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Explore intimacy at Age Smart forum, Feb. 8

Senior Voice Staff

"Age Smart – Let's Talk", the series of forums sponsored by AARP Alaska, Older Persons Action Group and the Anchorage Senior Activity Center, returns Feb. 8, from 6:30 to 7:30 p.m.

Events are currently held virtually on the inter-

net, using Zoom.

This month's presentation is "Intimacy As We Age." How does intimacy change as we age? Do we ever outgrow this need? What happens if we end up alone? Where do we meet new people, especially during a pandemic? How do we keep ourselves safe from predators, especially

in online relationships?

These and other questions will be discussed with presenter Sheila Shinn, former director at the University of Alaska Anchorage Geriatrics and Gerontology Initiatives.

The "Age Smart – Let's Talk" series is a monthly forum on a topic of interest and importance to Alaskans

who want to be thoughtful about how to make good choices as they grow older. The series is developed to provide working age adults with information necessary to plan and fulfill a secure, healthy and satisfying life after 60 (all ages are welcome). Each month the series highlights a particular topic with a variety of

formats, including issue experts, panel discussions, interactive presentations, and plenty of time for questions.

Admission is free and open to everyone. Presentation begins at 6:30. To sign up, go to AARP's event page at https://aarp.cventevents.com/AS-FEB2022.

Zoom conferences provide updates on senior bills

Senior Voice Staff

Keep track of senior-related bills, budget decisions and other issues by attending the Alaska Commission on Aging Legislative Teleconferences. Available by toll-free call-in, the teleconferences provide a convenient forum for seniors and advocates across Alaska to share information about issues and specific bills of concern, including Medicaid, state budget and funding, senior assistance, retirement, Pioneer Homes and more.

Zoom conferences are scheduled 9:30 to 11 a.m. every other Thursday and weekly during the last month of session. The 2022 meeting dates are Feb. 10, Feb. 25 (a Friday), March 10 and 24, April 7, 14 and 21.

Draft agendas will be available to print from the state Notices website at https://aws.state.ak.us/OnlinePublicNotices/. The website will also have the Zoom address and phone numbers (for non-computer attendees).

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

Bill would buy extra time to reform Social Security



WASHINGTON WATCH

ANALYSIS

By ALAN M. SCHLEIN

Senior Wire

While the chances of action begin as slim at best, House Democrats recently reintroduced

a Social Security reform bill designed to give lawmakers a few more years to figure out how to

fix the long-term solvency of the Social Security Trust Funds, among other things.

Right now, those trust funds – the Old-Age and Survivors Insurance Trust Fund (OASI), which pays retirement and survivor benefits, and the Disability Insurance (DI) Trust Fund, which pays disability benefits, are both scheduled to run out of money in just 13

years

At that time – in 2034 – only 78% of promised benefits will be payable. The new legislation proposes to extend that date to 2038 to buy lawmakers more time to figure out a long-term solution to solvency.

In an effort to broaden the effort to include Republicans and get enough support to pass something, Rep. John Larson, D-Conn., chair of the House Ways and Means Social Security Subcommittee, is making some changes to previous versions of the legislation he's introduced.

He has also included proposals that President Joe Biden has advocated, including setting a higher minimum benefit for low-income workers.

Under Larson's proposal, benefits would be set at 125% above the poverty line and tied to current wage levels. It would also boost benefits for both new and existing beneficiaries amounting to about 2% of the average benefit. Annual cost-of-living ad-

justments would be tied to the Consumer Price Index for the Elderly or CPI-E. This experimental index is thought to better reflect the costs seniors face by focusing on health care and other necessities that seniors pay. Previous versions of Larson's proposals have had nearly unanimous Democratic support but have failed to get Republicans on board.

Larson's proposal would also repeal rules that reduce Social Security benefits for public workers and their spouses, widows or widowers who also have pension income. It also includes other changes, including increasing certain widows' and widowers' benefits, boosting beneficiaries'

benefits after 15 years, eliminating a five-month waiting period to receive disability benefits and creating caregiver credits so that the retirement benefits of those who take time out of the workforce are not

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Send us your letters

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

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Mission statement:

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

Vision statement:

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

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Medicare owes its beneficiaries a refund

The Senior Citizens League

Editor's note: This press statement was received on Jan. 19, 2022.

Medicare beneficiaries may have grounds to ask for a refund on a portion of their 2022 Part B premiums, according to The Senior Citizens League (TSCL), a Washington D.C.-based senior advocacy organization.

"It appears that Medicare is overcharging 57 million older and disabled beneficiaries for their Part B coverage this year," says Mary Johnson, a Medicare and Social Security policy analyst for The Senior Citizens League.

The increase in Part B premiums in 2022, which covers the cost of doctors and outpatient services, is the highest increase dollar-wise in program history. The base monthly premium increased from \$148.50 in 2021 to \$170.10 effective this month. About half of that \$21.60 per month increase has been attributed to a pricey, and controversial, new Alzheimer's drug, Aduhelm. Aduhelm which must be administered intravenously in a doctor's office or outpatient clinic is covered by Part B. Prior to the premium announcement last fall, Medicare Trustees estimated in their annual report that the 2022 premium would increase from \$148.50 to \$158.50, but said their estimate did not include the potential costs of Aduhelm.

The Part B premium for 2022 was set last fall when Aduhelm was priced at \$56,000 per patient. But since then, Aduhelm manufacturer Biogen has cut the price by almost half, to \$28,200. The automatic deductions from Social Security benefits for Medicare Part B premiums — which have already started — were based on the cost when Aduhelm was \$56,000.

In addition, the likelihood that many Medicare patients will be prescribed Aduhelm in 2022 "is very low," Johnson points out. Medicare officials have said that it is proposing to restrict coverage of the new drug to patients who are participating in approved clinical trials. "Medicare beneficiaries and their families need to know whether the benefits of this drug outweigh its significant side effects, which can include swelling and bleeding in the brain," Johnson says.

The trials will take some time to set up, and Medicare will not even finalize its coverage determination for Aduhelm until later this spring. Thus, the number of patients who will actually have access to the drug appears to be quite limited in 2022, Johnson points out. "This is why The Senior Citizens League feels that the 2022 Part B premium was set too high, and that Medicare should lower the Part B premium, perhaps by as much \$11.60 per month," Johnson says. "That would be something neither Medicare nor the Social Security Administration have ever done before, but it would be the right thing to do for older and disabled Medicare beneficiaries — especially now," Johnson notes. "All consumers are struggling with high inflation, and an extra \$11.60 per month might, for example, cover a co-pay on a needed prescription drug actually being taken by a Medicare beneficiary."

The Senior Citizens League is urging Medicare, the Social Security Administration, and Congress to ensure that the savings generated from the lower Aduhelm price, and the new coverage determination are quickly passed along to Part B beneficiaries before the end of this year.

Visit www.SeniorsLeague. org for more information.

It's time to stop runaway campaign money

By BEVERLY CHURCHILL

Alaska Move to Amend

January 21 marked the 12th anniversary of the U.S. Supreme Court's decision in the Citizens United case, which opened the floodgates of campaign spending. This led to a cascade of finance laws across the country being struck down by the courts, most recently Alaska's Campaign Finance Law. While the top "one percenters" are gleeful in their ability to fund war chests to campaign for the candidates who will support their causes, the rest of "we the people" are left wondering if our \$50 checks can possibly keep up, or why we should even bother.

Let us be clear: Most Americans believe in the right to pass campaign spending limits and are opposed to corporations being considered constitutional "persons". Seventy-two percent of Alaskans agree, as a recent poll verified. Yet they keep voting for candidates who could give a hoot about limits. Why? Perhaps this is a concern down their priority list, perhaps they vote the party line, but for whatever reason they are being hoodwinked by politicians who are more interested in keeping their power than working for

So now in February our state legislature is underway. Several elected officials have introduced bills to rectify to a degree allowed by the recent court decision our campaign donation limits. These are bills HB234 introduced by Rep. Shrage, HB245 introduced by Rep. Josephson and SB155 introduced by Senator Wielechowski. Our system of governance requires of us, if we subscribe to our democracy, to be involved through education, communication with our leaders and, of course, ultimately through our vote. But just like the moniker 'Reduce, Reuse, Recycle', most only think about the last, and many only exercise the last of the above, the vote, and even then it is often a minority.

Contact your elected officials and demand that action be taken on these bills to move them into committee for a fair debate and input.

Beverly Churchill is a member of Alaska Move to Amend, whose mission includes educating Alaskans on constitutional issues regarding personhood and money as a form of free speech.

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Addressing diabetes disparities in Black Americans

Diverse Elders Coalition

African American older adults are disproportionately affected by diabetes, which affects more than 10% of African American adults. Without proper management, diabetes may increase the risk for other diseases including cardiovascular disease, kidney disease and Alzheimer's disease and related dementias.

One way to understand this concept is to think about how sticky sugar becomes when you caramelize it in a frying pan. This is the same process that occurs in our arteries, since the average internal temperature of the human body is 98.6°F. As our arteries are filled with this "sticky sugar," our heart needs to work harder to ensure blood flow throughout the human body. As more and more sugar (glucose) enters the bloodstream, there is a greater chance of our arteries being clogged, increasing the risk for other diseases.

However, the opposite is also true – regulating diabetes may reduce the risk of other diseases and conditions that disproportionately impact African American older



Diabetes affects more than 10 percent of African American adults.

Pixaba

adults. In particular, controlling sugar intake may reduce the risk of developing vascular dementia, a type of dementia that is caused by reduced or blocked blood flow. This is also true for other diseases such as cardiovascular disease, which occurs when arteries are clogged or blocked.

Here are some additional lifestyle changes one can take to lessen the impact of diabetes:

- Eat plenty of fruits and vegetables
 - · Substitute sugar with health-

ier alternatives such as honey or agave nectar

- Limit the consumption of sugar-sweetened beverages
- Avoid eating big meals near bedtime
- Get 75 minutes per week of vigorous aerobic activity or at least 150 minutes per week of moderate-intensity of aerobic activity such as brisk walking, jogging, biking
- Adopt diets such as the Mediterranean Diet or a high-fiber diet, diets that are associated with

a lower risk for cardiovascular disease.

Better education, networking

Although there are many changes one can make to regulate diabetes and the onset of other diseases. more efforts are needed to be taken by state and federal institutions to address diabetes in the African American and black communities. Small actions such as providing culturally competent health information may help community members better understand how the aforementioned diseases are related and the importance of regulating diabetes. Additionally, health providers, social service providers, and community-based organizations must work together to create strong networks to promote healthy aging by African American older adults.

This article is part of an ongoing series by the Diverse Elders Coalition, focusing on different aspects of senior populations. It originally appeared on www.diverseelders.org and the author's expressed opinions do not necessarily reflect those of the Diverse Elders Coalition.

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A hospice chaplain considers Valentine's Day

By LAWRENCE D. WEISS

For Senior Voice

Bianca Rauch has been a hospice chaplain in Anchorage for many years. In this interview she talks about Valentine's Day, the loss of loved ones, grief and remembering.

Valentine's Day is coming up. This is an especially difficult day, I assume, for those grieving for a loved one. What do you tell them?

Chaplain Rauch: Valentine's Day is just one event, one day that may be difficult among many. There are many firsts, especially in

the first year after you lose someone. There's an anniversary if you were married or even divorced, birthdays, any of the holidays. Maybe you went to Arizona every winter. Now you won't feel like doing that because your significant other isn't there to do it with you. There are a lot of firsts Chaplain Bianca Rauch that make you feel, "Yeah, I think I got punched."

We, the hospices in Anchorage, for many years have run an event right



Photo courtesy Bianca Rauch

before Thanksgiving called "Navigating the Holidays." The point of that is to help people come up with some ideas to think outside the box for any holiday, including Valentine's Day, to make plans to celebrate it – maybe quietly, maybe you want to go out with a friend and remember that person, maybe you write that person a Valentine's Day card and burn it to send it to the heavens or whatever. Maybe send it down a river – you can't do that in the middle of winter here – but there are any number of ways to remember and honor that person.

The other thing I'd add is to know that grief is the normal response to loss,

whether it is a death or a divorce, or a move. I've lost objects, inanimate objects, that I grieved over because they were special. It's because of what they represented more than anything, but that is the normal response to loss, the human response to loss.

This is normal. When you feel crazy, you're not out of whack, you're not abnormal. Know that the best thing you could do is find somebody who will listen. And that could certainly be calling any

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COVID update: Vaccinations, COVID-somnia

By JOHN C. SCHIESZER

For Senior Voice

COVID-somnia taking its toll

A new survey commissioned by the American Academy of Sleep Medicine (AASM) has found that more than half of Americans (56%) say they have experienced "COVID-som-

nia," an increase in sleep disturbances, since the beginning of the pandemic. Of the reported sleep disturbances, most common was trouble falling or staying asleep (57%). Additional disturbances included sleeping less (46%), experiencing worse quality sleep (45%) and having more disturbing dreams (36%).

"COVID-somnia can be brought on by multiple stressors: fears about the pandemic, concern for loved ones, financial worries, and limited socialization," said clinical psychologist Jennifer Martin, who is president-elect of the AASM board of directors. "The best way to get healthy sleep during these unprecedented times is to be intentional about your sleep habits and routines."

Men (59%) were more likely than women to report COVID-somnia sleep disturbances. Those age 35 to 44 had the highest rate of COVID-somnia at 70%. Ages 55 and older were most likely to report

trouble falling or staying asleep.

Dr. Fariha Abbasi-Feinberg, Fort Myers, Florida, and an AASM spokesperson and board member, said if someone is having problems sleeping, they should talk to their doctor. These problems can often

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Overview of Medicare benefits for 2022

By SEAN McPHILAMY

For Senior Voice

Your Medicare costs and coverage can change every year; this year is no exception. Here is an overview of changes and opportunities to consider.

Medicare Part A

Part A inpatient hospital services, skilled nursing facility services, home health care and hospice are covered by Medicare Part A. Most people do not owe a premium for Part A. If you have less than 10 years of Social Security work credits, you may owe a monthly premium, depending on the number of years worked. If you are admitted to the hospital, you will owe a deductible of \$1,556 per benefit period. If you have multiple benefit periods in a year, you may owe the deductible more

After you meet your deductible, there is no additional coinsurance for your first 60 days in the hospital. For days 61 through 90 the coinsurance is \$389, and for days 91through 150 the coinsurance is \$778 per lifetime reserve day. You have 60 lifetime reserve days that can only be used

If you are admitted to a skilled nursing facility, you will owe \$0 per day for the first 20 days and \$194.50 per day for days 21 through 100. If you have secondary coverage such as a retiree plan or a Medigap policy, these deductibles and coinsurance maybe covered. Contact the Medicare Information Office if you have additional questions on a particular situation.

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Anchorage welcomes back the

Today's house call is referred to by Medicare as HOME BASED PRIMARY CARE, and is <u>covered by insurance</u> just as if you went to a clinic - but in the comfort of your own home!

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Alzheimer's early diagnosis and hearing checks



By DONNA R. DEMARCO

Accurate Hearing Systems

Part one of three.

Accurate Hearing is joining the Better Hearing Institute (BHI), a member of the Alzheimer's Association Early Detection Alliance (AEDA), in urging caregivers to address hearing loss in people with Alzheimer's and to pay attention to their own hearing health. Accurate Hearing will be raising awareness of Alzheimer's disease, the importance of early diagnosis, the relationship between Alzheimer's and hearing loss, and the importance of addressing hearing loss in people

THOMAS CENTER

with Alzheimer's.

Accurate Hearing wants to help ensure that the hearing health of those in our community with Alzheimer's is appropriately managed. Hearing loss, when left unaddressed, can compound difficulties that people with Alzheimer's and their families already face. But in many cases, appropriate use of hearing aids can benefit people with hearing loss, including individuals with Alzheimer's and their caregivers.

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

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

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Medicare

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Outpatient and prescription drug costs

Part B outpatient costs such as doctor visits and outpatient procedures are covered by Medicare Part B. In 2022, the standard Part B premium is \$170.10 for people with a yearly income equal to or below \$91,000 for a single person or \$182,000 for a married couple. If your income is higher than that, you may pay a higher premium. The annual Part B deductible is \$233 in 2022. You will continue to owe a 20% coinsurance for most services covered by Part B.

Part D outpatient prescription drugs are covered by Medicare Part D. This year, the national average premium for a Part D prescription drug plan is \$33.37 per month. Your particular costs vary based on your plan and your prescription drug needs.

If you and your plan spend \$4,430 for covered drugs for the year, in most plans, you will reach what is called the coverage gap commonly referred to as the "donut hole". At that point, you will owe 25% of the cost of your drugs.

If you and your drug plan spend \$7,050 on covered drugs in 2022, you will enter what is called catastrophic coverage. Then, you will owe the greater of either 5% of the cost of each drug, or \$3.95 for generics and \$9.85 for brand-name drugs.

Changing your coverage

You may be able to change your coverage outside of autumn's Open En- itself as coming from or

You may qualify for a Special Enrollment Period, such as leaving active employment where your employer provided healthcare insurance, or if you recently moved to Alaska and previously had a Medicare Advantage plan where you previously resided.

rollment Period, depending on your circumstances. If you think a government employee made a mistake while assisting you, contact 1-800-MEDICARE (1-800-633-4227) and explain your situation. You may be approved to change your coverage. If you have Extra Help, an assistance program that helps pay for Part D prescription drug costs, you can make one change per quarter for the first three quarters of the year. You may qualify for a Special Enrollment Period, such as leaving active employment where your employer provided healthcare insurance, or if you recently moved to Alaska and previously had a Medicare Advantage plan where you previously resided.

Beware red flags

Part D prescription drug plans are administered, marketed and sold by private companies. Plan representatives, agents and brokers must follow federal guidelines when marketing to you. These guidelines protect you from manipulative or deceptive sale and enrollment tactics that can lead to marketing violations by a plan. Here are some red flags:

 You signed up for a plan after being told by an agent or company that certain services or prescriptions were covered, but after enrolling, you discovered they were not covered by that plan.

A company represented

sent by Medicare, Medicaid or the Social Security Administration.

 You received an unsolicited phone call or text from a plan with which you have no prior relationship, you have asked not to contact you, or from which you disenrolled.

 An agent discussed other insurance products, such as life insurance or annuities, during a visit or meeting that was scheduled to only discuss a Part D or Medicare Advantage product.

Due to the COVID-19 public health emergency, certain flexibilities have been in place and some restrictions lifted during the past two years. Examples of these flexibilities include expanded coverage of telehealth services and coverage for 90-day supplies of prescription drugs when requested. Changes may occur during 2022 in continued response to the pandemic.

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

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

Free home COVID tests

Senior Voice Staff

Each household in the U.S. can now have four free COVID-19 at-home tests shipped directly to their home at no cost. All you need to do is visit COVIDtests.gov and enter your contact information and mailing address.

The tests are rapid antigen "at-home" or "self" tests — not PCR tests, which require a lab dropoff. The "at-home" or "self" tests can be taken anywhere and give results within 30 minutes.

Guard against scammers trying to steal your personal information. When ordering tests, use the official, secure government website: https:// COVIDtests.gov. Watch out for phone scammers, too. If you get a phone call

requesting information so that free at-home tests can be mailed to you, hang up — it's a scam.

Medicare coverage

Medicare pays for COVID-19 tests performed by a lab, such as PCR or antigen/rapid tests, at no cost to you when the test is ordered by an authorized health care professional.



Hospice

continued from page 5

of the hospices – the bereavement folk or chaplain – and saying, "I just need somebody to listen." Whether you've been connected to a family member on hospice or not, we will listen, we will happily support you. And it's free. It's not a matter of paying money for such support.

Your job must be terribly stressful. How do you get through it day after day?

I get lots of smiles. I find sometimes people who are dying to be the funniest people on earth, and it's not just what we'd call "dark humor." They just sort of [feel], "Here we are," and they just have to laugh to make sense of it. They tell jokes. I'm not saying everybody does that, but humor is not very far from the surface for families [of] the person dying. Often, I remember for instance, when I was working in the hospital, I would get called in the middle of the night for somebody who had died, and the family was coming in so I'd meet them at the room. And they would cry for a while. I wanted to ask some questions, "How [did they get] to get to Alaska? Tell me about them. What did they like to do? What was their favorite thing?" The families will start telling stories about this person who is now a dead body in the middle of the room. And inevitably I felt my job was done when they started coming out with the jokes, the bad puns, the stupid things they remembered this person doing. It was my job to give them permission to remember those things. To say, "Yeah, it's okay to laugh. He'd be laughing with you if he were alive."

Do you have any references you would like to recommend for people who want to explore these ideas further?

There is a wonderful series of books by Alan Wolfelt, and you can look at them at Centerforloss.com. Any of his books are great, but he has a series called The 100 Ideas Series -- 100 ways to heal [for example] your traumatized heart, or your grieving heart, or your teenage grief, or a parent's grieving heart. There are ideas for taking care of yourself, and also honoring the memory of the person that you are missing. I like those books a lot.

Contact Chaplain Rauch at her new position beginning February at Ancora Home Health and Hospice, 907-561-0700, or https:// ancoraalaska.com.

This interview has been edited for length and clarity.

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.

Changing our mindset about Valentine's Day

By LISA NOLAND

Hospice of Anchorage

The last few years have been extra difficult for so many people in Alaska. These years have been hard for human beings all over the world due to the Pandemic. The reality of keeping and epilepsy. This saint has had people call on them for assistance during times of plague, protection of loved ones as they travel for adventure, and reviving those who have lost consciousness. Hospice of Anchorage would like to invite you to re-frame

consider one another with the utmost respect and compassion. We understand that people are not perfect. We get that people need connectivity to thrive in this world, particularly now in the times we are in.

A lesson that has been reinforced from this period of time is that human connection is critically important to ensure optimum health. Reach out to your loved ones to see how they are doing on Valentine's Day. The community members who do things like ring up your groceries need a friendly smile and genuine ask about their wellbeing. The customer service agent who is working for a company that doesn't have enough staff needs your patience, even when you have had to wait a half hour on hold. Let's be open-hearted and generous with unconditional positive regard on Valentine's Day, 2022. This will prepare us to continue with

Let's think of Valentine's Day as a day to acknowledge all kinds of human connection. Unconditional positive regard happens when we consider one another with the utmost respect and compassion. We understand that people are not perfect. We get that people need connectivity to thrive in this world, particularly now in the times we are in.

experiencing, or dread of experiencing, COVID-19 or one of its ensuing strains has been increasing the normal stresses of day-to-day life. Many of our friends and loved ones may also have a serious life-limiting illness. As you read this, you may be dealing with one yourself.

Saint Valentine is known as the patron saint of bee-

Valentine's Day from it's focus on romantic love to the wider lens of unconditional positive regard.

Now more than ever we need to treat one another with unconditional positive regard. Let's think of Valentine's Day as a day to acknowledge all kinds of human connection. Unconditional positive regard happens when we

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LIVE WEBINAR VIA ZOOM:

February 3, 6:00 to 8:00 p.m. February 10, 9:30 to 11:30 a.m.

March 1, 6:00 to 8:00 p.m. March 15, 9:30 to 11:30 a.m.

April 5, 9:30 to 11:30 a.m. April 26, 6:00 to 8:00 p.m.

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GOT PAIN?



Research: Parkinson's, avocados, eliminating flu shots

By JOHN SCHIESZER

Medical Minutes

Promising advance in treating Parkinson's disease

Researchers have solved a decade-long mystery about a critical protein linked to Parkinson's disease that could help to fast-track treatments for the incurable disease. The researchers have developed a "live action" view of a protein called PINK1 in exquisite molecular detail. The discovery explains how the protein is activated in the cell and leads to the development of Parkinson's disease.

When this protein is not working correctly, it kills dopamine-producing cells in Parkinson's disease. The discovery is the culmination of a project spanning eight years and provides the first detailed blueprint for the discovery and development of therapeutic agents that could help to slow or even stop the progression of Parkinson's disease.

Parkinson's disease is a progressive neurodegenerative disease caused by the death of dopamine-producing cells in the brain. More than 10 million people worldwide are living with Parkinson's disease. Currently there are no approved drugs that can slow



or stop the progression of Parkinson's disease, with available therapies only able to treat and alleviate symptoms.

The study findings were published in the journal Nature and for the first time visualize the entire process that leads to the activation of PINK1, a protein directly linked to Parkinson's disease. Study author David Komander with the Walter and Eliza Hall Institute in Australia said this discovery was made by using innovative cryo-electron microscopy.

"Biotech and pharmaceutical companies are already looking at this protein and this pathway as a therapeutic target for Parkinson's disease, but they have been flying a bit blind. I think they'll be really excited to see this incredible new structural information that our team has been able to produce,"

Scientists have identified a new Achilles' heel of influenza virus, making progress in the quest for a universal flu vaccine.

Komander said. "I'm really proud of this work and where it may lead."

Avocados pack hidden health benefit for women

An avocado a day could help redistribute belly fat in women, according to a new study. Researchers studied 105 adults who were overweight or obese and found that women who consumed avocado as part of their daily meal had a reduction in deeper visceral abdominal fat.

Lead researcher Naiman Khan, an Illinois professor of kinesiology and community health, said the goal of the study wasn't weight loss. The researchers were interested in understanding what eating an avocado does to the way individuals store their body fat. The location of fat in the body plays an important role in health.

Khan said in the abdomen there are two kinds of fat. The fat that accumulates right underneath the skin is called subcutaneous fat, and fat that accumulates deeper in the abdomen is called visceral fat, which surrounds the internal organs.

"Individuals with a higher proportion of that deeper visceral fat tend to be at a higher risk of developing diabetes," Khan said. "So we were interested in determining whether the ratio of subcutaneous to visceral fat changed with avocado consumption."

The participants were divided into two groups. One group received meals that incorporated a fresh avocado, while the other group received a meal that had nearly identical ingredients and similar calories but did not contain avocado. At the beginning and end of the 12 weeks, the researchers measured

participants' abdominal fat and their glucose tolerance, a measure of metabolism and a marker of diabetes.

Female participants who consumed an avocado a day as part of their meal had a reduction in visceral abdominal fat (the hardto-target fat associated with higher risk) and experienced a reduction in the ratio of visceral fat to subcutaneous fat, indicating a redistribution of fat away from the organs. However, fat distribution in males did not change, and neither males nor females had improvements in glucose tolerance.

The researchers said they hope to conduct a follow-up study that would provide participants with all their daily meals and look at additional markers of gut health and physical health to get a more complete picture of the metabolic effects of avocado consumption and determine whether the difference remains between the two sexes.

next page please



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



Alaska Health Fair's spring activities

By SHARON PHILLIPS

Alaska Health Fair, Inc.

Alaska Health Fair's Spring 2022 schedule is now online, with most events already posted on our website at www.alaskahealthfair.org.

Check back frequently, as the new season is fluid. We continue to add new dates as they come available and rarely postpone one. The blood draw dates are at our office settings, plus a few February community events, as our busy schedule ramps up for spring.

Our February schedule, which includes mask wearing requirements while attending, currently includes:

Anchorage, Feb. 5 First Christian Church, 3031 Latouche St., 9 a.m. to 1 p.m.

Meadow Lakes, Feb. 12 Meadow Lakes Community Fair, Meadow Lakes Elementary, 1741 Pittman Rd., 8 a.m. to noon

Anchorage, Feb. 22 Alaska Health Fair office draw, 720 W. 58th Ave Suite J, 7:30 to 10:30 a.m.

Fairbanks A l a s k a Health Fair office draws at 725 26th Ave., Suite 201, Tuesdays, Feb. 1, 8, 15 and 22 and Saturday, Feb. 26, 8 a.m. to 1 p.m.

To make a blood test appointment, go to our website and follow these easy steps:

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

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

If you have difficulties registering, give your local office a call for assistance:

Anchorage, 907-278-0234; Fairbanks, 907-374-6853; and Juneau, 907-723-5100.

Arrange your own health fair

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Research

from page 8

Eliminating annual flu shots

Scientists at Scripps Research and colleagues have identified a new Achilles' heel of influenza virus, making progress in the quest for a universal flu vaccine. Antibodies against a long-ignored section of the virus, which the team

dubbed the anchor, have the potential to recognize a broad variety of flu strains, even as the virus mutates from year to year.

"It's always very exciting to discover a new site of vulnerability on a virus because it paves the way for rational vaccine design," said co-senior author Andrew Ward, who is a professor of Integrative Structural and Computational Biology at Scripps Research. "It also demonstrates that despite

all the years and effort of influenza vaccine research there are still new things to discover."

In a typical year, influenza affects more than 20 million people in the United States and leads to more than 20,000 deaths. Vaccines against influenza typically coax the immune system to generate antibodies that recognize the head of hemagglutinin (HA). This is a protein that extends outward from the surface of the flu virus.

From year to year, the head of HA often mutates, necessitating new vaccines.

Researchers have designed experimental influenza vaccines to be more universal, spurring the body to create antibodies against the less-variable stalk region of HA. Some of these universal fluvaccines are currently in early clinical trials. In the new study, a collaborative team of scientists characterized 358 different antibodies present in the blood of people

who had either been given a seasonal influenza vaccine or had been naturally infected with influenza. This critical step may lead to a universal flu shot, just one and done for life.

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





Free training, support for family caregivers

Senior Voice Staff

The Kenai Peninsula Family Caregiver Support Program office is located at 35477 Kenai Spur Highway, Suite 205 (located in the 4D Professional Building). You can call them at 907-262-1280 or email kpfcsp@soldotnaseniors. com.

The program will hold caregiver support group meetings in February at the locations below. Training is from 1 to 2 p.m., with support group meetings following, 2 to 3

p.m. This month's training features a "Fun with Meal Planning" presentation with certified food systems manager Cindi Irwin.

Feb. 3, Sterling Senior Center, with Cindi Erwin, CFSM, 1 to 2 p.m. Followed by a caregiver support meeting from 2 to 3 p.m.

Feb. 11, Soldotna Senior Center, with Cindi Erwin, CFSM, 1 to 2 p.m. Followed by a caregiver support meeting from 2 to 3 p.m.

Feb. 15, Kenai Senior Center, with Cindi Erwin, CFSM, 1 to 2 p.m. Followed

by a caregiver support meeting from 2 to 3 p.m.

Feb. 23, Nikiski Senior Center, "Care Coordination: The Basics," with Annett Brookshire, 1 to 2 p.m. Followed by a caregiver support meeting from 2 to 3 p.m.

Support meetings allow you to share your experiences as a caregiver, or support someone who is a caregiver. If you are helping a family member or friend by being a caregiver, learn what kind of help is available. There is no charge for these

services and everyone is invited to attend. Call with suggestions and ideas for upcoming trainings or follow on Facebook, @ KPFCSP.

The Homer Area Caregiver Support Group has resumed its monthly meetings in the Homer Senior Center multi-purpose room. For more information, call Pam Hooker at 907-299-7198 or Janet Higley at 907-235-4291.

Statewide

Alzheimer's Resource of Alaska (ARA) organizes caregiver support meetings all around the state, including the following locations: Anchorage, Eagle River, Fairbanks, Homer, Juneau/Southeast, Ketchikan, Kodiak, Mat-Su Valley, Seward, Sitka, Soldotna, Talkeetna, Willow. Call 1-800-478-1080 for details.

ARA also hosts a statewide call-in meeting on the first Saturday and third Wednesday of every month, 1 to 2 p.m. For additional information, call Gay Wellman, 907-822-5620 or 1-800-478-1080.

Caregivers must focus on their own nutrition

Are you a family caregiver? You may not think of yourself that way, but if you spend time tending to the needs or concerns of a person with an ongoing illness, injury or disability, you are considered a caregiver. Approximately 85% of people with dementia and chronic illness are cared for exclusively in their own homes. On average, their loved ones provide 12 hours of assistance a day. That can be difficult to juggle with work and other responsibilities, and often takes an economic and physical toll. As a result, caregivers often report significant stress, depression, anxiety and fatigue.

Caregiving also can take its toll on caregiver nutrition. Limited time to cook or shop may result in reaching for sweets or picking up fast food, which don't need a lot of prepa-Nutrients that can fall short drinks include water, milk,

include protein and fluids, as well as fiber, vitamins and minerals from fruits and vegetables that may not be present in convenience items. That leaves the caregiver at risk of malnutrition, and in turn, more susceptible to the physical effects of stress.

The good news is that eating a healthy diet can reduce the negative effects of stress. So, while caregivers are often rightfully focused on making sure they provide healthy meals for those they care for, it is very important for caregivers to keep their own nutrition and hydration at the top of their priority list.

How can you do this to your full list of items on your "to do" list? A good way to start a new habit is to take the first few steps first. Begin with drinking beverages at each meal and two to three times between ration or advance planning. meals. Examples of healthy

juice (for those fruits and > Snack on cheese vegetables you may be missing), or non-sweetened drinks.

Next, focus on protein, a key nutrient that builds strength and provides important minerals. Ways you can add protein to your day include:

At meals, eat your protein first

- Replace cereal with eggs
- chopped almonds
- ► Choose Greek yogurt
- ► Have a protein shake
- Eat low/no fat dairy products
- ▶ Include a high-protein food like fish, chicken, beef, eggs with every meal
- ▶ Pair peanut butter or yogurt with fruit
- Top your food with ▶ Try a variety of plant proteins like nuts, peanut butter, beans and
 - ▶ Drink a liquid supplement like Ensure or Glucerna
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Alaska seniors' struggles with behavioral health conditions lead to higher mortality rates

By KAREN CASANOVAS

For Senior Voice

Q: Seniors in Alaska have a higher mortality rate due to behavioral health conditions. What are some of the leading causes of death among seniors in Alaska, and how we can work to improve behavioral health outcomes for this population?

A: Correct, as Alaskan seniors struggle with behavioral health conditions, their mortality rates increase. Let's examine more about the impact of these conditions and what resources are available.

In February 2019 the Alaska Dept. of Health and Social Services released a report that shows the state's older population has a higher mortality rate for suicide and substance abuse linked to behavioral health conditions.

Data from that report states seniors account for only 18 percent of the Alaska population but accounted for 33 percent of all suicides and 28 percent of all drug overdose deaths in 2017.

According to the Administration on Aging, in 2013 there were over 71,000 seniors living in Alaska. Out of this population, it is estimated that around 15% have a behavioral health condition. This is significantly higher than the national average of 11%.

Moreover, additional information from a University of Alaska Anchorage study showed older adults who have behavioral health conditions – such as depression, anxiety, or substance abuse problems - mortality was more than three times higher than for those without these conditions. The leading causes of death among seniors with behavioral health conditions were cancer, heart disease, accidents and suicide. Suicide rates are especially high for those over the age of 65, and often stem from untreated mental health conditions. The research was based on data from the state's Division of Public Health,



which includes all deaths that occurred in Alaska between 2002 and 2014.

These deaths could be prevented by improving healthy behavior, and access to mental health services. Behavioral health conditions can negatively impact any stage of life, but they are especially harmful to older adults.

Identifying trouble

One of the biggest problems with behavioral health conditions among older adults is that they often go undetected. Many times, families are not aware that their loved one has a problem until it's too late. This is why it is important for seniors to get regular checkups by their doctor, and for caretakers and family to report any observable changes in behavior to a health professional. Early detection and intervention are key in recognizing conditions as a medical problem needing immediate attention.

Nearly one in five older adults say their mental health has gotten worse since the pandemic began in March 2020, and an equal percentage say their sleep has suffered in that time too. More than one in four say they're more anxious or worried than before the COVID-19 era, according to a poll of people ages 50 to 80 by the University of Michigan's Institute for Healthcare Policy and Innovation.

The University of Alaska report also found that seniors are more likely to have multiple behavioral health conditions, which can lead to poorer health outcomes.

"This study provides

One of the leading causes of death among seniors in Alaska is suicide. Suicide rates are especially high for those over the age of 65, and often stem from untreated mental health conditions like depression and anxiety. Other common causes of death among seniors include accidental injuries, cardiovascular disease and cancer.

evidence that we need to do more to support seniors with behavioral health conditions," said study author Dr. Katherine Sward. "These conditions are often treatable, but many seniors don't receive the care they need."

What can be done?

Seniors in Alaska need access to quality mental health care. In rural areas there can be a lack of mental health services available for seniors, which could lead to increased rates of suicide and addiction. These diseases can be managed if detected early.

Data from polling indicates that older adults are more open to seeking mental health help than past research might suggest, with 71% saying they wouldn't hesitate to see a

mental health professional in the future, and 13% saying they had talked with their primary care provider about a new mental health concern since the pandemic began.

Older Alaskans also need access to substance abuse treatment. Alcohol and drug abuse are common among seniors and can lead to serious health problems. Treatment is available for those who need it, but often many older adults don't know where to find it.

There are a variety of ways to improve the behavioral health of older adults. Some approaches include:

-improving access to mental health services, including outpatient and residential treatment programs -increasing availability of medication management services

-enhancing support for family caregivers

-promoting social and recreational activities that reduce isolation and lone-liness.

"As we enter a new phase of the pandemic, with most older adults getting vaccinated, it's important to ensure adequate access to mental health screening and care to detect and address any lingering effects of this prolonged period of stress," says Lauren Gerlach, D.O., M.Sc., a geriatric psychiatrist. "This is especially important to those who might have a harder time accessing mental health care, including those with lower incomes and

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Webinar on occupational therapy and dementia, Feb. 7

By EMILY BYL

For Senior Voice

A diagnosis of dementia is one of the most difficult hardships a patient and their loved ones can face. The months and years after diagnosis are often filled with trying to learn more about the disease, wondering what the future holds, becoming a caregiver with no formal training, and experiencing loss. These challenges can be overwhelming for anyone to overcome.

A support system is crucial to managing the new territory a dementia diagnosis brings, and one important member of that team is an occupational therapist. Occupational therapy is the practice of addressing the physical, mental and emotional barriers to fully participating in day-to-day activities, whether that is getting dressed, eating or bathing, or enjoying leisure activities such as baking or painting.

Join Emily Byl, occupational therapist and owner of Well Haven Occupational

Therapy, and the Alzheimer's Resource of Alaska for an informative webinar on Monday, Feb. 7, from noon to 1:30 p.m. The webinar, as part of the ARA's Caregiving 101 series, will detail how occupational therapists maintain or improve independence in patients with dementia and support their caregivers.

Initial evaluation

The occupational therapy process includes a holistic evaluation, followed by treatment tailored to a patient's needs. The therapist will evaluate the patient's ability to complete activities, keeping in mind their physical and cognitive skills, the environment they are completed in, the support system involved, and any comorbidities that may also be a factor, such as stroke or peripheral neuropathy.

After the evaluation, the therapist, patient and caregiver will develop individualized goals that allow the patient to resume or pursue valued occupations, or daily activities. Goals are always based on

There are many ways occupational therapists can adjust a person with dementia's environment to help them safely complete their daily tasks, engage with others, and reduce aggression, anxiety and more.

functioning and may look like getting dressed with minimal help, completing a morning grooming routine, or getting in and out of the shower independently.

Focused treatment

During treatment, occupational therapists generally focus their treatment in three major areas: addressing ways to complete occupations; environmental-based interventions; and caregiver strategies. Therapists use everyday activities to improve or maintain abilities and the focus is always on dayto-day functioning. For example, an occupational therapist may change the demands of the task to promote independence, such as switching a button-down shirt that requires good upper body

range of motion, visual perceptual skills, multiple steps and buttoning, to a long sleeve t-shirt with simple, step-by-step instructions to take on and

There are many ways occupational therapists can adjust a person with dementia's environment to help them safely complete their daily tasks, engage with others, and reduce aggression, anxiety and more. Occupational therapists also provide home safety assessments and make recommendations to ensure safety during activities of daily living, such as grab bar placement near the toilet, seating for bathtubs or showers, and bed rails or more extensive renovations to improve a home's livability.

Occupational thera-

pists help caregivers walk through their day-to-day and give them the education and skills needed to provide care. Skills training may look like learning communication strategies while interacting with the person with dementia, setting up the environment for success, and understanding the changes the person is experiencing and how that impacts behavior and abilities.

Further information

To learn more about occupational therapy for dementia care, register for the Caregiving 101 Webinar at www.alzalaska.org, and visit www.well-haven. com. In addition to hosting educational and practical webinars, the Alzheimer's Resource of Alaska provides trainings, consultation, support groups and assistance in locating resources and supports for patients with dementia and their loved ones.

Emily Byl is an Occupational Therapist practicing in Anchorage.

Behaviorial Health

continued from page 11

worse physical health."

The Alaska Dept. of **Health and Social Services** is working to address these issues by increasing awareness of behavioral health conditions among the se-

nior population and their caregivers. All research findings highlight the importance of screening and treatment for behavioral health conditions in older adults. Alaska's Division of Behavioral Health offers a range of services for seniors, including counseling, support groups and medication management.

This information is important to know because it

can help to understand how to screen for and treat behavioral health conditions in the aging population. If you or someone you know is struggling with a behavioral health condition, please call 2-1-1 or the Alaska Division of Behavioral Health at 800-770-3930 or search https://dhss.alaska. gov/dbh/Pages/default. aspx for help.

If you have additional

questions or would like more information about how to create your own unique plan for wellness, please don't hesitate to contact me.

Karen Casanovas is a professional healthy aging coach in Alaska. Contact her at info@karencasanovas. com or through her website at www.karencasanovas.com.

Kenneth Kirk, Attorney

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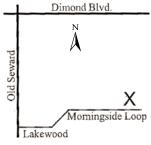
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Bird TLC: Caring for Alaska's wild birds

By MAGGIE McCONKEY

For Senior Voice

Bird Treatment and Learning Center (Bird TLC), founded in 1988 by Dr. James Scott, is a rehabilitation center for the wild birds of Alaska. Our mission is to present living science education that instills understanding and appreciation for wild birds and their habitats, and to provide primary medical treatment, rehabilitative care and potential release

patient is a short-eared owl who came to Bird TLC from a remote area on the west coast of Alaska in 2021. Like most of our patients, we don't know how he came to be in human care. What we do know is he was raised illegally in a private residence and somehow got outside. Because the young owl was raised by a human, he did not recognize humans as a threat. He was found being picked up by his wings on a playground by children. Luckily, staff



The Bird Treatment and Learning Center clinic in Anchorage houses and cares for up to 600 orphaned wild birds each year.

Photos courtesy Bird TLC

for sick and injured wild birds.

Caring for wildlife requires specialized training, knowledge and permitting. Bird TLC operates under permits issued by U.S. Fish and Wildlife Service and the Alaska Department of Fish and Game. We accomplish our mission with a small staff and a large group of dedicated volunteers.

We are located in Anchorage but take in birds from across the state. Up to six hundred injured, ill and orphaned wild birds arrive at our clinic annually, making us the busiest rehabilitation center in Alaska. These birds range from familiar backyard chickadees to eagles and beyond. Our educational presentations feature non-releasable ambassador birds, and focus on conservation, ecology, behavior, and the importance of birds in the environment. We have traveled across the state to educate thousands of Alaskans, and now thanks to technology, we can provide virtual programming to reach a wider audience than ever before.

There are special patients where our two missions intersect. One such

at the school contacted Bird TLC and were able to coordinate transferring the owl to us for rehabilitative care.

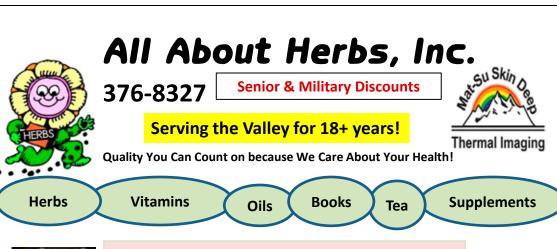
The short-eared owl was in perfect physical condition, but he would not be able to survive in the wild. This owl never learned how to hunt and sees people as a food source, a dangerous and potentially deadly combination. What happens when a bird cannot go back to the wild? We assess whether the bird is suitable for a life in human care, such as on display at a zoological park or as an educational ambassador. Right now, we are in the midst of these assessments with this little owl. Once our assessments are complete and we can be certain that he will live a quality life in human care, the short-eared owl will either join Bird TLC's flock of avian ambassadors or be transferred to another permitted facility.

You can learn more about Bird TLC on our website at www.birdtlc. org. We also encourage you to follow us on Facebook and Instagram. We can be reached at 907-562-4852.

Maggie McConkey is the Bird TLC director of operations



Bird TLC recently took in this short-eared owl, rescued from a remote area on the west coast of Alaska in 2021.





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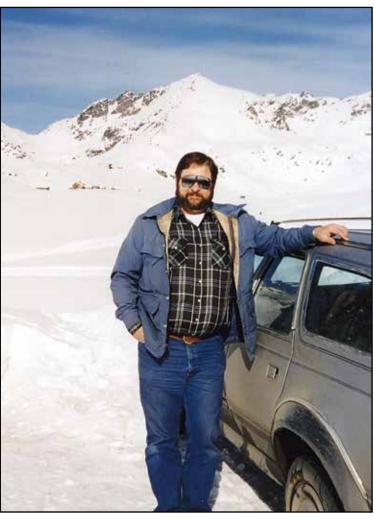
By MARALEY MCMICHAEL

For Senior Voice

There are many Alaskan wintertime sports. I always preferred cross-country skiing over downhill, but my son, Patrick, is the other way around. The Hatcher Pass Mountains in the Matanuska Valley are a winter playground for skiers, snowboarders and snowmachiners. During his high school years, Patrick and his friends loved to downhill ski in the area, mostly because it was close and there was no lift ticket expense, not to mention the abundance of white fluffy powder.

The absence of a chair lift or even a rope tow did cause a slight problem. I had been told there had been a rope tow of some sort in years past. And all during the 15 years we lived in the Mat-Su Valley the first time (1984 through 1999), there was continued talk and plans for development for ski recreation, but with no results.

Of course, there was a solution to the problem. One vehicle and driver were needed to haul as many boys and ski gear that could fit. The vehicle was taken up to the pullout about a mile past the Mother Lode Lodge, where all the skiers piled out, quickly attached gear, and headed down the rocky slopes. The driver

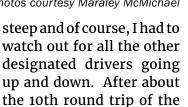


Gary McMichael takes a turn as designated driver with the family vehicle on a clear day in Hatcher Pass in March 1994.

then drove down to a tiny pull-off about a half-mile below the lodge. Many times, the boys arrived before the vehicle and were already waiting. All aboard and back up the hill to repeat the process.

As Patrick's mother, I frequently was the designated driver. Skiing days were usually snowy with poor visibility. The road was narrow, windy and

Photos courtesy Maraley McMichael steep and of course, I had to watch out for all the other





Sixteen year old Patrick McMichael skis at Hatcher Pass, December 1992.

day, I would be ready to call it quits. Hopefully the boys were worn out too. By this time, there was a build up of melted snowy slush inside the car, steamed up windows, and a wet dog smell. Unusual noises, silly jokes and other adolescent boy activity was a given.

When our son got his driver's license, I thought my chauffeur job would end, but Patrick didn't want to miss out on all the skiing by being the driver and we didn't want to trust our car to the driving of all the other boys taking turns.

My husband, Gary, helped out when he could.

Only once did we let Patrick and his friends take our car, a silver 1983 four-door AMC Eagle, by themselves. When they returned that evening, there was a big chunk broken out of the front grill. Patrick told us that a large raven hit the grill and broke it. When questioned, the other boys all backed up his story. To this day he sticks with that explanation.

Another time (without

next page please



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A senior looking out for Alaskan seniors.





The view from Hatcher Pass.

Courtesy Maraley McMichael photo

Skiers

from page 14

our vehicle) they all got in a great deal of trouble for skipping school in favor of skiing at Hatcher Pass. Patrick was very frustrated that day when he came home with only one ski. The other had popped off on a jump and disappeared into the snow. He spent hours trying to find it. The next spring a special "find the lost ski" trip did not locate it either. Perhaps skipping classes wasn't such a great idea.

When the boys gradually acquired their own vehicles, I was no longer needed as a designated driver and was relieved to be relieved of my duties. Years later I was surprised to find myself missing those days and occasionally wished I was needed for the job once again.

However, designated drivers are no longer nec-

essary. After years of hard work on the part of numerous people, Skeetawk opened with a (triple seat) chair lift in 2019. More development phases are planned for this new ski area, located at Mile 10.6 Hatcher Pass Road. Additional Information is available at www.skeetawk.com.

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

Rambles

News from the Grapevine

The Fairbanks Quilts of Valor group, known as the **Quilting Lions and Friends**, welcomes new quilters and helpers to join the Thursday meetings at the Lion's Davis Hall building on the Tanana Valley state fairgrounds, 10 a.m. to 3 p.m. Anyone who is interested is welcome to participate, or just visit to get acquainted. Membership is \$10 per person. For more information, email sallyg@ gci.net. Or visit the website at www.qovf.org ... Friends of the **SS Nenana** is dedicated to restoring and preserving the sternwheeler, which is located in Pioneer Park in **Fairbanks**. The nonprofit organization is looking for people who worked on the SS Nenana, who had a contract to cut wood, or remember her coming to their villages. They want to collect as many stories and information as possible about the ship's working years. Email your information and stories to friendsofssnenana@gmail.com or write to Friends of SS Nenana, PO Box 72876, Fairbanks, AK 99070. Or call 772-766-2501 and leave a message for Joanne ... AARP **Alaska** is putting together educational materials about Alaska's new ranked choice voting and wants questions to help determine what the public wants and needs to know. Do you have a question about this new way of electing Alaska's officials? Send it to AARP Alaska Communications Director Katie Severin at kseverin@aarp.org ... The Jan.

page 16 please



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Rambles

News from the Grapevine

continued from page 15

13, 2022 issue of the Nome Nugget reports on a touching tribute to long-time Nome school bus driver George Ford, who died in November. The bus company, Morgan Enterprises, honored him by inviting the community to gather at stops along his route. Planned for Dec. 15, the memorial had to be rescheduled due to bad weather. Photos in the paper show groups of children holding up posters of appreciation, adults handing out balloons, smiling faces along the roadside on a crisp Jan. 5 day ... Homer Senior Citizens, Inc, in its Jan. 2022 newsletter, published a thank you to Alaska Community Foundation for a \$125,000 **COVID grant**. The funds will help pay for completion of the senior center's baseboard heating project. The article also notes, "another unintended consequence of the pandemic is the need for additional storage. This grant allows us to purchase 20-foot Conex containers to handle the addition of much needed PPE supplies." The grant also allowed for the purchase of a oneyear membership to the local Bay Club fitness facility for the center's hard working employees.

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

Painting party at Wasilla senior center



Prior to the pandemic, the painting parties at Wasilla's senior center were very popular, staff say.

Photo courtesy Marlene Munsell/WASI

Senior Voice Staff

Join friends, create a work of art and learn about ways to improve heart health at the Wasilla Area Seniors Inc. (WASI) "Paint Your Heart Out" event Feb. 19.

Cost is \$25 and all sup-

plies and snacks are provided. You bring your painting clothes.

Register in advance on the WASI Facebook page, at the WASI office or online at our at www.wasillaseniors. com/events/paint-yourheart-out/. Registration

the day of the event begins at 9:30 a.m. The party is from 10 a.m. to 1 p.m.

Call 907-206-8792 for more information or email marlenem@alaskaseniors. com. The event is sponsored by the Alaska Heart and Vascular Institute.



seniorvoicealaska.com Around the State



Register now for spring OLLI classes

Senior Voice Staff

Osher Lifelong Learning Institute (OLLI) at the University of Fairbanks will offer a mix of distance-delivered (via Zoom) and in-person classes for its spring classes this year.

Classes are offered to adults age 50 and older and topics cover art, computers, current events, health, history, literature, music, philosophy, science as well as exercise and hobbies. The format may be lecture, discussion group, or hands-on. There are no tests or grades. Classes are taught by current and retired faculty of UAF and by others with specialized expertise. All instructors are volunteers.

Vaccination for COVID-19 will be required for in-person participants.
Spring registration

opened Jan. 12 and classes run February through April. Most classes meet on weekdays, once a week, for four weeks, according to the OLLI website.

Members can pay \$35 per year plus \$15 tuition per course and Unlimited Members can pay \$185 for the year with no percourse tuition. You must be a member to register for classes. Visit https://uaf.edu/olli/courses/registration.php to register for a membership.

If you don't want to register online, you can submit a paper registration form. Drop it off at the OLLI office or mail it to: Osher Lifelong Learning Institute, Box 758100, UAF, Fairbanks, AK 99775.

For more information, call 907-474-6607, email uaf-olli@alaska.edu or visit https://uaf.edu/olli/.

Free series on reducing your carbon footprint

Senior Voice Staff

AARP Alaska's Juneau Community Action Team, the Juneau Sustainability Commission and several other Juneau groups have partnered to develop a fivepart series on reducing our carbon footprint. The sessions meet via Zoom every other Wednesday from 6 to 7:30 p.m., beginning March 9.

Each session will be moderated by a local expert. Following a brief introductory presentation, a series of panelists will share practical information and tips on carbon footprint reduction in Juneau and beyond. The series will end with a look at the connection between

climate change and mental health, with an eye toward building our emotional resiliency while we enact climate change solutions in our households and communities. Topics will include learning what a carbon footprint is and how it impacts communities; improving a home's energy efficiency; green options for transportation; reducing the carbon footprint of food and waste.

The series is free and open to the public, but registration is required to receive the Zoom link. You can find registration links and more information at https://states.aarp.org/alaska/reducing-our-carbon-footprint.

Subscribe to Senior Voice

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

Calendar of Events

Feb. 2 Wasilla Kung Fu Self Defense class at Wasilla Area Seniors Inc., Wednesdays, 1 p.m. For details, 907-206-8807

Feb. 2 Statewide Marmot Day

Feb. 3 Soldotna "Sit and Be Fit" exercise class with Marie Billings, Soldotna Senior Center, Thursdays, 10:30 a.m. Bring your own towel; masks optional. 262-2322

Feb. 5 Anchorage Black Business Expo Day at Anchorage Museum, 10 a.m. to 6 p.m. Visit with and learn about black-owned businesses in Alaska, check out the exhibition "Black Lives in Alaska: Journey, Justice, Joy," and celebrate Black History Month. Free admission courtesy of Alaska Black Chamber of Commerce. www.anchoragemuseum.org

Feb. 8 Ketchikan Ketchikan Arts and Humanities Council's Latitude 56 Story Slam, at Creek Street Cabaret. Informal, impromptu storytelling event with (mostly) true stories told by family, friends, and perhaps you. Sign up at 7 p.m., storytelling starts at 7:30. \$3 admission, masks required. This month's theme is "stories from middle school" (theme is suggested, not required). www.ketchikanarts.org

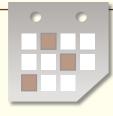
Feb. 14-March 19 Fairbanks World Ice Art Championships at Tanana Valley State Fairgrounds. The finest sculptors from around the world compete in this challenging and renowned ice sculpting competition. Age 65 and older day pass: \$12 with ID. www.icealaska.org

Feb. 15 Statewide Elizabeth Peratrovich Day

Feb. 21 Nationwide Presidents Day

Feb. 23 Anchorage "Golden Afternoon" at Loussac Library, 1 to 3 p.m. Educational and recreational social activities geared for people age 50 and older, open to the general public. Will meet the third Wednesday of each month. Contact Anchorage Senior Activity Center for more details, 907-770-2000

Feb. 25-March 6 Anchorage Anchorage Fur Rendezvous. Sled dog races, snow sculptures, fireworks display, amateur photo contest, fur auctions, Native Arts Market, Hold 'Em poker tournament, Great Alaska Talent competition, Melodrama, Miners and Trappers Country Jam, Running of the Reindeer, outhouse races, snowshoe softball, much more. Full roundup of events and dates at www.Furrondy.net.



Send us your calendar items

Send to: Senior Voice, 3340 Arctic Blvd., Suite 106, Anchorage AK 99503 editor@seniorvoicealaska.com Deadline for March edition is Feb. 15.

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907-770-2000 anchorageseniorcenter.org

Gold prospector spins words into riches

By LAUREL DOWNING BILL

Senior Voice Correspondent

As a young man, famous American novelist Rex Ellingwood Beach struck out from Illinois in 1897 in search of his fortune in the goldfilled Klondike. Along with others who had some money and time, he chose to travel the all-water route.

Hopeful prospectors like Beach hopped onboard steamships leaving Seattle and other West Coast ports bound for St. Michael, where they connected with flat-bottom sternwheelers for the 1,500-mile trip up the Yukon River to Dawson.

However, many travelers discovered that the Yukon River boats on which they'd booked passage did not exist and found themselves stranded at St. Michael. Others jumped on boats that started up river too late in the season, got caught in the river's ice and were forced to spend the winter in Rampart or Circle City.

Beach, who'd been studying law in Chicago and working for his brothers when gold fever hit, was one of those who settled in Rampart. He spent the winter of 1897 and spring 1898 in a cabin located about 600 miles from his original destination of Dawson City.

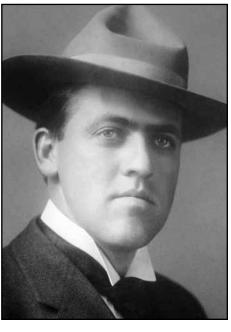
He found work with ex-ranger Bill Joyce, one of the first prospectors on the Yukon. Beach earned \$5 a day (about \$165 in today's money) and beans working a handhewn windlass at Joyce's claim on Little Minook Creek.

The writer later credited Joyce with many of his story ideas. The then-70-year-old prospector often dropped into Beach's tent in the evenings to spin yarns and share tales of adventure.

The young man eventually made his way farther north where the discovery of the precious yellow metal on Anvil Creek had brought thousands of miners to the area that became known as Nome. Almost overnight an isolated stretch of tundra fronting the beach was transformed into a rip-roaring, tent-and-log cabin city of 20,000 prospectors, gamblers, claim jumpers, saloon keepers and prostitutes.

The Nome that greeted Beach was no different than many early day gold camps. There were almost as many con men trying to separate the gold from the miners as there were miners digging for gold.

During the summer of 1900, he witnessed firsthand the bold attempt by "senator maker" Alexander McKenzie, a Republican political boss, and crooked North Dakota federal judge Arthur H. Noyes to steal gold from placer miners in Nome. The pair con-



Rex Ellingwood Beach authored 33 novels and hundreds of plays and short stories. His most famous novels. The Spoilers and Pardners, recounted his adventures during the Alaska gold rush era.

Photo courtesy Wikipedia

spired to put hundreds of claims into a receivership and then proceeded to exploit the claims and freeze out the miners. Their scheme was so successful it took two appeals to the Ninth Circuit Court in San Francisco and two U.S. Marshals to restore order and jail Noves and his henchmen.

Beach locked this and other Far North experiences into his memory bank, and after returning "Outside," put pen to paper after he heard money could be made by telling gold-rush stories.

"Back in Chicago, I was selling firebrick, lime and cement when I met a Yukon acquaintance who told me he had sold a story of one of his mining experiences for \$10," Beach later recounted. "There was an empty desk where we were standing. I snagged a chair and wrote."

One of his most famous nov-

els, "The Spoilers," tells the tale of the conniving Nome judge. He later wrote in his autobiography, "Personal Exposures," that when it came time to write that first novel, "its plot was ready to use. About all I had to do was add a little imagination, flavor with love interest, season to taste and serve."

That 1906 fictional tale, which features two Yukon adventurers who duke it out over a gold claim, a beautiful saloon girl and a crooked gold commissioner, has been put to film five times - in 1914, 1923, 1930, 1942 and 1955 – and helped set the public's mind about both Alaska and the Yukon.

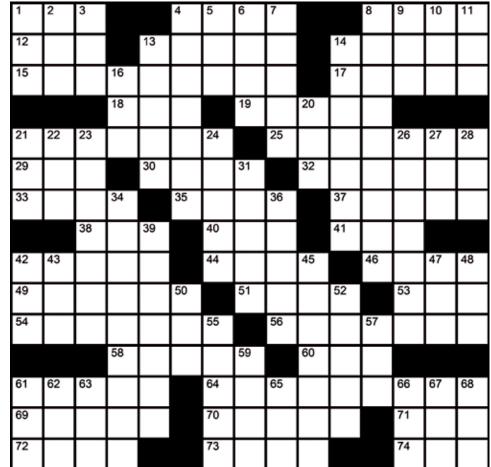
Beach, who died in 1949, went on to write 33 novels - many adapted to the screen - and hundreds of plays and short stories. But "The Spoilers" still ranks at

page 26 please

Animal Madness

Across

- 1 ___ gestae
- 4 Cuba libre ingredient
- **8** Bird of (eagle)
- **12** Before now
- 13 Sheik's bevy
- 14 Medea's hubby
- 15 Someone will build a better one
- 17 Seating request
- **18** Vatican vestment
- 19 Swing wildly
- 21 Greek deity Pan
- 25 Gives power to
- **29** Misjudge
- **30** Rhine feeder
- **32** Martians and such
- 33 Mascara site
- 35 Western Samoan cash
- 37 Illegal firing
- **38** Long stretch
- **40** Comfy footwear **41** Union agreement?
- **42** Category
- 44 Copycat
- **46** Ollie's partner
- **49** Up and about
- **51** Cupid's counterpart 53 Med. care provider
- **54** Breaks away
- **56** Dugout members **58** Farm tools
- **60** good turn
- **61** Cunning
- **64** Big shot mantas?
- **69** Country album?
- **70** Fortuneteller's deck
- **71** "Topper" actor G. Carroll
- 72 Depend (on)
- 73 Self-satisfied



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74 Cape ____, Mass.

Down

- 1 Computer capacity
- 2 It may need stroking
- 3 Old French coin
- 4 Vessel with a single mast set far forward
- 5 Hockey's Bobby
- **6** Maple dropping
- 7 Sufficient
- **8** Some sing in prison
- 9 Old spy org.
- 10 Remote abbr.
- 11 Compass reading
- 13 Hägar the Horrible's wife
- **14** Court sport

- 16 Parked oneself
- 20 Gasteyer of "Mean Girls"
- **21** Do goo
- pro nobis
- **23** Whodunnit weapon
- **24** Kind of queen 26 Maseru locale
- **27** North Carolina's River State
- Park
- 28 Tax form ID
- 31 Skip the usual nuptials
- **34** Rough stuff
- **36** Having a bite
- **39** Pine droppings
- **42** Interstate sign
- **43** Before, to Burns

one lane 47 Adams of

45 He uses more than

- "American Hustle"
- **48** Rejections
- 50 "The Matrix" hero **52** Brown ermine
- 55 Kills a fly
- 57 Slot machine symbol
- **59** It might be grand
- **61** Long-jawed fish
- **62** Colorado native **63** Under the weather
- **65** Scales of "Fawlty
- Towers" to her buds
- **66** Cookbook phrase
- **67** It's made in Japan
- **68** Prince, to a king

seniorvoicealaska.com Just For Fun



Lana Wood still questions sister Natalie's death

By NICK THOMAS

Tinseltown Talks

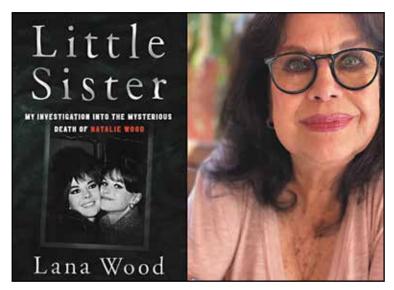
The movie world was shocked when the body of 43-year-old Natalie Wood was found floating lifeless in the ocean off Catalina Island on the morning of Nov. 29, 1981. Forty years later, sister Lana still can't accept that the incident was nothing more than a tragic accident.

Natalie's watery demise remains one of Holly-wood's enduring mysteries, recently resurrected in Lana's book, "Little Sister: My Investigation into the Mysterious Death of Natalie Wood," published last November, 40 years after the beloved actress's death (see www.amazon.com/Lana-Wood/e/B001KDRGZ8?).

Despite a morbid fear of drowning, Natalie would often go boating with husband Robert Wagner but, according to Lana, remained especially terrified of "dark ocean water."

"How did she end up in the sea at nighttime?" asked Lana from her home in Los Angeles. "The circumstances remain a question for many people. I wanted to present the facts about her death in this new book, including the police and coroner's reports, as well as a new witness who heard screams that night."

Natalie and Wagner, along with fellow actor Christopher Walken, had



Cover of Lana Wood's book alongside photo of Lana.

Provided by publicist

famous sister's shadow, she appears to have been comfortable in that shade.

"Natalie loved being a movie star," said Lana. "Any time she left home, she would put on her makeup, do her hair, and dress impeccably because she never wanted to disappoint when out in public. While I enjoyed working, I didn't want to be scrutinized everywhere I went or be constantly photographed. I didn't seek that fame."

She is, however, still

convinced there's more to the story of her sister's death.

"I don't know if the truth will ever come out," she says. "I hope my book will keep people probing for answers and keep Natalie's memory alive."

Nick Thomas teaches at Auburn University at Mont-gomery, in Alabama, and has written features, columns, and interviews for numerous magazines and newspapers. See www.tinseltowntalks.



Sean Connery and Lana Wood as Plenty O'Toole in "Diamonds Are Forever".

Publicity photo for United Artists

"I wrote another book (in 2011) that looked at Natalie's life and happier times," recalled Lana. "But the new book wasn't as easy to write because I'd get emotional and have to walk away from it periodically."

Lana doesn't believe her

sister merely fell overboard

or that she tumbled into the

water while attempting a

nighttime launch of a dingy

attached to the boat to leave

at the time has ever been

charged with involvement

in Natalie's death, speculation on how Natalie got

into the water the night

before her body was dis-

covered continues to haunt

her sister.

While no one on board

after the argument.

The sisters were close, having been thrust into acting by their mother. But each took a different career path, with Natalie working mostly in film to reach true superstar fame while Lana



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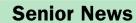
Lana, left, and Natalie in the Wagner's backyard for a barbecue.

Provided by publicist

embarked on a weekend cruise aboard Wagner's motor yacht skippered for the trip by Dennis Davern. Although the group had been drinking and the couple apparently argued,

embraced the television route and enjoyed modest success in films such as the perky Bond girl Plenty O'Toole in "Diamonds Are Forever." And while Lana may have lived in her





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COVID

continued from page 5

be addressed with changes in behavior.

"Older adults tend to spend more time in bed, which can affect their sleep quality. I often recommend sleep restriction therapy to match the actual sleep time with the time in bed," said Dr. Abbasi-Feinberg.

For a good night's sleep, she said it is important to maintain a consistent sleep schedule, have a relaxing bedtime routine, and keep your room cool and dark. Avoid heavy meals and alcohol too close to bedtime. Brief naps are OK, but if you're having trouble falling or staying asleep at night, you might not need a nap.

"Practice those good sleep hygiene tips and remember that sleep is as important as nutrition and exercise to be our best. Poor sleep is linked to heart disease, diabetes, car accidents and many other health issues, so it's important to get sufficient, healthy sleep on a nightly basis," said Dr. Abbasi-Feinberg.

CDC updates recommendations on vaccinations

The CDC is endorsing updated recommendations made by the Advisory Committee on Immunization

Practices (ACIP) for the prevention of COVID-19, expressing a clinical preference for individuals to receive an mRNA COVID-19 vaccine over Johnson & Johnson's COVID-19 vaccine. ACIP's unanimous recommendation followed a robust discussion of the latest evidence on vaccine effectiveness, vaccine safety and rare adverse events, and consideration of the U.S. vaccine supply.

The U.S. supply of mRNA vaccines is abundant, with nearly 100 million doses in the field for immediate use. This updated CDC recommendation follows similar recommendations from other countries, including Canada and the United Kingdom. Given the current state of the pandemic both in the U.S. and around the world, the ACIP reaffirmed that receiving any vaccine is better than being unvaccinated. Individuals who are unable or unwilling to receive an mRNA vaccine will continue to have access to Johnson & Johnson's COVID-19 vaccine.

"We have made important strides in the year since the COVID-19 vaccination program started. More than 200 million Americans have completed their primary vaccine series, providing protection against COVID-19, preventing millions of cases and hospitalizations, and saving over a million lives," said CDC Director Dr. Rochelle Walensky.

Apple Watch measures resilience in health care workers

Health care workers with high resilience or strong emotional support were protected against the effects of stress related to the COVID-19 pandemic compared to those who had low emotional support or resilience, according to a study published in the Journal of Medical Internet Research. Researchers also found that the number of individuals with COVID-19 in the community was a significant factor associated with stress in health care workers over time.

Several hundred study participants wore an Apple Watch that measured their heart rate variability and downloaded a customized app to complete weekly surveys measuring perceived stress, resilience, emotional support, quality of life, and optimism. The researchers found that health care workers with high resilience or high emotional support had different autonomic nervous system stress patterns compared with those who had medium or low emotional support or

resilience. The autonomic nervous system is a primary component of the stress response and can be found by measuring heart rate variability. The participants' physiological results aligned with their self-reported answers.

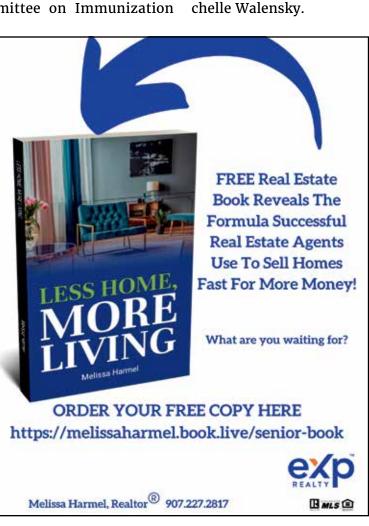
The team found that high emotional support or high resilience (the ability to overcome difficulty and a reduced vulnerability to environmental stressors) resulted in a unique nervous system profile, demonstrating that these features impact both how health care workers perceive stress and how their bodies are physically affected by stress.

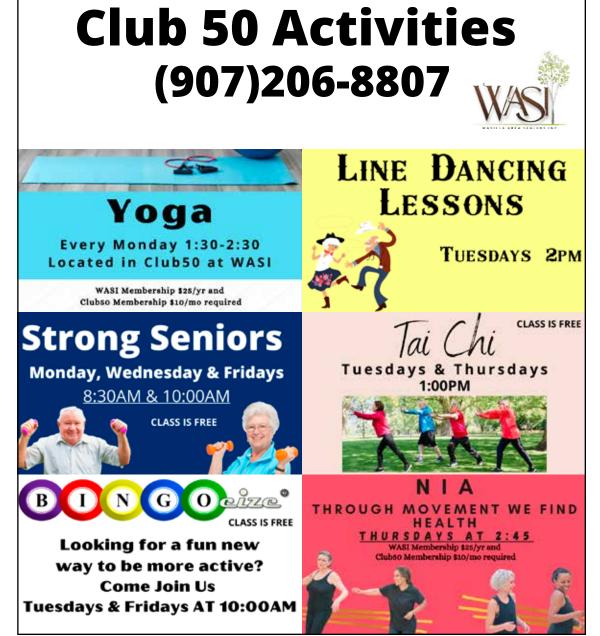
"Our study highlights the importance of emotional support and resilience in moderating the effects of stress on health care workers during the ongoing pandemic," said study author Dr. Robert P. Hirten, who is an Assistant Professor of Medicine at the Icahn School of Medicine at Mount Sinai Medical Center, New York, New York. "Assessing the resilience and emotional support of health care workers may be able to help identify those at risk from ongoing

stressors and may help guide health care institutions in allocating mental health resources for these at-risk employees."

The study's co-author Zahi Fayad, PhD, who is Director of the BioMedical Engineering and Imaging Institute at Mount Sinai, said these findings are important for families of health care workers. "Our study is one of the first to document not only the toll the pandemic has taken on our health care workers, but also the importance of resilience and social support as specific paths toward efficiently and effectively directing support," said Fayad.

The latest findings from the Warrior Watch Study build on previous research that used wearable devices to identify COVID-19 cases earlier than traditional diagnostic methods. Researchers monitored the participant's physical activity and tracked subtle changes in their heart rate variability measured by an Apple Watch, which signaled the onset of COVID-19 up to seven days before the individual was diagnosed with the infection via nasal swab.





Senior News seniorvoicealaska.com



Tax Aide provides free tax prep for Alaskans

AARP Foundation Tax-Aide

AARP Foundation Tax-Aide volunteer tax preparers will provide free tax preparation assistance for seniors and low-to-moderate income households this tax season. Service delivery is being adjusted due to COVID to make tax preparation safe for volunteers and the public.

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

Masks will always be required when interacting with the volunteers.

Taxpayers will complete their paperwork and be interviewed by a counselor. Some Tax-Aide sites will prepare tax returns the same day, with taxpayers returning a few hours later to review and sign. Other Tax-Aide sites will scan taxpayer documents, prepare the returns remotely, and taxpayers will return the next week to review and sign.

For information on how to make an appointment, taxpayers are encouraged to call 211 or 800-478-2221, Monday through Friday between 8:30 a.m. and 6 p.m., or book an appointment on-line at https://www. aarp.org/money/taxes/ aarp_taxaide/

Important details

When making the appointment, taxpayers will be provided a list of required tax documents to bring to their appointment.

Taxpayers are required to have a photo ID as well as an original Social Security card for all persons named on the tax return.

Although priority is given to preparation of 2021 returns, some sites are able to assist taxpayers who did not file 2020 returns. This could be especially beneficial to those who normally receive the Earned Income Tax Credit or Child Tax Credit. For 2021 returns, taxpayers who received an Advanced Child Tax Credit

payment must bring the IRS letter #6419 (or other proof) of the amount. Taxpayers who did not receive the third stimulus payment in spring 2021, may be able to apply for it when filing their 2021 return.

For more information on site locations in Alaska, visit www.FreeTaxPrepANC. com or the AARP Foundation Tax-Aide Alaska Facebook page at https:// www.facebook.com/alaskataxaide.

Do I have to file income tax returns this year?

By JIM MILLER

Savvy Senior

Dear Savvy Senior: What is the IRS standard tax deduction for 2021? I didn't file a tax return last tax year (2020) because I lost my job and my income in March due to COVID. But I got a part-time job in 2021 and am wondering if I made enough money that requires me to file this year. - Part-Time Retiree

Dear Retiree: Whether or not you are required to file a federal income tax return this year depends not only on how much you earned last year (in 2021), but also the source of that income, as well as your age and your filing status.

Here's a rundown of this tax season's IRS tax filing requirement thresholds. For most people, this is pretty straightforward. If your 2021 gross income – which includes all taxable income, not counting your Social Security benefits, unless you are married and filing separately - was below the threshold for your filing status and age, you may not have to file. But if it's over, you will.

• Single: \$12,550 (\$14,250 if you're 65 or older by Jan. 1, 2022).

Married filing jointly: \$25,100 (\$26,450 if you or your spouse is 65 or older; or \$27,800 if you're both over 65).

·Married filing separately: \$5 at any age.

·Head of household: \$18,800 (\$20,500 if 65 or older).

Qualifying widow(er)

To figure all this out, the IRS offers an online tax tool that asks a series of questions that will help you determine if you're required to file, or if you should file because you're due a refund. It takes approximately 12 minutes to complete.

with dependent child: \$25,100 (\$26,450 if 65 or older).

To get a detailed breakdown on federal filing requirements, along with information on taxable and nontaxable income, call the IRS at 800-829-3676 and ask them to mail you a free copy of the "1040 and 1040-SR Instructions for Tax Year 2021," or you can get it online at www. IRS.gov.

Check here too

You also need to be aware that there are other financial situations that can require you to file a tax return, even if your gross income falls below the IRS filing requirements. For example, if you earned more than \$400 from self-employment in 2021, owe any special taxes like an alternative minimum tax, or get premium tax credits because you, your spouse or a dependent is enrolled in a Health Insurance Marketplace plan, you'll need to file.

You'll also need to file if you're receiving Social Security benefits, and onehalf of your benefits plus your other gross income and any tax-exempt interest exceeds \$25,000, or \$32,000 if you're married and filing jointly.

To figure all this out,

of questions that will help

you determine if you're

required to file, or if you

should file because you're

due a refund. It takes ap-

proximately 12 minutes to

ALASKA RELAY

at www.IRS.gov/Help/ITA - click on "Do I Need to File a Tax Return?" Or you can get assistance over the phone by calling the IRS the IRS offers an online helpline at 800-829-1040. tax tool that asks a series

You can access this tool

complete.

Tax prep assistance

If you find that you do need to file a tax return this year, you can free file through the IRS at www. IRS.gov/FreeFile if your

2021 adjusted gross income was below \$73,000.

Or, if you need some help, contact the Tax Counseling for the Elderly (or TCE) program. Sponsored by the IRS, TCE provides free tax preparation and counseling to middle and low-income taxpayers, age 60 and older.

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Nothing to lose but your estate plan

By KENNETH KIRK

For Senior Voice

Today I want to talk about Marx.

No, not the guy who wrote the Communist Manifesto. Not the comic with the big eyebrows either. Not even the '80's rocker.

I want to talk about a Marx you probably haven't heard of. His name was Lawrence Marx, he lived in Southeast Alaska, and he died a few years back. And oh, did he leave a mess.

Lawrence and his wife had a living trust. It had fairly typical terms; it was for their benefit while they were alive, and then it left everything to their two sons, once the second of them died. But then some things changed. The wife died first. One of their sons also died. The other son ended up in prison in Louisiana.

At that point, Mr. Marx decided to make a change. Rather than leave the estate to his inmate son, he decided to leave it to his brother. So he changed his will.

At this point, if you are familiar with how estate planning works, your ears might have perked up. He changed his will, but not the trust? Yes, he rewrote his will but did not amend the trust. That led to problems.

When Lawrence died, he left behind a trust which still left assets to his son in prison. But he also left a will which gave everything



to his brother. So, which one controls? The answer depends on what assets are in the trust.

You see, when you create a trust you have to "fund" the trust. Funding the trust just means putting stuff into the trust. But Lawrence and his wife had not really funded the trust. They had signed an affidavit which listed the assets of the trust, but that isn't enough.

They had a number of financial accounts, but the accounts were just in their own names, not in the name of the trust. They could have made the trust the POD (that is, the death beneficiary) on those accounts, but they didn't do that either. There was no POD on the accounts. That meant that the accounts belonged to the probate estate, since they were never put into the trust.

There was also a piece of real estate. The affidavit said that this real estate was in the trust, but they never actually deeded the property to the trust. Real estate is transferred by recording a deed with the State. That

never happened. The trial judge found that since the property was never deeded to the trust, it belonged to the probate estate. That meant it would go to the brother.

The jailbird son, representing himself, appealed to the Alaska Supreme Court. He lost on most of the issues, but on the question of that one piece of property, the Supreme Court sent it back to the trial court. They made the suggestion that possibly the affidavit could be recorded as if it was deed. On the day this case was reported, a loud "clopping" sound could be heard throughout Alaska; that was the sound of a lot of attorneys' jaws hitting the floor.

This is a very recent case (decided December 8 of last year) and so we don't know what the final outcome will be, but I suspect that they are going to realize, at some point, that the affidavit is not something that can just be recorded to transfer the property. There are a lot of requirements for a deed, and most likely the affidavit won't meet those requirements. And that means everything ends up going to the brother, not to the son in prison.

So what can we learn from this, other than the fact that members of the Alaska Supreme Court have no idea how fussy and particular the people who work in the recording offices can be?

First, if you have a trust, you have to properly fund it. You have to actually take the steps to get the things which should be in the trust, into the trust. If you want your bank account to go to the trust, you need to go down to the bank and take care of that. If you want your home to go into the trust, you need to record a quitclaim deed. If you don't do what is necessary, those assets do not belong to the trust. For things like furniture and jewelry you can just list them and say they are in the trust. but that doesn't work for assets, which are handled more formally.

Second, the will and the trust should be consistent. Normally when you have a trust, the terms for who

gets what are in the trust. You have a will just in case something slips through the cracks, but the will says that everything goes to the trust (lawyers call this a "pour-over will" because it pours over into the trust). That way if you want to change it, you amend the trust but you don't need to change the will. If you have dispositive terms (saying who gets what) in the will, you may end up with an inconsistency between the will and the trust, and then you could have a fight over whether something actually got into the trust. Which is exactly what happened in this case.

If your estate planning isn't done right, you have nothing to lose but your plan. Then it's just a bunch of horse feathers, and it don't mean nothing. Sorry, but I had to get those Marx references in there.

Kenneth Kirk is an Anchorage estate planning lawyer. Nothing in this article should be taken as legal advice for a specific situation; for specific advice you should consult a professional who can take all the facts into account.

Networking for Anchorage, Mat-Su area providers

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

monthly event currently meets virtually online via Zoom. The February meeting is Feb. 9, hosted by Anchorage Loussac Library. Begins at 8 a.m.

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





Embrace the brave new world of tap-to-pay

By BOB DELAURENTIS

Senior Wire

There are newer, more secure, and more convenient choices available to make payments at most cash registers. Secret PIN codes and signatures are making way for methods like tap-to-pay plastic cards and smartphones.

Savvy consumers can take advantage of these methods to reduce the likelihood their credit and debit card numbers could be stolen. Even better, the new methods are faster and easier to use.

After years of swiping cards, signing receipts, and entering PIN codes, the new methods may seem awkward at first. But with a little practice and patience, you'll soon be breezing through the process.

Less fraud, more secure

Credit card fraud is a serious problem. I have had my card information stolen several times. The experiences have left me poorer but wiser.

But what really influenced my thinking was a job working on software that processed credit card transactions. I had a front row seat to fraud and the damage it causes.

So now, I prefer paying by the most secure method possible at cash registers.

The new technology behind these transaction methods is known as near field radio communication. There is a chance you might see the acronym NFRC (or RFID), but the most commonly used descriptions are "Tap-to-Pay" or "Contactless Payments." The latter gained prominence for obvious reasons during the COVID era. These names, along with others, often appear alongside large graphic symbols that denote tap-to-pay.

Simple process

Even in my small town no two point-of-sale terminals work the same way. Yet the basic steps needed



ready to accept payment, you place either a smartphone or contactless credit card within a couple inches of the terminal for a few seconds. You do not actually have to tap anything, just pause a moment until the terminal beeps a confirmation.

After the beep, you may still be asked to sign a receipt or perhaps add a tip, but overall the process is quick and easy — once you try it a few times.

Understanding why it is better requires a bit of backstory. With traditional credit cards, the number embossed on the card identifies the account. Other numbers, including the expiration date, the number on the back of the card, and the PIN code were added over time to make fraud more difficult.

I still remember the days when complete credit card numbers and expiration dates appeared on printed receipts, making them prime sources for thieves. Those were not the good old days, although they do help me explain this next part.

The reason tap-to-pay methods are more secure is in how the numbers are handled. Compared to previous methods, your card number is invisible. Rather than depending on a permanent number, a single-use number is created on the fly and used instead. The overall effect is that your actual card number never appears anywhere, and your personal infor-

©asiandelight - Can Stock Photo Inc. mation is used in a more to pay are the same. Once the terminal is secure way. My advice is simple -

whenever you have the option to use some form of tap-to-pay, use it.

A phone is even smarter

There is still more security and convenience available if you choose to use a smartphone rather than a tap-to-pay credit card.

When configured properly, your smartphone only unlocks for you. A thief cannot use someone else's smartphone to complete a transaction. Private details such as PIN codes and exSavvy consumers can take advantage of these methods to reduce the likelihood their credit and debit card numbers could be stolen. Even better, the new methods are faster and easier to use.

piration dates are password protected as well.

Some banks only issue a physical credit card on request. A card that does not exist is much harder to counterfeit.

One of the best features of using your smartphone is more information. I usually get a notification on my phone about a completed transaction while I am still standing at the cash register.

My phone records the date, time, and location of each purchase, as well as allowing instant access to my account balance and transaction history.

However, paper receipts are still important, especially to dispute a charge or return an item.

How it works in action

So far I have described tap-to-pay transactions in a general way. Next, I want to describe a specific restaurant purchase I made

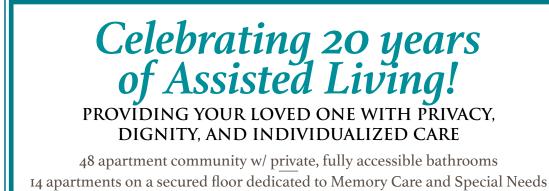
a few weeks ago to illustrate what is possible.

I used Apple Pay, although Google Pay is similar. (It also depends on how your smartphone is configured and which payment processor the restaurant uses.)

When the bill arrived at the table, I did not hand my card to the server only to watch it be carried away. Instead, I opened the smartphone camera and pointed it at the receipt. A "pay now" button appeared. It took a few seconds to add a tip and finish paying the bill.

These kinds of transactions will become more widespread in the future, but the security and convenience of simple "tapto-pay" transactions is already here.

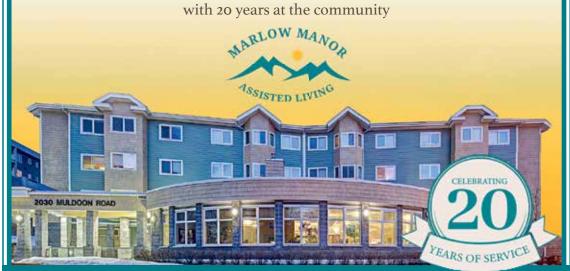
Bob has been writing about technology for over three decades. He can be contacted at techtalk@bobdel.com.



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Civil rights sites recall struggle for freedom

By VICTOR BLOCK

Senior Wire

As the Civil War drew to a close, soldiers of the 55th Massachusetts Volunteer Regiments occupied a plantation on James Island, South Carolina, which

The focus of permanent collections ranges from activism and the American West to religious groups and segregation. Exhibits like Louis Armstrong's trumpet paint a positive picture, while others - iron collars from slave ships and a rope used in a lynching - are not for the faint of heart.

the North.

Visitors may relive that chapter of history, and

freedom and equality that has been waged by segments of our population.

ries, in the struggle. The McLeod Plantation

was established in 1851 near Charleston. The property includes the main house, slave cabins, a cotton ginning house and sweeping oak tree allee (alley). Churches have played a major role in the Black civil rights movement. They long have been a source of the struggle for equality, and at times the site of violence.

At the Sixteenth Street Baptist Church in Birmingham, a clock is frozen at 10:22. That was the time on September 15, 1963 when a bomb exploded, killing four black girls between 11 and 14 years old. The church was targeted by members of the Ku Klux Klan because it was a place where civil rights activists met and trained. It continues to house an active congregation and also is open for tours.

Probably the most famous, or infamous, school

that captured headlines related to the civil rights movement is Central High School in Little Rock, Arkansas. In 1954, the U.S. Supreme Court ruled that segregated schools are unconstitutional and that children may not be denied admission because of their race. Three years later, when nine African-American students sought to enroll in all-White Central High, they were blocked.

It took an order by

next page please



The 16th Street Baptist Church in Birmingham was targeted by members of the Ku Klux Klan because it was a place where civil rights activists met and trained.

Calvin L. Leake/Dreamstime.com



The McLeod Plantation House, Oak Tree Alley, near Charleston, South Carolina.

Charleston County Parks

earlier had been held by Confederate forces. They were among the approximately 185,000 U.S. Colored Troops, as they were called, who fought with the story of African slaves who lived and toiled at the plantation. This is one of numerous sites around the country which recount pages from the fight for

Plantations, churches and schools are among locations where skirmishes in the effort took place. Some serve as reminders of tragedies, others of victo-

Winter travel preparation could save your life

Think ahead and have an emergency kit

By DIMITRA LAVRAKAS

Senior Voice Travel Correspondent

In early January, hundreds of travelers taking Interstate 95 through Fredericksburg, Virginia, ran into a winter storm and spent overnight in below-freezing tem-

And in mid-November 2021,

four people died when a landslide covered Highway 99 in southern British Columbia when torrential rainfall and catastrophic flooding hit the region that included parts of northwestern Washington state.

Global warming is wreaking havoc on our weather and increasing storm strength.

As someone who's traveled

throughout Alaska, the Yukon Territory and the Northwest Territories in Canada, I learned that being prepared not only saved me some discomfort, but also others. A courtesy of the road in those places means you ask someone pulled over

to the side if

they're alright, and if they're not, offer assistance.

I remember one time in October when I lived in Skagway and got a wild hair to go find the migrating Porcupine caribou herd. So I drove to the Northwest Territories, arriving in the evening. A little over 143 miles up the Dempster Highway, I realized that not only had I not seen any caribou but also not a single hunter.

I was at the Tombstone National Park, so named for its creepy spires of coffin-like peaks, and found myself in the middle of a ground blizzard. So I parked and curled up across the front seats in my sleeping bag, good to minus 20F, and spent the night while the winds raged. By morning it ended and I returned home with a tale to tell.



A landslide on the South Klondike Highway above Skagway, Alaska, shows the potential for disrupted travel.

Also, when I take long trips on roads with so-called animal corridors, I drive in the middle of the road if no one's around, just in case a moose or an elk decides to cross the road. If I'm in the middle, I figure I have a fifty-fifty chance of avoiding a hit.

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Driving through Atigun Pass on the Dempster Highway can offer challenges even in good weather.

Dimitra Lavrakas photos

Going Places seniorvoicealaska.com

Civil Rights

continued from page 24

President Dwight Eisenhower, who directed the Arkansas National Guard to escort the youngsters into the building, to end the impasse. Central High remains a functioning school which, according to its motto, seeks to help "all students feel valued and respected . . . in a diverse and changing world."

Other places, some wellknown and others somewhat surprising, provide introductions to the fight for equality. The National Museum of African American History & Culture in Washington, D.C., which is part of the Smithsonian Institution, is the largest in the world devoted to its topic.

The focus of permanent collections ranges from activism and the American West to religious groups and segregation. Exhibits like Louis Armstrong's trumpet paint a positive picture, while others – iron collars from slave ships and a rope used in a lynching - are not for the faint of heart.

The Mississippi Civil



A Native American civil rights movement born in the 1960s led to the occupation of Alcatraz Island in San Francisco Bay, site of the former prison.

EmilysFolio/Dreamstime.com

Rights Museum in Jackson houses interactive galleries that demonstrate "the systematic oppression of Black Mississippians and their fight for Equality." They also recall the brave responses of those who challenged racism.

Medgar Evers Home Museum in the same city honors the civil rights leader who in 1963 was assassinated in the driveway of his house. He was returning home from a meeting carrying T-shirts that read "Jim Crow Must Go."

Martin Luther King, Jr., is memorialized by buildings, highways and other monuments around the

country that bear his name. The most poignant reminder is the Lorraine Motel in Memphis, Tennessee, where he was fatally shot on April 4, 1968, while standing on the balcony. The building now is part of the National Civil Rights Museum, which traces the history of human rights from the 17th century to the present.

Of course, the fight for equality in the United States isn't restricted to African Americans. A Native American civil rights movement that was born in the 1960s led to the occupation of Alcatraz Island in San Francisco Bay, site

of the former prison.

The demonstrators maintained control there for 19 months, claiming it was compensation for the U.S. government's violation of numerous treaties. They offered to pay for it with beads and trinkets.

Two places associated with the fight for Latino/ Hispanic rights are the National Chavez Center and Cesar Chavez National Monument in California. They recall the legacy of the labor activist who is remembered for fighting for the rights of migrant farm workers.

His most memorable achievement was spearheading a strike of grape

pickers in 1965. The protest lasted five years and led to boycotts that ultimately resulted in an agreement that provided benefits to the workers. That and more of his accomplishments are recalled where Chavez is buried near the former headquarters of the United Farm Workers of America.

When you visit any of these monuments to the civil rights movement, remember that they are much more than brick and mortar. Each tells a story of hardship and sacrifice, along with victory over hate and prejudice by those who fought, and sometimes died, for their cause.



Visitors at the Lorraine Motel in Memphis, where Dr. Martin Luther King, Jr. was fatally shot while standing on the balcony.

Calvin L. Leake/Dreamstime.com

Coronavirus updates

Follow Senior Voice Alaska on Facebook for ongoing news.

Social **Security**

continued from page 2

reduced. At a recent Congressional hearing, some of these ideas seemed to garner some Republican support.

higher payroll tax rate, might also get some Republicans on board. As it stands, Larson's current plan calls for increasing Social Security taxes paid by higher-wage earners. In 2021, those taxes are capped at \$142,800 in wages and in 2022 that would

proposal in particular, a

on wages at \$400,000 and up, which is in line with President Biden's proposals. But at the same time, it would also raise the thresholds above which income, including Social Security, is taxed. The plan calls for changing that to \$35,000 for individual and \$50,000 for couples, up from \$25,000 and \$32,000 respectively.

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Travel prep

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More than the basics

First of all, a reliable vehicle in Alaska is a four-wheel drive with studded tires. Nothing is more frightening than your tires spinning on a deserted road in the middle of winter.

These are what you should always have in your vehicle no matter if it's winter or not:

- ▶ Jerry can of gasoline, because gas stations are sometimes few and far between
- ▶ Jumper cables, you may need them or someone else might
- A jerry can of water in case your radiator boils over (remember to let it cool down before pouring water because the radiator will crack)
- ► A couple of pints of oil, again, just in case



A blizzard in Utqiagvik, formerly Barrow, Alaska, was really scary when the author had to wait for the plow to pass and then drive over the newly plowed snow that in minutes was being blown over by snow drifts.

Dimitra Lavrakas photos

- Windshield washer fluid for the bugs on the windshield
- ► Acan of Fix-A-Flat aerosol tire inflator
- ▶ A shovel, the big kind, not a trowel, just in case the snow is heavy
- Some say kitty litter, but it's hard to find the kind that doesn't clump. I've

used my floor mats turned upside down with the ridges giving traction, and I've also used door mats made out of hand-knotted coir

Food for long trips in bad weather

► Food that won't freeze, like crackers and peanut butter, energy bars, something sweet in case of hypothermia like chocolate M&Ms

- Something to drink that won't freeze, like herbal tea in a thermos and plastic Ziploc bags to melt snow in if you leave the heater on for some time
- ▶ Bags of pretzels, chips, popcorn
- Jerky
- ▶ A hunting knife (I traveled with a Buck knife) or gun to eat critters or scare them away

Staying warm

- ▶ Lots of matches in a waterproof container, lighters
 ▶ I like fire starter logs
- because they're an easy way to get warm and last two to three hours, and you can start a real fire with them without fumbling around with kindling
- ▶ I had a truck and piled wood pallets in the bed for a fire and also to help with traction and to make a fire on the side of the road
- A bow saw and an axe to cut wood

- ► Tarp for shelter
- ▶ Rope to hang tarp
- A mattress pad and a sleeping bag good to minus 20F degrees or more
- ► Change of clothes (think layers), including wool or polar fleece socks
- Pack boots also good down to minus 20 or even minus 40F degrees
- ► Wool hat, gloves or mittens, long underwear
- ► Handwarmers like packs that activate when exposed to air or the rechargeable kind
- ▶ A flashlight with extra batteries; a wind-up radio that also has a flashlight and a siren; a headlamp (don'twe all have one?) and a battery powered lantern that can signal distress but also provide light

It may seem like a lot, but really, once you gather all the equipment and put it in a tote in your car or garage, you'll be all set for your next adventure. And you'll come home safe and sound. Happy trails to you.

Prospecting

continued from page 18

the top of his achievements as he and his novel were honored in 2009 by naming a public pedestrian-bicycle trail after them. Dubbed "Spoilers Run," the trail is near his New York residence in Dobbs Ferry.

This column features tidbits found among the writings of the late Alaska historian, Phyllis Downing Carlson. Her

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

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Tax return

continued from page 21

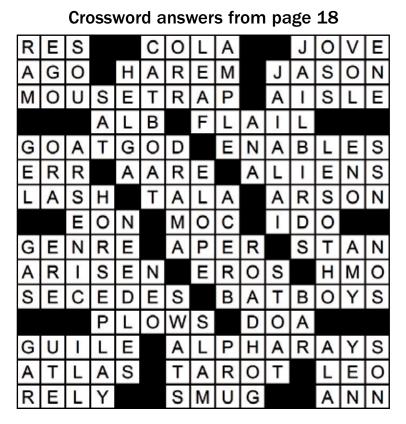
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You can also get tax preparation assistance

through the AARP Foundation Tax-Aide service. See information in the page 27 article.

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

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





seniorvoicealaska.com Senior News



Mindset

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this community building initiative all year long!

The mission of Hospice of Anchorage is to help individuals and families prepare for and live well with serious, life-limiting illness, dying and grief. We seek to build a caring community of help, hope and comfort. We rely on generous grant funding from

places such as the State of Alaska, United Way, First National Bank of Alaska, and the Alaska Mental Health Trust Authority as well as people just like you. If you would like to know more about what Hospice of Anchorage has to offer, please visit our website at www.hospiceofanchorage. org, and like and follow us on Facebook and Instagram.

Lisa Noland is the executive director for hospice of Anchorage.

Health Fair

continued from page 9

If you are interested in hosting a "by appointment only" event for your community or organization, reach out to one of our local offices. We would love to bring these efficient and much needed services to the people that are important in your world.

Our volunteer teams hold health fairs in community and senior centers, plus churches, schools and worksites of all sizes.

We know that taking care of your health needs can be even more challenging during the pandemic. The answers that our affordable, comprehensive and confidential blood tests can provide are essential to assessing your well-being.

Attention current and prospective volunteers

Alaska Health Fair

serves thousands of Alaskans each year, and this is possible only thanks to the hundreds of medical and non-medical volunteers. We have all kinds of duties available, from easy to advanced, in the office and at our community and worksite events.

Please see our volunteer application on our website. Click on the Volunteer tab at the top of the page and call us with any questions.

You can call up the site on your smartphone by hovering the phone's camera over the QR code below.

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



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Municipality of Anchorage, Anchorage Health Department 825 L St., Ste 200, Anchorage, AK 99501 907-343-7770 www.muni.org/adrc

Kenai Peninsula/Kodiak Island/Valdez/Cordova

Independent Living Center 47255 Princeton Ave., Ste 8, Soldotna, AK 99669 907-262-6333 / 1-800-770-7911

www.peninsulailc.org

Southeast Alaska

Southeast Alaska Independent Living (SAIL) 3225 Hospital Dr., Ste 300, Juneau, AK 99801 1-800-478-SAIL (7245)

www.sailinc.org

Mat-Su Borough

LINKS Aging & Disability Resource Center 777 N. Crusey St., A101, Wasilla, AK 99654

www.linksprc.org

Fairbanks North Star Borough

Fairbanks Senior Center - North Star Council on Aging 1424 Moore St., Fairbanks, AK 99701

907-452-2551

www.fairbanksseniorcenter.org

Bristol Bay Native Association

Aging & Disability Resource Center 1500 Kanankanak Rd., Dillingham, AK 99576 907-842-4139 / 1-844-842-1902



1-877-625-2372

The State of Alaska, Division of Senior and Disabilities Services, administers the ADRC grant in partnership with the 6 regional sites. For more on the ADRC grant program, contact an ADRC Program Manager at 907-465-4798 or 1-800-478-9996.