LA mystery had to be in the letters from 1945 and early 1946. I loaded a few dozen into NotebookLM and got ready to ask questions about the big move. However, before I did anything, NotebookLM decided to create a family story narrative from all the letters I had uploaded. Very cool.

But the mystery remained. Not a word about

California no matter how I queried Gemini about all those letters. Someday I'll load up more letters and ask again. But then I got to thinking, "I can't be the first person who has digitized family documents and queried AI about them." I wasn't, but be forewarned: "Creepy" and "wonderful" are in the eye of the beholder.

I learned that you can instruct NotebookLM to respond in the first person and in the writing style of your departed loved one. Then you can have a kind of high-tech keyboard seance to relive memories with the departed. I have no intention of doing this.

And there is StoryFile. While still living, your loved one is videoed answering dozens or a couple hundred questions. AI puts it all together in a package. After death you can have a simulated "natural" conversation with your loved one while watching them on video speaking in their own voice. Prices range from free to several hundred dollars.

Joyful memories or creepy technology. Your choice.

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.

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Tracks conquer route to riches in gold rush era

By LAUREL DOWNING BILL

Senior Voice Correspondent

On a chilly May morning in 1906, as the snow lingered on the mountain peaks and icy winds swept down through Skagway, word spread through the bustling railroad camp: Congress had at last legitimized the tracks that would stitch together Alaska and the Yukon. The act granting the right of way for the White Pass & Yukon Route Railway was more than a dry legal document—it became a lifeline for a young land still finding its footing, and a testament to the grit of the men and women who called this land home.

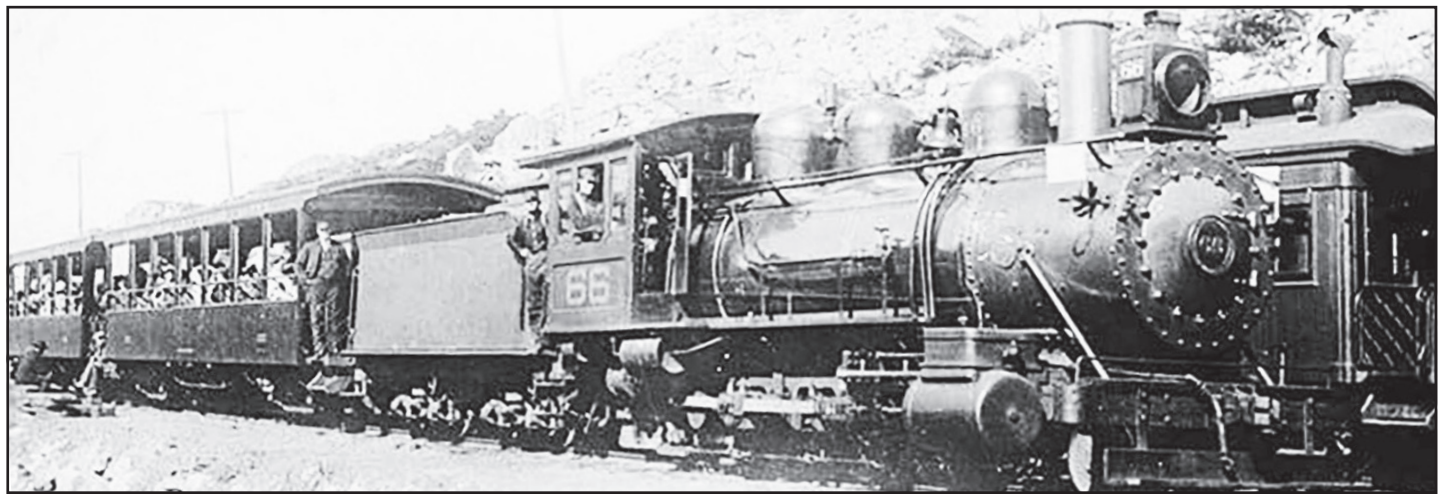
Skagway, once a sleepy inlet, had become the eye of a gold-fevered storm. After news of the Klondike gold strike exploded in 1896, stampedees by the thousands surged off steamers, their boots churning mud into the streets, dreams of quick riches shining in their eyes. The reality, though, was as harsh and wild as any prospector's yarn: To reach the gold fields, you faced the infamous Chilkoot Trail or White Pass Trail—known more for its sun-bleached animal bones and treacherous footing than for any easy passage.

But a twist of pioneer ingenuity changed the script. Visionaries like Sir Thomas Tancrede and Michael J. Heney set out with an audacious plan: Carve a railroad through granite cliffs and over dizzying heights, so fortune seekers and freight alike could make the journey in safety. It took courage, dynamite, and no small measure of hope. By spring of 1898, two thousand laborers from all corners of the globe hammered spikes, blasted rocks, and braved the elements to lay the first rails.

Progress came in bursts. Snow shut down work in some stretches, while spring thaws brought avalanches and swollen rivers. Yet, by February 1899, the train had reached the snowy summit, and by July 1900, the iron horses steamed all the way to Whitehorse, Yukon. The journey that once left travelers gasping on icy slopes was now, miraculously, a comfortable seat behind a window, the grandeur of glacial valleys and waterfalls rolling past.

Still, for all the triumph, there was uncertainty. Land disputes, legal wrangling, even lingering doubts about whether this bold experiment would be allowed to shape the future of the region all hung over the line. That's why the 1906 Act was so important. Signed into law on May 17, it cleared the way—literally and figuratively—for the White Pass & Yukon Route to become the beating heart of the gold rush era.

With official right of way, the railroad endured. In every sense, it



The White Pass & Yukon Route Railway train, seen here at the summit of the White Pass in the late 1890s, made travel to the gold fields in the Yukon easier.

Courtesy Alaska State Library

carved community and commerce out of wilderness. Miners rode the line with packs of dreams. Mail, supplies, and families moved north and south. The rails rattled with stories—some of fortune, others of heartbreak, but all woven into the fabric of Alaska history.

And though the gold rushes have

faded, and the tough old prospectors have slipped from the scene, the steel ribbon of the White Pass & Yukon Route remains. Visitors from far and wide still climb aboard for a journey where every mile brings to life another chapter of Alaska's colorful past.

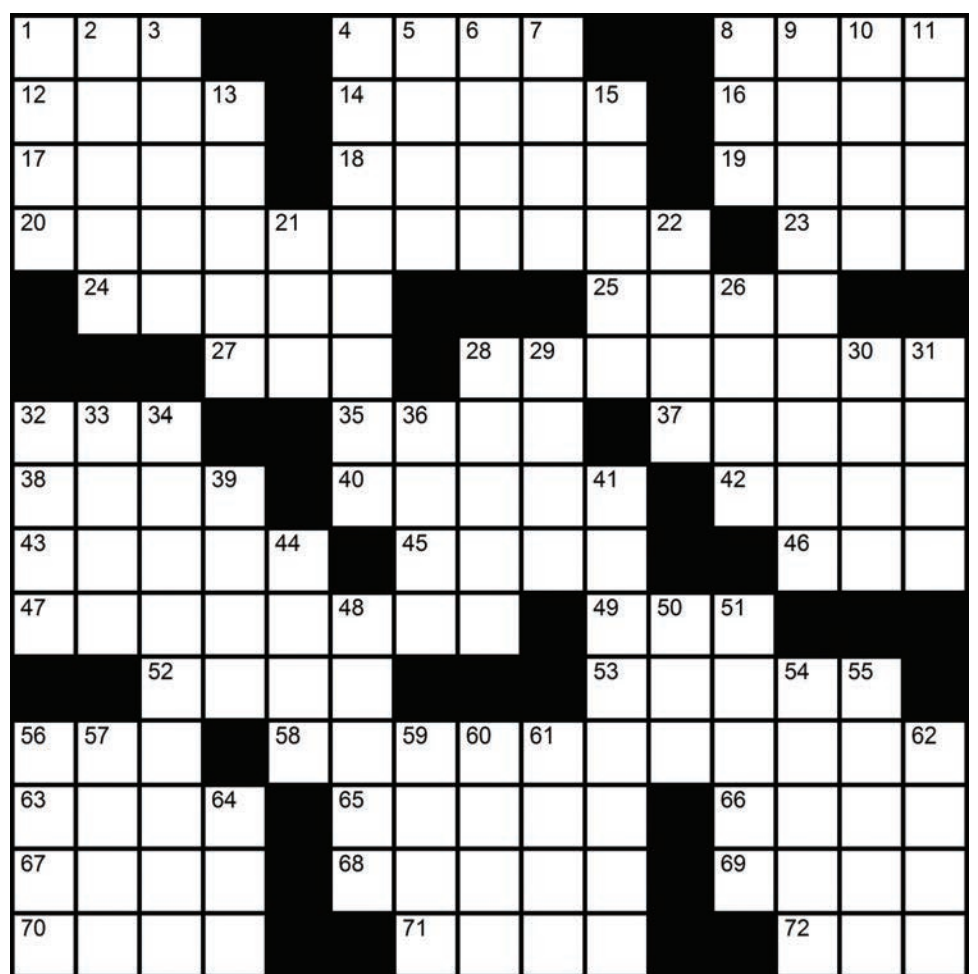
This column features stories re-

searched 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.

By the Numbers

Across

- 1 First family member
- 4 Exhausts
- 8 Egypt. goddess of fertility
- 12 Chap
- 14 Author Jong
- 16 Have supper
- 17 Actress Magnani
- 18 Eyeshade
- 19 Formerly
- 20 Made it a foursome
- 23 Breach
- 24 Italian city
- 25 Work the soil
- 27 Flightless bird
- 28 Swimsuit type
- 32 Sprite
- 35 Stride
- 37 Sailing vessel
- 38 House part
- 40 Rain and snow
- 42 Melody
- 43 Racing shell
- 45 Fla. county
- 46 Golf item
- 47 Type of band
- 49 Gun org.
- 52 Dependable
- 53 Aromatic wood
- 56 Physician (Abbr.)
- 58 Golf score, unfortunately
- 63 Musette pipe
- 65 Garner
- 66 Foundation
- 67 Young lady
- 68 Send to office



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- 69 Jazz singer James or Jones
- 70 Shank
- 71 Sp. women (Abbr.)
- 72 Sharp curve
- 9 Select from a group
- 10 Peruvian indian
- 11 Ooze
- 13 Kitchen item
- 15 Ridge
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- 26 Jaunty rhythm
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- 29 Want
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- 31 Fencing sword
- 32 Formerly
- 33 ___ Ness
- 34 Eighty, to some
- 36 M*A*S*H actor
- 39 Chigger
- 41 One thin dime
- 44 Direction
- 48 Combine
- 50 Yank's foe
- 51 Clay
- 54 Form of quartz
- 55 Reposes
- 56 Canines
- 57 News item
- 59 Disorders
- 60 Equal
- 61 Macrame
- 62 Some votes
- 64 Shade tree

Crossword answers on page 26



Photo books, Venmo fraud, fax alternatives

By **BOB DeLAURENTIS**

Bob's Tech Talk

Q. Some years ago I had a photo book printed, but I no longer see that option in my photos app. Where did it go?

A. There are photo printing services online that print photo books. If you were using a Mac, you might be referring to its legacy photo service, which was discontinued years ago.

Today, no matter what device you use, consider Photobooks Pro (link below). They are a high-quality photo printing service that offers dozens of book designs.

And if my guess is correct that you were talking about Mac legacy software, Photobooks Pro has support for reprinting Apple legacy books. (Search their help section for details.)

Printing a gallery of photos creates a priceless gift, and I encourage you to explore the possibilities before gift season.

Q. Someone I do not know sent me money on Venmo. Because I had no idea who sent it, I did not

accept the transaction. How can I find out if this is a scam? What should I do?

A. It is safe to assume it is likely a scam. You did exactly the right thing by refusing to accept the payment. If you had accepted it, your only option would be to ignore that money until the legal owner comes looking for it.

One of the classic Venmo scams is to send someone money, then message the recipient to ask for the money back, claiming it was a mistake. If you assume the sender is honest, the chances are near certain that you will pay twice.

First, the payment you "returned" to the sender, and second, later, when Venmo deducts the money from your account. That happens because the original sender used a stolen credit card. It takes time to investigate fraud, and by the time the party who was defrauded seeks a resolution, the original fraudster has moved on to another victim. That leaves you holding the bag.

It is a good idea to report any suspicious activity to Venmo support to cre-

ate a record, although in practice that money may remain in your account for some time.

The best thing to do is remember that Venmo is a simple money transfer service intended for people who are in contact with one another and mutually agree to the transaction before it happens.

Q. I had to send a fax for the first time in years, and it cost over \$40. Talk about sticker shock. Why are faxes so expensive, and are there alternatives?

A. Those of us who remember the days before email existed surely remember fax machines. Those things were everywhere, and the idea of sending a fax was as routine as paying a dime a page to use a copy machine. What started as an expensive technology for fast-track communication ended up virtually free.

Back when laptops had built-in modems, those modems could reach out and send a fax to any fax machine for the price of a phone call. Then fax machines became obsolete.

Unfortunately, comput-

Wander the Web

Here are my picks for worthwhile browsing this month:

Photo book printing
Three services that supply printed photo books from your device's photos.
Costco/Shutterfly: costco.com/photo.html;
Photobooks Pro: photobooks.pro, and
Presto Photo: prestophoto.com

Old school fax modem hardware
USB 2.0 fax modem, 56K external hardware dial up V.92 modem. Check the usual online retailers for discount pricing. startech.com/en-us/networking-io/usb56kcmh2

Virtual Sandbox
Miss the beach this summer? Play with digital sand inside your web browser. thisissand.com

er fax modems have mostly disappeared, replaced by a combination of broadband Internet and by online fax services.

That leaves us today in a situation where it is generally more expensive to send a fax than ever. Not because of technology costs, but basic supply and demand.

If someone asks you for a fax, ask them if email is an option.

Generally, email has replaced fax machines, except in rare cases. That leaves consumers with very little choice for sending urgent documents that cannot be sent either as email or via the postal service.

Free, low-use fax services can be found online, although they usually require a subscription. Afterward you have to remember

to cancel it before it renews.

All this assumes the document is on your computer to begin with. In circumstances where signatures are required, the most difficult part of the process may be scanning the pages into a computer.

Unless your local copy shop charges an outlandish fee, the easiest way is to overpay and consider it a "convenience" fee.

You can also subscribe to an online fax service or buy an inexpensive fax modem for your computer, but that tradeoff has diminishing returns for the occasional fax.

So there are alternatives, but the right answer depends on each person's specific circumstances. *Bob has been writing about technology for over three decades. He can be contacted at techtalk@bobdel.com.*



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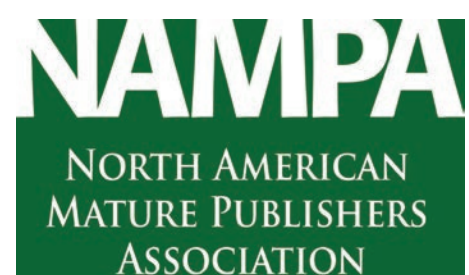
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Reverse mortgages can come back to bite you

By KENNETH KIRK

For Senior Voice

"I've been poor my whole life, like a disease passing from generation to generation. But not my boys, not anymore." — Toby Howard

The quote above is from a 2016 movie called "Hell or High Water," and it provides an interesting lesson about reverse mortgages.

But to explain this I need to summarize the plot of the film, so here's your spoiler alert.

At the center of the story are two brothers, both down on their luck. Their widowed mother has just died after a lengthy illness, and to provide enough money to live on, she took out a reverse mortgage against her ranch. Her will left the property in trust, not for her sons, but for her grandchildren who are minors. The problem is that now that she is gone, the bank wants to foreclose on the property to pay itself back for the reverse mortgage. Oil has just been discovered on the property, so it's worth much more than the mortgage balance, but nobody in the family has the money to keep the property out of foreclosure.

Now I want to make this very, very, very clear: Do not do what these brothers did. Robbing the branches



of this same bank in order to pay it back with its own money can get you into a lot of trouble. I avoid giving specific legal advice in these columns, but I am comfortable telling you not to rob banks.

The point I want to make is about these reverse mortgages. Most of you have at least a general idea what one of those is, and it may look like a tempting option. With a regular mortgage, you get a lump sum of money upfront, and then you gradually pay it down. With a reverse mortgage you don't get a lump sum, you receive gradual payments over time, so the debt keeps growing. It turns an illiquid asset into an income stream.

The exact terms of a reverse mortgage depend on the contract. It might be that when the debt reaches a certain point, they won't pay any more. Or they may even be able to take the

Many of these companies advertise that "you can never lose your home while you're alive," which may be somewhat true, although sometimes people are surprised to realize they could still lose the property if they can't pay the property taxes or condo fees. Because terms can vary, you shouldn't consider this without talking to your financial adviser or accountant. Not just the guy who's trying to sell you the deal.

property from you at that point. Many of these companies advertise that "you can never lose your home while you're alive," which may be somewhat true, although sometimes people are surprised to realize they could still lose the property if they can't pay the property taxes or condo fees. Because terms can vary, you shouldn't consider this without talking to your financial adviser or accountant. Not just the guy who's trying to sell you the deal.

Is a reverse mortgage a good idea? Usually not, but there are exceptions. The classic case for a reverse mortgage would be a retiree who really wants to be able to stay in the same home, and has substantial

equity, but doesn't have enough income to meet expenses. Oh, and one other thing: They don't have enough other assets that they could liquidate to meet that income shortfall. Because if they have other assets, such as investments or IRAs, any responsible financial planner is going to tell them to use those assets before taking out a reverse mortgage.

The problem many families run into, after the parent dies, is coming up with the money to redeem the property so it isn't foreclosed. If the parent had a lot of cash they were leaving, it could be used to pay that reverse mortgage, but then if they did have that kind of cash they shouldn't have been taking

out a reverse mortgage in the first place.

The problem is not always intractable. Sometimes the family members have enough of their own money to be able to redeem the mortgage, or their finances are strong enough to be able to refinance to pay it off and keep the property, or the property is in good condition and can be sold promptly. But if not, it can cause real issues. And it can be even worse if there are delays in the ability to sell and refinance—for instance, if it takes a while to get probate opened, or if there was a transfer on death deed (since that means they can't sell or refinance for a year).

Which, for those who've seen the movie, is the answer to the question: "What don't you want?"

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 don't rob banks. That's a given, I hope.

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Eva Bilet, a daughter of Norway, became an Alaskan

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. If you know someone who is 100 or older and would like us to profile them, contact editor@seniorvoicealaska.com.

By **PAOLA BANCHERO**

Senior Voice

You can take the girl out of Norway, but you can't take the Norwegian out of the girl.

That's the life story of Eva Bilet, a centenarian who has met three Norwegian kings, but mostly enjoyed a quiet life in Alaska.

Eva, who turned 100 last December, has lived most of her adult life in Anchorage. Born in 1925 in Trondheim, she met her first Norwegian king, King Haakon VII, when she was 5 years old, possibly when he was marking his first 25 years on the throne. Then she lived in Oslo with her mother; her father was taken prisoner by the Germans during World War II. She moved here as a young mother with her husband, Tor, and daughter, Toril.

The couple built a home in what is now east Anchorage and settled into life in the Last Frontier. Son Rolf was born in 1952. Eva liked needlecrafts, cooking and photography. She remembers doing the shopping and tending to her children. Then she took an office position at Northern Commercial Company and later at a pediatric clinic.

Eva also remembers the 1964 earthquake, when she drove home and took the key out of the ignition, but was surprised that the car was still rumbling. That's when she realized the



Eva Bilet and her friend, Marit Kristiansen. Both are of Norwegian descent.

Photo by Paola Banchero

earth was moving, rolling her way. It stopped before it got to her car. Another memory is meeting her second Norwegian king, Olav V, when he came to the United States in 1975 to commemorate 150 years of Norwegian immigration.

"I had the honor of hosting him for lunch at my home," she said.

He enjoyed himself so much that he asked his staff to stay awhile longer.

"That meant a lot to me."

Eva was deeply involved in the Sons of Norway. The Bernt Balchen Lodge based in Anchorage has promoted the heritage and culture of Norway for more than 80



Eva Bilet (on the left) with her family in Norway.

Photo courtesy Bilet family



Eva Bilet in the late 1940s.

Photo courtesy Bilet family



A Norwegian flag is on display in Eva Bilet's room in the assisted living home where she lives.

Photo by Paola Banchero



A watercolor on her wall was painted after Olav V died; it shows the devotion of the Norwegian people toward him. Olav V came to lunch at Eva's home in 1975.

Photo by Paola Banchero

years in Alaska. She served as president for more than a decade.

For her many contributions to the Norwegian community she later received the St. Olav's medal from the king. She also had the opportunity to meet Harald V, the current king,

in May 2015 when he visited Anchorage.

Even now, the Sons of Norway's fellowship is part of Eva's life. The Norwegian Seamen's Churches are commissioned by the Norwegian Parliament to serve Norwegians abroad. This includes offering comfort to local and travelling Norwegians with religious services and conversations for people during their time of need. A couple of years ago, Pastor Jofrid Landa was in Alaska for a day and had a couple of hours available. She met with Eva, and they ended their conversation with the Lord's Prayer, which they said in Norwegian, according to a Sons of Norway newsletter.

Regular visitors are friends, many of whom are also of Norwegian descent.

On a recent sunny day, friend Marit Kristiansen was there. They catch up on what's happening with friends in common. Eva's blue eyes blaze with a perceptiveness uncommon in people half her age. Getting around isn't easy, but she likes company.

They visit her in the assisted living home where she keeps mementos from her life—a Norwegian flag, photos of family and her many beloved dogs, and a watercolor commemorating Olav V's time on the throne.

She attributes her longevity to a healthy diet and good genes—her mother lived to be 99. The current Norwegian king is 89. Could Eva possibly get the chance to meet a fourth Norwegian monarch?

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Choices

continued from page 10

“...increasingly large numbers of us get to live out a full life span and die of old age. Old age is not a diagnosis. There is always some final proximate cause that gets written down on the death certificate—re-

spiratory failure, cardiac arrest. But in truth no single disease leads to the end; the culprit is just the accumulated crumbling of one’s bodily systems while medicine carries out its maintenance measures and patch jobs...”

He recommends keeping oneself as healthy and physically flexible as possible. Dental care is very

important as the teeth are the highway to a healthy body.

I knew a woman in small town Alaska who had breath like something died in her stomach. She was afraid of dentists thinking visits were still painful. When she started to feel sick, she went to local clinic, and was told she was close to death because a tooth infection had gone to her heart. She was medically evacuated to Anchorage and lived.

Dentistry has come a long way from the time I went as a kid when there was no laughing gas, no injection, just an old foot pumped drill.

Foot care, he notes, is also very important.

Another doctor told Gawande, “You must always

examine the feet.” This is in case they have not been cleaned or the nails clipped and could lead to more serious problems and pain.

A better life

Gawande describes in this chapter a doctor who took over a nursing home and injected life.

“The inhabitants of Chade Memorial Nursing now included 100 parakeets, four dogs, two cats, plus a colony of rabbits and a flock of laying hens. There were also hundreds of indoor plants and a thriving vegetable and flower garden. The home had an on-site childcare for the staff and a new pre-school program.”

A two-year study between Chade Memorial

and a nearby nursing home found the number of prescriptions required per resident fell to half.

“The total drug costs fell to just 38 percent of the comparison facility. Deaths fell 15 percent,” Gawande writes.

Dr. Bill Thomas, the nursing home’s director, told Gawande, “I believe that the difference in death rates can be traced to the fundamental human need for a reason to live.”

This is the decision we face as we age.

What makes us happy and feel at peace with our surroundings? What brings us joy?

Think about these two questions to find out how to bring your life into focus as it comes to an end.

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UAF, NASA create coloring book about the sun

Senior Voice Staff

A new sun-based and science-focused coloring book produced by the University of Alaska Fairbanks in collaboration with NASA is now available.

The book focuses on the heliosphere that is created by the sun’s outward-flowing solar wind. It surrounds the solar system and pushes

against interstellar space, helping shield the planets from incoming cosmic radiation.

“Journey Through the Heliosphere” can be purchased through the UAF Geophysical Institute’s online store. <https://bit.ly/4mH4QRB> Cost is \$7 plus shipping. The book is also available as a free printable on NASA’s website.



“Journey Through the Heliosphere” was a two-year project of the UAF Geophysical Institute and NASA.

Heritage Health Alaska Trivia Crossword Answers

- ACROSS**
2. SPINALTAP
 4. IMAGINE
 5. BEATLES
 7. TOTO
 8. ARETHA
 10. WOODSTOCK
 11. BLUE

- DOWN**
1. DEEPPURPLE
 2. SUPERSTITION
 3. LEDZEPPELIN
 6. STRAWBERRY
 9. RESPECT

Crossword answers from page 22



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Triathlon

continued from page 15

schools and higher education in admissions, academics and athletics.

Judy, who grew up in Anchorage, attended an all-girls school out of state. There, girls competed in sports with each other.

“For a lot of women, it’s an awakening,” Judy said. “They don’t see themselves as athletes, not initially.”

Her friend, Diane Barnett, was there at the beginning too. She got involved early on as an organizer and is one of the few people who have done every Gold Nugget since it started.

“It just kept getting bigger and bigger,” Barnett said. “It’s so hard to believe given all the races that have come and gone.”

Judy, Diane and many others who were there at the inception of the Gold Nugget will be there on May 17 and on many days before that giving their time to this labor of love.

What it takes

The Gold Nugget demands participants complete a 400-meter swim, a 12-mile bike leg, and a 3.25-mile running leg,



Diane Barnett and Judy Sedwick (left) are both founders of the Gold Nugget Triathlon. It started as a race for girls to get them active and motivated and has evolved into one of the largest female-only triathlons in the country. The Gold Nugget has also forged friendship and community that has lasted more than four decades. They and many others who were there at the inception of the Gold Nugget will be there on May 17 and on many days before that giving their time to this labor of love.

Photos by Paola Banchemo

mostly on an unpaved road that occasionally features a bear or two.

Some women, like Katie, train for a year; some train less. Diane, who is also on the board of the Gold Nugget Triathlon, Inc., is

a devoted participant. Last year, at age 80, she won the 80–84 age division. In the 85+ age group, Millie Spezialy cruised to victory last year as the only one in that division. She’s been training this spring for it.

Katie is inspired by such people. What’s kept her going is the support she has received from others. For example, she chatted with a 71-year-old woman at the Shamrock Shuffle race in March who also got into running later in life.

Katie, who owns a salon/spa with her daughter, says she has received a lot of support from her clients, including one who gave her a bicycle. Her husband tuned it up and added glitter to it. She hears encouraging messages when she goes to her technique swim sessions as well. And when she attended a clinic at Skinny Raven about the equipment needs, the support continued.

“The camaraderie that was going on that night was just amazing,” Katie said. “It’s a community.”

Think you can’t finish a triathlon? Think again.

If you want to go from couch potato to triathlete, it’s an attainable goal. Alaska has a lot of support for people looking to get into the sport or wanting to improve their fitness.

To participate in next year’s Gold Nugget Triathlon, know that race signup is the first week of March and the race is in mid-May. It usually sells out, so be ready with fast fingers the evening the race opens. <https://goldnuggettriathlon.com/>

To prepare for a triath-

lon takes planning and, ideally, some basic fitness level. Even the ability to walk a few miles will help. The Alaska Triathlon Club is a good place to learn about the sport and find training groups. <https://www.alaskatriathlon.org/>

To learn how to swim or become a better swimmer, there are options. One of them is Multisport Training of Alaska. Coaches Lisa Keller and Larrell Paterna have probably trained thousands of people by now, including a lot of newbies. Multisport features basic swim classes and technique classes so you can refine your stroke. Coaches dedicate a lane to beginning swimmers. To learn how to run or get better as a runner, Skinny Raven has training groups. <https://skinnyraven.com/run-groups/>

But many other running groups of differing abilities exist in Anchorage and elsewhere in the state. The Anchorage Running Club has a list: <https://anchoragerunningclub.org/resources/> Arctic Bicycle Club is the place to start if you want to become a better cyclist, though many of the bike shops around the state also organize rides and can give you guidance. <https://arcticbicycleclub.org/> The Gold Nugget organizers also organize clinics that can help you improve your readiness in the weeks leading up to the event.



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Service Change

People Mover has a service change scheduled for
Monday, May 11th, 2026

What's changing?

- Trip times for all routes
- Route 11 starts and ends at the Downtown Transit Center
- Route 31 winter detour ends

Where can I get information?



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