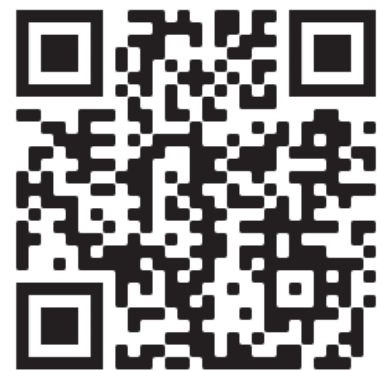


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Learn the latest tool in scammers' arsenal. - page 17

Fur Rendezvous is one of many winter festivals you can catch. A highlight of Fur Rondy is the Open World Championship Sled Dog Races.
Photo by Michael Dinneen





A call to action for voting rights, economic stability, health, justice, and education

By **CELESTE HODGE GROWDEN**
Opinion

As Alaskans, we take great pride in our unique culture and the breathtaking beauty of our state. Yet, hidden within this beauty is a pressing issue that affects a significant part of our population: our seniors. Today, I want to address the multifaceted challenges they face, including voting rights, economic security, access to quality health care, social justice, and educational opportunities. We must unite to advocate for meaningful changes that ensure our seniors receive the respect and support they deserve.

Voting rights: Alaskans must be heard

In Alaska, voting is not just a right; it is a means for our seniors to voice their concerns and priorities. However, barriers still exist for many older Alaskans. Issues such as stringent voter ID laws, limited polling accessibility, and the remote nature of many communities can disenfranchise seniors. It is critical that our state enacts measures that protect and enhance voting access, ensuring that every elder, from Barrow to Ketchikan, has the opportunity to participate in our democratic process. Expanding mail-in voting options and conducting outreach in various languages and formats will help ensure that no Alaskan senior is left unheard.

Economic stability: Supporting our elders in retirement

Many seniors in Alaska grapple with economic insecurity, particularly in a state where the cost of living is extraordinarily high. Navigating retirement on meager Social Security benefits can be a daunting challenge, especially for those from marginalized backgrounds. We must advocate for strengthening Social Security and exploring innovative solutions to expand pensions and retirement savings options. Additionally, supporting fair wages for caregivers—many of whom are family members—is crucial to maintaining the dignity of our aging population.

Health care: Fighting cuts and ensuring access

Health care is paramount for all Alaskans, and for our seniors, it is a lifeline. Unfortunately, recent cuts stemming from the “Big Beautiful Bill” threaten the stability of Medicare and Medicaid programs that are crucial for Alaska seniors. These cuts jeopardize access to vital medical services, particularly in rural areas where health care options are already limited. We must advocate for policies that restore funding to these essential programs, ensuring that all Alaskans, regardless of where they live, have access to quality care. Lowering prescription drug costs and expanding telehealth services can also

make significant differences in seniors' lives, especially for those in remote communities.

Justice: Addressing inequities at home

Justice and equality are foundational to a society that values its elders. In Alaska, the intersection of age and race often leads to systemic injustices that disproportionately affect seniors in marginalized communities. We must work to dismantle barriers that prevent our senior population from receiving equitable treatment. This includes protecting them from elder abuse, economic exploitation, and discrimination. Legal resources must be made available to ensure that seniors can seek justice and support within their communities.

Education: Lifelong learning for Alaska seniors

Education is not confined to the classroom; it is a continuous journey. Many seniors in Alaska possess a wealth of knowledge and experience, and they should have the opportunity to continue learning. We need to promote community education programs that empower seniors, providing access to technology training, skill-building workshops, and personal enrichment classes. By investing in lifelong learning opportunities, we allow our seniors to engage with their communities actively while acknowledging the valuable contributions they make.

A collective responsibility

In conclusion, we have a responsibility to prioritize the well-being of our seniors in Alaska. As members of the Alaska Black Caucus, we recognize the importance of advocating for policies that address voting rights, health care access, economic stability, social justice, and education. Together, we can ensure that every Alaska senior is respected, their voices are heard, and their needs are met.

As we celebrate Black History Month, let us honor the struggles and achievements of Black Alaskans who have paved

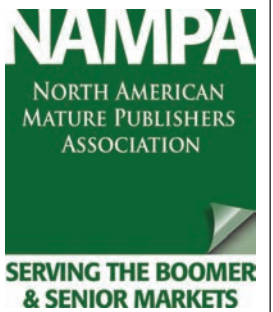
the way for justice and equity. Let us come together as a community to advocate for the rights and dignity of our seniors, creating a future where everyone—regardless of age—can thrive in the great state of Alaska. Together, we can make our society a better place for our seniors today and for generations to come.

Celeste Hodge Growden
President/CEO
Alaska Black Caucus

Dena'inaq ełnen'aq' gheshtnu ch'q'u yeshdu. (Dena'ina)
I live and work on the land of the Dena'ina. (English)

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Mission statement:

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Vision statement:

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

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



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Social Security an economic engine for Alaska

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

Frances Perkins was tough as nails. She had to be. She was the first woman ever to serve in a presidential cabinet. Perkins was Secretary of Labor from 1933 to 1945 under President Franklin D. Roosevelt. Her beat was workers, immigrants, and the creation of Social Security.

She was determined, focused, and did not suffer fools. According to her Wikipedia entry, one time she got in a spat with Alfred P. Sloan, the chairman of the board at General Motors. During a United Auto Workers strike, she phoned Sloan in the middle of the night and called him

a “scoundrel and a skunk” for not meeting the union’s demands. She said, “You don’t deserve to be counted among decent men. You’ll go to hell when you die.”

Of course, it took that kind of person to push Social Security past the opposition. It was a tough slog with a modest beginning. In 1937 Ernest Ackerman received Social Security’s first lump-sum payout. Seventeen cents. But it’s a different game now. Nationwide in 2022 Social Security payments to beneficiaries totaled \$1.23 trillion.

In October of 2025 the nonprofit, nonpartisan National Institute on Retirement Security (NIRS) released a report entitled



Frances Perkins was secretary of the Department of Labor in Franklin D. Roosevelt’s administration, and the creator of Social Security.
Wikipedia



“Quantifying the Economic Impact of Social Security Benefit Spending.” Yeah, I know that’s an eyes-glaze-over title, but we’ll get to the juicy Alaska stuff pretty quick. First, the nationwide picture. In 2023 Social Security:

- ▶ paid \$1.38 trillion in benefits to 67 million beneficiaries in 2023
- ▶ supported 12.2 million jobs and \$804.6 billion in labor income

Ninety years later, Social Security helps retirees and positively impacts Alaska’s economy.
Wikimedia

good. He wants to go to the emergency room.” In 2023 the economic impact of Social Security benefits spent on medical care in Alaska hospitals was enough to support 541 hospital workers for a year. Meanwhile, Grandpa has recovered nicely, thank you.

“Grandpa is feeling better and wants to take us shopping for new clothes. Can we go? Pleease?” They did go, and that contributed to Social Security benefits spent in “general merchandise stores” in Alaska that altogether was enough to support 429 retail workers for a full year.

So, in sum, Social Security plays an incredibly important role in the health of our economies, from the national perspective all the way down to individual recipients. Moreover, contrary to scary assertions you may have heard along the way, it is going to be around for a long time. According to the Center on Budget and Policy Priorities,

“After 2034, Social Security could still pay roughly 81% of scheduled benefits using its tax income even if policymakers took no steps to shore up the program. Those who claim that Social Security won’t be around at all when today’s young adults retire and that young workers will receive no benefits either misunderstand or misrepresent the trustees’ projections.”

Yep. There’s enough for Grandpa, the kids, and the grandkids. The fix is simple in order to keep Social Security paying at 100% into the future. “Scrap the cap.” This year the cap is \$176,100. Once you reach that amount in wages, you stop paying into Social Security for the rest of the year. Remove the payroll wage cap so that the rich pay their share of Social Security all year just as the rest of us do. Fair and equitable. Problem solved.

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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The dance of aging: Physical and mental benefits of moving to the rhythm are plentiful

By KAREN CASANOVAS

For Senior Voice

Q: A client of mine, an avid salsa dancer, often talks about the physical advantages of dancing for older adults. But what about the mental benefits?

A: As we get older, the knowledge and experiences we gather inspire us to look for ways to boost not only our physical well-being, but also our mental acuity. This brings us to your interesting question about how dance can impact our brain function, alongside the already familiar physical perks.

Dancing goes beyond enjoyment; it is an expressive mix of rhythm, movement, and engaging our brains in a way that can actually sharpen our minds as we age. So, what really happens in our brains when we hit the dance floor?

What dance does for our brain

Dancing is not merely fun; it positively impacts our brain. Studies using PET scans (Positron Emission Tomography) have identified specific brain areas that activate during dance. When we dance, areas like the motor cortex, somatosensory cortex, basal ganglia, and cerebellum work to-



gether. The motor cortex helps plan and control our movements, while the somatosensory cortex aids coordination. The basal ganglia ensure our movements flow smoothly, and the cerebellum manages fine motor skills.

Listening to music also lights up brain regions involved in emotions, while learning new dance steps sharpens our memory, attention, and decision-making skills, using critical areas like the prefrontal cortex and hippocampus. Dancing is a social activity that fosters connections and enhances our emotional well-being.

How dance aids brain health

Research confirms that dancing benefits our intellectual health. A study published in Frontiers in Aging Neuroscience found that regular dancing improves cognitive flexibility due



Dancing, whether it's at home or in a class or in public, is good for us. A recent study found that regular dancing improves cognitive flexibility due to the mental workout involved in learning complex moves.

Photo by Max Chen via Pexels

to the mental workout involved in learning complex moves. The dynamic nature of dance—requiring coordination, rhythm, balance, and spatial awareness—engages multiple brain networks, strengthening our cognitive reserves.

Active pursuits like dancing promote neuroplasticity, which is the brain's ability to create

new connections. This process is supported by brain-derived neurotrophic factor (BDNF), essential for maintaining cognitive function as we age. Additionally, dancing stimulates the release of “feel-good” chemicals like dopamine, serotonin, oxytocin, and endorphins, which enhance motivation, reduce stress, and

strengthen social bonds.

Neuroscientific insights into dance reveal its remarkable effects. An article in Scientific American further highlighted that syncing movements to music activates the brain's reward centers while engaging sensory and motor pathways, creating a powerful and enjoyable experience.

Dance as therapy

The advantages of dancing are so significant that it is now being included in treatments for conditions like Parkinson's disease, a neurological disorder that affects movement. A remarkable study published in the New England Journal of Medicine showed that people who dance regularly have a reduced risk of developing dementia compared to those who stick to other forms of exercise. This positions dance as a standout option for maintaining brain health as we grow older.

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THEY DON'T NEED TO LEAVE HOME TO LIVE BETTER

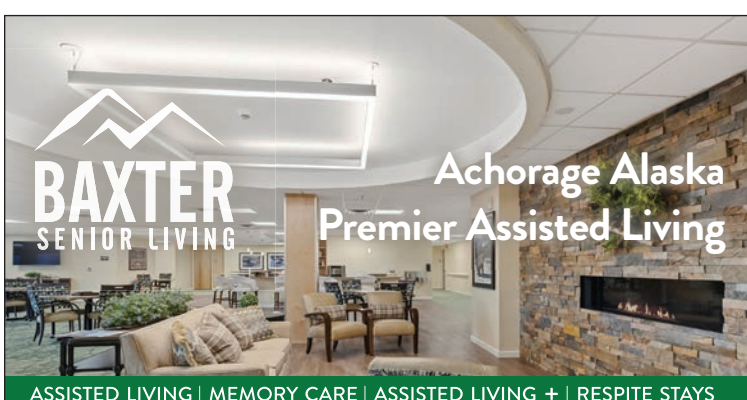
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How can I boost my immune system?

By Dr. EMILY KANE
For Senior Voice

Strong natural immunity represents the potential to avoid chemotherapy, radiation, surgery, frequent vaccinations, hospital convalescence, chronic fatigue, degenerative disease, and other unpleasant or costly medical interventions. Below are basic parameters for wellness through immune support.

Daily foundations

Adequate rest. Work balanced by play. A healthy diet and fresh water. These may sound obvious, but they require conscious commitment.



Rest and play

Most people need about eight hours of sleep per night. Aim to be in bed eight hours before your alarm. In our culture, work often dominates while play is optional. Rebalancing this—ideally incorporating daily play—can improve

efficiency, mental clarity, and overall enthusiasm for life. Outdoor play is especially beneficial. Time in nature—walking in forests, swimming in oceans, gardening—has profound restorative effects.

Hydration

Drink plenty of clean water—roughly half your body weight in ounces per day. Carry water with you and stay hydrated; thirst signals dehydration. Increase water intake when fighting illness to help flush toxins. Vegetable broths, herbal teas, and juicy fruits are helpful but do not replace pure water. Even high-quality tap water may contain

chlorine or trace contaminants. Avoid iced water, which stresses digestion and diverts energy as the body warms it.

Limit sugar

Limit sugar intake to under 50 grams per day. Excess sugar suppresses white blood cell function for hours after consumption and interferes with vitamin C absorption. Refined sugars are especially problematic.

Protecting the body's defenses

Protect your skin, the body's first line of defense, by keeping it clean and intact. Care for the mucous membranes—from

mouth to anus—which form a critical interface with the external world. What you eat provides the raw material for healthy cells. Dry skin brushing can support circulation. Protect your lungs by not smoking. Support heart health through a balanced diet—approximately 30% clean protein, 30% healthy fats, and 40% unrefined carbohydrates—and regular cardiovascular exercise such as brisk walking. Emotional and spiritual health also matter: take quiet time, express your needs, and honor your goals.

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The power of music and memory

Forget Me Not Chorus begins its spring session

By LISA SAUDER
For Senior Voice

Music has a remarkable ability to reach people living with Alzheimer's disease and related dementias, often long after other forms of communication become difficult. Melodies, rhythm, and familiar lyrics can spark recognition, ease anxiety, and create moments of joy and connection. Research and lived experience show that music engages multiple areas of



the brain, allowing emotional memory to remain accessible even as other abilities change.

I know firsthand the transformative power of music. When my mom, who lived with vascular dementia, would become agitated, I learned that simply playing her beloved big band music could immediately calm her. I could visibly see her begin to relax, start singing along, and drift to a different place and time filled with positive memories. Those moments reminded me that music reaches parts of us that dementia cannot.

For individuals living with memory loss and their caregivers, music can become a shared language. Singing together offers a sense of belonging, strengthens relationships, and creates meaningful connection without pressure or expectation. These moments remind us that a diagnosis does not erase creativity, identity, or the capacity for joy.

Rooted in this understanding, Alzheimer's Resource Alaska is pleased

to welcome participants to the Forget Me Not Chorus as it begins its spring session this month. The chorus brings together individuals living with Alzheimer's, related dementias, or memory loss and their care partners in a warm and inclusive environment where participation matters more than performance. No singing experience is needed, only a willingness to be present and engaged through music.

One of the things I love most about the Forget Me Not Chorus is that when you look around the room

page 9 please

Medicare changes to expect in 2026

By SEAN McPHILAMY
Alaska Medicare Information Office

This month's article provides an overview of Medicare coverage in 2026. The 2026 edition of the Medicare & You handbook provides much greater detail than is provided in this article; if you do not have a copy, then please contact the Medicare Information Office and we are happy to provide a copy. You may also find the handbook available on the Medicare.gov website (look for the link under the "Basics" topic header) as an eBook, as well as in large print, audio version, and in Braille.



The Medicare & You handbook has also been translated into Arabic, Chinese, Korean, Russian, Spanish, Tagalog, and Vietnamese. Original Medicare includes both inpatient (Part A) and outpatient (Part B) care, with an additional coverage for prescriptions (Part

D). This year, there are no Medicare Advantage (Part C) plans offered to Alaska residents.

Part A and Part B costs

Medicare Part A covers inpatient services when you are admitted to the hospital for treatment. Most people do not owe a monthly premium for Part A, but if neither you nor your spouse have 10 years of Social Security work credits, then you may owe a monthly premium. If you are admitted to the hospital as an inpatient, then you will owe a deductible of \$1,736 at the beginning of your stay. After you meet your deductible, your first

60 days in the hospital and your first 20 days in a skilled nursing facility cost you \$0 per day. After that, you owe an out-of-pocket cost each day for your continued stay. If you have multiple hospitalizations, you may owe the Part A deductible more than once in a calendar year, when more than 60 days have passed without inpatient or skilled nursing care.

Medicare Part B coverage is for outpatient care, which is the most common medical events for most of us, such as visits to a licensed health professional, home health services, lab tests, and durable medical equipment. In 2026, the

Part B premium is \$202.90 per month. If your reported income in 2024 was above \$109,000 as a single person or \$218,000 as a married couple, you may pay higher premiums, known as an Income-Related Monthly Adjusted Amount (IRMAA) assessment. Part B has a deductible of \$283 for the calendar year, with a 20 percent coinsurance for most medical services. If you receive an IRMAA assessment, read over the letter for details including options to appeal. Contact our office if you do not fully understand this or any details sent to you.

page 6 please



ADVERTISEMENT

Misunderstanding words



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

Hearing loss is a major factor on your quality of life. One of the qualities is the understanding of your language or languages. Hearing loss affect your word understanding and the ability to understand speech. Hearing and understanding are two very different things.

We have all misunderstood part of a conversation and it can be quite funny. When you hear someone order nice water, maybe they wanted ice water. I am

sure your dad does not want grape ants for Christmas, but maybe gray pants would be more like what he might want. However, when you have a hearing loss and this is your daily conversation, always filling in or trying to interpret what is being said, there is nothing funny about it.

When you have a hearing loss, and you are filling in the blanks and interpreting what words are, you run a risk of losing your language.

At Accurate Hearing, we offer free hearing tests. We want to ensure that every patient gets the right hearing aids to best meets their hearing loss, lifestyle and budget needs. Request an appointment by calling 907-644-6004.

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



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

Medicare

continued from page 5

Part D costs

Medicare Part D covers outpatient prescription drugs. You have the option to sign up for a payment plan for Part D out-of-pocket costs. The Medicare Prescription Payment Plan (MPPP) allows you to spread your drug costs throughout the year, with the goal of helping you manage your monthly expenses. In 2026, the national average premium for the Part D basic benefit is about \$39 per month. In Alaska, five different insurance companies are offering nine individual Prescription Drug Plans (PDPs) with premiums ranging from \$0 to \$112.40 per month. While monthly premiums do matter, the goal is to have a Part D PDP which includes coverage

for your prescriptions for the overall lowest cost (of premiums *plus* any co-pays or cost-shares).

This year, your annual out-of-pocket Part D costs for prescriptions which are included in your plan are capped at \$2,100. After you reach this out-of-pocket limit, you owe nothing for covered drugs for the rest of the year; you can track this limit in your plan's monthly statements. The annual Open Enrollment Period to review and update your prescription drug plan will be later this year, from October 15th through December 7th. You may be eligible for a Special Enrollment Period during which you may change your plan, for example if you also have Medicaid (DenaliCare), the Medicare Savings Program (MSP), or the Extra Help program. As mentioned above, for individuals who have higher annual

incomes, there may also be an IRMAA assessment included with monthly Part D plan premiums.

To discuss any Medicare concerns, or to ask any questions regarding your specific situation, please contact the State of Alaska Medicare Information Office at (800) 478-6065 or (907) 269-3680; our office is also known as the State Health Insurance Assistance Program (SHIP), the Senior Medicare Patrol (SMP), and the Medicare Improvements for Patients and Providers Act (MIPPA) program. If you are part of an agency or organization that assists Seniors with medical resources, consider networking with the Medicare Information Office. Call us to inquire about our Ambassador program.

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

Medicare counseling by phone

By **LEE CORAY-LUDDEN**

For Senior Voice

I am a Certified Medicare Counselor working

under SHIP. My office is in the Soldotna Senior Center, and I serve the state via phone. If you are local, I can help you as a

walk-in. I am here Monday through Thursday, 8 am to 3:30 pm. Call with your Medicare questions, 907-262-2322.



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Our clients often tell us that it's not just what we do, it's how we do it—with empathy, reliability, and a local voice on the other end of the phone when you call. If you're considering in-home care, let's start the conversation. We'd love to meet you, learn your story, and see how we can support your journey.



Lessons Learned: Clinical trials help science and you

By **DIMITRA LAVRAKAS**
Senior Voice Correspondent

Alaska has 139 active clinical trials looking for those willing to sign up for research studies in Anchorage, Fairbanks and Bethel.

Not only do you earn money for participation, but you also learn about your own state of health.

Over the past few years, I've been found to have Stage 1 fatty liver disease, which the earliest and mildest form where fat accumulates up to 33% in liver cells and usually causes no noticeable symptoms. But it is crucial to address because it can progress to inflammation scarring called fibrosis and severe damage leading to cirrhosis if left untreated. It can be reversible with lifestyle changes like diet, exercise and weight loss. I have addressed that and I'm fine.

I also found out I do not have the marker for Alzheimer's. Score one for me.

And I don't have li-

pedema, which is an abnormal buildup of fat in your lower body. It's a long-term condition that can affect up to 11% of women, and almost all the people who have lipedema are women. Beginning as an appearance concern, it can eventually cause pain and other problems.

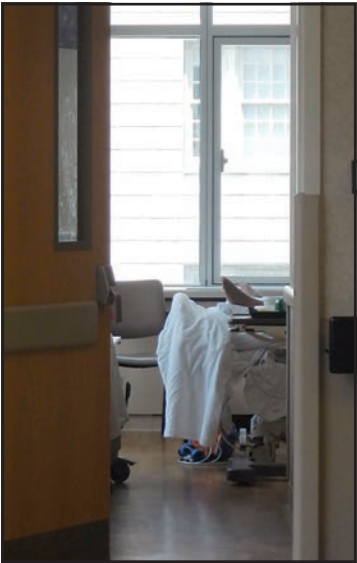
Recently, I tested a shot of a new flu vaccine and had no side effects. I was paid \$300 for visits and phone calls.

This is a win-win: revealing your health and getting paid for it.

Consider these studies

Colon cancer screening is considered uncomfortable, even embarrassing, but routine screening can help save your life.

The FIND Colon Cancer Screening Study is looking for participants who have a physician-prescribed screening colonoscopy scheduled, and who are interested in advancing colon cancer research by completing an at-home



Taking part in clinical studies just might keep you from a doctor's exam room. Photo by Dimitra Lavrakas

blood draw.

Remember that needles are much finer than when we were younger and less painful.

They are looking for participants who are 40 years of age and older and are interested in participating to advance early detection testing, have not had a colonoscopy in the past nine years.

Earn \$325 to \$475 in the form of an electronic payment card.

Perfectly suited for Alaskans in winter is the investigational treatments for depression for those 18 to 65 years old who have been experiencing a major depressive mode for at least a month that include: persistent feeling of sadness or emptiness, loss of interest in things they normally enjoy, lack of sleep or too much sleep, lack of energy, and lack of concentration or poor memory.

There's reimbursement for study-related expenses and it's supervised by doctors and medical staff.

Go to <https://policylab.us/clinical-trials/1/alaska> for more trails.

Power research

Prostate cancer is the most common cancer among men in the United States, and the incidence of advanced disease is increasing rapidly. Prostate cancer is the most common

cancer diagnosis in men, accounting for 30% of male cancers in 2025, and is the second leading cancer death in men behind lung cancer, according to the American Cancer Society.

This trial is for men more than 18 years of age, and the duration is 6 to 12 months. You must be taking Androgen deprivation (ARPI) and must not be taking any other anti-cancer therapy. If you have cardiac disease, an uncontrolled illness like diabetes, and some other health problems.

This is a no placebo group, as all trial participants will receive the active study treatment.

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Vitamin supplements may not help prevent colds

By JOHN SCHIESZER

Medical Minutes

If you catch a cold, know the facts. Studies have confirmed that taking vitamin C supplements regularly may only slightly reduce the duration and severity of symptoms. However, these supplements typically don't prevent you from catching a cold and can only slightly reduce the severity of symptoms for most people.

Starting vitamin C after symptoms doesn't seem to help much. However, consistent daily intake in large doses (1000-2000 mg) might shorten a cold by a day or so and make it milder. In more than 20 trials with nearly 11,000 participants, individuals who took 200 to 2,000 milligrams a day of vitamin C for an average of three months were no less likely to catch a cold than those taking a placebo. However, when they did catch a cold they were sick for slightly less time (about half a day less) than the placebo takers. A typical cold lasted about a week.

In seven separate studies, researchers tested vitamin C's ability to treat a cold. However, taking roughly 3,000 mg at the first sniffle didn't translate to a shorter or less severe cold. A few trials have tested whether vitamin C supplements can resolve Covid symptoms faster. Researchers randomly assigned 66 adults with mild-to-moderate Covid symptoms to take either a placebo or 1,000 mg a day of vitamin C for two weeks. Symptoms didn't clear up any faster in the vitamin C group than in the placebo group.

What about zinc?

A zinc deficiency can impair your immune system, so it's important to get enough zinc in your diet. Most people do. However, don't expect that taking a zinc supplement will help ward off a cold. In nine trials that included a total of 1,449 volunteers, taking zinc didn't lower the risk of getting a cold compared to taking a placebo. However, if you already have a cold,



sucking on zinc lozenges, which slowly release zinc, may help you fight it off by preventing viruses from replicating or attaching to cells in your throat and nose.

In a few studies, adults who used zinc lozenges every few hours during a cold shortened their illness by roughly a third compared to those taking placebo lozenges. The studies, many of them funded by zinc supplement makers, required participants to take at least 75 milligrams of zinc acetate or zinc gluconate a day at the first sign of symptoms. Zinc lozenges containing citric acid, mannitol, sorbitol, or tartaric acid don't appear to have the same effect.

Vitamin D and the common cold

If you want to prevent a cold or flu, vitamin D might help a tiny bit. In one analysis that included 37 randomized trials with 46,000 people, those who took vitamin D had an 8% lower chance of getting a cold or the flu than those who took a placebo. While that finding was statistically significant, an 8% drop probably doesn't mean much for most people.

How about vitamin D for preventing Covid? Two huge trials (both were partly funded by vitamin companies) have investigated vitamin D supplements. In one study, researchers randomly assigned roughly 6,000 volunteers to daily doses of either 800 IU of vitamin D, 3,200 IU of vitamin D, or no supplement. After six months, vitamin D takers (regardless of dose) were no less likely to catch Covid (or any other respiratory infection) than the no-supplement group. The Recommended Dietary Allowance (RDA) for vitamin

The common cold is an infection of your nose, sinuses, throat and windpipe. Colds spread easily, especially within homes, classrooms and workplaces. More than 200 different viruses can cause colds. There's no cure for a common cold, but it usually goes away within a week to 10 days. If you don't feel better in 10 days, it is recommended you see a healthcare provider.

D is 600 IU a day up to age 70 and 800 IU a day for adults older than 70.

In a separate study, researchers randomly assigned 34,601 volunteers to take a placebo oil or cod liver oil (which contained 400 IU of vitamin D) every day for six months. The vitamin D made no difference. At the end of the study, 227 people in the cod liver oil group versus 228 people in the placebo group tested positive for Covid.

The common cold is an infection of your nose,

sinuses, throat and windpipe. Colds spread easily, especially within homes, classrooms and workplaces. More than 200 different viruses can cause colds. There's no cure for a common cold, but it usually goes away within a week to 10 days. If you don't feel better in 10 days, it is recommended you see a healthcare provider.

Rhinoviruses cause up to 50% of common colds. There are more than 100 different rhinoviruses. However, other types of



Taking vitamin D has a slight impact on preventing colds and flu. In one analysis that included 37 randomized trials with 46,000 people, those who took vitamin D had an 8% lower chance of getting a cold or the flu than those who took a placebo.

Photo by Paola Banchemo

viruses such as coronaviruses can also cause colds. Antibiotics are medications that fight infections caused by bacteria. However, viruses cause colds and so antibiotics don't work for colds.

It can be hard to tell whether you have a cold or the flu since many of the symptoms are the same. Both are widespread during the colder months and affect your upper respiratory system.

Experts recommend drinking plenty of water. And get plenty of rest. It may be beneficial to run a humidifier or vaporizer to increase the amount of moisture in the air. Using saline nasal spray or drops and breathing in steam during a hot shower may significantly make a difference. Also, recommended are throat lozenges, cough drops, and taking over-the-counter medicines to relieve symptoms.

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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Memory

continued from page 5

during a rehearsal or performance, you often cannot tell who is living with the disease, who is the caregiver, and who is the choral volunteer. In that space, everyone is simply a singer, connected through music, dignity, and joy.

One chorus member, Jeanne B., recently shared this with us:

The chorus has been a joy to me as a caregiver, my partner who has dementia, and our choral friend who supports us in coming to rehearsals. This is the third season that we have sung with the chorus, and we look forward to the rehearsals every week. Each one is a guarantee of camaraderie and fun, learning new songs and relearning old ones. And it is a place where everyone is welcomed and accepted. We love to spread the word about the chorus as it brings such wonderful benefits to our community.

The Forget Me Not Chorus offers a supportive space where music helps build community and spark memories while reducing isolation for both participants and caregivers. Members are welcome to



Diane, Barbara, and Wendy all participate in the Forget Me Not Chorus.

Photo courtesy Alzheimer's Resource Alaska

join at any point during the seven-week session, which runs through April 3, allowing flexibility as needs and schedules change. Each rehearsal provides an opportunity to connect, create, and enjoy music together in whatever way feels right.

The spring session will culminate in a final concert on April 17. All are welcome to attend and celebrate the

courage, joy, and connection shared throughout the season. The chorus is led by music director Mary Schallert and accompanist Cathleen McLaughlin, whose dedication and talent make this meaningful program possible.

Spaces are limited, and advanced registration is encouraged. To register or learn more, please contact Ann Farris at FMNCho-

rus@alzalaska.org or call 907-561-3313. Volunteers are also welcome to assist with the chorus,

with a one-hour training provided by Alzheimer's Resource Alaska.

The Forget Me Not Chorus is made possible by the generosity of donors and community supporters such as the Atwood Foundation and the Anchorage South Rotary. As a nonprofit organization, Alzheimer's Resource Alaska supports everyone affected by Alzheimer's disease and related dementias. Services are not income-based, and community support through time, talent, and treasure helps ensure that programs like this remain accessible to all.

Through every shared song, the Forget Me Not Chorus offers a powerful reminder that even as memories change, music continues to connect us, bringing comfort, dignity, and joy to those walking the dementia journey together.

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

Rural health care gets a boost

Senior Voice staff

Alaska has been awarded \$272 million to support system-level investments in health care through the Centers for Medicare & Medicaid Services' (CMS) Rural Health Transformation Program (RHTP), according to a press release from the Alaska Department of Health. The five-year, \$50 billion national initiative is designed to

strengthen, stabilize, and modernize health care systems in rural communities. Alaska is among the top recipients of the funding.

"This investment represents a turning point for rural health care in Alaska," said Heidi Hedberg, commissioner of the Alaska Department of Health. "It allows us to expand sustainable access to care, strengthen local providers, and improve health outcomes statewide."

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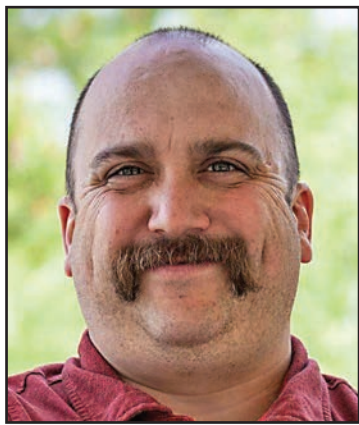
Keeping your home safe during winter

By CHRISTIAN M. HARTLEY

For Senior Voice

After months of heating our homes through Alaska's long, cold winter, now is the perfect time to check that everything works safely. Your heating system has been working hard, and a little attention now can prevent fires and keep you warm through the rest of the winter and into spring.

Wood stoves and fireplaces need regular cleaning to work safely. Creosote builds up inside the chimney when you burn wood. This black tar-like substance is dangerous because it can catch fire. If you've been using your wood stove or fireplace all winter, your chimney probably needs cleaning soon. A chimney fire can spread quickly and destroy your home. Call a professional chimney sweep to inspect and clean your chimney before it becomes a problem.



Check the area around your wood stove or fireplace, too. Keep furniture, curtains, and anything that can burn at least three feet away. Look at the floor under your stove. The protective pad should cover the entire area and show no cracks or damage. Replace it if needed. Empty the ashes into a metal container with a lid and store it outside, away from your house. Ashes can stay hot for days and start fires if not handled carefully.

If you heat with oil or propane, your furnace also needs attention. Change or clean your furnace fil-

Taking care of these tasks now keeps you safe and warm as winter winds down.

ter every month during the winter. A dirty filter makes your furnace work harder and can cause it to overheat. Look around your furnace for anything stored too close. Keep the area clear of boxes, cleaning supplies, and other items. Schedule a professional inspection if you haven't had one this heating season. Your fuel company often provides this service or can recommend qualified technicians. Doing this now means you can start

Space heaters provide extra warmth but cause many home fires each winter. Turn off space heaters when you leave a room or go to bed. Keep them on flat, stable surfaces where they won't tip over. Nothing should be within three feet of your space heater, including blankets, papers, and furniture. Never

use extension cords with space heaters because they can overheat. Plug heaters directly into wall outlets. If your space heater is old or damaged, replace it with a newer model that shuts off automatically if it tips over.

Electric blankets and heating pads also need checking. Look for frayed cords, dark spots, or any damage. Don't fold electric blankets when storing them because this can damage the wiring inside. Never use electric blankets that are more than ten years old.

Your smoke alarms and carbon monoxide alarms are your first warning of problems. Test them monthly by pushing the test button. Replace batteries twice a year. If your alarms are more than 10 years old, replace the entire unit. Carbon monoxide

is especially dangerous because you cannot see or smell it. Any home with fuel-burning appliances needs working carbon monoxide alarms.

For more information about heating safety, contact your HVAC service company or the local fire department. Many fire departments offer free home safety inspections and can answer your questions. The National Fire Protection Association website (www.nfpa.org) also provides helpful safety tips designed for seniors.

Taking care of these tasks now keeps you safe and warm as winter winds down.

Christian M. Hartley is an Alaska resident with three decades of public safety and public service experience. He is the public safety director of the City of Houston and serves on many local and state workgroups, boards and commissions related to safety. He lives in Big Lake with his wife and their three teenage sons.



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Susie Ford recalls segregation, war and steady faith

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

By YASMIN RADBOD

Alaska Commission on Aging

Every morning before dawn, Susie Ford is up. Coco, her little dog, is waiting. At 5 a.m., she gets out of bed, fills her bowl and starts her day in the quiet house she has lived in for decades.

"I wake up with Coco," Susie said, smiling. "She needs her breakfast."

At 103 years old, Susie lives alone, takes care of her home and gets exercise from household chores. "Cleaning up the house and cooking keeps me moving," she said. She also still drives.

Self-sufficient from an early age

Susie was born in Arkansas, the youngest of nine children. When she turned 13, she started cooking all the meals for her siblings.

She married at 18, but almost immediately her path shifted. With her husband in military service during World War II, she left Arkansas and moved to Washington state with friends, seeking work and new experiences. There, she joined the wartime workforce, building B-17 bombers during a period when few women, and especially few Black women, were doing that kind of work.

"I never would have thought that I could work on an airplane," she said. "I remember seeing the airplanes overhead and watching them [as a child]. That was something unusual. Women didn't do that [kind of work] before the war."

She also worked on the railroad and served as a nurse's aide in a hospital, fulfilling an early dream to help people. "I wanted to



Susie Ford has lived a life of self-sufficiency. She gets up at 5 every morning to feed her dog, Coco.

Photo courtesy of Susie Ford

be a nurse because I liked helping folks," she said.

In 1952, she moved to Alaska, a place she says she came to love more than anywhere else she had lived. She worked as a nurse at Providence Hospital (now Providence Alaska Medical Center) and later met her second husband while working in a restaurant. He came in often to eat, and although

she initially declined his invitations, he persisted. "He wouldn't let the other waitresses take his orders. He kept asking me out," she laughed, "and finally I said yes."

The couple opened a café together and ran it for about two years before closing the business after a shooting occurred. Susie then took a job with the local school district, where she worked for more than seven years before retiring.

An eye on history

Despite her success in multiple jobs, Susie's life was marked by pervasive discrimination. She remembers places where African Americans were not welcome, separate water fountains and restaurants that refused service. She remembered being told to enter through kitchens instead of front doors to dining establishments, a suggestion she rebuffed. On one occasion in Anchorage, while waiting in line to collect unemployment benefits, a man hurled a racial slur at her simply for joining her colleague in line.

These experiences left deep impressions, yet Susie refused to be defined by

barriers. She said prejudice still exists today, though it is often less visible than it once was. "A lot of times they try to cover it up," she said.

She remembers the 1964 earthquake vividly. She had just finished making dinner when the ground began to shake. The trailer she and her husband were living in rocked violently, but she stayed at the table until her husband urged her outside. "The ground was moving like waves," she said. They ended up laughing through the shock of it all, something she still recounts with a mix of anxiety and astonishment.

Faith as a source of strength

Today, Susie's routine may be quieter, but it is no less full. She reads her Bible daily, follows the news, tends her house and watches Coco wander through the rooms. Her mind stays sharp. "At my age now, I thank the Lord for good health," she said. "With a clear mind."

"She never stops," her granddaughter said. "She's still living her life."

Susie's faith has been her source of strength through loss, the deaths of friends, family and her husband. When asked how she handles grief, Susie did not pretend it was easy. "I cry a lot," she said. "If it hadn't been for prayer, I probably would've went crazy. Prayer is what keeps me steady."

"I stay up, I stay busy," she affirmed. "That's how I do it."

For younger generations, her advice is simple: love and care for others and hold tight to your own path.

"Love God. And love your neighbor," she said. "That's what I would tell them."

Susie continues to live life by her own rules: keeping her routines, her home and her sense of purpose intact.



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Quilt project helps process loss and grief

By MARALEY McMICHAEL
Senior Voice Correspondent

My husband, Gary, passed away in December 2025 at the Palmer Veterans and Pioneers Home —his residence for almost four years. The staff graciously told me to take all the time I needed to remove his belongings from his room. Above his bed was a beautiful quilt made by his grandmother—a lady I never met. It is a requirement that only lightweight items be placed on the wall above a bed at the Pioneer Home...a precaution for earthquakes. On the wall in his bathroom was a lovely Alaska-themed lap quilt made by a member of the Pioneers of Alaska. As I took these quilts down off the walls in December, I was reminded of the 15 quilts I made years ago.

One warm July day back in 1997, I went into Mom’s bedroom, where she spent most of her time resting that summer. I held three pairs of slacks that I thought needed new elastic. It had become my job through the years to replace the worn-out elastic in the waistbands of her polyester pantsuits. I always kept packages of her special elastic on hand.

But, when I inquired about fixing the waistbands, Mom said it wasn’t necessary and then surprised me by asking if I’d be interested in making a pillow cover for each of her grandchildren from her clothing, such as the slacks I was holding in my hands —something to remember her by. She knew I enjoyed sewing...would I be willing to do this project?

Just like that, Mom had approached a much bigger subject. She was telling me that her energy for life was



Maraley (foreground) and daughter Erin laying out two blue quilts on the floor of the Palmer Junior Middle School cafeteria in May 1999. The project—to make quilts for 15 grandchildren from their grandmother’s wardrobe—took Maraley 10 years to complete.



Thirteen quilt tops laid out at one time at the Palmer Junior Middle School in spring 1999 when Maraley was in the middle of her decade-long quilt project.

Photos courtesy Maraley McMichael

running out and it wasn’t necessary to replace the elastic. She had plenty of good pairs of slacks she wasn’t even using. Since my arrival in Homer a month earlier to help Dad care for her, she had only dressed in real clothes for medical appointments. She didn’t even feel good enough to attend church anymore.

All these thoughts ran through my mind as I took a deep breath and answered, “I think that’s a great idea, Mom. I’d be happy to make pillow covers.” We started discussing color combinations.

Soon, Mom was admitted to the hospital and from there went to live in a care home where she lived another year before she died. During that year, I had plenty of time to think about the sewing project I had agreed to. Except in my mind, the pillow covers became twin-size quilts.

When Gary and I married in 1973, we received a twin-size polyester quilt as a wedding gift. I was told it had been made by a missionary women’s group on the East Coast of the United States. One side of the quilt was a patchwork of crazy patterned rectangles that I could hardly stand to look at. The other side was easier on my eyes with solids of blue,

aqua, and rose. I used it on my son Patrick’s bed when he was very young, and he continued to use it until he redecorated his bedroom

as a teenager. To my surprise, this quilt was important enough to him that he insisted on taking it with him when

he moved from Alaska to Colorado for college. After all those years, it remained

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Gary’s grandmother’s quilt was displayed over his bed at the Palmer Veterans and Pioneers Home. He died in December 2025.

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Art of the North Galleries photo by Oscar Avellanada-Cruz



Rod Perry spreads the mystique of the Iditarod Trail Sled Dog Race

By PAOLA BANCHERO

Senior Voice

This year's Fur Rondy will be different in that there is now an Anchorage Mushing District arch over Fourth Avenue, marking the starting line for the Fur Rendezvous Open World Championship Sled Dog Race and the Iditarod Trail Sled Dog Race, the state's most famous international event.

The landmark was inaugurated in November 2025, and it was the culmination of a multi-year effort by led by Jim Huettl, the president of the nonprofit Anchorage Mushing District.

"He was indefatigable," said Rod Perry to the Alaska Prospectors Society meeting on Jan. 20. Huettl fought administrative red tape, apathy, codes, and regulations in the 12-year effort.

Perry is on the Anchorage Mushing District Board of Directors and is the mushing district's historical interpreter.

For years, he has been holding court at a kiosk on Fourth Avenue, talking to tourists and residents alike about the history of mushing. He estimates he has talked to or button-holed about 100,000 individuals since 2009 to share the history.

Over three meetings this winter, Perry has explained the origins of the Iditarod Trail Sled Dog Race, a history that he says is "so outlandish, so absurd, so heroic..."

Clad in a red plaid shirt, his wrestling coach physique still compact and energetic at 83, Perry is a mesmerizing storyteller.

He held forth for about 90 minutes without slides or images about a history that included homesteaders such as Joe Redington, and friends such as Gleo Huyck and Tom Johnson, who helped organize the first race. The organizers also had a friend in Gen. Charles Gettys, then the commander of U.S. Army Alaska, who dispatched



Perry, a former Dimond High School wrestling coach, raced in the first Iditarod Trail Sled Dog Race in 1973. Since 2009, he has told the story about the Iditarod at a kiosk on Fourth Avenue in Anchorage.

Photo by Buzz Rohlfing

soldiers of the 172nd Arctic Light Infantry Brigade on snowmachines to test the machines' potential in Arctic combat on the original gold rush route, which became the route of the inaugural Iditarod Trail Sled Dog Race.

One of the most interesting aspects of Perry's story was that snowmachines had in the 1960s almost completely brought about the disappearance of the sled dog for virtually every Bush household, which had used them for hauling of firewood and water and much of the whole array of subsistence activities plus other travel and transport.

"Snowmachines changed so much and with such suddenness that it was staggering," Perry said.

The founders of Alaska's most iconic race had three goals: to hold a long-distance sled dog race, to use it to save the working sled dog, and to raise awareness of the Iditarod Trail pursuant to getting it included in the National Trails System.

Perry is emphatic that no other word is more closely associated with Alaska than the word *Iditarod*, and that of the thousands of people who stop by his Iditarod

Central kiosk every summer, only a few have never heard the term.

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Rambles

News from the Grapevine

Irish traditional musical group **Cherish the Ladies** performs in **Kodiak** on Feb. 4, in **Fairbanks** on Feb. 6, and in **Anchorage** on Feb. 7. In Kodiak, the performance is at 7 p.m. at the Gerald C. Wilson Auditorium. Tickets available through the Kodiak Arts Council. <https://ci.ovationtix.com/35799> In Fairbanks, the group will be at Hering Auditorium. <https://fairbanksconcert.my.salesforce-sites.com/ticket#/> In Anchorage, you can see them at the Alaska Performing Arts Center and tickets are available at CenterTix.com ... **Cyrano's Theatre Company** is producing the romantic musical "**The Fantastiks**," from Jan. 30-Feb. 22. The performance on Feb. 21 is live-captioned. Get tickets at CenterTix. <http://bit.ly/4jPBVcP> ... **Sitka** is the site of the third annual **Winterlude** at 6:30 p.m. Feb. 13. The evening begins with light fare paired with **prosecco** and wines, followed by a candlelit performance featuring Grammy-winning cellist **Zuill Bailey**, the artistic director of the Sitka Music Festival. He'll be joined by pianists Natasha Paremski and Piers Lane. <https://www.sitkamusicfestival.org/> ... All senior citizens and their families are invited to the **Chugiak-Eagle River Senior Center, Chugiak**, on Feb. 20, when Fr. Arthur Roraff, pastor of St. Andrew's Catholic Church in Eagle River, will celebrate a complete Mass in the CERSC Dining Hall. CERSC is completely accessible for everyone. Mass will start at **3:30 p.m.** and Father will hear confessions at 2:45 p.m. Fr. Roraff plans to celebrate Mass quarterly in 2026—the February Mass will be the first one of the New Year. An informal survey revealed that CERSC is the only Senior Center in Southcentral Alaska to which a priest comes to celebrate a complete Mass ... **Bethel** is organizing its first comic con. It's called **KuskoCon**, and it's a three-day event organized by the Kuskokwim Consortium Library. Featured guests

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Rambles

News from the Grapevine

continued from page 13
include Alaska author **Don Rearden** and the creators of the **Chickaloonies** graphic novels. It's at at The **Kenai Community Library** has a writers' support group that meets at 5:30 p.m. Feb. 24. Write on Track is for people who are feeling alone on their author journey. Join us for a time of encouragement and support as you pursue your writing goals. Bring a piece to share if you would like ... The 30th anniversary of the **Alaska Ski for Women** is Feb. 1. It is the largest women's cross-country ski event in North America, with close to 1,000 Alaska women coming together to celebrate skiing in Kincaid Park. <https://bit.ly/4aa2oyn>
Rambles is compiled from senior center newsletters, websites and reader tips from around the state. Email your Rambles items to editor@seniorvoicealaska.com.

Ready for Fur Rendezvous? Quintessential winter carnival has something for everyone

By **PAOLA BANCHERO**
Senior Voice

Many cold-weather cit-ies have a winter carnival, and Anchorage is no differ-ent. Fur Rendezvous is Feb. 26-March 8 this year. The festival – informally called Fur Rondy or “Rondy” – is a significant part of the city's history and tradition. In the mid-1930s, Anchorage was

a town of about 3,000 peo-ple that stretched between Park Strip and Ship Creek. Winters were long and with few of the modern-day entertainments we take for granted.
Though it started as a way for trappers and hunt-ers to show off their wares, it now has a range of events that anyone can enjoy.

One of the highlights is the “Open” World Cham-pionship Sled Dog Races that is the first weekend of the festival. It's been attracting sprint mushing teams for decades. The race starts at the intersection of Fourth Avenue and D Street in Downtown. It goes through the urban woods of Anchorage for a 26-mile race Friday, Saturday and Sunday (Feb. 27-March 1) starting at noon.

One of the oldest events is Fur Rondy Bonspiel, a curling tournament that takes place at the curling 711 E. Loop Road in Anchor-age. Teams from Fairbanks, Anchorage, Mat-Su, Kenai, Whitehorse, Canada and even St. Louis and Seattle will compete. The first match is Feb. 26 at 6:30 p.m.

Feb. 28 is particularly packed with activities, starting with the Pioneers of Alaska Pancake Feed at 8 a.m. You can find it at Pio-neer Hall on Sixth Avenue & F Street. If you're not too full, the Frostbite Foot Race, Fun Run and Frosty Paw Dog Jog gets going at 9 a.m. That afternoon at 3, the same staging area is the start line for the Big

Fat Ride, a fat-tire bike race for any age.
The carnival is also a highlight for families.
Of course, there is still a fur auction and you can catch a great Alaska Native arts market at the Dimond Mall between March 4-8.

To find out more about Fur Rondy, go to <https://www.furrondy.net/> Some events, like the sled dog races, are free. Others have a cost.

Other winter carnivals you can still catch:

Fairbanks World Ice Championship
The Fairbanks World Ice Championship goes from Feb. 16-March 13, with dif-ferent events, including one for youth. The sculptures are something to behold. <https://icealaska.com/>

Cordova Iceworm Festival
The Cordova Iceworm Festival has a variety of family-friendly events. It runs Jan. 31-Feb. 7 this year. <https://www.ice-wormfestival.com/>

Homer Winter Carnival Celebration
The 2026 Homer Win-ter Carnival Celebration is Feb. 14. The theme this year is **Snow Much Love**. From snowy fun to community spirit, it's a time to come together and embrace everything that makes Homer spe-cial. <https://www.homer-alaska.org/events/win-ter-carnival-celebration/>



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SCAN ME!



The carnival during Fur Rondy is always a draw for families. Bundle up and take your grandchildren there.
Photo by Paola Banchero



Calendar of Events

Feb. 1-28 National Black History Month. It is observed annually in the United States and Canada in February. It is also called African-American History Month. In 1926, Historian Carter G. Woodson and the Association for the Study of Negro Life and announced the second week of February to be “Negro History Week” in honor of the birthday of Abraham Lincoln and abolitionist Frederick Douglass, according to Wikipedia. It has evolved since then to occupy a month.

Feb. 1 National Dark Chocolate Day. Editorial opinion: The best kind of chocolate.

Feb. 1 National Baked Alaska Day. For an Alaska-centric recipe, look to Julia O'Malley's published in Edible in 2021. <https://ediblealaska.ediblecommunities.com/recipes/recipes-baked-alaska-true-alaska/>

Feb. 2 National Groundhog Day. The day when Punxsutawney Phil, a beloved groundhog, tells us if we are going to have six more weeks of winter. Hint: We are.

Feb. 3 National Four Chaplains Day

Feb. 3 National Missing Persons Day. In recognition of the people who go missing every day. There are roughly 90,000 open missing person cases in the United States.

Feb. 4 National Girls and Women in Sports Day is marked on the first Wednesday in February annually.

Feb. 7 National Periodic Table Day. This national day has only been around 11 years, but it helps us think about the organization and function of the table.

Feb. 9 National Pizza Day. Pizza is a wildly popular dish nearly worldwide. In the U.S., we order about 3 billion pies and eat another 1 billion frozen pizzas.

Feb. 11 National Shut-in Visitation Day

Feb. 13 International Galentine's Day. Galentine's Day is a holiday that celebrates women's friendship. It can be observed any day. Galentine's Day events are typically all-female occasions of mutual "empowerment...a reminder for women to support and uplift one another."

Feb. 14 International Valentine's Day. Originally the feast day of St. Valentine, an early Christian martyr, it is now globally celebrated day of love and romance.

Feb. 14 National Organ Donor Day. Encourage lifesaving organ donation.

Feb. 16 National Presidents Day Combines birthday celebrations of President George Washington (born Feb. 22, 1732) Abraham Lincoln (born Feb. 12, 1809), both considered to be among the finest statesmen of any era.

Feb. 17 National Random Acts of Kindness Day. Do something nice and unexpected for a friend or stranger.

Feb. 26 National Letter to an Elder Day. A day to encourage people to write to the seniors in their lives.



The Green Grunts, a group of volunteers with the Nordic Ski Association of Anchorage, help set up middle school, high school and community ski races. Almost all of the Green Grunts are elders in the cross-country ski community. Here, a race volunteer sets up a course in late January at Kincaid Park.

Photo by Travis Rector

Smoking costs Alaskans in health and economics

Senior Voice staff

Alaska has one of the highest smoking costs in the nation, according to a report from personal-finance company WalletHub.

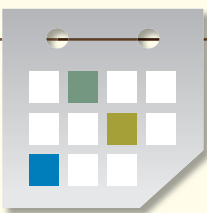
The company calculated the potential monetary losses—including the lifetime and annual costs of a pack of cigarettes per day, health care expenditures, income losses and other costs—brought on by smoking and exposure to secondhand smoke.

Smoking impacts your health and your pocketbook. Tobacco use is responsible for nearly half

a million deaths in the United States each year and remains the leading cause of lung cancer, according to the American Lung Association.

- Among the findings:
- ▶ The estimated lifetime cost of smoking is nearly \$4.3 million per smoker.
 - ▶ The average out-of-pocket cost per smoker is \$179,745 over a lifetime.
 - ▶ Each smoker will incur an average of \$232,498 in smoking-related health care costs over a lifetime.

To see the full report, go to <https://wallethub.com/edu/the-financial-cost-of-smoking-by-state/9520>



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Cold case: Police chief murdered in 1921

By LAUREL DOWNING BILL

Senior Voice Correspondent

Anchorage’s oldest unsolved murder happened 105 years ago this month when the town’s first police chief was gunned down as he tried to get a handle on illegal activities like prostitution, bootlegging, and gambling. An eyewitness account of crime in the railroad town founded in 1915 comes from Kenneth Gideon, author of “Wandering Boy,” who visited the town as it began to grow along Ship Creek. Along with describing the proliferation of prostitution, Gideon noted:

“The government had decreed that there was to be no liquor sold in Anchorage nor in a five-mile strip on either side of the railroad right of way. The effect was to make bootlegging a science in Anchorage. In the winter liquor came in over the trail, on hand sleds and by dog team. In the summer, when navigation opened up, it might be found in five-gallon cans inside bales of hay. Cases of canned tomatoes would prove other than tomatoes.”

The newly formed Anchorage City Council officially established its police department in December 1920 and appointed 60-year-old John “Jack” Sturgus as its first chief of police in January.

The one-man police department spent the next few weeks patrolling the streets of Anchorage. But somewhere along the way, Sturgus may have stepped on the wrong toes. Someone shot him in the chest with his own gun.

Oscar Anderson, Anchorage’s first butcher, passed Sturgus on Fourth Avenue at around 9 p.m. on Feb. 20, 1921, according to inquest transcripts and news articles of the time. Anderson noted that the chief was heading up E Street.

A few moments later, the chief lay dying at the bottom of a flight of stairs behind the Kyvig Building, which housed the Anchorage Drug store and now is an alley next to the Anchorage Hotel.

When rescuers reached Sturgus around 9:15 p.m., they found the chief’s .32 caliber Colt revolver lying in the snow next to him and a bullet hole through the left pocket of his woolen shirt.

Sturgus died at 10:50 p.m. “with his lips sealed and a mystery remaining to be unraveled by the arm of the law.”

Articles appearing in the Anchorage Daily Times revealed that during the official inquest people said they either “saw the flash of a gun” or “heard the report of a gun” the night of the shooting. But no one saw any suspicious characters.

The bullet taken from the body during autopsy matched the gun found at the scene. The coroner’s



Gambling was a problem in early Anchorage. The notice on the right in this photograph reminded players that gambling for money was strictly forbidden.
Courtesy University of Alaska Fairbanks

inquest, conducted by Judge Leopold David on Feb. 23, concluded that Sturgus came to his death at the hands of unknown parties.

The Anchorage Daily Times offered several motives for the murder of Sturgus.

One suggested the chief was

killed “while endeavoring to make an arrest or while watching in the rear of the drug store for some man under suspicion.”

Other theories suggested that Sturgus had been “murdered by members of an illicit liquor gang,” “in revenge” because of

the “activity of the marshal’s office during the past week,” and while “watching for someone conveying moonshine liquor through the alley, and when attempting to halt them, met his death.”

Although the city offered a reward of \$1,000 for information about its chief’s death, and council members pledged another \$950, the murder has never been solved.

Sturgus is buried along the iron fence that faces Cordova Street in the Anchorage Memorial Park Cemetery.

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

We've Got Answers

Across

- 1 Time of year
- 5 In residence
- 11 Vatican vestment
- 14 Pelvic parts
- 15 Textbook
- 16 River in Chile
- 17 *May I help you?* answer
- 19 Avoirdupois units, briefly
- 20 Urge forward
- 21 Stroke
- 22 Cavefish’s functionless parts
- 23 Dickensian epithet
- 25 Spot remover?
- 27 Dracula, at times
- 30 *Thank you!* response
- 35 Metes out
- 37 Diatribe
- 38 Carnauba
- 39 Hearsay
- 40 It replaced CQD
- 41 Desire
- 43 Siglo de ____ (epoch of Cervantes)
- 44 Days of old
- 46 Gleams
- 47 *Are you sure?* answer
- 50 Whitney and others (Abbr.)
- 51 Raconteur’s offering
- 52 Before king or mode
- 54 Methane’s lack
- 56 ____ centum
- 58 Soft drinks
- 63 Statehouse V.I.P.
- 64 *Will you be gone long?* answer
- 67 Lobster coral
- 68 Sound system
- 69 Toe the line
- 70 Take a wrong turn

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- 71 Postulate
- 72 They, in Trieste
- 12 Brain area
- 13 Freshwater fish
- 18 Law degree
- 22 Hyperion’s daughter
- 24 Radio settings
- 25 D.C. bigwig
- 26 Down the ____
- 27 Short article
- 28 *Is the game still on?* answer
- 29 Also
- 31 Plain writing
- 32 Vegas opening
- 33 Carries on
- 34 Split personalities?
- 35 Venezuelan copper center
- 36 Warble
- 40 Collector’s goal
- 42 Flange
- 45 Fitting
- 46 Word part (Abbr.)
- 48 Sculler
- 49 Greater
- 53 Pretense
- 54 Shrek, for one
- 55 Kind of prize
- 56 Chief Executive (Abbr.)
- 57 De Valera’s land
- 59 Mitch Miller’s instrument
- 60 Research facilities, for short
- 61 Top diamonds
- 62 Inner Hebrides isle
- 64 Jamboree grp.
- 65 French connections
- 66 Tropical

Crossword answers on page 22



Crypto ATMs: The latest tool in scammers' arsenal

By **TERESA HOLT**
For Senior Voice

In the past, scammers preferred using gift cards, bank transfers, and payment apps to swindle money from their victims. But scammers have had to adapt as awareness and protections have increased among consumers, law enforcement, and businesses. Their latest tactic involves directing victims to pay at a “crypto ATM,” a new and less familiar method.

About one in 17 U.S. adults (6%, or 14.2 million people) have been tricked into converting cash into cryptocurrency or know someone who has fallen victim to this scam. During the first half of 2024 alone, the Federal Trade Commission (FTC) reported staggering \$65 million in fraud losses involving crypto ATMs or kiosks, with \$46 million of that amount from victims age 50 and over, including those age 60 and older. The actual

The types of scams haven't changed; only the payment method has. Scammers are now turning to crypto ATMs to get their hands on your money. They might pose as an investment manager, impersonate the IRS, FBI, or Social Security, or even use an online romantic relationship to persuade you to put your cash into a crypto ATM.

figure is probably much higher, as many cases of fraud go unreported.

Cryptocurrency kiosks, also known as crypto ATMs, bitcoin ATMs, BTMs, or virtual currency kiosks, are machines that convert dollars into digital currency. While they may look like regular ATMs, criminals can use them as a quick, easy, and hard-to-trace way to steal victims' cash. They are popping up in gas stations, liquor stores, malls, hotels, and smoke shops. Currently, there are over 80 of these kiosks in Alaska, including in Fairbanks, MatSu, Eagle River, Anchorage, Girdwood, Kenai, and Seward. They go by names like Bitcoin, Coin-

Flip, Coinme, or RockItCoin.

Imagine this scenario: You receive an unexpected text, email, or phone call from someone trying to deliver birthday flowers but has the wrong address. They are friendly and seem trustworthy. They call you back to thank you for your help, and over the next several months, a friendship blossoms. Then, they share an investment opportunity with you. Then, they introduce you to an investment opportunity. They persuade you to invest a small amount of money online by transferring funds through a crypto ATM. Your new friend guides you through the process step by step. You see your funds grow



Scammers' latest tactic involves directing victims to pay at a “crypto ATM,” a new and less familiar method. This crypto ATM is in Anchorage.

Photo by Paola Banchero

a genuine investment opportunity. So, you invest large amounts of money, and your account shows it grows rapidly. When you need to make a home repair and attempt to withdraw a large sum of money, your account vanishes. You try to call your “new friend,” but the number is no longer working. This has happened in Alaska.

The types of scams haven't changed; only the payment method has. Scammers are now turning to crypto ATMs to get their hands on your money. They might pose as an investment manager, impersonate the IRS, FBI, or Social Security, or even use an online romantic relationship to persuade you to put your cash into a crypto ATM.

Scammers love using crypto ATMs because transactions can be completed in seconds and are almost impossible

page 22 please

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Law affecting LLCs might—or might not—bear out

By KENNETH KIRK

For Senior Voice

Let's take a jaunt back in history, back to those halcyon days of 2024. You were probably arguing about the election, worrying about the fighting in the Middle East, or watching Taylor Swift's boyfriend win the Super Bowl.

But I, like most estate planners, was dealing with the upcoming BOI reporting. Congress had passed a law requiring most small businesses—even little one-shareholder firms like mine—to file reports with the Financial Crimes Enforcement Network (FinCEN for short) and we were all busy trying to get ready for it. I even filed mine early so I would be able to better advise clients on how to do it.

And then, crickets. The feds kept putting it off and finally cancelled the whole thing. I had spent hours of preparation for a big nothingburger.

So you can imagine the groaning, cursing, and gnashing of teeth when I discovered that they were trying again in 2026, albeit a little differently.

This time it's called the Residential Real Estate Rule, and it goes into effect March 1 of this year. Instead



of all small businesses having to report a bunch of information, now it only applies when residential real estate is transferred to an "entity."

When I first heard about this, I was told it would apply when people put real estate into a trust. As it turns out, that is not really an accurate description. Yes, it applies to trusts, but there is an exception when the person transferring the property is also a Grantor of the trust. The Grantor – sometimes called the Settlor or Trustor – is whoever created the trust in the first place. So if you create a trust and then transfer real estate into that trust, you don't have to report to FinCEN. And that, friends, is well over 90% of transfers to trusts.

But there is one type of transfer that is decidedly not exempt from the re-

This time it's called the Residential Real Estate Rule, and it goes into effect March 1 of this year. Instead of all small businesses having to report a bunch of information, now it only applies when residential real estate is transferred to an "entity."

porting requirement. If I transfer a residential property to a Limited Liability Company (an LLC), that is almost always going to be reportable. So let's say I have a rental property, and I want to put it into an LLC for liability protection. When I transfer the property, I will need to file an electronic report with FinCEN.

Now here's another lovely difference between the old rule that didn't happen, and the new rule: Under the old rule, it would have been the responsibility of the business owner to file the report. My only obligation as the attorney would have been to advise the client to do it. Under this new rule, whoever transfers the property has the responsibility for filing the report. The rule includes what it calls a "cascade" of people who are responsi-

ble, but the reality is that as long as I draft the deed, record the deed, or even just confirm for the client that the legal description is correct, I'm going to have this responsibility.

Which raises a question: How do I know all of the information that is supposed to be on this report? Well, of course, I ask the client. What if the client doesn't tell me the truth? Can I be liable? The new rule does give me an out, although not a very easy one. I'm entitled to rely on a written certification from the client.

There is already a lot of stuff I need to do when I create an LLC for a client and then transfer a piece of property to it. I have to file the application with the state corporations division, then do the initial report, then have them sign the operating agreement,

then obtain the business license, then get a tax ID number from the IRS, then have them sign the deed to put the property into the LLC, then record that deed. Somewhere in there, I need to coach the client on how to run this LLC so that it protects them in case of liability. And now on top of all that, I have to get this information from them, in writing, and wrestle with an online report.

Or do I? Right now there are bills in Congress to revoke this rule, and several lawsuits arguing that this was beyond the agency's regulatory authority. Will this happen? Or will it be another nothingburger like the last one?

I'll tell you one thing. I'm not going to waste too much time on this until the deadline arrives. I think I've seen this movie before.

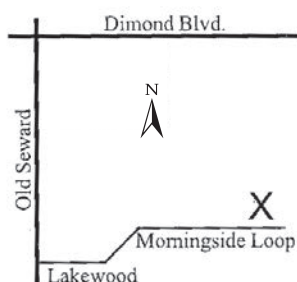
Kenneth Kirk is an Anchorage estate planning attorney. Nothing in this article should be taken as legal advice for a specific situation; for specific advice you should consult a professional who can take all the facts into account. Fool me once, shame on you; fool me twice, shame on me.

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USB drives, Apple reminders, cable management

By **BOB DeLAURENTIS**

Bob's Tech Talk

Q. Is it safe to unplug a USB drive without ejecting it first?

A. When a USB drive is inserted into a device, the device “mounts” a virtual disk on your system. Ejecting the drive is the process of telling the device to “unmount” the virtual disk.

In a perfect world, a drive would always be ejected before unplugging it. The eject command performs an important cleanup process that closes open files, saves cached data, and checks for errors. Each of these steps is not performed if you just unplug the drive.

You may have discovered that it doesn't seem to do any harm to just unplug a drive without ejecting. That is due mostly to luck. Eventually you'll pull the drive out while there is a write in progress, which leads to file corruption or a complete failure if the drive index is corrupted.

The language for unmounting a drive varies by platform. Apple generally uses “Eject,” whereas Windows uses commands such

as “Eject Mass Storage” or “Safely Remove Hardware.”

The bottom line is that while you can often “get away” with unplugging a drive without ejecting it first, it is an unnecessary risk that can cause serious data loss.

Take a moment to learn how to remove hardware safely, because the data you will save will be your own.

Q. Is the built-in Reminders app on Apple devices useful enough to use every day?

A. The latest version of Reminders, which was released as part of the 26.2 update, has added some serious power-user features that many users will find more than adequate for a reminders list. Here is a quick breakdown.

Urgent reminder alarms bridge the gap between the reminders and calendar apps, allowing you to set an alarm for an individual task. The alarm can be snoozed or set to repeat later. Urgent alarms are another tool to make sure that important deadlines are never silent.

There are display and in-

teraction methods besides the reminder app itself. Your reminders can be viewed via widgets, which can show the most important tasks. The calendar app also shows scheduled reminders. Finally, the control center has an optional button that instantly creates a new reminder.

Siri is good at making new reminders via voice commands, either on your device or via a HomePod. It can also discern voices and assign the reminder to the particular person speaking. When my spouse says “Hey Siri, add milk to my shopping list” Siri recognizes her voice and sets the reminder on her devices.

Another power-user feature is groups, which allows a given task to be broken down into a series of intermediate steps.

There is a lot to like in Apple reminders. Its feature list has grown over the last few years, making it a powerful productivity tool.

Q. I need advice on how to tame the nest of tangled cables that live on my nightstand. Can you help?

A. Search the Amazon

Wander the Web

Here are my picks for worthwhile browsing this month:

Netflix power search

Netflix supports searching for subsets of genres using the codes on this site. netflix-codes.com

Road trip advice

Enter any two cities and this website will generate a map to display points of interest along the route. makemydrivefun.com

Free sewing pattern generator

This site offers free sewing patterns. It can accept all your measurements and generate a pattern for a custom-sized clothing item just for you. freesewing.eu

website with the phrase “nightstand cord clip.” The search results will reveal dozens of solutions.

There are clips that hold a single cord and clips that hold many cables. The clips use different attachment mechanisms: magnetic, adhesive tape, screws, while others depend on the weight of the clip itself. Choose the attachment style that works best with your nightstand.

Clips also use a variety of designs to hold the cable itself. Some clips allow the cord to slip through the clip, which acts a bit like a retractable spool. Other clips pinch the cord so it's within easy reach, but it has to be slipped out of the clip sometimes to play out

enough length to reach the device.

However, even the perfect clip can be cumbersome in everyday use. Personally, I use a multi-device dock that uses a single cable to charge a phone, watch, and rechargeable headphones via magnetic surfaces. These docks are the ultimate bedside convenience and tame cable management by eliminating unnecessary cables.

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

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Take a Hike! To Buttermilk Falls, New York

By **NICK THOMAS**

For Senior Voice

Gazing up from the base of Buttermilk Falls near the north entrance of the New York State Park, it's evident why this majestic waterfall is so aptly named. With its turbulent water cascading over 165 feet of rock, the tumbling fluid creates a continuous milky foam of tiny water droplets and air bubbles, making a visit to Ithaca's Buttermilk Falls State Park truly worthwhile.

The falls are deceptive, however, concealing a secret visible only after a brief hike along Gorge Trail on the western side of the falls. Within a few minutes, you can reach the top of the falls and admire the powerful surge of water flowing back toward the park entrance. But the true marvel lies beyond that first waterfall – one cascade follows another, revealing around ten in total, with varying heights from 5 to 35 feet.

To reach the final one along Gorge Trail only requires a hike of 0.65 miles, but it's steep with a total elevation gain of around 450 feet. I took it slowly, pausing periodically to not only catch my breath but to enjoy each of the numerous cascades with all their variety of size and shape.

A perfect spot to pause is the quaint wooden pedestrian bridge about three-quarters of the way up. I counted more than 400 stairs along the path to reach it, so take your time if needed. If you choose to continue, you'll discover more waterfalls and pools, along with 40-foot Pinnacle Rock – a striking free-standing rock column sculpted by water erosion through the years.

From there, you have two options to return to the north car park. You can either take Rim Trail on the eastern side, which is slightly longer at 0.82 miles, or retrace your steps along Gorge Trail. Whichever route you choose, it's advisable to use a hiking pole, as the path can be slippery from water spray in places.

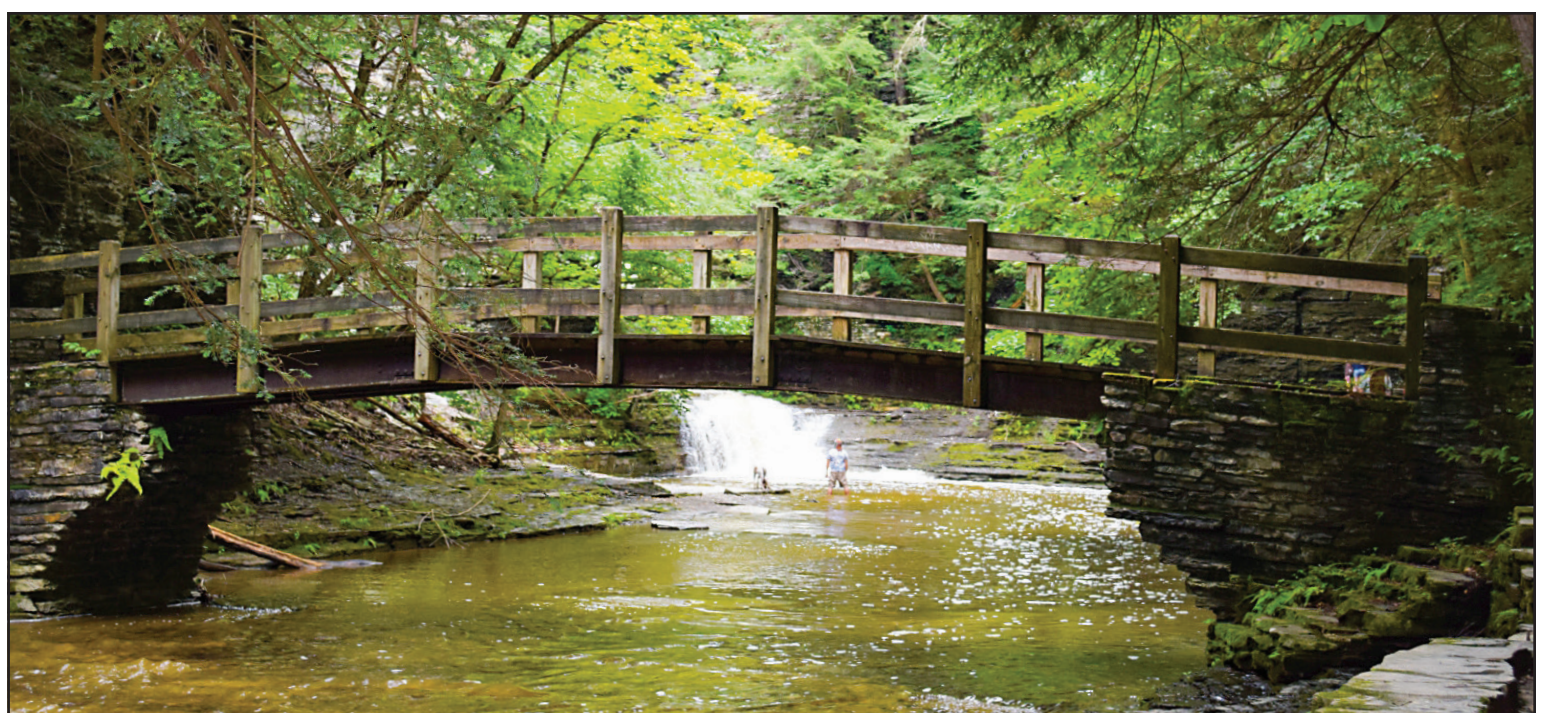
Keep in mind that the



Buttermilk Falls is near the north entrance of the New York State Park. This is the main waterfall. Photos by Nick Thomas



Looking back toward the park entrance along the way up Buttermilk Falls.



A bridge near the top of Buttermilk Falls.

next page please



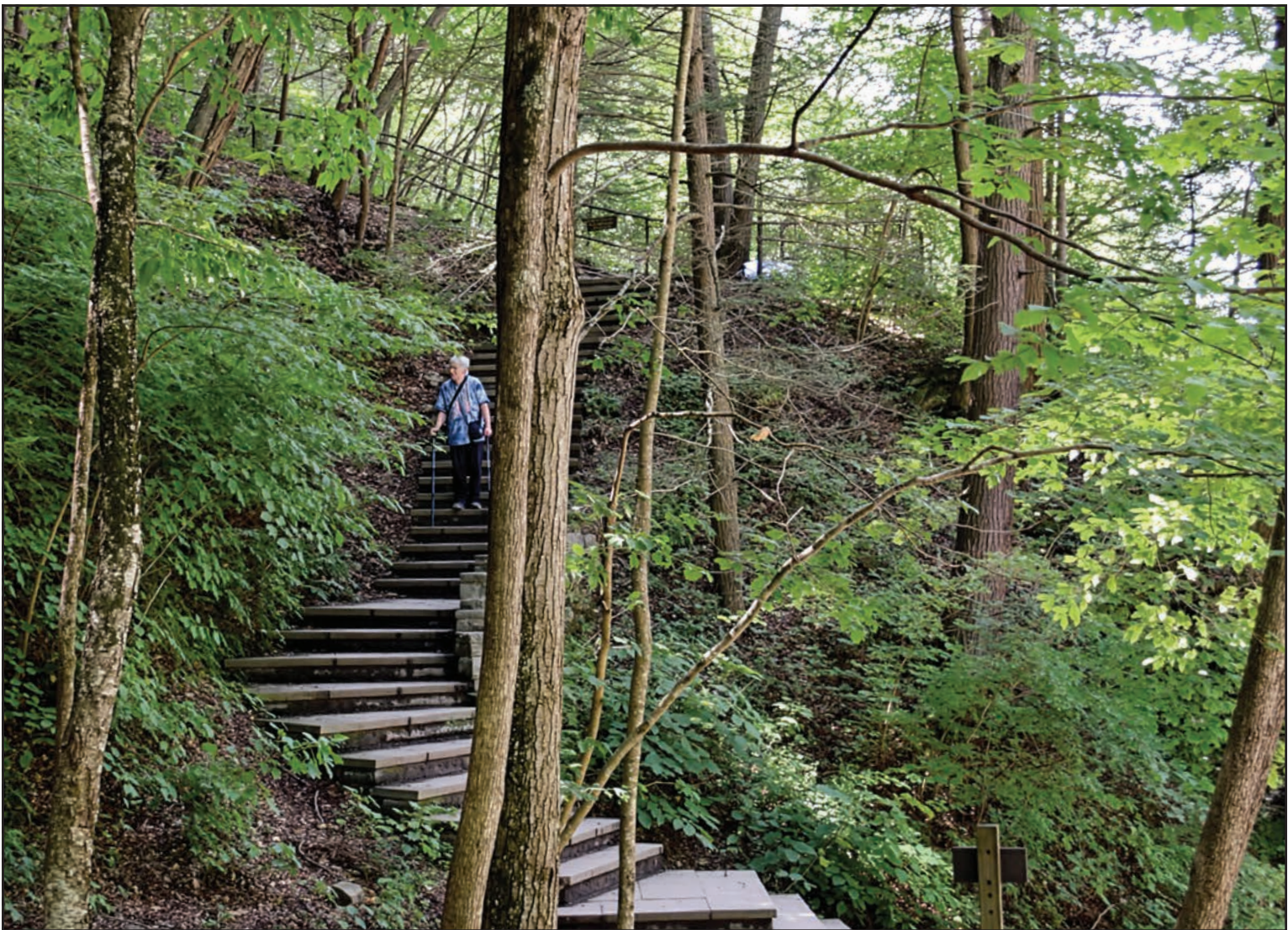
Hike

from page 20

water flow is seasonal and may be reduced to a trickle during summer droughts. Trails are also closed during winter months, so this a great hike when spring arrives. It's a good idea to check the conditions before making plans to visit to avoid disappointment.

One of the best features of Buttermilk Falls is the choice of hiking options. For instance, you may want to merely walk the several hundred yards to the top of the first falls, then return for a relaxing lunch at a picnic table and enjoy the view of the main cascade. You may even consider a summer dip in the pool formed at the base of the falls before it empties into Cayuga Lake.

Or, for the more adventurous, you can hike all or part of the way up Gorge Trail, continuing on to Rim Trail if you wish. The choice is yours, depending on your fitness level. Be prepared, though – each



Tackling a number of steps is required to reach the end of Buttermilk Falls Gorge Trail, but you can take a shorter trail and pack a lunch.

Photo by Nick Thomas

new waterfall might inspire you to keep exploring for more around the next corner.

Nick Thomas teaches at Auburn University at Montgomery in Alabama and has written features, columns,

and interviews for many newspapers and magazines. His “It’s A Wonderful Hike” column describes short trails,

hikes, and walks from around the country that seniors might enjoy while traveling. See www.itsawonderfulhike.com.



Got a text to make a payment at a crypto ATM?

It’s a scam.

Spot the signs of a crypto scam.

Learn more and protect yourself at aarp.org/scams

Immune

continued from page 5

Nutritional supplements

Vitamin C supports immune cells by limiting cellular damage and enhancing toxin removal. Powdered forms are easily absorbed. Food sources include leafy greens, herbs, berries, and papayas. Vitamin C is depleted by stress, smoking, certain medications, and illness.

B Vitamins support the nervous system and stress response. Deficiencies are associated with lowered immunity. Sources include quality meats, fermented foods, and certain herbs. Vegetarians should supplement B12. B vitamins are depleted by alcohol,

sugar, pesticides, and some medications.

Vitamin A and beta-carotene increase helper T-cell activity. Sources include orange and yellow vegetables, leafy greens, garlic, and squash. Adequate protein digestion is essential for vitamin A utilization.

Zinc and enzymes support digestion and nutrient absorption. Zinc is a key cofactor for digestive enzymes. If you experience digestive inefficiency or undigested food, consult a knowledgeable practitioner about plant-based enzyme supplementation.

Hydrotherapy

Water therapy has a long history in naturopathic medicine. Water is accessible, non-toxic, and versatile, with thermal and mechanical healing prop-

erties. It can be applied through baths, compresses, sprays, or internal use.

A classic approach is **constitutional hydrotherapy**, using alternating hot and cold applications. For example, chest congestion can be treated with three minutes of heat followed by 30–60 seconds of cold, repeated three times and ending with cold. A simple preventive practice is ending a hot shower with at least 30 seconds of cold water, especially over the armpits, groin, head,

hands, and feet to stimulate lymphatic flow.

Alternating hot and cold can also reduce inflammation, stimulate circulation, and support fever reduction. Always end with cold. Creative applications—sauna and cold plunge, contrast baths, or localized treatments—can be effective.

A final note

Do not allow others to dictate your health choices. Positive change may feel threatening to those

around you. Food and health are personal matters. Identify stressors, reduce them where possible, and prioritize your well-being. Commit to your health, stay flexible, and keep a light spirit.

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

Established patients are welcome to ask her for health care advice. She can help interpret labs but will not be available to order labs, radiology or supplements.



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Dance

continued from page 4

Comparing dance to other activities

While activities such as walking or strength training have their benefits, they often involve repetitive motions. Dancing, on the other hand, keeps our brains stimulated with fresh movements and shifts in timing, keeping our minds active and supporting overall brain health. In fact, among eleven different physical activities studied, dance

was the only physical activity having a clear positive effect on cognitive function and neurological structure, enhancing connectivity across brain hemispheres and increasing gray matter volume.

In conclusion, plenty of research shows that dancing isn't just a fun way to pass the time; it is genuinely beneficial in keeping our brains healthy and our minds sharp as we age. So, whether you're into salsa, swing, ballet, tap, Zumba, or a gentle waltz, think about adding more dance to your life. It's an entertaining activity that

is invigorating, but also strengthens our mental faculties, empowering us to truly enjoy our advanced years. Embrace the joy of dance as you journey toward a healthier, happier future!

As a resilience strategist Karen Casanovas guides individuals to move from shock and paralysis to stability and forward motion after a life-altering event. Her framework addresses the immediate aftermath of disruption—the moment when everything changes and people do not know what to do next. If you have questions write to her at info@karencasanovas.com.

Scam

continued from page 17

to reverse or trace once sent. Criminals are finding great success in convincing targets to use crypto ATMs because they aren't well understood. Often, scammers instruct victims to use the ATM at a convenience store, and the victim doesn't even realize it's a cryptocurrency ATM.

Here are a few tips to protect yourself: Be wary of anyone who asks you to pay at a crypto ATM... It's probably a scam. Use

a credit card instead, as it offers protection against scams. Scams typically have three common elements: an unexpected contact, a surge of emotion, and a sense of urgency. If you encounter these signs, stop the communication, take a moment to think about the situation, and verify the legitimacy of the business online. No legitimate company or government entity will ever email, text, or message you on social media to ask you to deposit money into a Bitcoin ATM.

AARP Alaska is teaming up with legislators this year to introduce a bill to protect

people from Crypto ATM scams. For more information, visit www.aarp.org/ak. You can also learn how to spot and avoid scams with the AARP Fraud Watch Network at www.aarp.org/fraudwatchnetwork. If you suspect a scam, call our free helpline at 877-908-3360 (Monday through Friday, 5 a.m. to 4 p.m. Alaska time) and speak with one of our fraud specialists about what to do next. Remember, if you can spot a scam, you can stop a scam. Share scam information with your family and friends.

Teresa Holt is the AARP Alaska State Director.

Crossword answers from page 16

F	A	L	L		A	T	H	O	M	E		A	L	B
I	L	I	A		P	R	I	M	E	R		L	O	A
J	U	S	T	L	O	O	K	I	N	G		L	B	S
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				B	A	H				S	H	O	O	
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Perry

continued fro page 13

Perry was a finisher in the inaugural Iditarod Trail Sled Dog Race in 1973, again in 1974 and 1977. He can delight a room—or a sidewalk—full of people about the characters behind the iconic race. There is no doubt that Alaska (and surprising-

ly, the wide-open nature of Anchorage in the mid-20th century) are formidable characters themselves in his storytelling.

To learn about the Iditarod, which has its ceremonial start in Anchorage on March 7 and its official start in Willow on March 8, from Perry's perspective, he has two books about the subject. <https://rodperry.com/books/>



Quilt

continued from page 12

in surprisingly good condition. I hoped I could make quilts out of Mom's clothing that could be as useful and meaningful as that quilt was to my son.

Before Mom died, I did ask her about the idea of making quilts instead of pillow covers. She didn't seem to mind but said it sounded like too much work. When I began the project in January 1999, there were 15 grandchildren ranging in age from 4 months to 22 years.

Over a 10-year span, I put about 37 hours into each quilt. I knew it would take at least a few years (perhaps as many as five) to make them. But had I known the project would take 10 years, I probably would have made the pillow covers instead.

There were many steps required to get from a pile of polyester clothing to finished quilts. I completed each step with all 15 (assembly-line style) before moving to the next step.

First, I cut up the pants, skirts, blouses, jackets, and dresses and then cut the various flat materials into 7" x 9" rectangles. My daughter then helped me lay out 13 quilt tops all at once on the floor of the Palmer Junior Middle School cafeteria (where I worked three hours each day). We discussed various

color combinations. There were more blue-colored rectangles than any other color (enough for three quilts) while on the other hand, there were only enough black, red, and white rectangles to make one quilt. Each quilt top was laid out 12 rectangles across and 12 deep. We then picked up the pieces for each quilt and stored them in 13 shallow boxes.

Next, I sewed the rectangles into strips and then joined the strips together. Then all 15 completed tops hung on hangers in a closet for two and half years. When I resumed work, I hand tacked down all the interior corner seams before making a "sandwich" of bedsheet backing, batting, and quilt top. Each "sandwich" was pinned, the edges basted and then tied with embroidery thread at the center of all corner seams. The next step was to trim the bedsheet backing and bring it around to the front for self-binding. The corners were mitered and after top stitching around the edges twice, I went back and put in another round of ties in the center of each rectangle. After it was decided which quilt would go to which grandchild (a story of its own), I made and attached personalized labels.

Over the years, this project faced many challenges and interruptions including a move from Palmer to Slana, various forms of employment, the



Since her daughter Erin (right) helped with layout, Maralee reluctantly agreed that Erin's quilt could have rectangles of all the colors. Photos courtesy Maralee McMichael

7.9 Denali Fault earthquake of 2002, and a yearly winter snowbird lifestyle... in which I took the quilts and my sewing machine with me and worked on them in Colorado, Texas, and California. In the fall of 2008, I "let go" of the project completely during a 10-day hospitalization for a health crisis that I miraculously survived. My father died two weeks later. Eventually though, I was able to resume tying quilts and then proceed to that last step of labeling by the fall of 2009.

The first completed quilts were delivered to three of Mom's grandchildren in Fairbanks in September 2009. Then, one year later at a family gathering in Anchorage, the last four grandchildren received theirs. Comments of "I remember Grandma wearing that and that!" were music to my ears. Eventually the youngest grandson used his quilt so much, I had to replace the binding.

Homemade quilts can be so meaningful to those who make them and to those who receive them. They can connect family generations. The beautiful quilt made by Gary's



Display of finished quilt fronts in September 2009.



Maralee McMichael and her mother's youngest grandchild Isaac Cain in September 2010.

grandmother was a topic of conversation for both staff and guests that came into his room at the Pioneer Home. It now hangs on a quilt rack in my living room.

Maralee McMichael was born in Seward but raised

in Glennallen. She and her husband enjoyed all things Alaskan and raised their two children in various locations around the state before retiring to Palmer. Summer bicycling and gardening and winter snowshoeing and writing are favorite activities.

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- Medicaid
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When do most Americans take Social Security?

By JIM MILLER

Savvy Senior

Dear Savvy Senior,

What are the most popular ages that people start taking their Social Security retirement benefits? I'm turning 62 later this year and trying to decide when to start taking my benefits.

- Born in '64

Dear 64,

You can sign up to begin your Social Security retirement benefits any time after age 62. However, your monthly payments will be larger for each month you delay claiming them up until age 70. This adds up to around 6 to 8% higher payments every year you delay.

To get a breakdown on exactly how much your claiming age affects your benefits, visit Social Security's Retirement Age Calculator at ssa.gov/benefits/retirement/planner/ageincrease.html. This tool provides your full retirement age (FRA)—which is



Timing when you claim your Social Security benefits can greatly impact your benefits.

Photo by Tima Miroshnichenko via Pexels

67 for anyone born in 1960 or later—and shows how much your benefits will be reduced by taking early payments or increased by delaying them.

In the meantime, here's a rundown of when people start receiving retirement benefits (according to the most recent SSA statistical data), and how signing up at each age impacts your payout.

Age 62: This is the earliest possible age you can sign up for Social Security. According to the SSA, in 2024, 23.3 percent of women and 22 percent of men signed up for Social Security at 62. But if you sign up at this age, you'll get a 30 percent smaller Social Security payment if your FRA is 67.

Age 63: Age 63 is one of the least popular options

for choosing to start Social Security benefits—6.2 percent of men and 6.4 percent of women began claiming their benefits at this age in 2024. A worker with a FRA of 67 will get a 25% pay cut by signing up at this age.

Age 64: This is another relatively unpopular age to begin collecting Social Security benefits—just 6.5% of men and 7% of women started collecting at age 64. Social Security payments are reduced by 20% for those with a FRA of 67.

Age 65: In 2024, 15.3% of men and women decided to collect Social Security at age 65, which is also the enrollment age for Medicare. By starting at this age, you'll see your monthly payments reduced by 13.3% if your FRA is 67.

Age 66: This is FRA for people born between 1943 and 1954, which has made this a very popular age to begin collecting. In 2024, 27% of men and 25.3% of women sign up for benefits at 66. But since your FRA

is 67, you'll get a 6.7% pay cut if you sign up here.

Age 67: People born in 1960 or later will be able to claim unreduced Social Security payments starting at this age. In 2024, 14.5 percent of men and 13 percent of women did this.

Age 68: In 2024, 12.5% of men and 12.3% of women delayed their Social Security benefits until age 68. Waiting one extra year beyond your FRA of 67 will increase your benefit by 8%.

Age 69: In 2024, 14.5% of men and 13.2% of women claimed their retirement benefits at 69, which increased their benefits by 16%.

Age 70 and older: Waiting to age 70 offers the biggest possible payout—a 24% increase over your FRA of 67. In 2024, 8.4% of women and 9.1% of men held out until this age.

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



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