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Senior Voice

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Volume 44, Number 2 February 2021

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‘Aging and Intimacy’ at February forum in Anchorage

Senior Voice Staff

AARP Alaska, Older Persons Action Group and the Anchorage Senior Activity Center continues its series of “Age Smart – Let’s Talk” forums on Feb. 9, from 6:30 to 7:30 p.m. Events are currently held virtually on the internet, using Zoom.

The February topic is “How Does Intimacy Change with Age?” Intimacy isn’t something we

talk much about, yet it is something that we need throughout our lives. This session will examine the ways the need and the capacity for intimacy changes as we age. Is it sex? Is it a very close friend or soul mate? Is it physical, emotional or even spiritual? Do we ever outgrow it? What happens if I end up alone?

Join us as we probe the nature and need for intimacy. Our guide for this

discussion will be Sheila Shinn, former Director at Geriatrics & Gerontology Initiatives at University of Alaska Anchorage, and co-director of the Alaska Geriatric Interdisciplinary Leadership Development Program. Sheila brings deep knowledge and compassion in her work with and for older Alaskans. Her presentation on this topic for a previous Age Smart was so well-received we’re

bringing it back. You will enjoy this program!

The “Age Smart – Let’s Talk” series is a monthly forum that focuses on a topic of interest and importance to Alaskans who want to be thoughtful about how to make good choices as they grow older. The series is developed to provide working age adults with information necessary to plan and fulfill a secure, healthy and satisfying

“life After 60” (all ages are welcome). Each month the series highlights a particular topic with a variety of formats, including issue experts, panel discussions, interactive presentations, and plenty of time for questions.

Admission is free and open to everyone. Presentation begins at 6:30. To sign up, go to AARP’s event page at <https://aarp.cvent.com/ASFEB2021>.

Legislative Zoom conferences: Updates on senior bills and budgets

Senior Voice Staff

Keep track of senior-related bills, budget decisions and other issues by attending the Alaska Commission on Aging Legislative Teleconferences. Hosted by local agencies statewide, and available by toll-free call-

in, the teleconferences provide a convenient forum for seniors and advocates across Alaska to share information about issues and specific bills of concern, including Medicaid, state budget and funding, senior assistance, retirement, Pioneer Homes and more.

Zoom conferences are scheduled 9:30 to 11 a.m. every other Thursday and weekly during the last month of session. The remaining 2021 meeting dates are Feb. 11, Feb. 25, March 11 and 25, April 8, 15 and 22, 2021.

Draft agendas and a

legislative watch list will be available to print the day before each meeting, and a list of bills to be discussed will be available to print from the state Notices website at <https://aws.state.ak.us/OnlinePublicNotices/Notices/Search.aspx>.

The website will also have

the Zoom address and phone numbers (for non-computer attendees).

Individuals who require special accommodations to participate should contact Lesley Thompson at 907-465-4793 at least two days prior to the teleconferences.



Good news for bad outcomes of surprise billing

ANALYSIS

By **ALAN M. SCHLEIN**

Senior Wire

Some significant changes affecting seniors on health care issues may have gotten lost in the tumultuous whirlwind changes between the end of the Trump administration and the start of the Biden administration. Amid the increasing intensity of the pandemic, the violent turbulence at the U.S. Capitol, and the slower than expected rollout of the first vaccines, Congress actually got some important things done affecting seniors that went unnoticed, buried in the massive spending package.

Congress passed a \$900 billion pandemic relief package and lawmakers tacked on a \$1.4 trillion catchall spending bill to keep the government running, including thousands of pages of other end-of-session business as lawmakers closed out the 116th Congress. The relief package sped through the House and Senate in a matter of hours, with Senators voting 92-6 after the House approved the package 359-53.

These bills avoided a federal government shutdown, and combined relief and annual funding bills – and provided another round of stimulus checks, this time, \$600 per adult who are in certain income thresholds, and the same

amount for children.

But also included in that package was a bipartisan agreement on surprise medical billing, after nearly two years of disagreement.

Ending surprise billing

After nearly two years of sharp divisions over the details, lawmakers approved an agreement to ban surprise medical bills, that come when patients unwittingly receive care from an out-of-network health provider – from doctors to ambulance companies – and often for tens of thousands of dollars. News reports have documented the outrageous bills among thousands of others: a mother paying nearly \$1,000 for her

daughter’s antibacterial ointment, or the man hit by a city bus, taken to a hospital unconscious and then surprise-billed for \$27,000.

Hospitals and doctors will now be required to work with health insurers to settle the bills, not force

the charges on patients. These unexpected medical bills have been something Americans have been worried about for the past few years.

The surprise about surprise medical bills was that the measure was resolved

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Vision statement:
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OLDER PERSONS ACTION GROUP

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Proposed state DMV closures raise alarms

Advocates fear hardship on Alaska's seniors

By KEN STEWART
Senior Voice

Gov. Dunleavy's FY2022 budget includes the same fiscal agenda he has long promised: budget cuts. Released on Dec. 11, 2020, the FY2022 proposal calls for the closure of six Division of Motor Vehicles (DMV) locations around the state — Haines, Valdez, Tok, Delta Junction, Homer and Eagle River.

Budget proposals are always debated and altered by the state legislature, meaning the proposed DMV closures — mostly located in rural communities — could be nixed in the final FY2022 budget.

Nevertheless, Peter Zuyus, founder of senior political advocacy group Seniors of Alaska, worries DMV closures in isolated areas will force Alaska's oldest citizens into hardship when renewing driver's licenses. State

law requires Alaskans age 68 and older to renew their license in person every eight years, rather than opting for an online renewal. In a point of view letter distributed in December to media, seniors, legislators and other state government leaders, Zuyus implores the Department of Administration (DOA), the overseer of all state DMVs, to reconsider the proposed closure of the six DMV locations.

"DMV closures hurt all Alaskans and seniors, especially those over 68 who are being singled out by

on the distance between the location closure and the next-closest DMV.

Tok

In one of the most extreme examples, if the closures are approved, Tok and surrounding area residents would need to travel to the next closest DMV located in Fairbanks, since the Delta Junction location is also proposed to close. With a distance of 204 miles each way, the total time spent driving to the closest DMV would take nearly seven hours of driving in one

day. If seniors are unable to drive long distances without taking breaks, the cost of an overnight stay in a hotel could be added to the total expense, Zuyus said.

Haines

Closure of the Haines DMV could require residents to take the ferry to the Skagway DMV, the next closest option. However, ferries from Haines to Skagway or Haines to Juneau (and vice versa) currently only run on Sundays, Tuesdays and Fridays.

The ferry from Haines to

Skagway departs at noon, and the ferry from Skagway to Haines departs at 3 p.m. After an hour and 16 minute ferry ride to Skagway, Haines residents merely have one hour and 30 minutes to visit the DMV and return to the port for departure. If Haines residents miss the returning ferry, they must wait two to three days to return home, incurring exorbitant expenses for lodging and food during their accidental vacation.

If Haines residents decide to proactively not miss the ferry, they can decide to travel to Juneau for two days — a purposeful vacation — by departing Haines at 4 p.m. Sunday afternoon, visiting the Juneau DMV on Monday

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Proposed Closure	Next Closest DMV	Miles (Round Trip)	Travel Time (Round Trip)
Delta Junction	Fairbanks	192 mi.	3 hr. 30 min.
Eagle River	Anchorage	34 mi.	50 min.
Haines*	Skagway OR Juneau	40 mi. OR 170 mi.	3 hr. OR 10 hr.
Homer	Soldotna	154 mi.	3 hr.
Tok	Fairbanks	408 mi.	7 hr.
Valdez	Glennallen	238 mi.	4 hr.

denying them online DMV access while requiring them to travel hundreds of miles to simply get a driver's license," Zuyus wrote.

Zuyus said one trip to the DMV for seniors in isolated areas could total up to \$500 in extra transportation costs per DMV visit, depending

Long term care insurance? Maybe or maybe not

By LAWRENCE D. WEISS

For Senior Voice

"A banker is a fellow who lends you his umbrella when the sun is shining, but wants it back the minute it begins to rain." -- Mark Twain

This quote from Mark Twain reminds me of long-term care (LTC) insurance, but with a twist. Increasingly, the LTC insurance industry won't even "lend you his umbrella" when the "sun is shining." To wit: A 2020 study conducted by The American Association for Long-Term Care Insurance (AALTCI), which represents insurance and financial professionals, looked at "decline rates" for traditional LTC insurance. The decline rate is the percentage of applicants for LTC insurance who were "declined," or turned down for a policy, by the insurer.

Here's the way the association candidly characterizes the results: "Individuals must health-qualify in order to get long-term care insurance coverage. The older you get, the more likely you will have health

issues that will not be acceptable to an insurance company."

In other words, the more you need it, the less likely you are to get it. The decline rate for the younger crowd, say ages 40 to 49, was about 20%. The decline rate for the 65 to 69 set was 37%, and the decline rate for elders age 75 and older was well over 50%.

Applying for long term care insurance and then being turned down is a no-no because once any long term care insurance company turns you down, it will be difficult or impossible to get the insurance from any other company. According to Jesse Slome, executive director of the AALTCI, the trick is to work with an experienced and knowledgeable insurance agent who can navigate the pitfalls and is better positioned to match you with a compatible company. He suggests three qualities in an insurance agent that are crucial:

1) Ask the agent how many years they have been selling long-term care insurance. More is better.

The answer should be at least five. There is a cornucopia of different types of policies, and they are complicated. Your agent needs to be experienced.

2) Ask the agent how many policies they've sold in recent years. A half-dozen a year is not good. More is better because that has given them the experience to develop the expertise to better serve you. In addition, it indicates that they are likely to have a closer, more knowledgeable relationship with the insurance companies, and will have a better handle on how to avoid the dreaded "declined".

3) Ask the agent how many long-term care insurance companies the agent is appointed with. "Appointed" is the critical phrase. That is the industry word indicating the agent has the ability to sell that particular company's policy and make a commission on it. More is better — five is better than two. This is important because one company might

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Corrections

Dimitra Lavrakas' travel story on the Hammond Castle Museum, in the January 2021 issue of Senior Voice, contained some errors, corrected in this note from the museum's managing director, Deb Nypaver:

"(John) Hammond was known as the 'Father of Radio Remote Control' and when he passed had a total of 437 patents to his name. We have all the original patents. The pool, at its deepest is 8.5 feet. The organ has 7,400 pipes.

We no longer will be having the Haunted House event in October; the last one was in 2019 and the Arms and Armor tour is for school groups only and that tour must be pre-arranged for a special visit. Aside from these few mistakes, the piece is entertaining, and I thank you for your interest in Hammond and his home."

If you missed the story, it's available online at our website at <https://bit.ly/2KFJfeO>.

Send us your letters

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



Tax Aide assistance is back – but different

AARP Alaska

AARP Foundation Tax Aide volunteer tax preparers will provide free tax preparation assistance for seniors and low-to-moderate income households this tax season. Service delivery is being adjusted due to COVID to make tax prep safe for volunteers and the public. The traditional model of taxpayers sitting down face-to-face with a tax preparer will not be

week. Taxpayers will set up a second appointment to review the tax return with a volunteer and sign the form authorizing electronic filing.

Masks will be required at all drop-off and signing appointments.

For information on how to make an appointment with an intake site, taxpayers are encouraged to call 211 or 800-478-2221 or to visit www.FreeTax-PrepANC.com or the AARP

Service is being adjusted due to COVID to make tax prep safe for volunteers and the public. The traditional model of taxpayers sitting down face-to-face with a tax preparer will not be available.

available.

Many of the previously-used free tax prep sites, including the Anchorage Senior Center, AARP State Office, Northeast Community Center, and Spennard Recreation Center are closed in 2021.

Tax prep will be by appointment only with minimal face-to-face interaction this year.

Taxpayers will fill out interview questions in advance and make appointments with an intake site. They will bring their tax documents to an intake site appointment to be scanned and saved into secure, IRS-approved software. Volunteer tax preparers will prepare the tax return from home, completing the return within one

Foundation Tax-Aide Alaska Facebook page.

When making the appointment, taxpayers will be provided a list of required tax documents to bring along with a copy of last year's tax return. Taxpayers are required to have a photo ID as well as an original Social Security card for all persons named on the tax return.

Taxpayers who did not file 2019 returns are encouraged to complete both years, especially if they normally receive the Earned Income Tax Credit or Child Tax Credit. Taxpayers who did not receive an Economic Impact Payment in 2020, will be able to recover the rebate when filing their 2020 return.

Networking for Anchorage, Mat-Su area providers

Interested in learning more about businesses and agencies providing senior services in the Anchorage and Mat-Su area? Want to get the word out about your own service? The monthly Service Providers Breakfast (formerly known as the Interagency Breakfast), sponsored by Older Persons Action Group, Inc., is an opportunity for all the above. Informal, early and

free, the monthly event is being continued virtually online via Zoom. The February meeting is Feb. 10, hosted by Ancora Home Health & Hospice. Begins at 8 a.m.

RSVP by calling Older Persons Action Group, Inc. for more information on these events or to be added to our e-mail reminder and Zoom invitation list, 276-1059.

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COVID update: Testing, vaccines, fatigue

By JOHN C. SCHIESZER

For Senior voice

COVID testing time reduced to less than five minutes

A new COVID-19 test that reduces testing time from 30 minutes to less than five and delivers accurate results has been developed by researchers at the University of Birmingham in England. The researchers believe their method could deliver a test that is not only fast but also sufficiently sensitive. The test does not require samples to be treated at high temperatures, and it can be performed using standard laboratory equipment, making it readily deployable.

Professor Tim Dafforn from the University's School of Biosciences said his team has designed a new method for testing that employs reagents used in existing point of care devices and meets the need for testing in high throughput, near-patient settings where people may be waiting in line for their results.

The most accurate COVID-19 tests currently in



© Can Stock Photo / alphaspirt

use require detecting viral RNA, and the most common of these use a technique called PCR (polymerase chain reaction). The PCR test is a two-step process. The new Birmingham test simplifies the method to a single step and uses an alternative amplification method called EXPAR (Exponential Amplification Reaction). This technique uses very short, single strands of DNA for the replication process, which can be completed in a matter of minutes.

The entire test can be run on standard laboratory equipment at lower temperatures compared to PCR tests, which require higher

temperatures to separate out strands of DNA as part of the amplification process. The researchers hope that more rapid testing will allow for more people safely getting back to work and controlling outbreaks when they happen.

What to expect when you get vaccinated

Over the next several months, many older adults will be vaccinated against COVID-19 with one of two vaccines. Both vaccines that received Emergency Use Authorization from the U.S. Food and Drug Administration (FDA), the Pfizer-BioNTech and Moderna vaccines, are messenger

RNA vaccines. They are not live viruses. Instead, they work by giving your body a blueprint to create a piece of the virus that causes COVID-19.

The vaccines were approved quickly and many people wonder if too many corners were cut. Dr. Mohammad Ali, who is an infectious diseases physician at Penn State Health Holy Spirit Medical Center, in Philadelphia, Pennsylvania, said advances in vaccinology and vaccine production allowed pharmaceutical companies to create vaccines in months. However, he said both vaccines followed rigorous FDA guidelines, including the normal regimen of clinical trials and Phase 1, 2 and 3 trials.

"Their effectiveness is tremendous," said Dr. Ali. "The flu vaccine is typically 40% to 60% effective, and the COVID-19 vaccines are 94% to 95% effective."

The Centers for Disease Control and Prevention (CDC) reports a limited number of incidents where people experienced a severe allergic reaction (anaphylaxis) or reaction such as

hives, swelling or wheezing. The CDC recommends against people taking the vaccine who had a prior severe allergic reaction to any ingredient in the COVID-19 vaccine. People who have had allergic reactions to other vaccines should ask their doctor about taking the COVID-19 vaccine. People with non-vaccine related allergies (food allergies, pet allergies and seasonal allergies) are safe to get vaccinated, according to the CDC.

Currently, the CDC recommends vaccination even in people who have had COVID-19 in the past. This is because experts still do not know how long immunity to the virus lasts after someone is infected. Further, it says you must continue to wear a mask, practice social distancing and continue to wash your hands after you are vaccinated. The vaccine protects you from getting sick with COVID-19, but researchers still don't know if vaccinated individuals can still get infected and transmit the virus to others.

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Making Medicare less costly and more user friendly

Unraveling the mystery of the BENES Act Provision



By NILA MORGAN

For Senior Voice

On Dec. 23, 2020, Congress passed a new provision called the Beneficiary Enrollment Notification and Eligibility Simplification Act of 2020, or "BENES Act" of 2020 as part of the

\$900 billion pandemic aid package. This bill had wide bipartisan support in the House of Representatives and the Senate. The bill also had strong support from more than 85 national and state organizations that support older adults and people with disabilities.

The BENES Act is the first update to Original Medicare (Medicare Part A hospital coverage, and Part B medical coverage) since it was signed into law in 1965 by President Lyndon B. Johnson. The intent of this legislation is to modernize and make improvements to Medicare that will benefit the individuals just becoming eligible for Medicare, those who have been eligible for Medicare but have not enrolled, and those who already have Medicare. It will provide cost savings to some who enroll in the annual General Enrollment

Period (GEP) by eliminating or decreasing possible late enrollment penalties as well as giving access to coverage without delay for both those who enroll in the GEP and the last three months of the Initial Enrollment Period (IEP).

Under this provision, coverage for Part B will begin the first day of the month following enrollment, thereby eliminating delays in accessing the insurance benefits. This will also allow beneficiaries to purchase Medicare Supplement plans under the Open Enrollment period sooner, which will provide more complete coverage.

Although passed by Congress on Dec. 23, 2020 and signed into law the last week of December 2020, these provisions will not become effective until Jan. 1, 2023.

Note that these are fed-

eral changes, so all people with Medicare are affected whether they have Original Medicare or choose a Medicare Advantage (MA) plan. (It is important to note that MA plans are not available to the general public in Alaska.)

The goal of this legislation is to make sure that individuals know when Medicare is available to them, to aid in making enrollment in Medicare simpler and more clear-cut, and to lower the costs related to late enrollment penalties.

Here are some of the provisions included in the bill.

► Decreasing the wait time for Medicare Part B coverage to become effective when enrolling in the GEP or the last three months of the IEP. Currently, the wait time can be up to three months for the IEP and six months

for the GEP.

► Providing notifications of upcoming eligibility for Medicare. The Social Security Administration (SSA) will provide advance notice to persons approaching eligibility about when to enroll and basic enrollment rules and options. This will appear in the annual letter that SSA sends out to people when they are turning 63, 64 and 65 concerning their retirement benefits. Individuals who are becoming eligible for Medicare due to receiving Social Security Disability benefits will be alerted as well by being sent a notice twice around the end of their waiting period for Medicare. A notice will be posted on the

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Preventing Hearing Loss



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

Several things can contribute to hearing loss. Here are some tips to help you protect your hearing.

Noise exposure. If you must raise your voice to hear, it's too loud. Limit your exposure to loud sound. The longer you're in loud noise the greater your risk for permanent damage. Wearing hearing protection or taking breaks from loud noise can protect your hearing. Activities such as mowing the lawn, blow-drying your hair, snowmachining, rock concerts and dirt bikes need hearing protection.

Ototoxic drugs. Some Medications are toxic to your ears and can cause hearing loss. Ask your pharmacist or physician if the medication you are tak-

ing is ototoxic and if there is a substitute medication. Signs that your medication may be ototoxic:

- ▶ Tinnitus develops in one or both ears or existing tinnitus gets louder or becomes a new sound
- ▶ If your ears feel full or pressured, and it's not caused by infection
- ▶ If you develop vertigo or you get a spinning sensation that can be aggravated by motion and accompanied by nausea.

Smoking. Research shows smoking can make you more likely to lose your hearing. Secondhand smoke can also result in hearing loss.

Earwax. Buildup can muffle or deaden sound. Do not use a cotton swab. That just shoves wax in further or you could puncture your eardrum.

The full version of this article is available on my web page www.accurate-hearingsystems.com. Call for more information and a free hearing test, 907-644-6004.

For more information and a free hearing test, call 907-644-6004. By **DONNA R. DEMARCO**, *Accurate Hearing Systems*



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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: Less costly, more friendly

continued from page 5

Social Security website. SSA will be reimbursed by Center for Medicare and Medicaid Services (CMS) for these outreach efforts.

- ▶ Expands Medicare's authority to grant a Special Enrollment Period for "exceptional circumstances". This flexibility is already available for Part D and Medicare Advantage plans. This will allow Original Medicare to facilitate enrollments that will increase beneficiary access, promote administrative consistency and keep beneficiaries costs down. This means that if you miss your enrollment period, you can request a Special Enrollment Period.

- ▶ Charges the U.S. Department of Health and Human Services (HHS) to identify ways to align Medicare's annual enrollment periods. Currently there are three different annual enrollment periods: Parts A and B from Jan. 1 through March 31; Part D from Oct. 15 to Dec. 7; and Part C from Jan. 1 to March 31. HHS will be responsible to present a report to Congress by Jan. 1, 2023, on the strategy for aligning these enrollment periods and lessen confusion for beneficiaries.

Although these changes will not become effective until January 2023, they are welcome improvements to the very complex and con-

fusing process of Medicare enrollment. If you have questions about the BENES Act of 2020 or about your Medicare eligibility, coverage or costs, please contact the Medicare Information Office toll-free statewide at 1-800-478-6065 or visit the State of Alaska Medicare Information Office website at www.medicare.alaska.gov.

Nila Morgan is a Certified Medicare Counselor who works at the Anchorage Senior Activity Center. Contact her at 907-770-2070. She has been a valuable contributor, writing this column each month for years, but this will be her last Senior Voice article. Thank you for your ongoing work, being such a trusted and vital resource, Nila.

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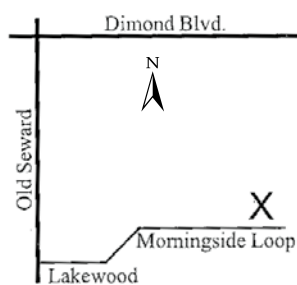
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Health fair services continue by appointment

By **SHARON PHILLIPS**

Alaska Health Fair, Inc.

Alaska Health Fair's spring schedule is now online, with most events already posted at www.alaskahealthfair.org.

Check back frequently, as the spring season is fluid. We continue to add new dates as they come available and/or remove some.

During spring 2021, we

are following our 2020 model of "by appointment only." To make a blood test appointment, follow these easy steps:

Find the program that serves your region; pick a date you're interested in, select the "Make Appointment" button on that line.

The system will walk you through a simple process of scheduling your own appointment and you'll

receive a confirmation and reminders.

If you have problems getting registered for an appointment, call our local office for assistance:

Anchorage, 907-278-0234

Fairbanks, 907-374-6853

Juneau, 907-723-5100

If you are a community or worksite that's interested in hosting a "by

appointment only" venue, call the same phone numbers, as we would love to bring this efficient service to your community.

During these difficult times, we know that taking care of your health can be challenging. Please take the time, as it is up to you to meet your personal health needs.

We're following our approved essential services

plan and all COVID-19 preventative measures and helping Alaskans to stay healthy.

We are also looking for volunteers that can provide registration, phlebotomy and supportive services. Let us know if you're interested.

Sharon Phillips is the Tanana Valley/Northern Region program director for Alaska Health Fair, Inc.

Try these 5 effective tips to lose weight

By **SUZY COHEN**

Senior Wire

A good way to lose weight is to exercise more. It is by far the healthiest way to tone up and shrink your waistline. The problem is that some of you cannot work out, or your gym is closed, or you don't feel well enough to due to some health issue, or injury.

So if you're more sedentary than you used to be, and the pounds are piling up, then the next best thing is to eat smaller portions at each meal. Try cutting back on your portions by 10% each meal until you're eating a healthy amount, and no longer over-eating.

Also, try closing your kitchen earlier (like at 7 p.m. instead of 10 p.m.). Some



Senior Voice photo

kitchens, including mine, were open 24/7 and I'd find myself making almond butter and jelly sandwiches at 4 a.m. and going back to sleep. I'm embarrassed to even tell you that, but everyone knows that 2020 was a hard year, and stress eating was something we all did.

Increasing metabolic rate and burning fat will help you feel better in 2021.

Here are some ideas below.

1. **Peppermint essential oil.** This is such an easy thing to do – just sniff peppermint (or even spearmint) essential oil every two or three hours. Researchers have proven that certain scents will make your mouth water, and others actually suppress appetite.

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Cancer drug shows promise reducing hearing loss

Also: New study on Mediterranean diet and prostate cancer

By JOHN SCHIESZER
Medical Minutes

Cancer drug repurposed may help protect against hearing loss

According to the World Health Organization, around 466 million people worldwide have disabling hearing loss, a number the



tists and students involved in the research found that dabrafenib can be repurposed to prevent cisplatin- and noise-induced hearing loss in mice. Six other drugs in the BRAF signaling pathway also showed significant protection from

hearing protection was achieved. Since noise exposure is often unpredictable, the study also examined if dabrafenib could provide hearing protection after damaging noise exposure. Mice were given dabrafenib treatment starting 24 hours after noise exposure, administered alone and in combination with the compound AZD5438, another oral drug the group identified for hearing protection.

The drugs demonstrated hearing protection in mice after noise exposure, and full protection was achieved with the drug combination. The researchers noted that existing surgical treatments for hearing loss, such as cochlear implants, are highly invasive and expensive and this may be a much easier and more cost-effective approach.

Mediterranean diet may help combat prostate cancer

A new study by research-

ers from The University of Texas MD Anderson Cancer Center is suggesting that following a Mediterranean diet may be a good weapon against prostate cancer. A Mediterranean diet emphasizes legumes, fruits, vegetables, whole grains, fish and olive oil and moderation for dairy products and wine.

"Men with prostate cancer are motivated to find a way to impact the advancement of their disease and improve their quality of life," said study investigator Dr. Justin Gregg, who is an assistant professor of Urology at MD Anderson Cancer Center, Houston, Texas. "A Mediterranean diet is non-invasive, good for overall health and, as shown by this study, has the potential to affect the progression of their cancer."

The new study looked at men with localized prostate cancer on active surveillance. After adjusting for factors known to increase risk of cancer getting worse over time, such as age,

prostate-specific antigen (PSA) and tumor volume, men with a diet that contained more fruits, vegetables, legumes, cereals and fish had a reduced risk of their prostate cancer growing or advancing to a point where many would consider active treatment. The researchers also examined the effect of diabetes and statin use and found a similar risk reduction in these patient groups.

The study, whose largest number of participants were white, also found that the effect of a Mediterranean diet was more pronounced in African American participants and others who self-identified as non-white. These findings are significant as the rate of prostate cancer diagnosis is more than 50% higher in African American men, who also have a higher risk of prostate cancer death and disease progression.

"The Mediterranean diet consistently has been

next page please

organization projects will double by 2050 to affect 1 in 10 people. However, a new study out of Creighton University School of Medicine has identified a drug that has the potential to protect against or treat hearing loss.

The findings are significant because no such FDA-approved drug currently exists, and the drug that has shown effectiveness to protect hearing in animal models, dabrafenib, is an FDA-approved drug that is currently used to treat cancer. Repurposing FDA-approved drugs is an attractive and effective alternative because it can significantly reduce the development timeline and cost of making them available to the public compared to new chemical compounds.

Permanent hearing loss is a major side effect cancer patients experience after undergoing cisplatin chemotherapy, affecting 40% to 60% of people who receive the treatment. Dabrafenib is a medication that can be taken orally to combat cancers with an activated gene called BRAF, such as melanoma, small-cell lung carcinoma, and thyroid and biliary tract cancers. Creighton scien-

cisplatin-induced cell loss.

Since dabrafenib has already gone through cancer clinical trials and its side effects are known and relatively minimal, it is a good candidate to advance through hearing clinical trials, said group leader Tal Teitz, PhD, who is an assistant professor in Creighton University's Department of Pharmacology and Neuroscience, School of Medicine, Omaha, Nebraska.

"There are many types of hearing loss that are caused by cisplatin treatment, noise exposure, antibiotics and aging. Our idea was that there could be some common cellular pathways between these different forms of hearing loss," said Teitz. "It's very exciting that we were able to identify a drug that was effective in protecting against noise-induced and cisplatin-induced hearing loss."

The study also tested whether dabrafenib protects from noise-induced hearing loss. Before exposing mice to 100 decibels (the noise level typical of a running lawnmower) for two hours (enough to cause permanent hearing loss) they were treated with dabrafenib. Significant

"I will fight for jobs, public safety, and quality of life so that Anchorage is a great place to live for youth, seniors, and everyone in between."

Photo: Josh Corbett, 2019

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COVID update: Testing, vaccines, fatigue

continued from page 5

Don't fall victim to 'pandemic fatigue'

After more than 10 months of the COVID-19 pandemic, many of the messages about mask wearing and hand washing are starting to sound like background noise.

"People definitely have pandemic fatigue," said Dr. Olusunmi Bamgbose, MD, who is a mental health expert and a psychiatrist at Cedars-Sinai Medical Center in Los Angeles, California. "I think people miss their families and miss doing what they want to do. I think they want their life to feel normal again, so they're looking for ways to go and

do that."

Unfortunately, the data support that theory. In the last few months, hospitals all across the country have experienced an unprecedented increase in COVID-19 cases due to Thanksgiving and Christmas get-togethers, despite healthcare leaders' pleas to avoid gatherings. In response, state and local authorities are cracking down, and that causes the general public to become even more frustrated.

"It can be hard for people to understand the medical decision-making that goes into these guidelines," said Dr. Bamgbose. "It's hard to reconcile the current restrictions. For example, the fact that outdoor dining at restaurants is now pro-

People who have had allergic reactions to other vaccines should ask their doctor about taking the COVID-19 vaccine.

hibited (in some cities and counties)."

While the changes in guidelines are based on the most up-to-date public health information, like prevalence rates of the virus in the community, Dr. Bamgbose said it can lead to people becoming confused as to which guidelines to follow. She said an issue is occurring called confirmation bias. "People tend to give more weight to their own experiences than they do to the experiences of others," explained Dr. Bamgbose. She said this means that someone who engages in risky behavior, like attending a party, and doesn't get sick, is likely to do that same behavior again. "It also means that if you have, for example, a friend who gets a mild case of COVID-19, you're more likely to think along the lines of, 'My friend had COVID-19 and she's fine. I'm going

to be fine, too,'" said Dr. Bamgbose.

She said peer pressure is a major issue now for people of all ages. Many of us have been pressured to push our boundaries when friends and family members ask you to come over and get together inside. If confirmation bias and pressure from friends and family are leading people to make risky decisions, and those risky decisions are leading to an increase in COVID-19 cases, is there a way to "hack" our own brains and break the cycle?

"One of the best things you can do is sit down and do a personal risk assessment and a personal inventory of what you feel comfortable with and what your boundaries are," said Dr. Bamgbose. "Remind yourself of the reasons why you should be following the public health guidelines." Those reasons, she said,

could range from the very personal, like, "I don't want to get sick," and, "I don't want to get my partner or child sick," to more distant, like, "I don't want to sicken someone else's grandmother, who I may not even know."

Dr. Bamgbose said age is an issue and that is playing a major role in the spread of the pandemic.

"Younger people are inherently more reckless," said Dr. Bamgbose. "Their frontal lobe, which controls judgment, doesn't develop fully until about the age of 25, so even without COVID-19, they tend to engage in riskier behaviors and are therefore at a higher risk of death from accidents, for example."

With younger people generally at a lower risk of severe disease or death from COVID-19, Dr. Bamgbose said it can be hard to convince them not to gather in large groups. "They feel kind of invincible," she said. "That's not unique to COVID-19, it's just kind of a young person's mindset."

Promise: Hearing

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linked to lower risk of cancer, cardiovascular disease and mortality. This study in men with early-stage prostate cancer gets us another step closer to providing evidence-based dietary recommendations to optimize outcomes in cancer patients," said senior study author Carrie Daniel-MacDougall, PhD, who is an associate professor of Epidemiology at MD Anderson Cancer Center.

After skin cancer, prostate cancer is the most common cancer in men in the United States. Since most cases are low-risk disease, localized to the prostate and have favorable outcomes, many men do not need immediate treatment and opt for active surveillance. Treatments for prostate cancer can cause changes in quality of life and declines in urinary and sexual function, so there is great interest in finding modifiable factors for men managed by active surveillance.

The study followed 410 men on an active surveillance protocol. Trial participants were 82.9% Caucasian, 8.1% Black and 9% other or unknown. The median age was 64, and 15% of the men were diabetic and 44% used statins. The men completed a 170-item baseline food frequency questionnaire, and Mediter-

anean diet score was calculated for each participant across nine energy-adjusted food groups. The participants were then divided into three groups of high, medium and low adherence to the diet.

After adjustments for age and clinical characteristics, researchers saw a significant association between high baseline diet score and lower risk of cancer grade progression. For every one-point increase in the Mediterranean diet score, researchers observed a >10% lower risk of progression. After a median follow-up of 36 months, 76 men saw their cancer progress. Future research is needed to see if the same effects are seen for larger and more diverse patient groups and men with higher-risk prostate cancer.

"Our findings suggest that consistently following a diet rich in plant foods, fish and a healthy balance of monounsaturated fats may be beneficial for men diagnosed with early-stage prostate cancer," said Dr. Gregg. "We are hopeful that these results, paired with additional research and future validation, will encourage patients to adopt a healthy lifestyle."

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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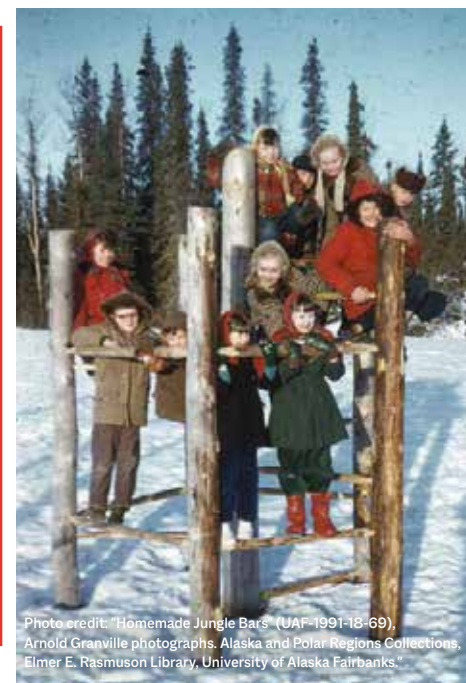


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Enhancing well-being with the creative arts

By JANICE DOWNING

For Senior Voice

“Every child is an artist. The problem is how to remain an artist once we grow up.” An insightful quote from artist Pablo Picasso, and a great reminder that each of us has the potential for artistic expression. There is no doubt that creativity is good for us at any age and especially as we age. Stud-

Every person has unique gifts and talents, and artistic expression can be quite powerful. If you feel you aren't creative, consider various forms of art: storytelling, drawing and painting, sculpting, music, dancing.

ies have shown that older adults who participate in creative activities have a better quality of life and maintain independence more easily.

Renowned geriatric psy-

chiatrist Gene Cohen conducted “The Creativity and Aging Study”. Participants in the controlled study consisted of 300 adults aged 65 years or older, with an average age of 80. The study was conducted over a three-year period and included two groups of participants — those who participated in artistic activities weekly and those who did not. The study revealed positive findings for the group that participated in weekly art activities. This group reported better physical health, fewer doctor visits, less medication use, fewer instances of falls, and less problems than the comparison group. Most importantly, participants in this group experienced less loneliness, higher morale and enhanced daily well-being.

Bruce L. Miller, M.D.

Professor of Neurology at University of California, San Francisco and Clinical Director of Aging and Dementia, has also shed light on the importance of the creative arts for people living with dementia. His research acknowledges that creativity is often spared by the disease, and for some their creativity comes alive and is even enhanced.

How do you interest someone living with dementia in creative activities?

As care partners to someone touched by dementia, it is understandable that sometimes the focus is on what has been lost. A focus on what remains and exploring those strengths can enhance the person's mood and well-being. When we provide access to the creative arts, we often discover hidden talents and abilities.

The key to discovering what sparks creativity for your loved one is to offer the right activity in the right way. Take a moment to reflect on what your

partner enjoyed in the past and what they enjoy now. Then choose a small creative project that will help them be successful. You may need to modify or downsize the project. Find a quiet place to relax, create and have fun.

So often people remark that they are not creative, saying things like: “I can't draw” or “I can't dance and sing anymore.” Frequently these are the people who have the most fun. Every person has unique gifts and talents, and artistic expression can be quite powerful. If you feel you aren't creative, consider various forms of art: storytelling, drawing and painting, sculpting, music, dancing. Following are some creative ways to explore these different artistic mediums with your loved one.

Storytelling. Creating stories from old photographs and pictures is a wonderful individual or group activity. These stories can be shared verbally

next page please

Free training, support for family caregivers

Senior Voice Staff

With senior centers still closed for most activities, the Kenai Peninsula Family Caregiver Support Program will hold all February peer support meetings on Tuesdays, 1 to 2:30 p.m., at its office at 44539 Sterling Highway, Suite 202 in the Blazy Mall in Soldotna. Social distancing will be respected, masks worn and hand sanitizer provided at the meetings, and virtual attendance via Zoom can be arranged for those who can't make it in person. Different topics will be discussed at each meeting. Bring your questions and ideas.

You may also schedule one-on-one appointments and if you have questions concerning help in the

home, staff can refer you to community resources.

There is no charge for these services and everyone is invited to attend.

For more information, call Rachael or Judy at 907-262-1280.

The **Homer** Family Caregiver meetings will meet online via Zoom, hosted by Gay Wellman and the Alzheimer's Resource of Alaska. For the schedule and other information, call 1-907-822-5620.

Other locations

For information on caregiver support group meetings around the state:

Anchorage, 561-3313

Fairbanks, 452-2277

Ketchikan, 225-8080

Kodiak, 486-6181

Nome, 443-4507

Family caregiver tip of the month

One of the best things you can do as a caregiver is to “care for yourself”. We know you have heard this before but it bears repeating. The coronavirus is a daily report on the radio and in the newspapers we can't avoid, even though we are tired of hearing about it. Care for yourself by focusing on what you can do and the choices you can make. Follow preventive guidelines of washing your hands often, don't touch your face, cover when sneezing and maintain a six-foot social distance. If you experience unusual stress or feel overwhelmed, get help. Call your doctor and set up a shot of the coronavirus vaccine to protect yourself and others. Sooner or later this will end and we all look forward to being back to some semblance of normalcy.

— Judy Warren, Kenai Peninsula National Family Caregiver Support program.



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Well-being: Arts



This picture of a winter bird resting on a branch was created by Paula, an artist living with dementia and participant in Alzheimer's Resource of Alaska's weekly Art Links program, which offers people living with dementia the opportunity to express themselves through art.

Courtesy Alzheimer's Resource of Alaska

from page 10

or in writing. You may be tickled by some of the stories you hear. For example, an old print of a young couple dancing in the rain was shared with a small group of people living with dementia. One woman said the couple were in love. A man said they just got married. Another woman gave the couple names and said they were so happy they didn't even notice it was raining. After creating the story, the group talked about being in love and each person shared memories of their wedding day. Just one picture can bring back a multitude of emotions and encourage creativity for a person living with dementia.

Drawing and painting. When people living with dementia can express their thoughts and emotions through art, a whole new world can open up. As words fail, a person can continue to communicate through their artwork.

Sculpting. Using clay to sculpt an animal or object stimulates the senses. Sensory stimulation often connects to distant memories as well as creating joy. Working with clay can also

be a very calming and relaxing creative activity.

Music. Has the power to re-engage people touched by dementia. It also improves their ability to retrieve memories and create moments of peace and happiness. It is one of the best creative outlets, especially when it is music that speaks to our heart.

Dancing. Music and dance complement each other. Put on some well-loved music and watch the reactions of your partner. It's hard not to move to music we love whether it is gently swaying or tapping to the rhythm.

Creativity and the arts can open up new pathways of connecting with people living with dementia. It can improve our emotional well-being and help combat loneliness. It has the power to stimulate our brains and improve the quality of life for children, adults and seniors alike. As Albert Einstein said, "Creativity is contagious, pass it on."

Janice Downing is an Educational Specialist with Alzheimer's Resource of Alaska, Mat-Su. To learn more about creative art programs and classes, call 907-561-3313 or visit www.AlzAlaska.org.

Senior Voice Reader Satisfaction SURVEY

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Please indicate appropriate response Age: _____

Annual household income:
☐ \$9,000 - \$20,000 and lower ☐ \$21,000 - \$35,000 ☐ \$36,000 - \$50,000
☐ \$51,000 - \$75,000 ☐ \$76,000 - \$99,000 ☐ \$100,000 and over

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Do you read the special Health and Fitness Section? ☐ Yes ☐ No

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Don't let a romance scam break your heart

By MICHELLE TABLER

For Senior Voice

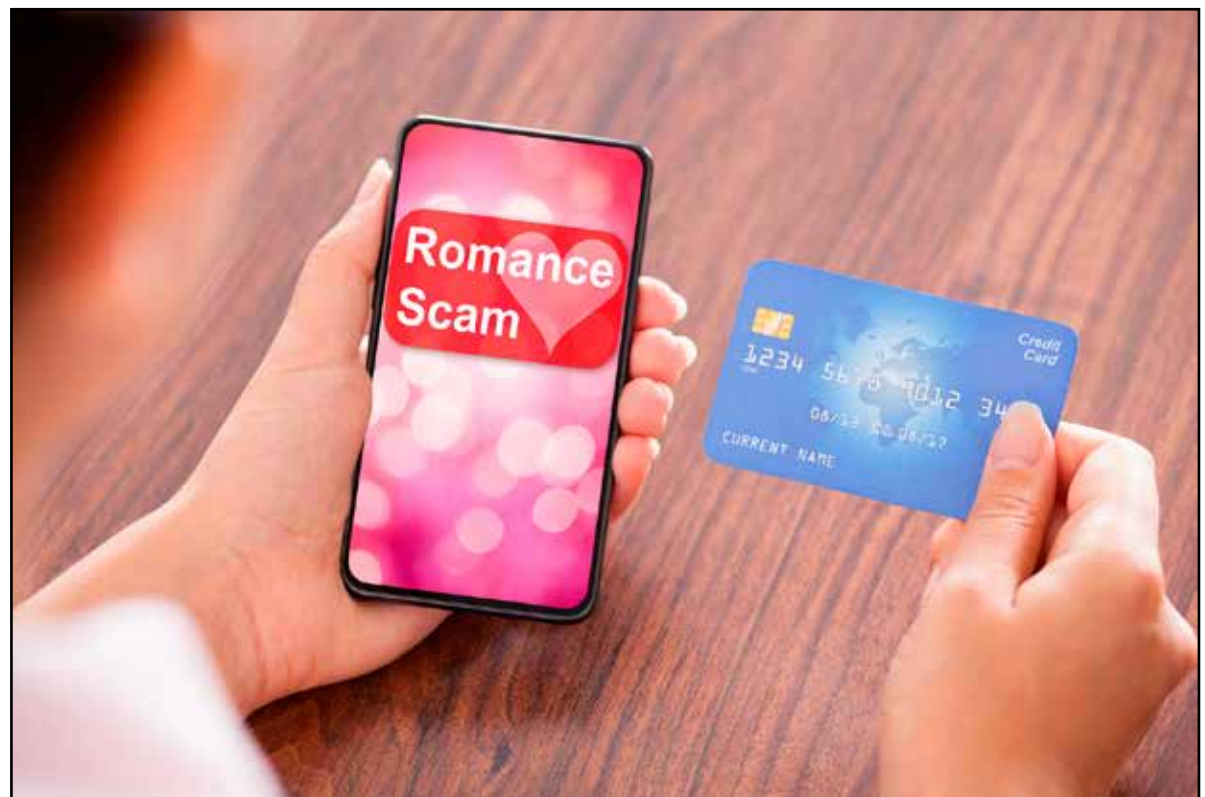
Romance Scams are big business for criminals as millions of people are using online dating sites. In 2019 alone, the Federal Trade Commission estimates \$201 million was lost to romance scams, up almost 40% from 2018. In fact, over the past two years, the total reported losses for this type of fraud was higher than any other scam. And really, that's probably the tip of the iceberg as many people who fall victim to this scam are too embarrassed to tell anyone and may be unaware where to report the fraud.

Reportedly, age does matter as seniors, both male and female, lose larger amounts of money in scams.

How do romance scams work?

Scammers hijack photos and information from online sources (which is a second type of scam – identity theft) and create a fake profile. They claim to be local to the victim's hometown but cannot meet in person because they are temporarily working overseas on a project or they are in the military and deployed. They may allude to working on a construction project overseas or on a business venture.

The scammer's intention is to establish a romantic relationship as quickly as possible and to gain the victim's trust. The relationship escalates quickly with talk of love and marriage. They send love notes and



© Can Stock Photo / AndreyPopov

Over the past two years, the total reported losses for this type of fraud was higher than any other scam. And really, that's probably the tip of the iceberg.

According to the FTC: "Romance scammers prey on consumers who are looking for love, converting what feels like a budding relationship into an ask for money to help the scammer get out of some manufactured crisis." (<https://www.ftc.gov/>)

even gifts. They spend hours talking to their victims on the phone and emailing them love letters.

And then comes the "ask" ... for money. They want to arrange to visit, but their funds aren't available; they've run into

an emergency overseas but their funds are tied up in their current project; or, they or a family member has a medical emergency. Each time, they promise reimbursement as soon as their funds come through. It should also be a big red flag if the person promises to meet in person but then there's always an excuse why they cannot.

In one case, a victim contacted me and told me she had sent tens of thousands of dollars to her "fiancé" (who she'd never met in person) who convinced her he was building their dream home. He repeatedly called her about cost overruns and unexpected expenses and she kept sending money. Even though she was becoming suspicious, she had

already "invested" so much money that she couldn't bring herself to believe that this could be fraud.

In another case, a woman had sent her "boyfriend" money for a plane ticket to visit her (which he was going to reimburse when he arrived back in the States).

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Keep the dance in your pants: Sex, seniors, love and life quality

By WENDELL FOWLER

Senior Wire

Sexual intimacy among "horny old broads and dirty old men" is a subject people don't talk about much. Especially around the grandkids. There's a widespread misconception that seniors lose interest. Oo-la-la, au contraire.

Unclench please, we're all adults. Don't get uptight and mentally censor or deem sinful the urges that come naturally. A University of Michigan/AARP survey finds 40 percent of people ages 65 to 80 are sexually active. Nearly 72 percent of individuals in that age range have a romantic partner

and of those, 54 percent are sexually active. More than half of those surveyed also report sex, intimacy, is important to their quality of life.

"Sex and sexual health among older adults doesn't get much attention, but is linked closely to quality of life, health and well-being," says Erica Solway, University of Michigan's co-associate director of the poll.

While some seniors may give up strenuous sports, sex is a physical pleasure many older people readily enjoy. "There's no age limit on sexuality and sexual activity," reports Stephanie

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CLICK AND YOU'RE CONNECTED

Age Smart, February 9 at 6:30 p.m.: Join the Anchorage Senior Center for a presentation on how the need and capacity for intimacy changes over time. This discussion will be guided by Sheila Shinn, former Director of Geriatrics & Gerontology Initiatives at University of Alaska Anchorage, and co-director of the Alaska Geriatric Interdisciplinary Leadership Development Program.

Fraud Watchdogs, February 18 at 1:00 p.m.: In 2019 alone, the Federal Trade Commission estimates that \$201 million was lost to romance scams, up almost 40% from 2018. Learn what you can do to avoid becoming a victim of this scam.

Register for our free events at <http://bit.ly/aarpak-events> or by calling 1-877-926-8300.





DMV closures: Concerns for seniors

continued from page 3

and returning to Haines via ferry Tuesday at 11 a.m.

Undue stress

In an interview with Senior Voice, Zuyus asked whether other government cost saving options are there, aside from subjecting seniors to undue stress.

“This is on behalf of seniors, and they’re the ones that are going to be affected the most,” said Zuyus. “Are there ways to do it without closing the offices? Yes. Have those opportunities been explored? Apparently not.”

Private partnership

Department of Administration (DOA) Commissioner Kelly Tshibaka, leader of the proposal to close the six DMV locations for FY2022, said she understands where seniors are coming from when it comes to additional travel and expenses for a DMV visit. In the case of the proposed closure of the Homer DMV on the Kenai Peninsula, she noted “My parents live out in a very

Alaskans age 68 and older are required to renew their driver's license in person.

remote area of the Kenai Peninsula, and when I saw the article (by Peter Zuyus), I thought, you know, of all the people to be concerned about, I totally understand what it means coming from the Kenai Peninsula.”

But rather than completely close all six DMV locations, Tshibaka’s official recommendation includes a public-private partnership that would reduce costs for the state while improving service and economic growth in each impacted community, she said.

“We’ve taken an approach with other DMV locations in the past where we’ve created a hybrid solution by partnering with businesses. Some of our DMVs are run by the government — the state — and some of our DMVs are run by business partners,” Tshibaka said.

Locations run by business partners already include 907 Tags & Titles in Anchorage and Nome DMV in Nome, the

sole DMV in the Nome area.

The six locations in question were partially chosen because there was already interest from local business partners in engaging in a public private partnership with the state, Tshibaka said.

Paula Vrana, Deputy Director of the Dept. of Administration and overseer of state DMVs, said the six locations were chosen for their geographic significance.

“One of the primary drivers for the recommendations for these offices was the fact that they are on the road system or the ferry system. That was really one of the most important things we looked at,” said Vrana.

The DOA has been streamlining DMV services over the years through digitization. According to Commissioner Tshibaka, there are only a handful of reasons citizens visit the DMV in person, including obtaining an original driver’s license and taking a knowledge test to obtain an

Alaska driver’s license.

“Other things on the list are your second driver’s license renewal, or by statute, if you’re a senior citizen, then you have to go and renew your driver’s license once every 8 years,” she said. “So what that means is, by statute, we have a situation where you have to go into the DMV once a decade, at this point, because everything else has been automated or can be done by phone or mail.”

What next?

In the upcoming legislative session, Commissioner Tshibaka and other DOA staff will be attending legislative committee hearings to clarify the proposed transition of the six DMV locations from public to public private partnerships.

While Commissioner Tshibaka is confident the plan to privatize, rather than completely close, the six DMV locations scattered across small Alaskan communities will work without service interruption, the budget proposal does not

address what will happen for impacted seniors if the DMV closures are finalized and no solution is put in place, leaving a lapse in service.

For seniors, threats to essential services, such as Senior Benefits or the Alaska Pioneer Homes, has been draining over the years, Zuyus said. These instances have fueled his passion for defending others at his fellow “tender” age, he said.

“We’ve seen programs be quietly dismantled,” Zuyus said. “For example, ‘We didn’t hatchet your Senior Benefits program, oh, but by the way, we increased the criteria to be a member of it.’ It doesn’t happen with intentional harm. I think people in certain positions of the government think, ‘Okay, we’ll do this, this and that.’”

Zuyus said he has contacted several state legislators who have promised to advocate for seniors in relation to the proposed DMV closures and said he has had good luck garnering support from both sides of the political aisle.

Insurance: Maybe available, maybe not

continued from page 3

decline you while another may welcome you with a warm embrace (oops, I lapsed into a pre-pandemic image). You cannot know the key details that differentiate the insurance companies, but presumably your experienced agent will.

Getting declined or locked into the wrong long-term care insurance policy can have huge consequences for your personal finances as well as your health and wellbeing. If you interview an agent and don’t get the answers you want, walk! Good agents abound.

Other options

“But wait, there’s more!” as the Ronco guy on TV would loudly proclaim. Long term care insurance can be quite expensive, especially as you grow older. There are alternatives that may work better for you. For example, Medicare

Applying for long term care insurance and then being turned down is a no-no because once any long term care insurance company turns you down, it will be difficult or impossible to get the insurance from any other company.

and Medicaid may help pay for some long-term care services under certain circumstances. Or consider a reverse mortgage, a special type of home equity loan that allows you to receive cash against the value of your home without selling it.

An annuity contract with an insurance company is another potential way to pay for long-term care services. In exchange for a single payment or a series of payments, the insurance company will send you an annuity, which is a series of regular payments over a specified and defined period of time. Finally, a trust is a legal entity that can provide flexible control of assets for an older adult or a person with a disability,

which could include yourself or your spouse.

All of these long term care insurance alternatives are explained in greater detail at the excellent federal government-sponsored website, LongTermCare.gov. Another good source of information is Alaska’s very own LTC insurance website. It is a bit convoluted to find, but be stubborn. First find the “Alaska Department of Commerce, Community, and Economic Development.” Then look for the “Division of Insurance.” And finally, “Long-Term Care Insurance.” Or call Anchorage Office Consumer Services, 907-269-7900. In-state but outside Anchorage, call 1-800-INSURAK or 1-800-467-8725.

Final last words – do your research. There are lots of landmines around long-term care insurance and the alternatives.

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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Warm memories of cooking for the crew

By **MARALEY McMICHAEL**
Senior Voice Correspondent

Not many 18-year-old girls that I know would take on the job of being “camp cook” for five construction guys. I don’t know what gave me the idea I could do it. It just happened – the job fell into my lap.

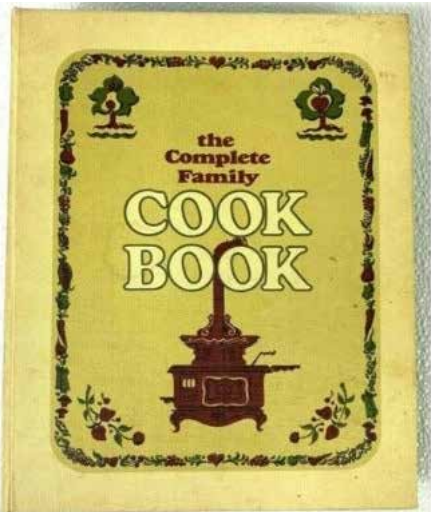
In 1974 my husband Gary worked for Mercer Construction and they had just finished a big job in King Salmon. The next job was remodeling bathrooms at Ft. Wainwright Army base and, after that, they were to remodel kitchens in the family quarters on Eielson Air Force base. We all moved up to Fairbanks in early February. Most of the same guys that had worked together in King Salmon made up the Fairbanks crew.

Jerry Mercer, the boss, rented two furnished second floor apartments in a building off Airport Way. Gary and I shared the larger apartment with Jerry, while the other three guys shared the one next door.

That first morning everyone gathered in our apartment for coffee. When they all left for work, not to return until evening, I spent the morning unpacking, organizing and thinking about

the situation. Should I cook for Gary and me, and the boss cook his own dinner when we’d all be using the same kitchen? But, it really didn’t matter, as there was no food in the house.

Safeway was nearby, across the four-lane highway. As the guys had taken all the vehicles to work, I was afoot. I bought all the basics and whatever else I thought was needed and had never spent that much in one trip to the store before – over \$70! It was



The author’s copy of this late 1960s-era cookbook, received as a wedding gift, was relied on heavily for her cooking duties. She had to transfer the pages into a new binder a few years ago, the cover was so tattered, and was surprised to find copies for sale on eBay.

a challenge to get the two full carts home, pushing and pulling them across the parking lot which was full



Mercer Construction rented apartments in this building in Fairbanks in 1974.

Photos courtesy Maraley McMichael

office, snowberms and dips. The highway itself was smooth to cross, but I could only manage one cart at a time. Then I continued on to the apartment in a relay fashion, with the wheels jarring to a stop every few feet in a dip or a bump. The whole expedition took over two hours, including the time it took to drag the empty carts back to Safeway.

After unloading the bags and putting everything away, I cooked a dinner. I have no idea now what the menu was, but when everyone came home from work they seemed to like it. Jerry was impressed that I had

gone to the store and paid me back for the groceries. During the King Salmon job, he had paid for the crew’s meals at the restaurant since no kitchen was available.

That night there was discussion about what would work for future meal plans. Figuring since I had to cook for Gary and the boss was living with us, I could probably just increase amounts and cook for everyone. I suggested keeping track of how much money was spent on food and at the end of the month, divide it up among the guys, making a bill for each.

Besides preparing things like fried chicken, spaghetti, lasagna and moose roast, I cooked my first turkey with dressing and my first Cornish game hens. The cookbook we had received as a wedding gift got a real workout. The night moose roast was on the menu, everyone gathered around the table only to discover it was still raw in the middle.

They found something to do for another hour while it finished cooking. Dad and Mom had cooked lots of moose roast while I was growing up, but I never paid much attention to the timing.

Another two guys joined the crew for a while and one of them had a wife. They rented a downstairs apartment. The three bachelors then had a choice of where they wanted to go for dinner, but they showed up at our table most of the time. One day the wife made some bread the guys raved about. When I asked, she was willing to show me how and that was my first introduction to yeast breads. Further experimentation produced some cinnamon rolls that were a big hit.

Breakfast, too, was something else I always cooked, but some of the guys never ate any, and others ate depending on what was offered. Bruce said no thanks on the mornings we ate what he

next page please

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- Bethel.....** 543-2237 **or** (800) 478-2230
- Dillingham.....** 842-1425 **or** (888) 391-1475
- Fairbanks.....** 452-5181 **or** (800) 478-5401
- Juneau.....** 586-6425 **or** (800) 789-6426
- Kenai.....** 395-0352 **or** (855) 395-0352
- Ketchikan.....** 225-6420 **or** (877) 525-6420
- Kotzebue.....** 442-3500 **or** (800) 622-9797
- Nome.....** 443-2230 **or** (888) 495-6663
- Palmer.....** 746-4636 **or** (855) 996-4636

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

*Funded by State of Alaska Department of Health and Social Services, Division of Senior and Disabilities Services. Preference for seniors in social and economic need.



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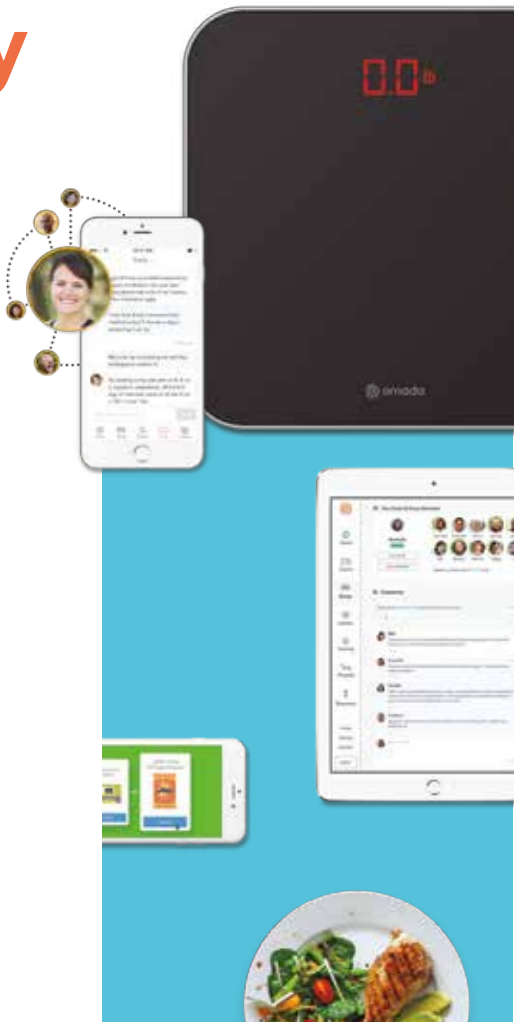
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Cooking: For the crew

from page 14

called the “kitchen sink”, a type of stovetop quiche learned from my mother-in-law. I also learned how to make two pots of perked coffee every morning, but never drank the stuff myself. When the crew got their monthly paychecks, Jerry also had one for me for \$50

for cooking. He certainly got his money’s worth between the cooking and the dishwashing. There was no dishwasher and since the guys were so tired from ten-hour days of physical labor, that chore was left to me. Looking back, I find it hard to believe that the guys put up with my efforts. If we tried this again with

the same crew I’m absolutely certain they would notice a difference in my skills, but my early experience as “camp cook” was only for a few months and I’m happy to report they all survived. *Maraley McMichael is a lifelong Alaskan now residing in Palmer. Email her at maraleymcmichael@gmail.com.*

Rambles

News from the Grapevine

One good thing to come out of 2020 for the **Ninilchik Senior Center** was pull tabs. The center opened its **Easy Street Pull Tabs** store and even though it had to close for six weeks in March and April, it still ended the year in the black, according to a note from the senior center’s president **Dick Hawkins** in the center’s January newsletter. “**Julie Otto** and **Tandy Wallace** are to be commended,” he writes. “When the pull tab store opened they took on the extra duty of all the paperwork that came with running a business like this. Without them I don’t think this first year would have been nearly as successful. That being said, they would not have been able to do what they did without the help and support of the rest of the center’s staff. Everybody stepped up and did what needed to be done.” The store will hopefully become a vital fundraising source for the center’s people and programs. Call for more information, 567-3988 ... **Santa’s Senior Center in North Pole** is in need of a **volunteer** with a pickup truck to help deliver **food boxes**. The center is working with the **Fairbanks Food Bank** to distribute donated food. Along with dropping off food, volunteers also get a chance to check in on people to make sure things are going well. The more volunteers doing this, the less any one person has to do, which helps ease the workload and prevent individuals’ burnout. Call the center for more information, 488-4663 or

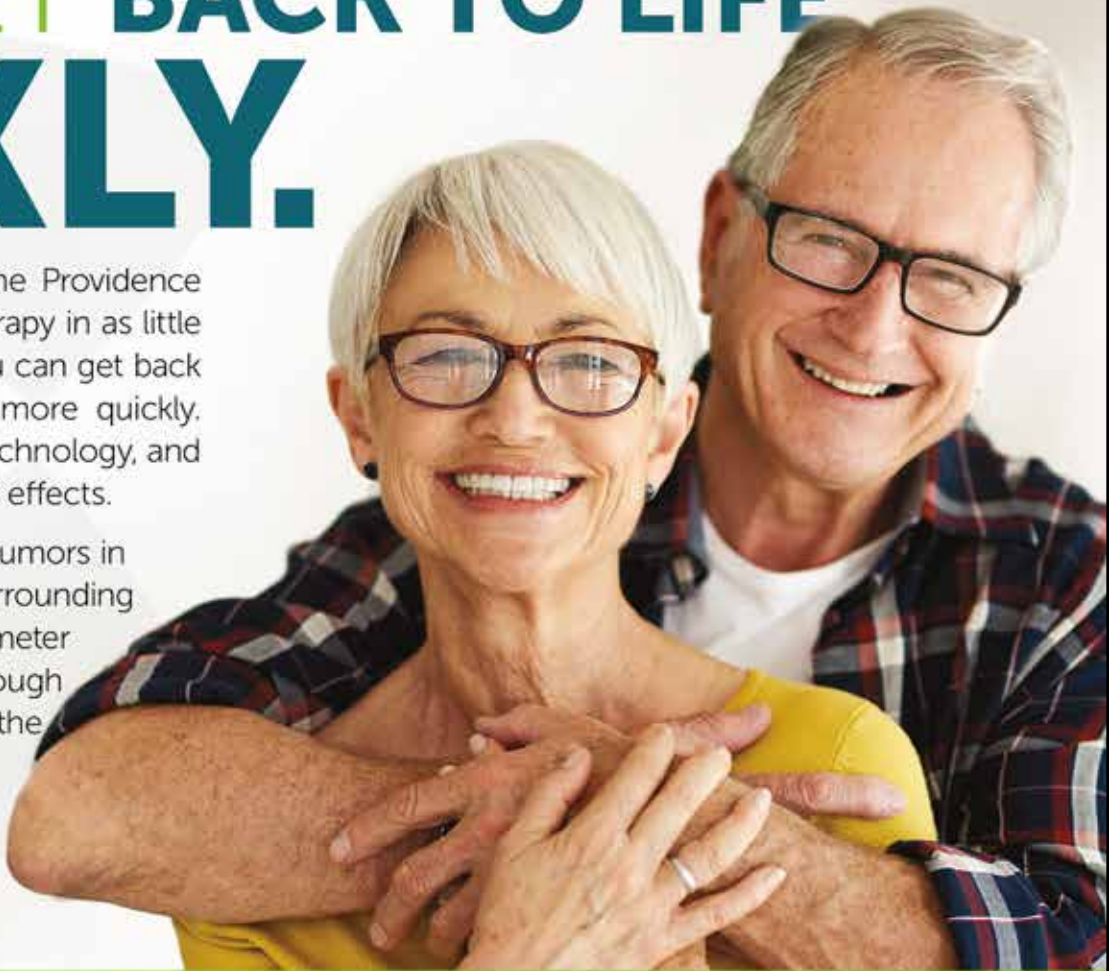
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Donations wanted

to benefit OPAG and Senior Voice projects. Older Persons Action Group, Inc. is a non-profit organization. All donations are tax-deductible. Call OPAG at 276-1059 in Anchorage or toll-free statewide at 1-800-478-1059.

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Rambles

News from the Grapevine

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email them at santaseniors@alaska.net ... Due to ongoing COVID closure restrictions, **Kodiak Senior Center** is not going to be able to hold its long-running **Valentine's Day** event, which honors **Kodiak seniors** age 80 and older. However, they will still provide the seniors a special, free Valentine's Day lunch on Feb. 12. Meals can be picked up at the center's back door at noon, or home-delivered, as usual. And there will be a little something special in each bag to help celebrate the tradition. According to the center's February 2021 newsletter, there are 195 people on the island age 80 and older. Call the center for more details, 486-6181 ... **Kodiak Senior Center's** newsletter also mentioned that their popular **Brain Games** activities will return in February. Staff were seeking feedback to determine the best date and time. Call **Laurie** for details, 486-6188 or email seniorsofkodiak@gmail.com ... The **Big Dipper Ice Arena** in **Fairbanks** offers **indoor walking** during certain hours. Due to distancing requirements, occupancy is limited to 12 walkers per time slot. Pre-registration is required. To sign up online for a time-slot, visit <https://bit.ly/3omh8iP>. Call 459-1070 for more information ... Thanks to a recent grant, **Soldotna Area Senior Citizens, Inc.** is purchasing an external, **walk-in freezer** to store an emergency stockpile of frozen meals for home delivery. According to the group's January 2021 newsletter, the freezer will hold enough pre-made frozen meals for the **Soldotna Senior Center** to supply homebound clients for a two-week period in the event of an earthquake or other natural disaster, pandemic quarantine, or other emergency. The agency's director, **John Walker**, noted in his column that the center had to scramble several times last year to get meals delivered and had to forego deliveries in one two-day period. John also mentions the grant money will also enable the senior center to complete its **computer lab**. There are plans to offer basic computer courses this spring, taught by **Kenai Peninsula College** instructors. Stayed tuned, and for more information call the center at 262-2322 ... Feb. 26 is the deadline to apply to be a **candidate** for **Valdez Senior Center's** **board of directors**. The center began distributing candidate forms in January. Applicants must be a member of the center – submit membership applications no later than 3 p.m. on Friday, Feb. 26. This is also the deadline time for candidate applications. Forms will be compiled for ballots, which will go out in March. Elections will be held at the annual membership meeting on April 8. Call the center for information, 835-5032.

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

Decision, determination pay off

By **DIANN DARNALL**

For *Senior Voice*

In March 2020, Alaska International Senior Games athlete Goldie Southwood made a decision that had a huge impact on her life. Goldie's big heart has led her to be an awesome volunteer in her North Pole community. However, she spent so much of her day helping others that she ignored herself and her health was declining.

With COVID shutting her community down, Goldie was fighting depression. Using her time to think about herself for a change, she decided that her health was important to her. So she took action and exercised more, ate healthier and kept a diary.

In March she was walking 2,000 to 3,000 steps a day. She started exercising via Zoom with the Fairbanks North Star Borough Parks and Recreation program two to three times a week, and on Tuesdays



Goldie Southwood.

Diann Darnall photo

and Thursdays she utilized back and shoulder rehab exercises.

By May she was up to 10,000 steps a day, seven days a week and is still continuing her walking and exercise routines into 2021.

By fall, during her annual wellness exam, Goldie shocked her doctor in a good way. All her lab tests improved. She had reversed her decline.

Goldie, who turns 78 in February, has found more energy, aches less, sleeps better, her acid reflux disappeared, her positivity returned, and she lost 36 pounds. Yeah, Goldie!

She still volunteers and helps others, just remotely now and after her priorities.

Thank you Goldie for your inspiration.

Are you thinking about a change? Decide, take the first step, and go for it.

Diann Darnall is the director of the board president of the Alaska International Senior Games. The 2021 Alaska International Senior Games for those age 50 and older are scheduled for August 6-15 in North Pole and Fairbanks. For more information about AISG go to <https://www.alaskaisg.org>.



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Alaska Commission on Aging quarterly meeting

Alaska Commission on Aging

The Alaska Commission on Aging will meet February 16 and 17 in Juneau. The focus of this meeting will be discussion of legislative priorities for Alaska seniors, sharing information from statewide senior service programs, and providing information about COVID-19 response.

Meeting hours are Feb.

16, from 9 a.m. to 4:30 p.m., and Feb. 17, from 9 a.m. to noon. Public comment is scheduled for 4 p.m. on Tuesday, Feb. 16.

Call-in information and Zoom link will be posted on the ACoA website at

<http://dhss.alaska.gov/acoa/Pages/default.aspx>

Please call the Alaska Commission on Aging at 907-465-3250 for more information.

Madeline Holdorf appointed AARP Alaska State President

AARP Alaska

AARP Alaska has appointed Madeline Holdorf, a lifetime community activist, to the top volunteer position in Alaska. As the new State President for Alaska, Holdorf will chair the AARP Alaska Executive Council, a volunteer leadership committee that helps set AARP's state agenda and programs for its 77,000 members and volunteers.

"I am honored to accept this appointment and to advocate on behalf of Alaskans 50 and older," said Holdorf. "As a long-time AARP member and volunteer, I am committed to AARP's mission to empower people to choose how they age."

Holdorf, who holds a master's degree in Education, is an urban sociologist from Anchorage, where she has resided for over 40 years. After public school teaching and non-profit administrative work, her later professional life was with municipal public health, focusing on issues of cultural disparities, interpersonal violence prevention, homelessness, public inebriation, and non-profit contract administration.



Photo courtesy AARP

"Madeline has a long legacy of community engagement and activism, both professionally and in her private life. From AARP's livability initiatives to our advocacy on care-giving, Madeline's skillset adds immeasurable value to our work," said Teresa Holt, AARP Alaska State Director.

Currently, Holdorf's work focuses on age-friendly communities, healthy aging, and enhancing the quality of life for older Alaskans who desire to live at home and stay active. She continues her life-long community activism pursuits with volunteer commitments to organizations including AARP, the Anchorage Senior Activity Center, SAGE Alaska, the Village to Village Network, and St. Mark Lutheran Church.

Subscribe to Senior Voice

Call 276-1059 in Anchorage or
1-800-478-1059 toll-free statewide

Calendar of Events

Editor's note: Due to COVID-19 safety concerns and restrictions, all events are subject to change or cancellation. Always confirm before attending.

Feb. 2: Juneau/Southeast Free Senior Chair Yoga via Zoom, 11 a.m. to noon. All Southeast seniors are invited to join free chair yoga classes with SEARHC and Sue Conrad, certified group exercise instructor. Classes will be offered Tuesdays and Thursdays through Feb. 25. To register, contact Erin Matthes at 907-966-8720 or ematthes@searhr.org.

Feb. 4: Anchorage Virtual Lunch and Learn with the Library: "Extra Tough Women and Activism" via Zoom, noon. This month's program presents a discussion inspired by the Anchorage Museum's exhibition "Extra Tough: Women in the North" about women and activism in Alaska with a focus on Elizabeth Peratrovich. www.anchoragemuseum.org

Feb. 5: Ketchikan Exhibit Opening "Art in the Time of the Face Mask" at Main Street Gallery or virtually, 2 to 7 p.m. Face mask required while you view face mask art from the functional to the fantastical. Limit 12 people in the gallery at a time. Free. www.ketchikanarts.org/arts-calendar/

Feb. 12: Bethel The 2021 Kuskokwim 300. The world's premiere mid-distance dog sled race starts in Bethel, traverses the tundra, crosses the Kuskokwim River and ends in Aniak -- only to have mushers turn around and sled right back the way they came. Watch live K300 GPS Tracking at www.k300.org.

Feb. 15: Nationwide Presidents' Day

Feb. 15-Mar. 31: Fairbanks World Ice Art Championships Returns in 2021 at Tanana Valley Fairgrounds, 11 a.m. to 10 p.m. Each year, the finest sculptors from around the world compete in the most challenging prestigious ice sculpting competition. Senior day pass: \$12 with ID. www.icealaska.org

Feb. 16: Statewide Elizabeth Peratrovich Day

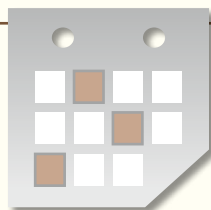
Feb. 17: Kodiak Winter Poetry Readings from Kodiak Library via Zoom, 6 p.m. Share your favorite poem based on the works of poets like Maya Angelou, Rupi Kaur and more. Visit www.city.kodiak.ak.us/calendar/ to sign up for the Zoom link.

Feb. 18: Statewide Art Links via Zoom, 1 p.m. By using a variety of creative art ideas, Art Links is a social, supportive program that promotes engagement for individuals diagnosed with Alzheimer's or related dementia or seniors at risk of isolation and depression. To register, contact Janice Downing at 907-864-3408 or jdowning@alzalaska.org

Feb. 19: Kenai Farm & Food Fridays with Kenai Soil & Water Conservation District, 8:30 a.m. Monthly networking event for those who care about local food and farming. Focused on the Central Kenai Peninsula and open to all. Facebook: Farm and Food Fridays - Virtual Edition. Register at <https://bit.ly/2SvXjI2>.

Feb. 25: Statewide "Medicare Made Easy: A What-To-Do Guide for Americans Approaching Age 65", 3 p.m. Explore essential questions and learn how Medicare works so you can make more informed decisions. Use local.aarp.org/anchorage-ak/aarp-events to find and register for the event or contact aarpprograms@aarp.org for help.

Feb. 26-Mar. 7: Anchorage Anchorage Fur Rendezvous. While the 2021 Fur Rendezvous Open World Championship Sled Dog Race and the Running of the Reindeer have been canceled, stay tuned for a modified schedule of events tailored to COVID-19 safety precautions. www.Furrondy.net/about/news



Send us your calendar items

Send to: Senior Voice, 3340 Arctic Blvd.,
Suite 106, Anchorage AK 99503
editor@seniorvoicealaska.com Fax: 907-278-6724.
Deadline for March edition is February 15.



Clarence Berry, Klondike’s luckiest man

By LAUREL DOWNING BILL
Senior Voice Correspondent

A few years before Lady Luck showered riches on Clarence Berry, the “luckiest man in the Klondike” didn’t have enough money to pay his room rent. Caught in the panic of 1893, he was broke. He couldn’t ask his sweetheart, Ethel Bush, to marry him and saw no particular prospect of ever being able to do so.

In the Fresno Valley of California, where Berry raised fruit, he seemed destined to a lifetime of hard, plodding work for a bare living. So when he heard of riches to be dug out of the earth in the North, he decided to try for the “gold ring.”

That he succeeded in his quest is attested to by the Gold Room at the University of Alaska’s museum in Fairbanks, built with money from a grant provided by the Berry Holding Co. of Fresno. It’s a “belated gesture by family members in recognition of the part that the frozen frontier and mining industry has played in our fortunes,” said company representative C.J. Bennett.

They wanted the room to hold rocker boxes, gold scales and other early day mining equipment, as well as gold. Gold like the \$130,000 (more than \$4 million today) worth of nuggets Berry brought “outside,” when the historic gold ships Portland and Excelsior landed with news of the gold strikes that electrified the nation and started the gold rush of 1898.

Berry had to borrow around \$50 for the trip north in 1894. He spent \$5 to reach Juneau, where he mingled with other men on their way to the gold fields. Berry, a giant of a man with the biceps of a blacksmith, joined a party of 40 attempting to make it over the Chilkoot Pass.

His two big arms, sturdy legs and courage to spare brought him through, although 37 of the original party turned back when storms destroyed their outfits. Borrowing bacon and other supplies, Berry and two others pushed on, eventually arriving at Fortymile with little more than the clothes on their backs.

Berry didn’t find riches at first, but he did find work at \$100 a month and soon secured a claim. His prospects looked bright enough so he went back to California the following year to marry his Ethel.

Their honeymoon included Berry strapping his bride to a sled and pulling her over the mountains. Her trousseau, specially made for the trip, consisted of heavy woolen underwear, knitted wool stockings, flannels and furs.

It took them three months to travel from Juneau to Fortymile, a distance of about 900 miles, traveling 10 to 12 miles a day by dog team, which they picked up at Dyea.

Berry built a log home for his bride, with holes for doors and windows and no floor. Ethel had a little sheet iron stove, with holes on top, and a drum for baking. But she endured the hardships without complaining, because she hoped for gold at the end of the rainbow. Those hopes seemed dim at



It took Clarence and Ethel Berry three months to travel 900 miles from Juneau to Fortymile via sleds pulled by dogs.

Photo courtesy Alaska State Library, ASL-P307-116

first, for the claims at Fortymile yielded no gold. To make ends meet, Berry took a job tending bar at Bill McPhee’s saloon. He was in the bar the day George Carmack

came rushing in to tell of striking it rich in the Klondike.

Berry staked a claim on Forty above Bonanza Creek and later traded a half interest in that claim for half of Anton Stander’s claim on Eldorado Creek.

Night after night, he and Anton burned the frozen ground. Day after day they shoveled up what they had thawed. In October 1896, heartening news came from Bonanza on Twenty-one above. Louis Rhodes had reached bedrock, apparently the first to do so in the Klondike. At the bottom of his shaft was gravel studded with glittering gold.

In early November, Berry and Stander reached bedrock, too, and soon realized they were working

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Gone Fishing

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- 21 River inlet
- 24 Bonanza find
- 25 Brislings
- 26 No-win situations?
- 28 Light shades
- 29 Icelandic epic
- 30 Sockeye
- 32 Angler’s gear
- 35 ___ Baba
- 37 Departed
- 38 Dead-end jobs
- 39 Historic period
- 41 Klutz’s cry
- 45 Central
- 47 Yorkshire river
- 49 Break bread
- 50 Cried like a raven
- 51 Orangish yellow
- 52 “Not ___ I’m in charge!”
- 56 Selling site
- 57 “The Thin Man” dog
- 58 Chew the fat
- 60 Russian saint
- 61 It might be grand
- 62 Hankerings
- 64 Devotee
- 65 Intense anger
- 66 World Service provider initials

Down

- 1 Order request
- 2 Remove from a manuscript
- 3 Feedbag fill
- 4 Speckled freshwater fish
- 5 Feminine suffix
- 6 Mascara site
- 7 Golden rule word
- 8 Lobster eggs
- 9 Compass dir.
- 10 Stadium sounds
- 11 Ridgeline

Crossword answers on page 26



Bumpy road led Hank Garrett to 'Car 54' and beyond

By NICK THOMAS

Tinseltown Talks

Raised in a rough Harlem neighborhood in the 40s and 50s, childhood proved challenging for Hank Garrett.

"We lived in the slums and I'd walk into the kitchen in the mornings to find the floor covered with roaches," said Garrett from his home in California "And I still remember waking up one day with a weight on my chest – it was a rat."

As outlined in his 2020 autobiography, "From Harlem Hoodlum to Hollywood Heavyweight," other hardships dogged young Hank throughout his troubled teen years.

"I saw fights, stabbings and shootings – it was a daily situation," recalled Garrett. But he endured, including a later near fatal car



Hank Garrett between Fred Gwynne, left, and Joe E. Ross in "Car 54, Where Are You". - NBC

accident, eventually turning his life around to focus on physical fitness and becoming a professional wrestler before turning to acting.

During a brief time on the New York police force, Garratt auditioned for "Car 54, Where Are You?" a new television comedy series that debuted in 1961.

"When I told my commanding officer I had a chance to work on a television series, he looked at me and said, 'tough decision isn't it Hank – to

become a television star or stay a cop in New York!" Garrett recalled. "'Car 54' opened up an acting career for me."

Series creator Nat Hiken hired Garrett as Officer Ed Nicholson. "So I went from real cop to reel cop!" said Garrett.

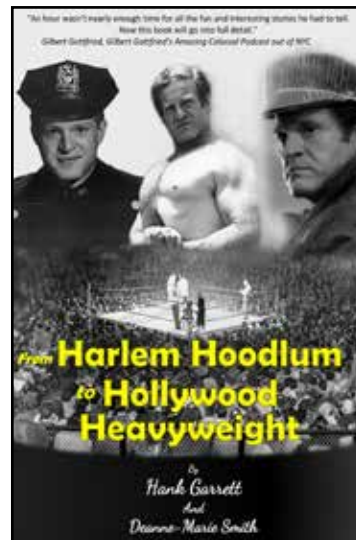
The show also starred Fred (later 'Herman Munster') Gwynne and Joe E. Ross who were partners in the series.

"Fred was very soft-spoken and truly a gentleman who also wrote and illustrated children's books," he said. "He lost a child who drowned and we were shooting when the news came. We were all devastated and shared his pain."

As for Ross, "what a character," said Garrett with a laugh. "Joe would bring in ladies of the evening and at one point asked if one could be put on the payroll as his acting coach. The producers didn't go for it. And, of course, he could never remember his lines and that's why he always

went 'ooh! ooh!' until the words came to him."

Numerous other roles came Garrett's way, often being cast as the bad guy opposite some of Hol-



Cover of "From Harlem Hoodlum to Hollywood Heavyweight" by Hank Garrett and Deanne-Marie Smith.

- provided by publicist

lywood's biggest names including Kirk Douglas in "A Lovely Way to Die" (1968) where a stray punch from Douglas gave Garrett a bloody nose. But Hank got even with the A-lister crowd several years later in

a memorably violent fight scene in "Three Days of the Condor," breaking Robert Redford's nose.

Playing the 'heavy,' he says, wasn't a stretch given his tough childhood. Nor did he forget his troubled past and has worked tirelessly for years with prisoners, veterans, and at-risk youth he calls Hankster's Kids (see www.hankgarrett.biz).

"I hope people will be interested in my book because the proceeds will go to disabled vets and the kids."

Nick Thomas teaches at Auburn University at Montgomery, Ala., and has written features, columns, and interviews for over 850 newspapers and magazines.



Hank Garrett as the mailman assassin in "Three Days of the Condor." - Paramount Pictures

Entertaining novels about people our age

By LAWRENCE D. WEISS

For Senior Voice

No matter what else happens during these non-stop tumultuous times, a good book is sure to improve your outlook. These books feature main characters who are older persons. I select highly-rated books that tilt toward uplifting rather than depressing. Some are light and humorous. Others are more thoughtful, maybe a bit philosophical. Perhaps you will find one or two you feel compelled to read.

Family Matters, by Rohinton Mistry

"Rohinton Mistry's enthralling novel is at once a domestic drama and an intently observed portrait of present-day Bombay in all its vitality and corruption. At the age of 79, Nariman Vakeel, already suffering from Parkinson's disease, breaks an ankle and finds himself wholly dependent on his family... Nariman must now turn to his younger daughter, Roxana, her husband, Yezad,

and their two sons, who share a small, crowded home. Their decision will test not only their material resources but, in surprising ways, all their tolerance, compassion, integrity and faith. Sweeping and intimate, tragic and mirthful, Family Matters is a work of enormous emotional power." — Publisher

Plainsong, by Kent Haruf

"A heartstrong story of family and romance, tribulation and tenacity, set on the High Plains east of Denver. In the small town of Holt, Colorado, a high school teacher is confronted with raising his two boys alone after their mother retreats first to the bedroom, then altogether. A teenage girl—her father long since disappeared, her mother unwilling to have her in the house—is pregnant, alone herself, with nowhere to go. And out in the country, two brothers, elderly bachelors, work the family homestead, the only

page 26 please

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Surprise billing: Some congressional good news

continued from page 2

and included in the overall legislation. That's because there's been a high-stakes battle between all the vested parties – hospitals, insurers, physicians, patient advocacy groups, ambulance companies, air ambulance companies and the many private equity firms which own a growing number of doctor's practices.

This almost got fixed way back in 2000, but those groups were unable to resolve their differences. So, the battle continued. And this time, no one got everything it wanted. The main compromise was over how to determine how much providers will ultimately be paid for their services.

Balance billing

The law ends the practice of balance billing – when out-of-network medical providers bill patients for

network – the law requires the Health and Human Services Department to create a provider-patient bill dispute resolution process.

Surprise billing has been especially difficult for people who go to emergency rooms, and in crisis have little choice about whether they are in-network. The recent growth of emergency rooms being staffed by private equity-owned agencies that sign few in-network agreements, has increased the number of disputes. But the agreement also covers non-emergency care provided at in-network facilities where patients receive care and services from out-of-network providers, such as anesthesiologists, radiologists, pathologists and lab work.

Lawmakers also added in a prohibition on balance billing for air ambulance transportation, which is among the most expensive

Can Seniors Expect Better Days Ahead Regarding Surprise Billing?



Under the agreement, patients will now pay only the deductibles and copayment amounts they would under the in-network terms of their insurance plans. Doctors and medical providers will no longer be able to hold the patient hostage for the difference between those amounts and the higher fees they might like to charge.

amounts their insurers did not cover, starting in 2022 when the law goes into effect.

It will affect emergency care, as well as when people are transported by air ambulance or when they get non-emergency care at an in-network hospital but are unknowingly treated by an out-of-network physician or laboratory.

Under the agreement, patients will now pay only the deductibles and copayment amounts they would under the in-network terms of their insurance plans. Doctors and medical providers will no longer be able to hold the patient hostage for the difference between those amounts and the higher fees they might like to charge. Now, the differences will have to be worked out with the insurance companies. For those without insurance, where everything is out of

medical services, often costing tens of thousands of dollars, and is vital to those in rural areas. But the bill did not extend that protection to the far more commonly used ground ambulance services. It did call for the creation of a committee to recommend how to take this step. But for now, consumers are not protected from ambulance costs, often thousands of dollars.

Under the agreement, doctors can still balance-bill their patients, but they must get consent in advance. This is particularly important when a patient wants to see an out-of-network physician, like a surgeon or a doctor who you want a second opinion from. In those cases, physicians must provide a cost estimate and get patient consent in advance of the outside doctor's appointment – but it only

applies to non-emergency circumstances.

Negotiating billed charges

The real fight came down to how to decide what amounts providers would be paid by insurers. Insur-

ance companies wanted to default to something close to the average in-network price that is paid for the billed services in the area, but doctors and hospitals wanted to use a third-party arbitration process to come up with a price.

Also at issue were that doctors and hospitals did not want any kind of standard for all bills, while insurers, employers and consumers wanted just such a standard. That led

next page please

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I'm still working: Do I need to sign-up for Medicare?

By **JIM MILLER**
Savvy Senior

Dear Savvy Senior: I will turn 65 in a few months and plan to keep working for several more years. I have good health insurance from my employer now. Do I have to sign up for Medicare when I reach 65? — *Looking Ahead*

Dear Looking: Whether you need to enroll in Medicare at 65 if you continue to work and have health insurance through your job depends on how large your employer is. The same rules apply if your health insurance comes from your spouse's job.

But first, let's review the basics. Remember that original Medicare has two parts: Part A, which provides hospital coverage and is free for most people. And Part B, which covers doctor's bills, lab tests and outpatient care. Part B also has a monthly premium, which is \$148.50 for most beneficiaries in 2021, but

is higher for individuals earning above \$88,000.

If you're already receiving Social Security, you'll automatically be enrolled in parts A and B when you turn 65, and you'll receive your Medicare card in the mail. It will include instructions to return it if you have work coverage that qualifies you for late enrollment. If you aren't yet receiving Social Security, you will have to apply, which you can do online at www.SSA.gov/medicare.

If you plan to continue working past the age of 65 and have health insurance from your job, your first step is to ask your benefits manager or human resources department how your employer insurance works with Medicare. In most cases, you should at least take Medicare Part A because it's free. Note: If you're funding a health savings account you may not want to take Part A because you can't make contributions after you enroll. But to

decide whether to take Part B or not will depend on the size of your employer.

Small employer

If your current employer has fewer than 20 employees, Medicare will be your primary insurer and you should enroll in Medicare Part B during your initial enrollment period. This is a seven-month period that includes the three months before, the month of, and the three months after your 65th birthday.

If you miss the seven-month sign-up window, you'll have to wait until the next general enrollment period, which runs from Jan. 1 to March 31 with benefits beginning the following July 1. You'll also incur a 10 percent penalty for each year you wait beyond your initial enrollment period, which will be tacked on to your monthly Part B premium.

Large employer

If your employer has 20 or more employees, your employer's group health plan will be your primary insurer as long as you remain an active employee. If this is the case, you don't need to enroll in Part B when you turn 65 if you're satisfied with the coverage you are getting through your job. But if you do decide to enroll in Medicare, it will supplement your employer insurance by paying secondary on all of your claims.

Once your employment or group health coverage ends, you will then have eight months to sign up for Part B without a penalty. This is known as the Special Enrollment Period.

Check drug coverage

You also need to verify your prescription drug coverage. Call your benefits manager or insurance company to find out if your employer's prescription

drug coverage is considered "creditable." If it is, you don't need to enroll in a Medicare Part D prescription drug plan. If it isn't, you should purchase a plan (see Medicare.gov/plan-compare) during your initial enrollment period or you'll incur a premium penalty (1 percent of the average national premium for every month you don't have coverage) if you enroll later.

If you have more questions or need help, contact your State Health Insurance Assistance Program (see www.ShiptaCenter.org), which offers free Medicare counseling. Or call the Medicare Rights Center helpline at 800-333-4114.

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

Surprise billing: Good news

from page 20

lawmakers to find middle ground. It will give insurers and providers 30 days to negotiate payment for out-of-network bills. If that fails, the claims go to an arbitrator who would have the final say. It does not specify a benchmark specifically, but it bars hospitals and doctors from using their "billed charges" during arbitration.

Those "billed charges" are often much higher and unrelated to the actual cost of providing the care. While that's a win for consumers, doctors and hospitals also won something — government payments generally use Medicare or Medicaid prices which are much lower. Under the agreement, Medicare and Medicaid prices will not be considered. Instead, negotiators will look at the median in-network prices paid by each insurer for the services in dispute. Other

factors can also be considered, including how sick the patient was compared with others.

State protections

What remains unclear is what this may mean to the more than 30 states that have enacted

their own surprise billing protections. Some states have different ways to determine a payment, so things will still have to be worked out at the state level.

But let's be clear: while Americans still face plenty of financial health care challenges that many in the rest of the world do not, such as high out of pocket costs, unaffordable medicines while millions still remain uninsured, at least surprise billing is coming to an end.

Also contributing to this report were *NPR*, *Kaiser Health News*, the *LA Times* and *VOX*.

Workers in your home and Social Security

Social Security Administration

Do you plan to pay a cleaning person, cook, gardener, babysitter or other household worker at least \$2,300 in 2021? This amount includes any cash you pay for your household employee's transportation, meals and housing. If you will pay at least \$2,300 to one person, you have

some additional financial responsibilities and you must: Deduct Social Security and Medicare taxes from those wages; pay these taxes to the Internal Revenue Service; report the wages to Social Security.

For every \$2,300 in wages, most household employees earn credits toward Social Security benefits and Medicare coverage. Generally, people need 10

years of work to qualify for retirement benefits (as early as age 62); disability benefits for the worker and the worker's dependents; survivor benefits for the worker's family; Medicare benefits.

You can learn more about reporting household worker income by reading "Household Workers" at www.ssa.gov/pubs/EN-05-10021.pdf.



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Death, taxes and stepping up to the plate

By **KENNETH KIRK**

For Senior Voice

Deadlines are a funny thing.

Two months ago, I needed to get my Senior Voice column in, shortly after the election. So on the morning after election day, I took a quick look at the results, and it appeared we would have divided control of the federal government, with the Democrats controlling the White House and House of Representatives, and the Republicans controlling the Senate. So I wrote, in my column, that there would probably be no major tax changes for at least the next two years.

And then everything changed.

Now a lot of the advisors (not only estate planners like me, but stockbrokers, accountants and financial advisors) are wringing their hands and twittering that we will now see major tax changes. Actually some of them are rubbing their hands in glee, thinking they will have an excuse to squeeze their clients again because of all the planning that will have to be redone.

I am not so sure that will be the case. The Democrats have, literally, no margin in the Senate. They have exactly half the Senators, with the Vice President



made it clear that one of their targets is going to be the “automatic step-up in basis on death”.

That’s a mouthful, isn’t it? It relates to capital gains tax, which is what you pay when you get something, and then you sell it for more. It is, simply put, a tax on profit.

Let me explain a few terms here. “Basis” is what you start with when you acquire an asset. In most cases, that is the purchase price. If I buy a rental property for \$100,000, that is my basis. If I then spend \$20,000 improving the property, that increases my basis, so I now have a basis of \$120,000.

Let’s say that a couple years later, I turn around and sell that property and, after brokers fees and other costs of sale, I get \$200,000. I subtract my basis of \$120,000 from my proceeds of \$200,000, and

for \$40,000, and I just got \$200,000 for it, I have to pay tax on \$160,000. Making the same assumptions, I now have a tax bill of \$24,000.

But it’s different if I inherited the property. If instead of making a gift, my rich uncle held on to the property until he died, and then I received the property either through probate, or a living trust, or a transfer-on-death deed, I don’t get a carryover basis. I get a much better deal called a “stepped-up basis”. That means my basis is whatever the property was worth on the date of my uncle’s death. If it was worth \$200,000 on that day, and I turn around and sell it for that same price, I have no capital gains tax to pay.

So who has to pay the tax on the gain that the property had all those years

my uncle was holding it? The answer is: nobody. That potential tax simply disappears.

This is one reason you want to think twice before giving assets to your heirs while you are alive, at least if those assets have gone up in value. If you give them the property, they are stuck with your basis. If you hold onto it and they inherit the property when you’re gone, they get a stepped-up basis.

At this point you might be thinking that it sounds only fair that the feds would eliminate the stepped-up basis on death. However, there is one other thing to consider. Let’s say my uncle bought that property way back in 1962. I probably won’t be able to find records of what he paid. And if I can’t prove up the purchase price, the whole thing becomes profit, be-

cause as far as the IRS is concerned, I have a basis of zero. That gives me a tax bill of \$30,000.

Will this change happen? We will see. It is, I am sure, very tempting for those folks in Washington to eliminate this tax break. On the other hand, there a lot of people, not only here in Alaska but elsewhere, who acquired assets (typically real estate, but this applies to stocks and other investments as well) who would be pretty unhappy about it.

Kenneth Kirk is an Anchorage estate planning lawyer. Nothing in this article should be taken as legal advice for a specific situation; for specific advice you should consult a professional who can take all the facts into account. Y’all understand that these tax laws are very complicated and I am dramatically oversimplifying here, right?

I wrote, in my column, that there would probably be no major tax changes for at least the next two years. And then everything changed.

breaking the tie. If any one Democratic Senator refuses to go along with a bill for a large tax increase, it can’t pass. A lot of people in Washington are looking at Joe Manchin, a Democrat from relatively conservative West Virginia, to rein in some of the potential tax increases the new administration may want. And even if he caves in, there are other Senators whose votes would be needed, who have to run for re-election in purple states. They may not want to be associated with a huge tax hike.

But if the new regime in Washington does manage to get some kind of tax increase through, they have

I have a profit of \$80,000. The IRS calls this kind of profit a “capital gain”, and I have to pay a tax on that capital gain. If this is a long-term capital gain (meaning I held the property for at least a year before selling it) and I am in a typical middle-class tax bracket, I will probably pay about 15%. In other words, I have a tax bill of \$12,000.

What if that property was a gift? What if my rich uncle quitclaimed the property to me, and I didn’t actually pay anything? In that case I have a “carryover basis”. That means that my basis is whatever my uncle had. If he bought it way back when

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Best Android apps, iCloud and Apple Keychain

By **BOB DELAURENTIS**

Senior Wire

Q. I got my first Android smartphone over the holidays. Which apps do you consider must-haves?

A. Best in class apps for Android are not hard to find. Depending on your phone model, many of them may already be installed. Here is a quick roundup of apps on play.google.com I think you should consider:

- **Google Maps.** The first and best of its kind, Google Maps will help you find your place in the world. Pair it with Waze for driving directions.
- **Podcast Addict.** There is no shortage of podcast apps. This app is a great place to experience what podcasts have to offer.
- **YouTube.** The internet's original video network is the best of its kind, and the app is one of Google's better efforts. YouTube also does music. There is a separate app for that — YouTube Music.
- **Heynote** is a fun little utility app that turns

your photos, and all the changes are automatically shared with each device.

This process can be repeated with all your iCloud data. Make a grocery list on the iPad, the list automatically appears on your phone. Add a bookmark in Safari, or save a page to Safari's Reading List, and the changes are mirrored on your other iCloud devices.

There are a few things to watch out for. iCloud works best on newer hardware and software, so tread lightly with older devices. Good network connections are also essential. The free storage allowance is too small except for a single device backup, so figure on about a dollar a month per device.

With any two devices connected to iCloud, your personal data will exist in at least three different places, which creates an unprecedented level of safe data storage and ease of use.

iCloud has the potential to completely change your computing life for the better, even if you only have one device. The sooner you

return, making subsequent logins simple.

All of the passwords in a Keychain are protected by a master password, which is usually the same as the password used to unlock the device. On a Mac, Keychain is primarily managed in Safari Preferences. On iPhone and iPad, the passwords have their own

section in Settings.

Keychain's behavior differs with different devices and software versions, which might be confusing at first. But patience pays off. Once set up, Keychain will take care of remembering your site logins, and it will warn you if a password for a specific site is insecure.

Keychain relies on strong cryptography while remaining simple to use. It appears when you need it, and gets out of the way when you are finished.

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

Apple's Keychain is one of those technologies that does not get enough attention, considering how well it works and how easy it can be to organize and use your passwords.

your home screen into a personal note. Excellent for keeping an important thought top-of-mind.

- **WeatherBug** has been around for a very long time. It presents just about every meteorological data point you could wish for.
- **Zedge** is a popular source of custom wallpapers and ringtones.

Q. What is Apple iCloud?

A. iCloud protects different categories of personal data and copies your data to every Apple device you own.

Take photos for example. The iPhone is a great camera, always within reach. But its small screen is not ideal for photo editing. With iCloud Photo Library, the images taken on the phone are automatically transferred to your other iCloud devices. You can use any device to edit

begin exploring all it has to offer, the sooner you will no longer have to worry about how to safeguard your personal data.

Q. What is the Apple Keychain, how well does it work, and what are its strengths and weaknesses?

A. Apple's Keychain is one of those technologies that does not get enough attention, considering how well it works and how easy it can be to organize and use your passwords.

Each Mac and iOS device has its own Keychain that stores usernames and passwords. There is also an option to share the information between devices using iCloud Keychain.

Keychain works with many apps, most notably Safari. It will prompt you to save a username and password for website accounts, and it will use those same credentials each time you

Wander the Web

Here are my picks for worthwhile browsing this month:

Khan Academy

Here you can explore and learn subjects as diverse as computers, economics, arts and history. Some parts of the site are tailored toward students, but there is value for curious minds of any age.

www.khanacademy.org

The Ultimate Watchlist

This site helps you make sense of the movies and shows debuting and disappearing from various streaming services.

www.reelgood.com

Internet Movie Cars Database

This site takes obscure trivia to a whole new level. A vehicle make and model search engine, cross-referenced with the movies in which they appeared.

www.imcdb.org

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Get going again with a group vacation trip

By VICTOR BLOCK

Senior Wire

My wife and I had long dreamed of visiting Costa Rica. We knew about its reputation for magnificent landscapes, abundant animal and bird life, and preservation of the magnificent environment.

We could have spent hours searching the Internet for flights and hotels, reserving a rental car and taking care of the many other details that are required. But we didn't.

Instead, we made a single phone call that took care of all of the necessary planning. In addition, we knew that we would be following an itinerary which combined the must-see



Visitors to Italy take in the sights while wearing masks for safety.

Victor Block photos

begins when they start to make phone calls, type on their computer and take the countless other steps required to deal with every aspect of a trip – and then hope that nothing has been overlooked.

Others follow a different

“Leader in Personalized Small Group Adventures on the Road Less Traveled.” The itinerary allowed us to squeeze as many experiences as possible into every hour of every day.

For example, one typical day included a visit to an OAT-sponsored school, where the children greeted the group with a charming folkloric presentation; a traditional lunch with a local family, and a guided horseback ride through a dense forest. Another began with a hands-on tortilla-making lesson followed with viewing giant crocodiles at close range, and ended with time spent on one of Costa Rica's beautiful beaches.

Our experience underscored the benefits of traveling with a group.

Follow the leader. Many tour guides live in a trip destination or, if not, have been there many times. They can bring the history, culture and other aspects of a place to life in ways that enhance your travel experience.

Relax on the road. Driving in another country can be stressful at best, and downright dangerous if, for example, it requires sticking to the opposite side of the highway. When a professional driver is at the wheel, you can sit back, relax and take in the passing scenery.

Safety in numbers.

Traveling with a group is safer than venturing out on your own, especially in a place you're not familiar with. In addition, guides know what areas of a city to steer clear of and can provide assistance in case you encounter a problem.

When cost is a factor. Because tour operators receive group discounts on many aspects of a trip, the total cost can offer more bang for the buck. Also guides can provide practical tips like good places to shop and where to get the best money exchange rate.

Share the satisfaction. We have met people on group tours whose company

next page please

Traveling with a group is safer than venturing out on your own, especially in a place you're not familiar with. In addition, guides know what areas of a city to steer clear of and can provide assistance in case you encounter a problem.

attractions with a number of hidden gems that we otherwise might have missed. We also had the comfort of knowing that we would get good value for our hard-earned dollars.

Of course, there's something to be said for the enjoyment of planning a trip. For some people, a vacation

route. They turn to tour companies that travel to the destination, or destinations, they wish to visit, and let their experts handle the details.

We went to Costa Rica with a tour operator we had traveled with before. Overseas Adventure Travel (OAT) is the self-styled



A guide and tour group wear masks in Sicily.

Victor Block photo



Group members practice social distancing while exploring a museum.

Victor Block photo

Federal, state COVID travel guidelines

Senior Voice Staff

Air travel requires spending time in security lines and airport terminals, which can bring you in close contact with other people and frequently touched surfaces. Social distancing is difficult in busy airports and on crowded flights, and sitting within 6 feet of others, sometimes for hours, may increase your risk of getting COVID-19. How you get to and from the airport, such as with public transportation and ridesharing, can also increase your chances of being exposed to the virus.

Testing before and after travel can reduce the risk of spreading COVID-19. Test-

ing does not eliminate all risk, but when paired with a period of staying at home and everyday precautions like wearing masks and social distancing, it can make travel safer by reducing spread on planes, in airports and at destinations.

Here's what to know:

- Get tested 1-3 days before your flight.
- Get tested 3-5 days after travel and stay home for 7 days after travel.
- Even if you test negative, stay home for the full 7 days.
- If you don't get tested, it's safest to stay home for 10 days after travel.

next page please

Vacation: Tours, cruises tailored to COVID

from page 24

we enjoy during bus rides and at mealtimes. In some cases, they have become friends who share our love of travel and with whom we

addition to the use of face coverings, hand sanitizer, temperature checks and other well-known basics, it provides disinfected headsets that allow travelers to maintain “social dis-

bins the planning, services and on-site support of a group tour with the benefits of independent travel.

During our three trips with Untours, the only times that we met with other participants were during a first-day briefing, the goodbye dinner and an optional group activity which we opted to take. Other than that, we were on our own.

Our accommodations included an apartment at a vineyard and a comfortable lodging on a farm. We had

use of either a rental car or public transportation passes. An on-site representative was available to answer questions, offer suggestions and provide additional assistance that we might request. Visit untours.com.

Watch for discounts

In an effort to attract clients, some group travel companies have been offering discounts on the cost of trips during 2021. For example, G Adventures

recently launched a limited-time “cyber sale” with provided discounts of up to 21% on the price of more than 450 tour options. Visit gadventures.com.

Travel Stride is a definitive source of information about, and bookings with, travel companies that offer more than 30,000 guided trips, adventure packages and river cruises. Anyone may use the site, and members can receive a cash bonus of up to \$700 per trip. Learn more at travelstride.com.



(above) Riding camels is one of the activities offered during an Overseas Adventure Travel (OAT) group tour in Morocco.
(right) An OAT group takes in wildlife and scenery in Botswana.

Victor Block photos



have planned future trips together.

Staying healthy. At this time of concern about remaining healthy while traveling, going with a tour group can provide peace of mind. Companies have instituted a variety of measures to keep both trip participants and guides safe.

For example, OAT follows a long list of protocols. In

tancing,” arranges to visit popular locations before, or after, large crowds congregate, and limits the number of people sharing a vehicle. (For more information log onto oattravel.com).

“Un” your tour

Untours has practiced social distancing long before it became a well-known phrase. That company com-

COVID: Guidelines

from page 24

- ▶ Always follow state and local recommendations or requirements related to travel.
- ▶ Delay your travel if you are waiting for test results.

Several new variants of the virus causing COVID-19 have been reported, including one in the United Kingdom (UK), one in South Africa and one from Brazil. The UK variant appears to spread faster but does not appear to cause more severe disease. As of Jan. 10, 2021, cases of the UK variant have been confirmed in multiple regions of the United States. None have yet been found in Alaska. The Centers for Disease Control and Prevention (CDC) is monitoring the new variants and encouraging states to do more sequencing. The Alaska State Public Health

Laboratories routinely sequence a subset of positive SARS-CoV-2 tests including all that contain the pattern associated with the UK strain.

Alaska Health Order 6 requires, at minimum, a test within 72 hours before arrival and strict social distancing for 5 days on arrival to Alaska. To stop new strains of virus like the UK strain from coming into Alaska and spreading, testing 1 to 3 days before travel, staying home for 7 days after travel and testing again 3 to 5 days after travel is highly encouraged. Starting Jan 26, 2021, the CDC will require international travelers to show proof of a negative test from within the last 72 hours on arrival back in the U.S.

Compiled from the CDC and Alaska State Dept. of Health and Social Services websites.

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Entertaining novels: *People our age*

continued from page 19

world they’ve ever known. From these unsettled lives emerges a vision of life, and of the town and landscape that bind them together—their fates somehow overcoming the powerful circumstances of place and station, their confusion, curiosity, dignity and humor intact and resonant.”

Scam: *Romance*

continued from page 12

She took the day off from work, got all dressed up and drove to the airport to meet the man she would marry. Of course, he never showed up because he never existed. So, in both cases the victims not only experienced the destruction of what they thought was a serious relationship, but they also lost their money.

What can you do to avoid becoming a victim?

First, be careful what you share on social media and dating sites. Scammers can use those details to target your feelings. Next, research the “person” you are conversing with: enter their profile photo into a reverse image search and see if other profiles using the same photo come up. Additionally, enter the text from the profile into Google and see if the same text is being used elsewhere. Does this person have pro-

— Publisher
Old Filth, by Jane Gardam
“Sir Edward Feathers has had a brilliant career, from his early days as a lawyer in Southeast Asia, where he earned the nickname Old Filth (FILTH being an acronym for Failed In London Try Hong Kong) to his final working days as a respected judge at the En-

files set up on Facebook or LinkedIn or other social media sites?
Third, have the person send a selfie holding that day’s newspaper and make sure the photo matches up to the profile.
Never send money for whatever reason is given. Wiring money or buying pre-paid cards is the same as sending cash and you’ll never get it back. And, never provide credit card or bank account numbers or any personal identifying information such as your Social Security number to anyone.
Social media and online dating sites have made meeting people easier, especially over this past year. Just be cautious, do your research, go slowly, and don’t isolate from your friends and family.
Michelle Tabler is the former Regional Manager for the Alaska Better Business Bureau and currently volunteers with the Alaska Fraud Watch Network, as part of AARP Alaska.

glish bar. Yet through it all he has carried with him the wounds of a difficult and emotionally hollow childhood. Now an 80-year-old widower living in comfortable seclusion in Dorset, Feathers is finally free from the regimen of work and the sentimental scaffolding that has sustained him throughout his life. He slips back into the past with ever mounting frequency and intensity, and on the tide of these vivid, lyrical musings, Feathers approaches a reckoning with his own history...” — Publisher
“Old Filth, A.K.A Sir Edward Feathers, is a complex character whose humanity with its flaws and heartrending early traumas evoked deep compassion in me. I was reminded of the expression, ‘Never judge a man

until you have walked in his shoes.’” — Goodreads reviewer
Oldest Living Confederate Widow Tells All, by Allan Gurganus
“Lucy married at the turn of the last century, when she was fifteen and her husband was fifty. If Colonel William Marsden was a veteran of the “War for Southern Independence”, Lucy became a “veteran of the veteran” with a unique perspective on Southern history and Southern manhood. Her story encompasses everything from the tragic death of a Confederate boy soldier to the feisty narrator’s daily battles in the home—complete with visits from a mohawk-coiffed candy-striper.” — Publisher

Good Night, Mr. Tom, by Michelle Magorian
“London is poised on the brink of World War II. Timid, scrawny Willie Beech —the abused child of a single mother — is evacuated to the English countryside. At first, he is terrified of everything, of the country sounds and sights, even of Mr. Tom, the gruff, kindly old man who has taken him in. But gradually Willie forgets the hate and despair of his past. He learns to love a world he never knew existed, a world of friendship and affection in which harsh words and daily beatings have no place. Then a telegram comes. Willie must return to his mother in London. When weeks pass by with no word from Willie, Mr. Tom sets out for London to look for the young boy he has come to love as a son.” — Publisher



Berry: *Luckiest man*

continued from page 18

the richest ground either had ever seen. By Christmas, Clarence and Ethel were showing visitors three preserve jars, each of which held gold washed from a single pan (two shovels full) of bedrock gravel.
Gold was everywhere. When Ethel needed pocket money, she just walked to the dump and smashed frozen clumps of dirt apart to find nuggets. She picked up nuggets on her walks as aimlessly as others picked flowers. When it came time to go “outside,” she’d collected \$10,000 worth (about \$311,000 today).
After traveling Outside and sharing their news of striking it rich in the Klondike, the Berrys traveled back to their gold-mining operation in the summer of 1898. They then struck it rich again on Ester Creek in the Fairbanks region in the early 1900s.
The Berrys invested their new found wealth in California oil fields after

they left Alaska, and with the founding the Berry Holding Co. and various other enterprises, they made another fortune. Clarence died in 1930; his brother, Henry, at one time the owner of the Oakland Seals and Los Angeles Angels, died in 1929.
The Berry companies are still in business, producing from the original properties discovered and developed by Clarence and Henry, and carried on by other family members.
This column features tidbits found among the writings

of the late Alaska historian, Phyllis Downing Carlson. Her niece, Laurel Downing Bill, has turned many of Carlson’s stories – as well as stories from her own research – into a series of books titled “Aunt Phil’s Trunk.” Volumes One through Five, which won the 2016 gold medal for best nonfiction series from Literary Classics International and voted Best of Anchorage 2020, are available at bookstores and gift shops throughout Alaska, as well as online at www.auntphilstrunk.com and Amazon.com.



While bartending at Fortymile, seen here, Clarence Berry heard firsthand from George Washington Carmack about the riches found in the Klondike region.

Photo courtesy University of Washington, HEG670

Crossword answers from page 18

A	D	O	B	E		L	U	R	E		R	A	P	S
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Keep the dance in your pants: Sex, seniors, love

continued from page 12

A. Sanders, PhD, associate director of the Kinsey Institute sexual research group. “However, sex hormones testosterone and estrogen decline with age, but these changes affect everyone differently.”

According to the National Institute on Aging, naturally occurring changes in body shape and size may change some people’s desire for sexual relations, as can medication side effects. Having chronic health conditions doesn’t help matters. If you don’t feel well, you’re not going to be thinking about sex; talk to a doctor about it. Many causes for decreased libido are treatable.

Regarding seniors and sexually transmitted disease (STDs), age doesn’t protect anyone. According to the Benjamin Rose Institute on Aging, a high midlife divorce rate and online dating may also be factors.

“We assume seniors know about safe sex, but many don’t,” says Jennifer FitzPatrick, M.S.W., L.C.S.W.-C., founder of Jenerations Health Education, Inc. “Seniors who are sexually active outside of

Naturally occurring changes in body shape and size may change some people’s desire for sexual relations, as can medication side effects. Having chronic health conditions doesn’t help matters. If you don’t feel well, you’re not going to be thinking about sex; talk to a doctor about it. Many causes for decreased libido are treatable.

a committed relationship should use condoms.”

The 2018 data from the Centers for Disease Control and Prevention show that among all age groups, rates of STDs are going up, and the greatest rise appears to be among seniors. An analysis by Athenahealth showed in-office treatments for chlamydia, herpes simplex, hepatitis-B, trichomoniasis, gonorrhea, and syphilis were up 23% from 2014 to 2017. Treatment for these same diseases rose by 11% in younger age groups.

Nutrition and sexual function

Both genders must understand most sexual health hitches can be improved through plant-based nutrition, regular exercise, and medical help. Foods high in Omega-3 help the body’s nervous system, neurological functioning and enhance circulation, which aids sex-

ual function. Salmon, tuna, trout, walnuts, almonds, macadamia nuts, hazelnuts, pecans, chia, and flax seed are wonderful for overall health and sex life.

Foods rich in L-Arginine: sugar-free granola, oatmeal (not instant), dairy, green vegetables, root vegetables, garlic, ginseng, chickpeas, onions, whole grains, eggs, dark chocolate, and beans, also increase circulation. Avocados are sexually potent foods high in antioxidants, potassium, and vitamin B6, which promotes blood flow.

Everyone should strive to eat from nature’s garden and take food-based multiple vitamins with trace minerals that create overall health, energy and happiness. Wholesome nutrition and specific vitamin

supplements can enhance sexual performance, impact hormone levels, boost blood flow, libido and more.

Other than faded love or physical infirmities, there’s mixed information why sex drive decreases as we age. Both biological and psychological factors affect sexuality. For example, sex hormones such as testosterone and estrogen decline with age, but these changes affect everyone differently.

Prime rib, baked potato smothered in sour cream and bacon bits, and a slab-o-cheesecake or pasta and pizza are a hard-to-digest prelude to disaster. Additionally, excessive alcohol can dull sexual desire, decreases arousal and sensitivity, and may lower inhibitions leading to unsafe decisions and deceive one into thinking they’re a Casanova doppelganger.

The reality is, when blood flow is actively aiding digestion, there’s precious little available

for other regions, resulting in the tragic assault with a dead weapon or falling

asleep rather than sharing intimacy with your loving sweetie pie.

Geriatrics expert Walter M. Bortz, author of three books on healthy aging as well as several studies on seniors’ sexuality says, “If you stay interested, stay healthy, stay off medications, and have a good mate, then you can have good sex all the way to the end of life.”

A Duke University study showed that some 20 percent of people over 65 have sex lives that are better than ever before.

Rather than assuming desire is lost, examine diet and lifestyle. Prepare a quixotic supper at home where you can create a romantic setting with music, flickering candles, and mindfully prepared, easy-to-digest food using proper ingredients. Perhaps, consider intimacy before dining.

Regardless, keep the love of life alive from wedding day to everyday with healthy intimacy from the fountain of love, sweet love – the ultimate aphrodisiac.

Weight: Lose it

continued from page 7

2. **Rooibos tea.** With dinner, you can have a small cup of rooibos tea (hot or cold). This is naturally un-caffeinated, and the herb contains “aspalathin” which reduces cortisol. Cortisol is what leads to belly fat.

3. **Green tea.** So easy, you can drink this or take supplements. We know that catechins and caffeine serve to activate the sympathetic nervous system, which makes you feel less hungry, burns fat and calories. Matcha tea has a much stronger benefit because it is not an infusion of the tea leaves like green tea... it is the actual tea leaves themselves that are crushed to make the matcha.

4. **Cinnamon.** Cinnamon can support healthy blood sugar levels by acting like

insulin. It shuttles blood sugar out of the blood, and puts it into the cells where it belongs. So when they measure your blood sugar levels, there’s less sugar floating around in it. When your blood sugar is more balanced, you crave fewer foods.

5. **Hang a picture.** Hang a picture of yourself at your desired weight (maybe it was three years ago, maybe 30 years ago). Put it on the fridge or cabinet door. Every time you go to grab a snack, you’ll be reminded of your goal. This might not work every time, but if it stops you from snacking two out of five times each day, times 30 days, that means you will have dramatically reduced snacking each month. It may sound silly, but I think it’s a great little trick to try and one that will help you keep your eye on the prize.

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