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# Senior Voice

A publication of Older  
Persons Action Group, Inc.

Serving Alaskans 50+ Since 1978

Volume 45, Number 10 October 2022

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*jrwasserman/istockphotos*





# Meet the candidates for governor at Age Smart forum

Senior Voice Staff

“Age Smart – Let’s Talk,” the series of forums sponsored by AARP Alaska, Anchorage Senior Activity Center and Older Persons Action Group, returns Oct. 11, from 6:30 to 7:30 p.m. This free event will be in-person at the senior

center, with appetizers and refreshments provided, and also streamed live via Zoom. This month’s program is a gubernatorial forum, with candidates answering questions, including those from attendees. Prior to the forum, there will be a presentation about

ranked choice voting at 5 p.m., followed by a light dinner at 6 p.m. 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. Doors open at 6 p.m. Register at [https://events.aarp.org/AgeSmart\\_2022](https://events.aarp.org/AgeSmart_2022). Zoom link and details will be provided with registration.

## Senior Voice wins awards

Senior Voice has been recognized for excellence, winning four awards in the annual contest sponsored by the North American Mature Publishers Association (NAMPA), a nationwide network of publishers focusing on boomer and senior readers. Awards were announced Sept. 12, 2022, at the annual NAMPA conference, held this year in Las Vegas. Entries were independently judged by the University of Missouri School of Journalism in Columbia, Missouri, who gave awards in categories based on the circulation size of the publication. Senior Voice entries competed in

Division A, for circulations below 25,000. Senior Voice won third place in the “Personal Essay” category for correspondent Maraley McMichael’s “Adjusting to Life with Commercial Power.” Judges wrote: “Maraley McMichael and her husband lived in a log cabin for six years without the standard electric power that is so common that we take for granted that it’s everywhere. Well, not so, as McMichael describes ... While the power lines and poles were distracting views, it certainly was wondrous to have instant electric power. This is quite the story.”

Longtime Senior Voice correspondent Dimitra Lavrakas earned a third place award in the “Travel Column” category. Her “Going Places” column, judges wrote, “gives Alaska seniors realistic travel options, as well as opportunities to travel virtually from home through online venues, in a column that’s easy to read.” A third place award was given in the “Front Cover Photo” category for the Oct. 2021 edition cover photo by Michael Dinneen, featuring Anchorage-area “steampunk” artist Ron Stein. “Quirky styling and a mischievous grin grab attention,” wrote the judges.

“The cool colors blend perfectly with the typography, and the soft background allows the subject to pop.” This cover photo also won an award earlier this fall in a separate national contest, the Mature Media Awards. Finally, contributing health writer Emily Kane’s columns were awarded third place in the “Senior Issues” category. “If a reader is ready for a deep dive into the underpinnings of health issues,” wrote the judges, “Emily Kane’s health and medicine column provide the detail many other columnists shy away from. Her easy writing style makes it seem natural to read about what the different colors of a person’s stool say about their health or detailed instructions for doing dry skin brushing in lieu of bathing daily.”

Voice for 45 years and is partially funded by a grant administered through the Alaska Dept. of Health and Social Services. “It is so rewarding to see our contributors recognized for their excellent work,” said Senior Voice Editor and OPAG Executive Director David Washburn. “Their talent, and commitment to our readers, continues to be such an inspiration.” Senior Voice articles can be looked up using the search window on the Senior Voice website, [www.seniorvoicealaska.com](http://www.seniorvoicealaska.com).

**Older Persons Action Group Annual Meeting**  
**Nov. 17, 2022**

Held virtually online via Zoom. Details to be published in the November edition of Senior Voice and on the Senior Voice website.

## Alaska’s first ranked choice election a success

By **AMANDA K. MOSER**  
*Alaskans for Better Elections*

*Editor’s note: This press statement was received Aug. 31, 2022.*

Alaska’s Election System gave Alaskan voters more choice, voice and competition on Election Day. A near-record number of Alaskan voters participated in the Aug. 16, 2022, special election.

When surveyed after voting, 95% of Alaskans reported that they received instructions on how to rank their choices. Additionally, 85% of Alaskans reported ranked choice voting was “simple.” Voters were given broad choice and competition between the three candidates in this special election. It was a tight three-way race where Alaskan voters were able to have more choices than a partisan battle be-

tween only two party-selected candidates. Historically, the person with the most first choice votes wins in a ranked choice election. Ranked choice voting encourages candidates to build consensus and earn support from a broad coalition. Ranked choice voting incentivizes collaboration while disincentivizing negative campaigning. The ranked choice voting system performed well as expected, due in large

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### OLDER PERSONS ACTION GROUP

#### Mission statement:

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

#### Vision statement:

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



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# Retirees with pensions energize rural Alaska

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

“Expenditures made by retirees of state and local government provide a steady economic stimulus to Alaska communities and the state economy.”

– National Institute of Retirement Security, Pensionomics 2021

Tourist greenbacks coming to Alaska fluctuate dramatically year to year. Same with fishing revenue, oil bucks, construction expenditures, and federal dollars. Some years it’s downright scary.

***Just by being a retired person in Alaska who is receiving a pension, you are making a significant contribution to the economic wellbeing and stability of the Alaskan economy.***

So, what are the stability superheroes of the Alaskan economy? An important one is the traditional “defined benefit” pension plan where, regardless of economic rain or shine, the retiree receives the same predictable check every month.

The National Institute on Retirement Security (NIRS) is a nonpartisan, non-profit research insti-

tute based in Washington, D.C. Last year they completed a study looking at the economic impact of traditional pensions in Alaska, and this year they completed a national study with a similar focus. We’ll take a brief look at both because of the impact the findings have on our everyday lives. And you’ll have an impressive new topic to discuss at the dinner table.

Let’s start with Alaska.

According to the NIRS study, “Pensionomics 2021”, in 2018 (the latest year with complete information) 53,505 residents of Alaska received a total of \$1.4 billion in pension benefits from state and local pension plans. That’s a lot of Alaskan families who are receiving a steady paycheck to offset tumultuous times. And clearly

that’s serious money.

**A modest but important income**

However, the average pension benefit received per individual was a modest \$2,191 per month or \$26,297 per year. Still, that’s important income, especially considering that many public employees in Alaska were and are barred from participating in Social Security as public employees, due to a decades-old agreement between the state and the feds.

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# Constitutional Convention would undermine Alaskans’ interests

**Dear Editor,**

Seniors should vote Nov. 8 against a convention to revise our state constitution. We could lose a lot in a convention.

Article XII, Section 7 says benefits that state, borough, city and school district retirees have accrued “shall not be diminished or impaired” but, even with that protection, the Retired Public Employees of Alaska has had to sue the state repeatedly to roll back diminishments. The retiree trust funds are underfunded by billions, so in a convention there’d probably be a drive to eliminate that debt by killing the “shall not be diminished” clause.

Article VII requires the legislature to provide for public health and welfare, ensuring that services and benefits are available for us seniors. But a convention could eliminate or weaken those requirements.

Convention delegates could add, delete and alter any and all of our constitution. Everything would be on the table. It would be a Pandora’s Box of unfore-

seen consequences.

If voters approve a convention, then we’d elect delegates. Any adult Alaskan could run, but many legislators would likely be elected, since they have name recognition and campaign experience. Unlimited campaign contributions would ensure that a tsunami of Outside special interest money floods the race to elect delegates, then to lobby them. The interests of Alaska’s seniors would get left in the dust.

Alaska’s economy, already frail, would be stymied, because nobody’s going to want to make investments when they don’t know what the tax and regulatory structure will be. That uncertainty would last for years, because we wouldn’t vote on constitutional changes until probably 2026.

Delegates could ask us to vote on each of dozens or scores of changes, could roll all changes into one overarching up or down vote, or could group changes—allowing them to tack unpopular measures onto popular ones to ensure that

we approve the bad ones.

Besides being risky and expensive—a conservative estimate is at least \$17 million—a convention is just plain unnecessary. Our amendment process works. Voters have approved 28 amendments since statehood.

During this era of political polarization, a convention would focus on hot-button culture war issues, not on the best interests of Alaska’s seniors, families and businesses. It would unnecessarily inject years of uncertainty into the government frame-

works that influence every aspect of Alaskans’ lives—the last thing we need.

Please join me in voting against Ballot Measure One.

**Tom Atkinson**  
**51-year resident**  
**Anchorage**

## SENIOR VOICE SUBSCRIPTION



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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](mailto:editor@seniorvoicealaska.com) to discuss this. Copy deadline is the 15th of the month prior to publication.

Senior Voice, October 2022 | 3





# Age-friendly volunteering: Making Anchorage better together

AARP Alaska

AARP Alaska wants to insure that people in later life have opportunities to contribute to their communities. AARP volunteers serve throughout Alaska and across the nation to create better places for people of all ages. With deep local knowledge, they are well-positioned to make communities more age-friendly.

Anchorage’s membership in the AARP Network of Age-Friendly States and Communities is a commitment to make community improvements over a five-year period. The first two years will be spent engaging the Anchorage community, establishing a team to guide work and completing an assessment. That is where volunteers fit in. Volunteers build the capacity of age-friendly initiatives, assuming a variety of important roles.

There is no one-

***There is no one-size-fits-all model for age-friendly volunteer engagement. Creating an age-friendly Anchorage will require a spectrum of volunteer roles. Some of these roles are intermittent volunteerism. Others take a significant time commitment on the part of the volunteer. Still others are most appropriate for those with professional expertise.***

size-fits-all model for age-friendly volunteer engagement. Creating an age-friendly Anchorage will require a spectrum of volunteer roles. Some of these roles are intermittent volunteerism. Others take a significant time commitment on the part of the volunteer. Still others are most appropriate for those with professional expertise.

Community volunteers are those grassroots volunteers who support age-friendly advocacy and programs in our local community. By providing “boots on the ground” to raise awareness of the

age-friendly effort, these volunteers give input on what residents need and want. Volunteers don’t need to have a strong connection to AARP, just a commitment to making Anchorage an age-friendly community. Some volunteers may pitch in for a single event, such as helping out at a listening session in their neighborhood or by participating in a walk audit. Others might have an ongoing presence by joining the Age-Friendly Leadership Team at monthly planning meetings or joining local boards and commissions.

Issue area volunteers

are those with personal and professional expertise, assuming specialized roles to leverage their skills and knowledge. By serving on boards and commissions related to the eight age-friendly domains (housing, transportation, health services, etc.) they may train other volunteers and staff in age-friendly issues. Retired professionals, or those still in the workforce, give AARP a chance to ‘frame the debate’ on key issues.

Leaders may be developed from those volunteers already engaged in the Network of Age-Friendly Communities application process, the pilot Walk Audit, or the upcoming Listening Sessions scheduled for this fall. AARP Alaska hopes to inspire more volunteer engagement in age-friendly initiatives in a variety of ways.

Community volunteer leaders have a necessary role in assessment, plan-

ning and implementation of our age-friendly effort. Reaching out to their peers while fostering partnerships creates and delivers a unified message about Anchorage’s age-friendly work. These leaders understand the perspectives of residents and embrace Anchorage’s ethnic, cultural and racial diversity. They also bring their technical guidance and abilities to sponsor age-friendly initiatives.

The Anchorage Age-Friendly Leadership Team is offering all of the above volunteer opportunities. We look forward to engaging volunteers in creative, impactful ways. If you are interested in working with us to create an Age-Friendly Anchorage, either in a long-term or short-term role, please contact Patrick Curtis, AARP Alaska’s outreach director, at [pcurtis@aarp.org](mailto:pcurtis@aarp.org) or by calling 907-268-7919.



## A CONSTITUTIONAL CONVENTION IS:

**RISKY:** it would open Alaska’s entire constitution to unlimited changes, putting at risk our fundamental rights - including well-earned retirement benefits.

**EXPENSIVE:** it would cost millions of dollars and create years of economic uncertainty.

**UNNECESSARY:** we can make targeted changes to the constitution through the amendment process, which Alaskans have successfully done 28 times.

This communication was paid for by No on 1 Defend Our Constitution, PO Box 212553, Anchorage, AK 99521. Bruce Botelho, Chair, approved this communication. Top 3 contributors are the Sixteen Thirty Fund, Washington, DC; NEA Alaska - PACE, Juneau, AK; IBEW PAC, Washington, DC.

## WE SAY **NO** TO A CONSTITUTIONAL CONVENTION:



Alaska Nurses Association

Prince of Wales Chamber of Commerce  
Prince of Wales Community Advisory Council  
Ketchikan Chamber of Commerce  
Anchorage Economic Development Corporation  
Juneau Economic Development Council  
Southeast Conference  
Doyon  
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Juneau Pro-Choice Coalition  
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Alaska Center  
SalmonState  
ACLU Alaska





# Combating Seasonal Affective Disorder before it starts

By JOHN C. SCHIESZER  
For Senior Voice

Combating seasonal affective disorder (SAD) requires a multi-prong approach that may include light therapy, psychotherapy, antidepressant medications, or vitamin D. Known as “the winter blues,” Alaskans face the highest risks due to a lack of light in the winter and now is when treatment needs to begin.

In most cases, SAD symptoms start in the late fall or early winter and go away during the spring and summer. This is known as winter-pattern SAD, or winter depression. Some adults may experience depressive episodes during the spring and summer months, which is known as summer-pattern SAD or summer depression.

SAD is considered a type of depression characterized by its recurrent seasonal pattern, with symptoms lasting about four to five



Today’s SAD lights come in a wide variety of shapes and sizes, and utilized in different ways. In general, lights should be UV-free and a minimum brightness level of 10,000 lux.

Alaska Northern Lights photo

months every year. The signs and symptoms of SAD include those associated with major depression, and some specific symptoms that differ for winter-pattern and summer-pattern SAD.

“While light therapy is an easy way to treat SAD, there are also other things we can do in our daily lives that can help combat symptoms. Exercising daily causes a release of endor-

phins that helps give us the energy needed to get us through the day without needing a nap,” said Beth Kusiak, who is with Alaska Northern Lights, a Nevada-based manufacturer of SAD lights.

Cognitive Behavioral Therapy (CBT) is one of the most well-known treatments for seasonal depression and it involves talk therapy where the therapist and client work

together to develop a plan for dealing with SAD. CBT typically is conducted in two weekly group sessions for six weeks and focuses on replacing negative thoughts related to the winter season with more positive thoughts. It also uses a process called behavioral activation, which helps individuals identify and schedule pleasant, engaging indoor or outdoor activities to combat the loss of interest they typically experience in the winter.

“Another great way to deal with SAD is with the food that we eat. Avoiding a diet that is high in sugar, caffeine and alcohol can help reduce the symptoms of seasonal depression. Eating things like fresh fruits and vegetables, lean proteins and foods that have lots of Omega-3 fatty acids, like salmon, walnuts and flax seeds, can also help keep our bodies healthy and our minds happy,” Kusiak said.

## Does light therapy work?

Light therapy since the 1980s has been a mainstay for the treatment of SAD and it is one of the easiest ways to treat SAD. All you have to do is sit in front of a 10,000 LUX light therapy device for about 30 minutes each morning.

“You do not need to stare into the light or hold the device directly in front of your face,” said Kusiak. “You can be watching TV, reading, eating breakfast, answering emails, while getting the benefits of light therapy.”

When the light enters through the eyes, it causes a chemical reaction in the brain and starts producing serotonin. Kusiak said serotonin is what provides a person with energy and lifts mood. Having this chemical released around the same time every morning can also help set your circadian rhythm to correct

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# It’s the busy season for Alaska health fairs

By SHARON PHILLIPS  
Alaska Health Fair, Inc.

October is one of our busiest months for Alaska Health Fairs. We continue to provide pre-scheduled appointment-based services to communities and worksites. October community events include many in Anchorage and Fairbanks, plus Delta Junction, Girdwood, Houston, Juneau, North Pole, Prince of Wales Island, Two Rivers and Valdez and lots of worksite events (not listed).

We continue to ask for masking of event volunteers and participants, as we work around ever-changing circumstanc-

es in our communities, state and nation in a safe and effective manner. See our full schedule at [www.alaskahealthfair.org](http://www.alaskahealthfair.org) and look for the city of your choice. Due to unforeseen circumstances, our schedule can change on a

moments’ notice, so please check it frequently.

Here are community health fairs, open to everyone, in October:

**Oct. 1, Delta Junction,** Elementary School Gym, 8 a.m. to noon.

**Oct. 1, Anchorage,** Latino health fair, Abbott Loop Elementary School, 8 a.m. to noon.

**Oct. 1, Houston,** Mid-Valley Senior Center, 8 a.m. to noon

**Oct. 2, Anchorage,** Anchorage Museum, 8 a.m. to noon

**Oct. 8, Fairbanks,** Food Bank Bldg., 725 26th Ave., Suites 201 and 202, 8 a.m. to noon)

**Oct. 8, Girdwood,** Girdwood Library, 250 Egloff Drive, 9 a.m. to 1 p.m.

**Oct. 8, Anchorage,** Make it Alaskan Festival (day one) at the Dena’ina Center, 10 a.m. to 7 p.m.

**Oct. 8, Prince of Wales Island,** Craig High School, 7:30 a.m. to 2 p.m.

**Oct. 9, Anchorage,** Make it Alaskan Festival (day two) at the Dena’ina Center, 10 a.m. to 7 p.m.

**Oct. 11, Fairbanks,** Alaska Health Fair office draw, 725 26th Ave., Suite 201, 8

a.m. to 1 p.m.

**Oct. 14, Juneau,** Nugget Mall (day one), 10 a.m. to 3 p.m.

**Oct. 15, Juneau,** Nugget Mall (day two), 8 a.m. to 1 p.m.

**Oct. 15, North Pole,** Plaza Mall, 8 a.m. to noon

**Oct. 19, Anchorage,** Credit Union 1, 1941 Abbott Rd., 7 to 10 a.m.

**Oct. 22, Two Rivers,** Pleasant Valley Center, 7234 Anders Ave., 8 to 11 a.m.

**Oct. 22, Valdez,** Civic Center, 8 a.m. to noon

**Oct. 25, Fairbanks,** Alaska Health Fair office draw, 725 26th Ave., Suite 201, 8 a.m. to 1 p.m.

**Oct. 27, Anchorage,** Hope Resource, 570 E. 53rd

Ave., 8 a.m. to 1 p.m.

Staying informed about Alaska Health Fair events is just a few clicks away. Visit [www.alaskahealthfair.org](http://www.alaskahealthfair.org).

Our health newsletters, seasonal schedules, announcements, agency updates and more are very accessible and easily within your reach.

The Alaska Health Fair staff hope you have a wonderful fall.

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

# Medicare Open Enrollment presents options

By SEAN MCPHILAMY  
Alaska Medicare Information Office

Another autumn is upon us, and one thing that means is that Medicare’s Open Enrollment Period

(OEP) will be happening soon. Each year from Oct. 15 through Dec. 7, you can make changes to your Medicare sponsored Prescription Drug (also known as Part D) coverage in order to meet your needs for

calendar year 2023. As long as you make your decision and request any coverage changes by Dec. 7, then that insurance coverage will be effective, Jan. 1. You may be able to receive better drug coverage at a more afford-

able price. For example, even if you are satisfied with your current Part D plan, you should check to see if there is another plan in your area that meets your prescription drug coverage needs at a better price.

## ‘Medicare and You’ handbook

If you are currently enrolled in Medicare, watch for the 2023 “Medicare and You” handbook in

page 6 please





## Loved ones' hearing loss



By **DONNA R. DEMARCO**

*Accurate Hearing Systems*

When a friend or family member has difficulties hearing it can be as frustrating for those around the individual as it is for the person with hearing loss. Oftentimes, the individual with hearing loss is apt to find ways to deal with their hearing difficulties without seeking the appropriate treatment and, if needed, a hearing aid. This common behavior still causes frustration for those who care for the person. To help avoid these challenges here are some tips that might help.

Confront the individual in a constructive manner and make sure not to express person-

al frustrations. Help them understand what they are missing due to hearing loss. These areas can include withdrawal from social gatherings, difficulty hearing on the phone and more. If the individual can recognize hearing loss exists, it may help them understand they do need help.

Offer your time to help them and their appointment with them. Anything to help ease the process of taking the first step will help them with the process. Continue your support to keep them motivated.

If you know someone that displays any symptoms of hearing loss, not helping that person get treatment can negatively affect their well-being as well the enjoyment for those around them. Call Accurate Hearing to schedule a complimentary appointment, 907-644-6004.

*Donna R. DeMarco, AAS, BC-HIS, Tinnitus Care Provider, certified by the International Hearing Society.*



### ADVERTISEMENT

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

## Harriet Drummond CARES About Our Seniors



*Above, Harriet consults with Gordon Glaser at the Anchorage Senior Activity Center. Below, Harriet with her Rogers Park neighbors Karen Ruud and Peter Mjos.*



♥ Harriet works to protect **SENIOR BENEFITS** as well as public employee **PENSIONS**.

♥ Harriet makes sure our neighborhoods are **SAFE**.

♥ Harriet supports **GOOD TRANSIT** so you can get to where you need to be.

♥ Harriet's lived in Anchorage since 1976, raised a family here, and is a grandmother. She's been listening to you and understands what seniors need!

♥ Please **Vote for Harriet on Tuesday, August 16**. You may vote early, in person, or by mail.

**CALL HARRIET at 907-952-7722**  
*She's here for you!*

Paid for by Harriet Drummond for State House  
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## Medicare

*continued from page 5*

the mail in September and review your health care benefits. If you do not receive one, you can call 1-800-MEDICARE and request that a copy tailored for Alaska be mailed to you. You may also download the general handbook at [www.medicare.gov](http://www.medicare.gov). You can also contact one of the Certified Medicare Counselors at the State of Alaska's Medicare Information Office by calling either 800-478-6065 or 907-269-3680 for answers to any questions about Medicare benefits. To learn about your employer-provided retiree benefits and/or Medicare Supplement Insurance (Medigap) plan coverage, please call your plan directly or read your specific plan's handbook.

### Prescription drug coverage

If you have a Part D prescription drug plan, you should receive a notice called an Annual Notice of Change (or ANOC for short) and an Evidence of Coverage (or EOC). Your plan should send you these notices by Sept. 30. If you do not receive these notices, contact your plan to request copies. These notices list any changes for your plan in 2023.

There are three kinds of changes to look for in an ANOC or EOC. First, look for changes to your plan's costs for the upcoming year. Costs such as deductibles and copayments can change each year. Second, look for changes to the plan's network; make sure to see if your preferred pharmacies will still be

in network in 2023. And third, look for changes to the plan's formulary, which is the list of drugs the plan covers. Formulary changes can happen from year to year, meaning your drug may not be covered in 2023 even if it was covered this year. Even if it is still on the plan's formulary, the cost of your drug may have changed.

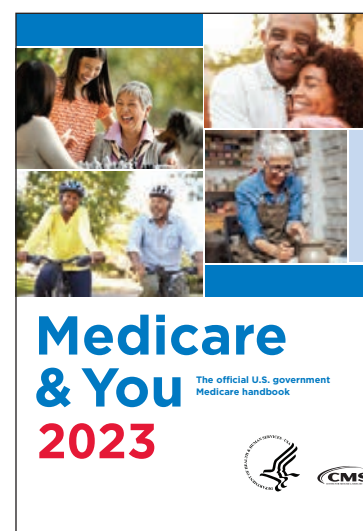
After reading about the changes to your coverage for 2023, decide whether your plan will still be able to meet your needs in the upcoming year. If you decide to change your coverage, then you should enroll in a new Part D prescription drug plan during Medicare's Open Enrollment, which again is Oct. 15 through Dec. 7.

### Medicare Plan Finder tool

The Medicare Plan Finder is an online tool that helps you lookup and compare plans in your area. To access the Medicare Plan Finder, visit [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare). The Plan Finder gives you the option to do either a personalized search or basic search.

The personalized search requires you to log in to your Medicare account or make an account if you do not have one. If you already have an existing account, click on the green "Log In" button. Alternatively, you may create an account. Once you are logged in, Plan Finder will save your search results and you can access them later.

To access the basic search, click on the green "Start" button located under the opportunity to "Continue without logging in." Once you enter your information, you will be able



to compare a list of plans available across Alaska.

Before using Plan Finder, be sure to collect your prescription drugs in order to have the Plan Finder search available plans using your exact list of prescribed medications. Also, you may select a list of pharmacies which you prefer to use, either locally or by using mail order. This will allow you to compare your options and select the Part-D plan that is right for you.

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

If you are part of an agency or organization that assists seniors with medical resources, consider networking with the Medicare Information Office. Call us to inquire about our new Ambassador program.

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

## Medicare assistance for Alaskans

By **LEE CORAY-LUDDEN**

*For Senior Voice*

Oct. 18, 2022, is Alaska Day. It marks the formal transfer of Alaska from the Russian Empire to the United States of America. 2022 is the 154th anniversary of this transfer that changed and impacted the history of our state. It is something we can celebrate.

We can also celebrate

when we take the time to take care of ourselves. A part of this includes making sure we are current on our Medicare enrollment.

People do have questions regarding Medicare. It is a large federal health insurance program and can be complex due to the unique needs of everyone who is covered.

My name is Lee Coray-Ludden, I am a Certified Medicare Coun-

selor serving the state via telephone. My office is in the Soldotna Senior Center, which is how the phone is answered. I serve Southeast Alaska, as well as anywhere I can be helpful statewide. I am here Monday thru Thursday, from 8 a.m. to 3 p.m. Give me a call at 907-262-2322. It's a small staff, just ask for me. We can find solutions to your questions together.



# Parkinson’s support groups statewide

By DENNY DARBY  
*For Senior Voice*

My name is Denny Darby. I work for the Northwest Parkinson’s Foundation as the Resource Coordinator for the state of Alaska. I live in Juneau. My job is to identify people with Parkinson’s

disease throughout Alaska, form Parkinson’s support groups whenever possible and support individuals or groups with resources provided by the Northwest Parkinson’s Foundation. Our services and resources are 100% free.

Some of the available

resources offered by the Northwest Parkinson’s Foundation include access to a Movement Disorder Specialist (a neurologist specializing in Parkinson’s disease), social workers, education, exercise classes and much more.

If you have Parkinson’s

disease, are interested in forming a Parkinson’s support group, or want more information, please call 907-956-8009 or email [Denny@nwpf.org](mailto:Denny@nwpf.org).

**Special event in Juneau**  
On Oct. 22, Movement Disorders Specialist Dr.

Pinky Agarwal, MD, FAAN, will be at the Juneau Public Library (Valley location) from 2 to 4 p.m., to meet with members of the Juneau Parkinson’s support group. To register, contact Denny Darby at [denise.darby@ccsjuneau.org](mailto:denise.darby@ccsjuneau.org) or [miran@nwpf.org](mailto:miran@nwpf.org).

# 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 [kpfscsp@soldotnaseniors.com](mailto:kpfscsp@soldotnaseniors.com).

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, @KPFCSF.

The program will hold support group meetings in October at the following locations:

**Oct. 6** Sterling Senior Center, 1 to 2 p.m.  
**Oct. 7** Seward Senior Center, 1 to 2 p.m.  
**Oct. 11** Tyotkas Elder

Center (Kenai), noon to 1:30 p.m.  
**Oct. 14** Soldotna Senior Center, 1 to 2 p.m.  
**Oct. 18** Kenai Senior Center, 1 to 2 p.m. With a presentation by Valerie Flake on nutrition and hydration for older adults.  
**Oct. 26** Nikiski Senior Center, 1 to 2 p.m.

The **Homer** caregiver support group meets at the Homer Senior Center on the second and fourth Thursday of each month (Oct. 13 and 27), from 2 to 3:30 p.m. Contact Pam

Hooker for information, 907-299-7198.

**Statewide**  
In Southeast Alaska, the Southeast Senior Services Caregiver Support Group meets every Thursday, 1 to 2 p.m. via Zoom. The group is available to all caregivers in the region. For more information and a Zoom invitation, call Denny Darby at 907-463-6181 or email [Denny.Darby@ccsjuneau.org](mailto:Denny.Darby@ccsjuneau.org).

Alzheimer’s Resource of Alaska (ARA) organizes

caregiver support meetings around the state, including: 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 information, call Gay Wellman, 907-822-5620 or 1-800-478-1080.



# VIDEO VOTER GUIDES

AARP has a proud history of non-partisan voter engagement and does not endorse or oppose candidates, nor does AARP make contributions to political campaigns or candidates. Instead, we ask questions, so our Alaskans 50+ can understand where the candidates stand on important issues and make their own decisions on Election Day.

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View our video voter guides at [www.aarp.org/akvotes](http://www.aarp.org/akvotes) or by texting 'AKVOTES' to 22777

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# What to know about paying for long-term care

By KAREN CASANOVAS

For Senior Voice

**Q:** Why aren't assisted living costs covered by my health insurance program?

**A:** When people think about assisted living, they often presume costs are covered by their medical plan. However, as a general rule, traditional employer-based health insurance will not cover daily care over a long period of time.

A common misconception is that Medicare extends to long-term care stays. However, Medicare is strictly a health insurance program that covers costs related to illnesses and injuries and, to some extent, disease prevention. But in the case of a permanent move into a skilled nursing facility, those costs are not covered.

## Medicare limitations

Medicare will pay for 100 days of rehabilitation assistance such as physical therapy or skilled nursing care, whether in a facility or at home, for short periods while someone is recovering from an illness. This means that if someone needs extensive help with activities of daily living, (bathing, dressing, eating or transferring) beyond the recovery period, those services likely require separate financing arrangements through other sources.

The number of people 65 years old or older is expected to reach unprecedented levels by 2035, with close to 70 percent needing long-term care at some point during their lifetime. When extended care is out-of-pocket, many avoid seeking any assistance because the cost of care is so high.

To help offset extended care expenses, many people consider purchasing Long-Term Care Insurance. Individuals between the ages of 40 to 50 should start thinking about buying coverage because premiums are much higher later than this point, or there may not be enough providers offering



plans without exclusions.

## What Medicaid covers

Medicaid does pay for long-term nursing home care for those who can no longer handle tasks of daily living, but only if they have low income or no monthly earnings. Generally, you may qualify for Medicaid if you earn less than \$750 in revenue per month. Check with government experts to determine if you are eligible, as requirements have strict parameters. With that said, the Medicaid program is a partnership between the federal government and each state, meaning criteria for who qualifies and what benefits are available can vary based upon where you live.

The number of people living with long-term conditions is on the rise. Research shows 73% choose to stay home rather than move to a large care facility. This is because help from a personal aide often costs less than other residential options like skilled nursing or memory support communities that offer round-the-clock services.

## Key points

Seventy percent of Americans who reach age 65 will need long-term care during their remaining years. Some people will get by with unpaid assistance from family members or others, but nearly half require occasional paid assistance. About 24% will need more than two years of paid care, and 15% will

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# Preventing trips, slips, falls and close calls

By DIANA HUNTER-CARLSON

Alaska Aging and Disability Resource Center

## ADRC ANSWER OF THE MONTH

Fall in Alaska is unpredictable, and usually that means snow and slippery surfaces. It is easy to be distracted when in familiar surroundings, and this creates an accident waiting to happen and we trip, slip, fall or have a scary close call.

According to the CDC's Behavioral Risk Factor Surveillance System 2020, Alaska led the nation as the highest-risk state when it came to falls of people over 65 years of age. The U.S. average is 27.1%

and Alaska is 36.5%. This means approximately 1 in 3 Alaskans aged 65 and older are falling each year. Why is this? We are certainly not the only state with cold icy winters. Illinois for example, came in at 20%.

Alaska's high fall numbers may be partially due to lack of safe and maintained walkways, lack of easily accessible transportation, and with so many seniors living in rural areas, lack of access to medical providers for preventive care.

Some of the factors that contribute to falls, and related injuries could be

**Alaska led the nation as the highest-risk state when it came to falls of people over 65 years of age.**

reduced or prevented. For example:

- ▶ Poor balance could be prevented by regular exercise, such as walking.
- ▶ Low-vision can be addressed with regular eye checks.
- ▶ Medications contributing to dizziness and falls can be discussed with your provider.
- ▶ Alcohol consumption can be reduced. Even small amounts affect balance and reflexes.
- ▶ Frailty due to aging could be addressed using an assistive device fitted for you by your provider
- ▶ Vitamin D deficiency, affecting bone health, can be treated. Talk to your provider.
- ▶ Work on a good sleep regimen. If you are tired, you are more likely to fall.
- ▶ Get rid of poor-fitting footwear, have your feet

checked yearly, wear non-slip soles.

- ▶ Being in a hurry is hazardous; be cautious and take your time and try to keep your arms at your side (think penguin).

Most falls are caused by a combination of risk factors, and the problems resulting from a fall increase with age. Oftentimes a fall keeps us from going outside during the autumn and winter months. We become inactive and fearful, which increases our fall risk.

If you have additional questions regarding falls, please feel free to contact your local community or senior center for information on exercise, fall prevention programs, or options for improving home safety. Also, all Aging and Disability Resource Centers (ADRC) in Alaska are available to answer

questions regarding where to find more information on fall prevention, and winter safety.

Fall is beautiful in Alaska - I hope you get a chance to get outside and enjoy the Fall colors, nature, and fresh air. Just remember to dress warm, stay safe, and prevent falls.

You can also find more information on fall prevention by visiting [www.cdc.gov/steady](http://www.cdc.gov/steady), or calling CDC at 1 800 232-4636.

*Diana Hunter-Carlson is the Mat-Su LINKS/ADRC Program Director.*

*Alaska's Aging and Disability Resource centers connect seniors, people with disabilities, and caregivers with long-term services and supports. For assistance and answers, call your regional ADRC toll-free at 1-855-565-2017. Or visit the Alaska Div. of Senior and Disabilities Services ADRC website at <https://dhss.alaska.gov/dsds/pages/adrc>.*

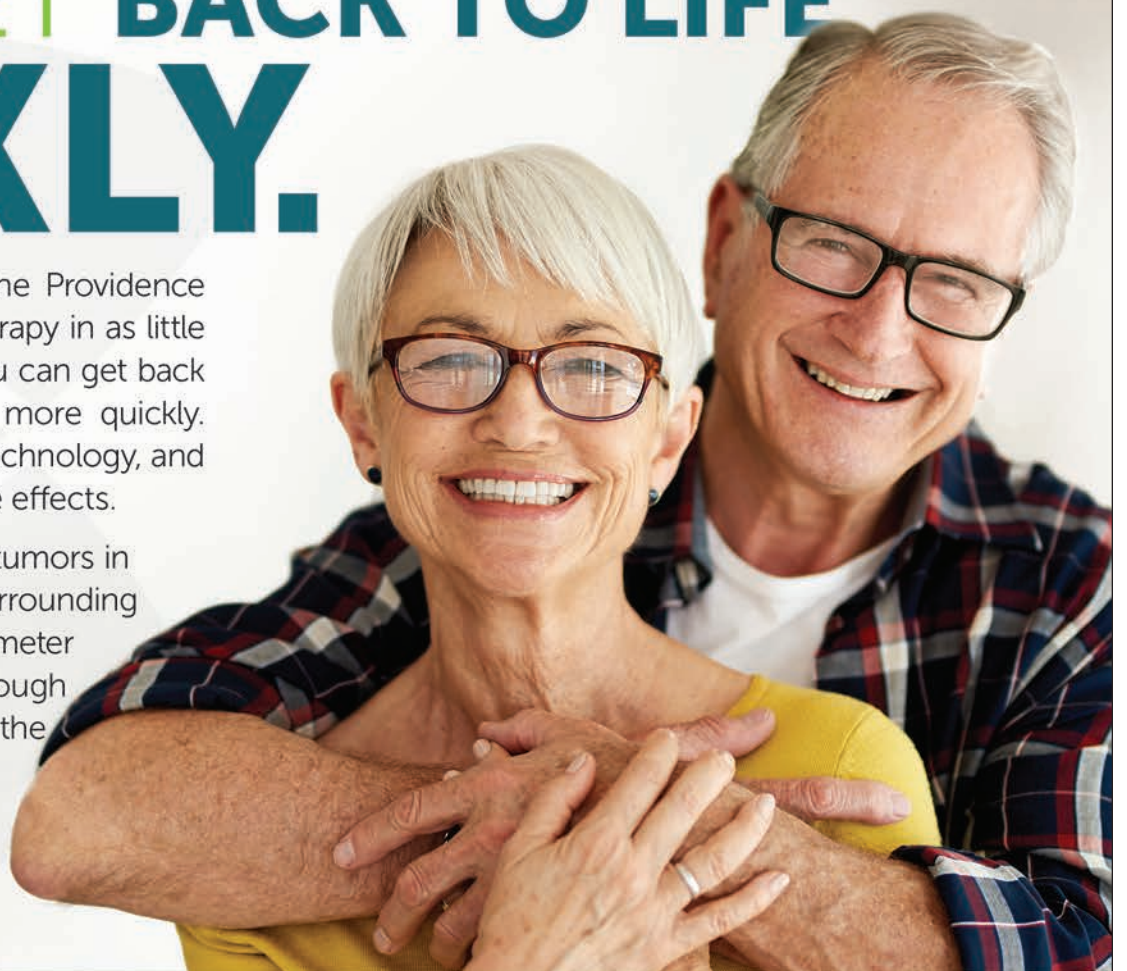
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# Knees that talk; Phones that detect strokes

By JOHN SCHIESZER

Medical Minutes

## Hold on, I am getting a message from my knee

It is now possible to receive data from your knee about how it is healing. Knee replacements are getting smarter and may improve outcomes, thanks to a new joint component that securely tracks and transmits knee motion data. Physicians are using the data to optimize patient monitoring and recovery.

The new component is called the Persona IQ Smart Knee implant. It includes a 10-year battery and sensors that constantly capture long-term post-operative data on cadence (steps per minute) and average walking speed. It also transmits data on a person's stride length, range of motion, distance traveled, and step count.

The data collected by the sensors are transmitted daily to the patient's home base station and analyzed overnight. The information is made available to an individual in a phone app, which organizes and displays the data. In addition to graphs and charts that display collected data over time, the app includes patient education materials, pre-operative and post-operative exercises, and messaging capabilities.

"Physicians can use the collected data to monitor how patients are doing after their knee replacement, as well as for research that will improve future knee replacement procedures. Patients can also use the app to track their progress since their surgery," said orthopedic surgeon Dr. Yair Kissin, who is with Hackensack University Medical Center in New Jersey.

## Tea drinking associated with a long life

Tea is one of the most consumed beverages worldwide. Previous research has suggested an association between tea



consumption and lower mortality risk in populations where green tea is the most common type of tea. In contrast, published studies in populations where black tea drinking is more common are limited with inconsistent findings. Now, a new prospective study found that drinking black tea may be associated with a lower mortality risk. The risk was lowest among persons drinking two or more cups of tea per day.

The findings, which were published in Annals of Internal Medicine, are highly relevant because the study also looked at whether the associations differ by use of common tea additives like milk and sugar, tea temperature, and genetic variants affecting the rate at which people metabolize caffeine.

Researchers from the National Institutes of Health conducted the study to evaluate the associations of tea drinking with death rates using data from the U.K. Biobank, where black tea drinking is common. The U.K. Biobank includes data on half a million men and women, age 40 to 69 years, who completed a baseline questionnaire between 2006 and 2010.

Among these participants, 85% reported regularly drinking tea and 89% reported drinking black tea. Relative to tea nondrinkers, participants who reported drinking two or more cups each day had 9% to 13% lower risk for mortality.

The associations were observed regardless of

next page please

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Knees

from page 10

whether participants also drank coffee, added milk or sugar to their tea, their preferred tea temperature, or genetic variants related to caffeine metabolism. According to the authors, their findings suggest that tea, even at higher levels of intake, can be part of a healthy diet.

Smartphone may help prevent strokes

In a small study in Taiwan, motion analysis of video recorded on a smartphone accurately identified narrowed neck arteries in adults, which are a risk factor for strokes. It is hoped that this type of technology

may be an early screening tool for detecting narrowed arteries in the neck.

Fatty deposits (plaque) can accumulate in arteries, causing them to narrow (stenosis). Narrowed arteries in the carotid artery in the neck can cause an ischemic stroke, which occurs when a vessel that supplies blood to the brain is obstructed by a clot. Nearly 87% of all strokes are ischemic strokes.

“Between 2% and 5% of strokes each year occur in people with no symptoms, so better and earlier detection of stroke risk is needed,” said lead study author Dr. Hsien-Li Kao, who is an interventional cardiologist at National Taiwan University Hospital in Taipei, Taiwan. “This was an exciting ‘eureka’

**A new prospective study found that drinking black tea may be associated with a lower mortality risk. The risk was lowest among persons drinking two or more cups of tea per day.**

moment for us,” Dr. Kao said.

The current approach involves diagnostic methods employing ultrasound, CT scans and MRI imaging equipment and personnel.

“Analysis of video recorded on a smartphone is non-invasive and easy to perform, so it may provide an opportunity to increase screening,” said Dr. Kao.

The researchers conducted the study between 2016 and 2019, using motion magnification and pixel analysis to detect the minute changes in pulse characteristics on the skin’s surface cap-

tured in a smartphone video recording. A group of 202 adults, average age of 68 years and 79% men, who received care at a single hospital participated in the study. Among the participants, 54% had significant carotid artery stenosis, meaning they had at least 50% blockage that was previously diagnosed by ultrasound, while 46% did not have significant stenosis.

Recordings were captured with participants laying on their back, with their head tilted back in a custom-made box that minimized outside movement. An Apple iPhone 6 was mounted to the box to capture a 30-second video recording of the person’s neck. The older generation phone was used, as researchers believed it would be more common to the average user.

The researchers found that the video motion

analysis algorithm had an 87% accuracy rate of detecting stenosis in the group known to have carotid artery stenosis. All study participants also had standard Doppler ultrasound testing to confirm narrowing in their arteries and to validate the estimates from the video motion analysis.

“More research is needed to determine whether video recorded on smartphones is a promising approach to help expedite and increase stroke screening,” Dr. Kao said. “Carotid artery stenosis is silent until a stroke happens. With this method, clinicians may be able to record a video of the patient’s neck with a smartphone, upload the videos for analysis and receive a report within five minutes. The early detection of carotid artery stenosis may improve patient outcomes.”

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

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## Long-term

continued from page 8

spend two-plus years in a skilled nursing facility.

Determining your own extended care needs, or caregiving for others, can be financially and emotionally draining. And, because of the high cost of long-term care, 66 percent of caregivers use their retirement and savings funds to pay for others' health situations.

The cost of care is highly variable, depending upon how long you require it,

decision by examining coverage basics, premium costs and policy options. Explore supplemental and other hybrid programs. Talk to someone you trust such as a family member, health care counselor, social worker, discharge planner, an Aging and Disability Resource Center staffer, Area Agency on Aging member, or someone at the Statewide Independent Living Council.

Oct. 1 was International Day of Older Persons, focusing on socioeconomic, environmental, health and climate impacts on the lives of older adults. A longer life

**A common misconception is that Medicare extends to long-term care stays. However, Medicare is strictly a health insurance program that covers costs related to illnesses and injuries and, to some extent, disease prevention. But in the case of a permanent move into a skilled nursing facility, those costs are not covered.**

where you live, and how severe your needs are. And, the ways to pay for services vary too. Veterans may access long-term care through the U.S. Department of Veterans Affairs, but Medicaid is the single largest funding source for the majority in need.

If you have additional questions about plans at any age, make an informed

brings opportunities, but also challenges for families and societies as a whole. Planning for the future can allow you to live well in good financial health and further extend your community contributions.

*Karen Casanovas is a professional healthy aging coach in Alaska. Contact her through her website, [www.karencasanovas.com](http://www.karencasanovas.com).*

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## SAD

*continued from page 5*

any sleep cycle issues.

You do need to be picky when it comes to light therapy devices. Kusiak said the

**Make sure the light can be used at a good distance. There are many light therapy devices that may claim to provide 10,000 LUX, but require being at a distance of 8 to 12 inches from your face.**

light should be completely UV-free. Any light that will be shining on your face and eyes cannot have any UV emitted because it can cause serious damage over time.

“The device should emit 10,000 LUX. This is the amount of light that is needed to efficiently produce enough serotonin to get you through the day. With a light that emits 2,500 to 5,000 LUX, you will not be getting enough of a chemical reaction to get the level of serotonin that is needed,” Kusiak said.

Make sure the light can be used at a good distance. There are many light therapy devices that may claim to provide 10,000 LUX, but require being at a distance of 8 to 12 inches from your face.

“With that close of a distance, you would need to hold the light in front of you for the duration of the session. This would not be comfortable or convenient,” Kusiak said.

Making sure that light therapy devices are effective at a convenient distance can allow you to comfortably set the device on a table, desk or counter-top and still have enough space to eat, read or use a keyboard.

“Getting ahead of SAD can help lessen the symptoms. We usually recommend for anyone that suffers from SAD to start using light therapy at least two weeks before their symptoms usually appear. Most customers that we talk to tend to start feeling symptoms in late September or early October,” Kusiak said.

Many people may be buying lights to treat SAD on the internet, where there are cadres of hucksters preying on older adults.

“It’s important to be wary of gadgets and gimmicks on the internet

claiming to prevent or reduce the impact of SAD. People should consult with their healthcare provider about the treatment that is most appropriate for them,” said psychiatrist Dr. Jeffrey Borenstein, president and CEO of the

Brain and Behavior Research Foundation.

### Resetting your biological clock

Both serotonin and melatonin help maintain the body’s daily rhythm that is tied to the seasonal night-day cycle. With SAD, the changes in serotonin and melatonin levels disrupt the normal daily rhythms. Deficits in vitamin D may exacerbate these problems; vitamin D is believed to promote serotonin activity.

Because many people with SAD often have vitamin D deficiency, nutritional supplements of vitamin D may help improve their symptoms. However, studies testing whether vitamin D is effective in SAD treatment have produced mixed findings, with some results indicating that it is as effective as light therapy but others detecting no effect.

When researchers directly compared CBT with light therapy, both treatments were equally effective in improving SAD symptoms. Some symptoms seemed to get better a little faster with light therapy than with CBT. However, a long-term study that followed SAD patients for two winters found that the positive effects of CBT seemed to last longer over time.

### Medications

Because SAD, like other types of depression, is associated with disturbances in serotonin activity, antidepressant medications called selective serotonin reuptake inhibitors (SSRIs) are also used to treat symptoms. These agents can significantly enhance patients’ moods. Commonly used SSRIs include fluoxetine, citalopram, sertraline, paroxetine and escitalopram. The U.S. Food

and Drug Administration (FDA) also has approved another type of antidepressant, bupropion, in an extended-release form, that can prevent recurrence of seasonal major depressive episodes when taken daily from the fall until the following early spring.

“People who are experiencing symptoms of SAD should begin treatment as soon as possible in consultation with their healthcare provider,” said Dr. Borenstein. “The most important take-home message is that SAD, just like other types of depression, is treatable and people should not suffer in silence. They should seek help.”

## Do I have Seasonal Affective Disorder?

Symptoms of Seasonal Affective Disorder may include feeling depressed most of the day, nearly every day, losing interest in activities previously enjoyed, and experiencing changes in appetite or weight. For many individuals, sleep problems are common along with feeling sluggish or agitated.

For winter-pattern SAD, symptoms may include oversleeping (hypersomnia), overeating, particularly with

a craving for carbohydrates, weight gain, and social withdrawal. The depressive episodes tend to occur during the winter months for at least two consecutive years. However, not everyone with SAD experiences symptoms every year. SAD is much more common in women than in men, and it usually begins in young adulthood. SAD is more common in people with major depressive disorder or bipolar disorder.

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# Celebrating long-term care residents' rights

By **STEPHANIE WHEELER**

*Alaska Long-Term Care Ombudsman*

Across the country, residents of long-term care facilities along with family members, ombudsmen, citizen advocates, facility staff and others will honor the individual rights of

to our well-being. This year's Residents' Rights Month theme – "Inspiring Unity within Our Community" – emphasizes the importance of fostering meaningful community within the facility and encouraging residents' connection to their local community.

**October is Residents' Rights Month.**

long-term care residents by celebrating Residents' Rights Month in October. Setting aside a month to focus on rights is an effective way to ensure this important topic is recognized in our community and state.

Residents' Rights Month is celebrated each year to highlight residents living in all long-term care settings. It is a time to reflect on the importance of the Nursing Home Reform Law of 1987 that promises quality of life, quality of care and rights for each resident. The month of October is also an opportunity to give special recognition to the work of thousands of individuals who collaborate daily to help assure dignity, privacy and other basic human rights – often taken for granted in the community – are maintained as an integral part of the lives of residents living in long-term care settings.

Throughout the pandemic, residents of long-term care facilities were disconnected from the resident and staff communities within their facilities when activities and group dining were limited. Residents were disconnected from the broader local community when visitation was restricted, and many residents were unable to leave their facilities to participate in outside activities. Being a part of a community is essential

During Residents' Rights Month, we also recognize the work of our agency partners as well as the state Long-Term Care Ombudsman program staff and volunteers, who work collaboratively to protect the health, safety and welfare of residents and to promote residents' rights, assist residents with complaints and provide information to those who need to find a long-term care facility. In Alaska, the Long-Term Care Ombudsman program advocates for seniors in more than 300 assisted living homes and 20 skilled nursing facilities across our great state.

As we celebrate Residents' Rights, I encourage community members to connect with those they know who live in long-term care facilities, participate in Residents' Rights Month events, or inquire about becoming a volunteer long-term care ombudsman. Your assistance helps to ensure that the voices of residents living in long-term care settings do not go unheard and demonstrates to residents that they have not been forgotten.

Please reach out to the Long-Term Care Ombudsman's Office to inquire about what we do or to ask about our volunteer program. You can visit our website at [www.akoltco.org](http://www.akoltco.org) or call our office at 1-800-730-6393.

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## Donations always appreciated

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

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# A show-and-tell of the colony lifestyle

By **MARALEY MCMICHAEL**  
*Senior Voice Correspondent*

The third grade students looked at me like they did the other two docents – old ladies who were telling them what life was like back in the good old days of 1935. The way I talked made one student ask if I grew up in the house. I couldn’t blame him, but I wasn’t even born for another 20 years. Why could I identify so easily with children living in Palmer in 1935?

Barbara Thomas, head docent for Colony House Museum, had asked me to help with the Knik Elementary School tours that October 2016 morning. Three of us worked together with two busloads of students from 10 a.m. until 12:45 p.m. One busload went to the Palmer Museum and Visitors Center, while the other came to us – around 20 students with a teacher and several parents. The groups switched halfway through the morning.



Photo courtesy Palmer Historical Society

Barbara had the children sit on the living room floor facing her and the radio and gave a general overview about life in a colony house, emphasizing kid’s stuff, such as how they “watched” the radio programs, using their imaginations. Life without television, cell phones, or other “screens”. Since there was no electricity the first five years, the radio was powered by vehicle battery.

At the end of her re-

marks, Barbara introduced herself and her two helpers. She grew up in a colony family on what is now the Musk Ox Farm. Gayle Rowland was also a “colony kid”, but since she came to Palmer as a 3-year-old child with her family on the ship, the St. Mihiel, she was known as a “boat kid”. I am not a colony kid, but my parents came to Alaska in the 1940s and 1950s and I love history.

The teacher split the group into thirds and we



Barbara Thomas tells sixth grade Homestead Elementary students about the ship, the St. Mihiel, in February 2019.  
*Courtesy Maralee McMichael*

each took a small group for a tour around the house. I started on the back porch, then went on to the parents’ bedroom, the “bathroom” (which could have been a sewing room or a baby nursery until electricity arrived) and the children’s bedroom. Then, after I took the students upstairs to another bedroom (which

is the museum office and curating room), we visited my favorite room, the kitchen. We three docents each started in a different area of the house and then exchanged places approximately every ten minutes.

Standing on the back porch, my group and I

*page 18 please*

## Forrest will continue fighting for seniors in the State Senate.

On the Anchorage Assembly, Forrest Dunbar fought for seniors:

- Got improvements to the Senior Center on the bond package...twice!
- Strong supporter of the senior property tax exemption.
- Lowered property taxes for residents by increasing the residential property tax exemption.
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Paid for by Forrest Dunbar for Alaska, P.O. Box 211686, Anchorage, AK 99521





# Keeping salmon on the menu in Palmer



Courtesy Mat-Su Senior Services

Former Mat-Su Senior Services, aka Palmer Senior Center, Board President Janet Beeter demonstrates her ulu-handling skills as she processes salmon donated to the center by way of the “Silvers for Seniors” campaign. Each year, members of Northern District Setnetters donate a portion of their catch during a single day of the fishing season to the senior center. Copper River Seafoods provides a tote with ice to haul fish from the Port of Anchorage to the center in Palmer. Once the silvers are delivered, a team goes to work cleaning and prepping the fish. This year, many of the longtime fish processing pros had retired – too many injured shoulders and rotator cuff replacements – so the call went out, and a dozen new volunteers showed up to learn and do the demanding work, according to a Palmer Senior Center press statement. The fish will provide nearly 140 salmon dinners to local seniors, an additional 110 home-delivered meals, and will be used in other dishes through the fall season.

During the last fiscal year, the center provided 12,400 meals in its dining facility, and 7,250 home-delivered meals, the press statement noted.

For more information, call 907-745-5454.



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Douglas Schneider, guest organist  
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*Christmas*  
with Alaska Chamber Singers  
December 9 & 10, 2022 7:30 p.m. St. Patrick's Parish  
December 11, 2022 4:00 p.m. St. Andrew Church

*Mozart*  
Great Mass in C minor  
March 31 & April 1, 2023 7:30 p.m. Our Lady of Guadalupe

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Alaska Chamber Singers is funded, in part, by Alaska State Council on the Arts and the National Endowment for the Arts, Atwood Foundation, Richard L. and Diane M. Block Foundation, Carr Foundation, M.J. Murdock Charitable Trust, Municipality of Anchorage, Rasmuson Foundation, and through the generosity of many individuals and corporate community leaders.

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# Sealaska’s noon lectures continue

Senior Voice Staff

Sealaska Heritage Institute’s fall lecture series continues through October, with free noon lectures on topics ranging from clan crests, lost Alaskans, historical trauma in Alaska Native peoples and Alaska Native history.

All lectures will be at the Walter Soboleff Building in Juneau and livestreamed on Sealaska Heritage Institute’s YouTube channel at noon and saved to the

institute’s channel immediately after.

The October lecture schedule:

**Oct. 4** “Epigenetics and Historical Trauma in Alaska Native Peoples,” by Riphon Malhi

**Oct. 6** “Morningside Hospital: The Lost Alaskans,” by Niesje Steinkruger and Eric Cordingley

**Oct. 13** “Yanyeidí Clan Origin and Crests,” by Lilian Petershoare

**Oct, 25** “Traditional Ecological Knowledge of the

Wolf,” by Steve Langdon

**Oct. 27** “The National Academy of Sciences,” by Thomas Thornton

Date TBA, “History of Teikweidí Clan,” by Dan Brown

For more information, visit [www.sealaskaheritage.org/](http://www.sealaskaheritage.org/)

Sealaska Heritage Institute is a private nonprofit organization, founded to perpetuate and enhance Tlingit, Haida and Tsimshian cultures of Southeast Alaska.

## Rambles

News from the Grapevine

The **37th Annual Alaska Native Diabetes Conference** meets in Anchorage at the Sheraton Hotel, Oct. 4-6. The conference is designed for health care workers who care for people with diabetes. Continuing Education credits are available for the event. Registration is \$240 and available up to and on the day of the event. To register and view the agenda, visit <https://cvent.me/G0oRxb> or call the Alaska Native Tribal Health Consortium Diabetes Program at 907-729-1125. You can also reach the event planner directly at [amfleetwood@anthc.org](mailto:amfleetwood@anthc.org) ... Thank you and congratulations to **Bethel** couple **Joseph and Rachel Sallaffie**, who were recently recognized for their **decades of service** to the Alaska Guard. An Aug. 23, 2022, Alaska National Guard press statement details the couple’s service to their communities and to the Guard, starting with Joseph’s enlistment in the U.S. Army in 1980. He would go on to join the Guard in 1989. He and Rachel started a family, with four children. Rachel became a family assistance specialist with Warrior and Family Services from 2013 to 2016, and in 2017 began volunteering as the Family Readiness Group leader for Bravo Company, 297th Infantry Battalion. She organized family-oriented events, engaged with community services and supported families experiencing crisis in Bethel and surrounding Yukon-Kuskokwim Delta villages. Each year, the couple hosted a subsistence camp, teaching subsistence fishing to youth from around Alaska and the Pacific Northwest as part of the Warrior and Family Services Child and Youth Program. At a Guard retirement ceremony on

page 18 please

## Networking for Anchorage, Mat-Su area providers

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

for all the above. Informal, early and free, the monthly event has been meeting virtually online via Zoom, but is resuming in-person meetings on site for select months. The October meeting is Oct. 12, hosted by Maple Springs of Anchorage, 11150 Sudku Way. Breakfast provided. Begins at

8 a.m.

Call Older Persons Action Group, Inc. at 907-276-1059 for location information and to RSVP for this event, or for more information on future events and to be added to our e-mail reminder and Zoom invitation list.

## NEIGHBORHOOD TEAMWORK DEFENDING PIONEER HOMES

When Governor Dunleavy proposed **massive price hikes** at the **Pioneer Homes** that could have put seniors out of their homes...

### ANCHORAGE DAILY NEWS

Dunleavy administration presses ahead with sharp increases in Pioneer Home rates Sept. 1  
August 3, 2019



Rep. Zack Fields introduced HB96 to **block the price hikes** and **protect affordable rates permanently**. By working with neighborhood advocates, we advanced and passed the bill.



### ANCHORAGE DAILY NEWS

Alaska Lawmakers vote to cap Pioneer Home rates, sending bill to Gov. Dunleavy  
March 24, 2020

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# Rambles

News from the Grapevine

continued from page 17

Aug. 19, attendees shared stories about Joseph rescuing mushers by snow machine while the infantry battalion supported the Kuskokwim 300 sled dog race, operating his boat filled with energetic youth program participants on the flowing Kuskokwim, and other highlights over the decades. Rachel said she and Joseph plan to continue with their summer fish camps and “to volunteer as long as we are able.” Joseph is now working for the Yukon-Kuskokwim Health Corp. as a traveling maintenance technician, and Rachel works for YKHC’s Behavioral Health as a suicide prevention consultant ... **Patrick Curtis** is **AARP Alaska’s** new Associate State Director for Outreach and Volunteer Engagement. Many in the Anchorage area know Patrick for his work as the Wellness and Programs Director for the **Anchorage Senior Activity Center**, and Benefits Enrollment Coordinator through the National Council on Aging, notes an AARP Alaska press announcement. At AARP, Patrick will work to increase public awareness and engage and support volunteers statewide ... **Timber Creek Senior Living**, a new 60-bed senior housing facility with assisted living services, is opening in **Fairbanks** at 3415 Trothno Lane. Target opening date is this December. Visit <https://timbercreeksl.com> or call 907-328-2218 for information ... The **Alaska Women’s Hall of Fame Class of 2022 induction ceremony** will be streamed live from the Anchorage Senior Activity Center on Oct. 18. Get the details from the website, [www.alaskawomenshalloffame.org](http://www.alaskawomenshalloffame.org). While you’re there, be sure to look over the fascinating archive of alumnae, with both bios and videos. *Rambles is compiled from senior center newsletters, websites and reader tips from around the state. Email your Rambles items to [editor@seniorvoicealaska.com](mailto:editor@seniorvoicealaska.com).*

## Museum

continued from page 15

discussed numerous items and then I opened the back door so they could see the outhouse. I asked how many had used an outhouse – sometimes no one had, and other times, the whole group of six or seven kids raised their hands – and then told them that this outhouse has two holes. When I asked why that might be, one student suggested one hole was for #1 and the other for #2, causing much laughter.

While standing near the “bathroom”, I talked about fetching water, heating it and filling a large tub placed in front of the kitchen stove for once-a-week baths. Who was going to get into the water first, the dirtiest or the cleanest?

In the kitchen, I first asked what was missing. (The sink has no faucet.) I talked about the slop bucket under the sink, a water bucket on the counter next to the sink, the butter churn, and how the food containers in the cupboards are made of paper or metal. No plastic. I pretend to be the mother cooking a breakfast of scrambled

eggs and toast and have them imagine my children bringing me wood to heat the stove, water from the pump house, and eggs from the chicken house. Barbara had talked about all the chores the children did. I emphasize “toast”, but when I asked what they thought the toaster



The wood cookstove in the Colony House Museum kitchen.

Courtesy Maralee McMichael

was, no one got it correct that day. Most suggested it was a cheese grater and that the popcorn maker was a French fry fryer. All too soon our time was up. They thanked us and walked out the front door, so the next batch of students waiting on the front lawn could enter.

Later that night in my modern 2016 home, I was still thinking about some of the reactions of the students during the morning tours. I wondered why I was so familiar with those items and that way of life

as a child, having been born in 1955, when my mother who was born in 1927, did not experience them until an adult. I decided the key must be location. She was born in the “civilized” state of New York and I was born in territorial Alaska. Growing up, she watched movies in a theater on a weekly basis, while I finally saw my first movies as a teenager in the Glennallen school gym.

At various times, both as a child and as an adult, I’ve lived in situations without electricity, had a wood stove for cooking, used non-electric toasters, a homemade crank butter churn, a drinking water bucket with dipper, slop pails, once- or twice-weekly sponge or tub baths with hauled water, honey buckets, outhouses, more than one wringer washing machine, and watched a television connected to a vehicle battery.

No wonder I can identify with the 1935 colony house lifestyle. But it’s good to interact with third grade students at the Colony House Museum every so often, to renew my appreciation for my present convenient lifestyle in a fully modern house.

For information on the Colony House Museum, visit <http://www.palmer-historicalsociety.org/colony-house-museum/>.

Maralee McMichael is a lifelong Alaskan currently residing in Palmer. Email her at [maraleymcmichael@gmail.com](mailto:maraleymcmichael@gmail.com).

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- Public safety, which means *reinvesting* in our firefighters, law enforcement, and first responders.
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- Build more housing and address our homelessness crisis. We need to start *building* in Alaska again.
- Support our veterans and active duty servicemembers by investing in support services.
- Reinvest* in and *oppose* cuts to essential services like our Pioneer Homes.

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# Commission on Aging to meet in Anchorage area

Senior Voice Staff

The Alaska Commission on Aging (ACoA) will hold its quarterly board meeting Oct. 3-6 at the Anchorage Activity Senior Center. Subjects that will be covered include senior housing, updates on health and social services, the state plan on aging, Pioneer Homes, AgeNet, AARP, Office of the Long-Term Ombudsman, Alaska Mental Health Trust Authority and much more.

While this is an in-person meeting, participation is also possible via Zoom or teleconference. For link information, visit <https://bit.ly/3SlxzeT>.

The public comment portion of the meeting will take place Oct. 3, from 1:15 to 1:30 p.m.

Commissioners will also visit local sites for in-person listening sessions on Oct. 4:

**Willow** United Methodist Church, 29286 Parks Hwy., 11 a.m. to 12:30 p.m.

**Talkeetna** Upper Susitna Senior Center, 11:30 a.m. to 1 p.m.

**Houston** Mid-Valley Senior Center, 1 to 3 p.m.

**Talkeetna** Sunshine Health Clinic, 2 to 3:30 p.m.

**Wasilla** Northgate Alaska Church, 2991 N. Tate Drive, 5:30 to 7 p.m.

And on October 5:

**Wasilla** Senior Center, 9:30 to 11:30 a.m.

**Glacier View** Bible Church, Near Mile 99, 35455 Glenn Hwy., 10 a.m. to noon

**Palmer** Mat-Su Senior Services (aka Palmer Senior Center), 12:30 to 2:30 p.m.

**Sutton** Library, meeting room, 2 to 4 p.m.

The Alaska Commission on Aging includes a roster of advocates from around the state with the mission to ensure the dignity and independence of all older Alaskans, and to assist them to lead useful and meaningful lives through planning, advocacy, education and interagency cooperation.

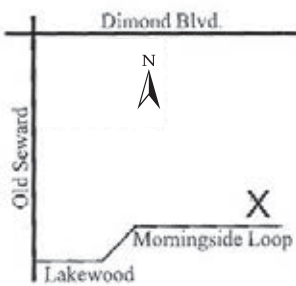
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# Calendar of Events

**Oct. 3 Seward** Play “Farkle” every Monday at Seward Senior Center, 1 p.m. Don’t know what Farkle is? Show up and learn. 907-224-5604

**Oct. 3 Juneau** Tai Chi for Fall Prevention for seniors age 60 and older, each Monday and Friday at St. Paul the Apostle Catholic Church, 11:30 a.m. to 12:30. Free. Registration required. Call 907-463-6113.

**Oct. 4-5 Anchorage** 8th Annual Aging and Disability Summit at Special Olympics Alaska Jim Balamaci Training Center, 3200 Mountain View Drive. Keynote speakers, presentations and panels cover national and state trends regarding aging and people with intellectual and developmental disabilities, caregiving, assistive technologies, elder abuse, legislative panel and more. Food trucks on site during lunch hours. Hosted by the Alaska Aging and Disability Coalition. Event will be streamed via Zoom. See the agenda at <https://bit.ly/3SwbREO>. Online registration at <https://bit.ly/3LPKjbd>. For information, contact Joanna Paris, [joanna@specialolympicsalaska.org](mailto:joanna@specialolympicsalaska.org).

**Oct. 7 Anchorage** Free day at Anchorage Museum, in recognition of Indigenous People’s Day (Oct. 10). Free admission, 10 a.m. to 9 p.m. [www.anchoragemuseum.org](http://www.anchoragemuseum.org).

**Oct. 12 Fairbanks** Bingo at the Carlson Center North Star Room, second Wednesday of each month, 2:30 to 4 p.m. Call Fairbanks North Star Borough Parks and Recreation Senior Program for information, 907-459-1136.

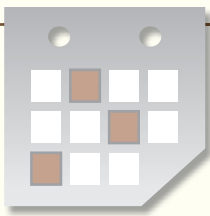
**Oct. 17 Nenana** Nenana Tortella Council on Aging board meeting, 5:30 p.m. Public attendance encouraged. 907-832-5818

**Oct. 18 Statewide** Alaska Day

**Oct. 20 Wasilla** Mat-Su Transportation Fair, Curtis D. Menard Memorial Sports Center, 3 to 7 p.m. Learn about road, rail, pedestrian, air and safety projects being planned for the area. Snacks available. To schedule a curb-to-cub Valley Transit ride to the event, call 907-864-5000 (reserve seat several days in advance).

**Oct. 20-22 Anchorage** Alaska Federation of Natives Annual Convention, Den-na’ina Center. Convention meets in-person for the first time in two years, convening thousands of delegates and participants from around the state, serving as the principal forum for the Alaska Native community. This year’s theme is “Celebrating our Unity.” Activities agenda at [www.nativefederation.org](http://www.nativefederation.org)

**Oct. 31 Kodiak** Kodiak Senior Center Halloween Party, noon. Costumes encouraged. 907-486-6181



### Send us your calendar items

Send to: Senior Voice, 3340 Arctic Blvd., Suite 106, Anchorage AK 99503  
[editor@seniorvoicealaska.com](mailto:editor@seniorvoicealaska.com)  
Deadline for November edition is October 15.

## Anchorage Senior Activity Center

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# Ancient rock pictures dot Alaska shores

By LAUREL DOWNING BILL  
Senior Voice Correspondent

Not only does Alaska have a history steeped in fur trading, whale harvesting and gold mining. It also has drawings on rocks usually associated with primitive people in exotic faraway lands.

Petroglyphs, the Greek word for rock carvings, are among many enigmas of science. Because their true meanings are elusive, they remain a mysterious link to a people who inhabited the world a long time ago.

Many of Alaska’s petroglyphs, which are in abundance in the Southeastern part of the state, are unique because they are associated with salmon streams, rather than primitive village sites, and they always face the sea. Mouths of salmon streams are filled with inscriptions pecked into hard rock like sandstone, slate and granite, while good rocks for carving remain bare in villages near those streams.

To those familiar with the ancient beliefs and oral traditions of the Tlingit and Haida Indians, the petroglyphs show that salmon is life. These Native Alaskans, whose diet was primarily fish, were not hunters and had no agriculture. If the salmon failed to return, it could mean starvation for the clans.

It made sense, therefore, for them to try to avoid small runs and to do everything possible to try and increase the runs. They may have carved images of intermediaries, including deities, “Raven” and others in special favor with the Salmon People on the rocks in an effort to bring salmon back to their communities.

Legend has it that a Tlingit boy named Shin-quo-klah, or “Mouldy End,” was punished by the Salmon People for wasting dried salmon. They took him under the sea but later returned him to his people.

He became a great Shaman. It’s said that his image is etched on a rock at Karta Bay, placed near where he died after he accidentally killed his own soul that was inhabited by a supernatural salmon at the time. Copies of the etching were all around the beaches of Hydaburg and Wrangell, where it’s believed his influence was being used with the Salmon People to insure adequate runs of salmon.

There are hundreds – if not thousands – of unseen petroglyphs in Southeast Alaska. Some hidden by dense foliage of the rainforests and others out of sight until exposed by super low tides. When revealed, these rock carvings are rich in culture and history, ranging from simple swirls to animals and clan crests.

*Ancient petroglyphs are carved into rocks along the beaches around Wrangell, Alaska.*  
*Courtesy University of South Dakota*

Petroglyphs also appear in the Kodiak Archipelago, where at least seven sites have carvings that depict human figures, animal forms and geometric designs. Alutiiq ancestors pecked holes into rocks and sometimes cut lines between the holes. In their culture, holes and circles are passages between the spirit and human worlds. Some speculate that perhaps the pecked holes helped the souls of captured fish return to the spirit world so they could be reborn.

There are four large clusters of petroglyphs at Cape Alitak, at the entrance to Alitak Bay on the southside of Kodiak Island. Some



page 22 please

### Typecast

#### Across

- 1 Duds
- 5 Small ammo, briefly
- 8 Subway alternative
- 11 Indigenous Canadian
- 13 \_\_\_ du jour
- 15 Cookbook phrase
- 16 Kind of house
- 18 Neighbor of Mo.
- 19 Wildebeests
- 20 Prefix with athlete
- 21 Funnyman Brooks
- 22 Dress down
- 25 Kind of holder
- 27 Astringent substance
- 28 Novelist Rand
- 29 Without \_\_\_ (daringly)
- 30 Kind of accusation
- 33 Dissolve
- 35 Needle point?
- 36 Kind of class
- 38 “... man \_\_\_ mouse?”
- 41 Bygone airline inits.
- 42 Kind of guess
- 44 Halloween purchase
- 47 Málaga Mrs.
- 48 Actress Dobrev
- 49 Kind of general
- 52 Barbara Hershey flick, “\_\_\_ Bertha” (1972)
- 54 Cheer for a banderillero
- 55 Wordy Fleming
- 56 Pseudonym of H. H. Munro
- 57 Grammy category
- 58 Kind of swimming pool
- 63 AOL, e.g.
- 64 “Two Women” star

1	2	3	4			5	6	7			8	9	10
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54				55				56					
57				58			59					60	61
63				64						65			
66						67					68		

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- 65 Plumber’s snake
- 66 \_\_\_ Anne de Beaupré
- 67 Cricket club
- 68 Open carriage
- 12 It may be pitched
- 13 Good buddies use them
- 14 Cut and paste
- 17 Morgue, for one
- 22 Paul Bunyan’s ox
- 23 Pizzazz
- 24 Stratagem
- 25 Kind of writer
- 26 Gallivant
- 28 High \_\_\_ kite
- 31 Kind of partner
- 32 Bambi’s aunt
- 33 Ostrich relative
- 34 Greenwich Village locale, in brief
- 37 Harem room
- 38 Suffix with psych-
- 39 Sofer of soaps
- 40 Purim’s month
- 41 Ref’s ruling
- 43 Kind of moment
- 44 New Zealand denizens
- 45 “It’s about time!”
- 46 Treeless plain
- 47 Spanish title
- 50 Omani money
- 51 Mover and shaker
- 52 Groceries holder
- 53 Stew vegetable
- 56 Cambodian coin
- 59 Check for accuracy
- 60 “Yuck!”
- 61 Teachers’ org.
- 62 Kind of martini

Crossword answers on page 34





# Retirees

continued from page 3

Looking at the big picture in Alaska, in 2018 expenditures stemming from state and local pensions supported:

- ▶ 8,778 jobs that paid \$490.9 million in wages and salaries
- ▶ \$1.6 billion in total economic output
- ▶ \$215.0 million in federal, state, and local tax revenues

Bottom line: Just by being a retired person in Alaska who is receiving a pension, you are making a significant contribution to the economic wellbeing and stability of the Alaskan economy. And there's more.

Impact on small towns and rural areas

Earlier this summer NIRS produced a groundbreaking study titled, "Fortifying Main Street: The Economic Benefit of Public Pension Dollars in Small Towns and Rural America".

"The report finds that a positive economic contributor to these communities is the flow of benefit dollars from public pension plans. In 2018, public pension benefit dollars represented between one and three percent of GDP [in this case Gross Domestic Product is the value of goods and services produced within a county] on average in the 2,922 counties in the 43 states studied."

Alaska was not one of the states studied, and of course we have boroughs rather than counties. Nevertheless, there is every reason to believe the overall findings apply to our fine state:

- ▶ "Rural counties have the highest percentages of their populations receiving public pension benefits.
- ▶ Small town counties experience a greater relative impact in terms of both GDP and total personal income from pension benefit dollars than rural or metropolitan counties.

▶ Rural counties see more of an impact in terms of personal income than metropolitan counties..."

▶ The key message here is that retirees with pensions are very likely making an outsized contribution to the economic stability of rural Alaska. And that is something to be proud of.

But the fact is that after years of underfunding by the state and inaccurate projections from the state actuary, in 2005 the Alaska legislature closed PERS and TRS traditional pension systems to newly-hired public employees and moved these employees into a riskier, less secure plan. This shortsighted response by legislators did not save the state money, but did put tens of thousands of new and prospective retirees at serious financial risk. In addition, this policy reversal threatened the economic stability of our state and local economies.

## The times, they are a-changin'

In April of this year the Alaska Supreme Court voted to allow Alaska's public employees to buy back into Tier 1 of the states' Public Employees' Retirement System (PERS) and Teachers' Retirement System (TRS), both of which provide a defined-benefit pension with guaranteed income in retirement. Wow, that's huge!

And this year HB220 would have provided public employees hired since 2005 without a traditional pension an option to convert from their current retirement plan to a traditional "defined benefit" one. It almost passed and became law.

Keep your eyes open for further developments, because here in Alaska, "the times, they are a-changin'."

*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.*

See page 30 for  
Tinseltown Talks

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# Home modifications for Fairbanks-area veterans

Senior Voice Staff

Fairbanks Senior Center’s “Helping Hands Home Modifications” program is looking for veterans in need of home modifications. Improvements, even small ones, can make a substantial difference in household safety and quality of life:

- ▶ bathroom grab bars
- ▶ removable shower head
- ▶ enhanced lighting
- ▶ handrails for stairs and

steps

- ▶ smoke and carbon detector installation

If you know a veteran who could benefit from assistance like this, or other projects, contact Shawna Chastain with the Helping Hands program, 907-452-2562 or [nscoa.admin@alaska.net](mailto:nscoa.admin@alaska.net). She can assist with the application and intake process, as well as answer any questions.

# Election

continued from page 2

part to the historic efforts of the Division of Elections to educate voters while pulling off three distinct elections in as many months. Of the ballots cast in this race, only 6% (11,222) were exhausted (or didn’t rank a second

Alaskan voters were prepared for their first-ever ranked choice election thanks to the incredible work of the Alaska Division of Elections and community organizations like Get Out the Native Vote, League of Women Voters, AARP Alaska, Alaska Municipal League, Sol de Medianoche, Polynesian Association of Alaska, The Alaska Center, AKPIRG and many others.

**Of the ballots cast in the special election race, only 6% were exhausted (or didn’t rank a second candidate). Even better, only 0.2% (342 votes) were overvotes, or had errors rendering them unable to count. In short, Alaskans understood the new system well, voted successfully, and seized their power to choose.**

candidate). Even better, only 0.2% (342 votes) were overvotes, or had errors rendering them unable to count. In short, Alaskans understood the new system well, voted successfully, and seized their power to choose.

Alaskans for Better Elections is an Alaska-based non-partisan nonprofit dedicated to providing public education and research about how Alaska-style elections work. More information at [www.alaskansforbetterelections.com](http://www.alaskansforbetterelections.com).

# Pictures

continued from page 20

Alaskans think that the designs on the rocks at those sites were made to mark territory, to act as permanent signs that linked families with particular subsistence harvesting areas.

The oldest rock drawings appear to have been carved as early as 10,000 years ago, and archaeologists have found similar abstract symbols along the coast of Siberia. There is no way to discern the true intent or motivation of the artists, but the drawings are one of the few sources

of ancient art that tie Alaska Natives to their heritage.

Petroglyphs and associated sites are under the protection of federal laws and the State of Alaska antiquities laws.

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 are available at bookstores and gift shops throughout Alaska, as well as online at [www.auntphilstrunk.com](http://www.auntphilstrunk.com) and [Amazon.com](http://Amazon.com).

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# Storming the inheritance Bastille

By KENNETH KIRK

For Senior Voice



I was watching a Korean comedy series recently on-line, called “Extraordinary Attorney Woo”. It is about a brilliant but significantly autistic woman who becomes a lawyer. If you don’t mind reading subtitles (or alternatively, if you speak Korean) I can highly recommend it.

One episode involves an inheritance dispute. After the father dies, the two older brothers convince the youngest brother that under Korean law, the oldest brother get the largest percentage of the estate, the second brother gets a smaller percentage, and the youngest brother gets an even smaller percentage. The gullible youngest brother signs off on paperwork based on this misrepresentation, but of course our plucky heroine finds him a way out of the bad deal.

But interestingly, up until sometime in the 1990s, that was in fact Korean law. It wasn’t the law when this episode was written, but it had been in years past. The oldest brother did get a larger share than the next, and the shares kept shrinking on down the line. The daughters typically got nothing at all.

Watching this, and finding out about the not-so-distant past of Korean law in the process, I was shaking my head in amusement. Sure, my distant ancestors may have labored under similarly unfair inheritance laws, but that was back in the dark ages. The ancien regime, I mused, had long since passed in the West.

And then the Queen died.

Under British law – at least, the laws that apply to the nobility – Prince Charles (oops, sorry, it’s King Charles III now) inherits the royal title, the right to influence the government, and control of billions of dollars in assets. And this happens even though he has two

brothers, and a sister who is older than he is. They don’t necessarily get anything. Poor Harry’s wife may have to work to support him.

In fairness, the whole ‘royal family thing’ is mainly a bit of fun, put on for the benefit of the British tourist industry. Anywhere in the U.S. today, and for that matter in most developed countries, children are treated equally, regardless of birth order or gender. That is, they’re going to be treated equally unless the parent decides not to.

For the most part, if you have a will or a living trust, you can disinherit any children you want to disinherit. You don’t have to leave them a dollar, or even a dime. All you have to do is clearly say so, in writing, in the right kind of legal document.

There are very few limitations on this. You cannot completely disinherit a spouse, unless he or she agrees to it. You can partially, but not completely, disinherit a minor or dependent child. But you can fully disinherit an adult child.

(Caveat: if your estate goes through probate, and there is no surviving spouse, your children are entitled to split the first \$10,000, no matter what. But that is a relatively modest sum anyway, and even that is easily avoided by not going through probate).

But what if you don’t leave a will or trust? At that point the intestacy laws kick in. Children will still be treated equally, but other than that it can get kind of weird. The intestacy laws make some broad

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# Self-employment ideas to take charge of your destiny

By KIMBERLY BLAKER

For a variety of reasons, many older Americans won't retire. According to a May 29, 2019 report by the U.S. Bureau of Labor Statistics, 30.2% of Americans ages 65 to 74 are projected to be in the workforce in 2026. While financial necessity is one big reason many people won't retire, others are choosing to stay employed for as long as they can. According to Maurie Backman, in "3 Reasons to Work During Retirement," generating extra income, saving on leisure costs, and warding off depression top the reasons many seniors choose to remain in the workforce.

Still, working after retirement age doesn't necessarily mean seniors are punching time clocks. According to data from the Kauffman 2017 National Report on Early-Stage Entrepreneurship, 26% of new entrepreneurs aged 55 to 64 years old.

So if you plan to remain in the workforce, but would like to work for yourself, there are plenty of business opportunities that don't cost a bundle to get started. Here are 19 companies you can start from home, most of which require minimal to no investment.

**Wedding planner.** Does the idea of helping couples with one of the most important and romantic days of their lives make your heart skip a beat? Wedding planners help couples with every aspect of their wedding and reception, from invitations and the wedding party's attire to the cake, reception hall, and entertainment.

**Event planner.** If you have excellent organizational and time management skills as well as business acumen, this might be the perfect fit. Event planners coordinate every aspect of a meeting or convention, and sometimes social events as well. Planners arrange the location, catering, speakers and printed materials for events, and more.

**Home staging consultant.** According to the real estate industry, well-staged homes sell faster and for more money. Yet, when it comes down to it, most people's homes are anything but show-ready. If you like home decorating and rearranging furniture, this might be up your alley. You can either offer consulting services or do the staging yourself.

**Professional organizer.** Are you obsessed with keeping your cupboards, drawers, closets and garage organized? If so, you might be surprised to learn that most people are not. Here's where your organizational skills can earn you a living. Between those who lack organizational skills and others who don't have the time, there's a massive market for such services.

**Pet sitting.** For animal lovers, this has become a particularly popular form of self-employment. With the rising cost of pet boarding and pet owners' desire to reduce the stress their pets experience during owners' absences, many hire sitters and are willing to pay good money for the service.

**Tour company.** Do you live in a big city, historical town, or scenic area with state parks and national monuments? If so, there's likely a need or demand for tour guides, which can be a lucrative business. You can provide either walking or driving tours to visitors and residents while sharing your knowledge of the area and sights with them. Just be sure set up good safety measures before you meet alone with strangers.

**Social media management.** If you're savvy with social media, companies large and small require your service. Social media management includes setting up social media accounts and writing ongoing engaging and shareable posts. You'll also respond to social media messages and comments to build and maintain the company's

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# Photo scans, medication tracking, Apple Watch

By **BOB DELAURENTIS**  
*Bob's Tech Talk*

**Q.** Years ago I converted a box of family photos with a desktop scanner. Are scanners still around, or have they gone the way of the fax machine and pay telephones?

**A.** Tabletop flatbed scanners are still available. And far less expensive than they were years ago. Pretty much any model that sells for less an \$100 should do just fine. Just be sure that it is supported by whichever device you use it with.

There is however another solution: a smartphone app. Today's smartphone cameras are more powerful than most budget-friendly scanners, and while there are specialized apps available, the built-in camera app can do a decent job with a few images.

For bigger size projects, check out Photomyne (<https://photomyne.com>) a one stop shop for home scanning with plenty of advice to help make each job a snap.

The app corrects for distortions, does retouching, and it helps with naming and sorting as well. The companion service is helpful during the project, but once you have the photos, you may want to move them out of Photomyne to avoid paying an ongoing subscription fee.

**Q.** Can you recommend

an app for tracking my medications?

**A.** The answer a month ago would have been no. I could not recommend any app because none of them had earned my trust. Today the answer is yes, thanks to the iOS 16 iPhone software update released in mid-September.

When considering the entire personal technology landscape, there are only two places that I think are reliably secure enough to routinely share medical information: The Apple Health app, or secure web sites (on any device).

For daily medication consumption, no web site I am aware of provides tracking. That leaves only Apple's option.

When it comes to medical apps, even Apple raises concerns. Most of the apps available on the App Store are not made by Apple. The iPhone platform is a secure foundation, but the App Store retails hundreds of thousands of apps from tens of thousands of developers, each of whom operates as a separate business.

My advice is to stick with the apps which are pre-installed on every iPhone as much as possible. The Health app (as of iOS 16) can track medications and generate daily reminders for when to take your medication.

Just scan the label with the camera, confirm the

dosage and time, and the phone will remind you as needed. If you log each dose, it can generate a report you can give to your doctor.

**Q.** I think the Apple Watch is overpriced. What are the alternatives?

**A.** There are no alternatives whatsoever in its price range.

Apple has a well-earned reputation for expensive products, and it rarely advertises anything other than its flagship offerings. The perception that an Apple Watch is about \$500 is commonly held, but incorrect. The Apple Watch SE 2 retails for \$249. The internal chips that power it are basically the same as the high-end models that cost two to three times as much.

Although there are a few more features on the other Apple Watch models, the SE 2 is more than powerful enough for anyone. Here is why: it can help save your life. If you fall down, it will alert emergency services. If you are in an automobile crash, it will call for help. It will listen to your heart and identify potential

## Wander the Web

Here are my picks for worthwhile browsing this month:

### History Making Maps

Do not skip this page because it seems boring. Instead explore a unique view of how we see our planet.

<https://mercator.tass.com>

### Health Privacy Guidelines

A guide to privacy expectations for personal health information.

[www.hhs.gov/hipaa/for-individuals/index.html](http://www.hhs.gov/hipaa/for-individuals/index.html)

### Ancient Ruins of Russia

Strangely beautiful, haunted photographs of abandoned technology and disused spaces.

[www.rusue.com](http://www.rusue.com)

problems. It tracks your medication and taps you on the wrist when it is time to take a dose.

It is also durable enough to last years, waterproof, and is probably the very best fitness tracker available.

The iPhone now accounts for more than half of the smartphone users in the US, and I notice Apple Watches on the wrists of people of all ages.

There is no question

that Apple Watch was underpowered and extremely expensive when it debuted seven years ago. Today, it provides a safety net that was once impossible to buy at any price, along with a rich collection of useful everyday features.

Compared to its competition, there is no contest.

*Bob has been writing about technology for over three decades. He can be contacted at [techtalk@bobdel.com](mailto:techtalk@bobdel.com).*

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# A bright pink ice cream adventure in Chicago

By DIMITRA LAVRAKAS

Senior Voice Travel  
Correspondent

As winter's chill comes on, Alaskans start thinking about keeping warm. Aside from muktuk, bacon and caribou soup, the fat Alaskans love most comes from ice cream.

If you have children and grandchildren in Austin, Texas, New York City, or Chicago, Illinois, when you visit, bring them to the Museum of Ice Cream. There are also locations in Shanghai and Singapore.

However, if you have hearing aids, you might want to block the irritating pop music by turning them down or off. And if you go in the summer, bring a sweater because the air conditioning is positively arctic.

## Ice cream everywhere

Free ice cream is offered along the route, which seems like a tunnel through a bright pink world. You can have as much of the ice cream as you wish. The day I went, there was a choice of cotton candy sprinkle or raspberry sorbet at one



Snuggle up to an ice cream treat or perhaps your favorite drink.

Dimitra Lavrakas photos

stand.

Next to the first ice cream snack bar there is a game of skill called "Cherry On Top," where you try to shoot a bull's eye in order to make the cone rise to connect to the cherry.

## Will delight the young ones

Kids will love the brightly colored giant plastic sprinkles pool they can dive or jump into. It even has a

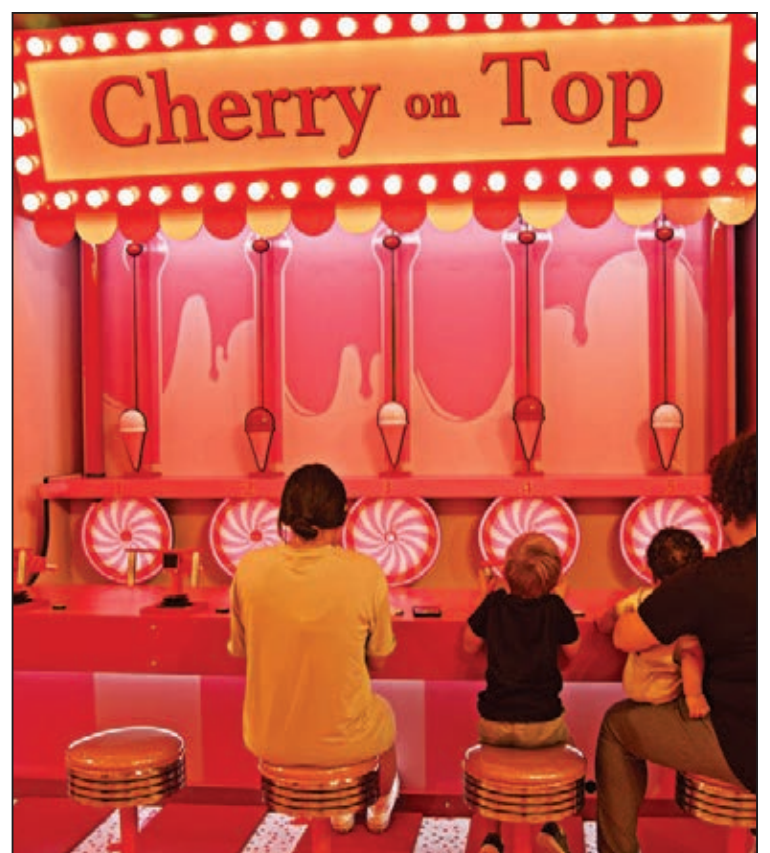
Children love the Cherry On Top game of skill.

Hoyer lift for those with mobility challenges. We are told they are sanitized regularly.

There is a room with three miniature golf putting greens that were being played avidly by youngsters.

Along the route, a wall displays antique ice cream

next page please



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## Ice cream

from page 28

scoops and advertisements, and a video explains the history of ice cream.

The crowd was decidedly young, even for a weekday, except for one man who rocked a hippie vibe with a long gray ponytail.

### Inspired ‘experiums’

The company was founded by Maryellis Bunn and Manish Vora. Its first location, a pop-up, opened in the Meatpacking District of New York City in 2016. Bunn drew inspiration for the company from her perspective on American retail and traditional museums, which she has respectively referred to as a “dead industry” and “archaic.”

The locations are considered “interactive multi-sensory exhibits,” but Bunn has stated she prefers the term “experiums” to describe the company’s locations.

Admission runs from a \$36 mid-week special to \$44 on the weekends, with those under the age of two free.

While there, keep in mind the large ice cream parlor offers not only 12 different flavors of ice cream scoops, but also floats, shakes and sundaes, and a full liquor bar – perhaps a good place to park while the others explore.

### Old lady lost

Located in the Tribune Tower, the landmark is important to note as it is hard to maneuver the streets of Chicago without a guide or GPS on your phone, and the tower is huge and easily seen.

I am not familiar with Chicago, and yes, it is a city of gridded streets, but even with written out directions (I forgot my phone) I got lost. I walked and walked until I hailed a taxi. A good thing about Chicago is the taxi fares are reasonable.

On the way back, I went to a bus stop across the street and asked a driver which bus would take me back to my stop on the Green Line at Lake and State and was told it was the 196. And so it whisked me back to where I started.

But wait, the travails are not over. I took the wrong train in the wrong direction.



*A display of antique ice cream scoopers shows the advancement of a tool to dish out America’s favorite dessert.*

*Dimitra Lavrakas photos*

Four stops into the trip I thought, “I don’t remember that stop.” I looked up at the route map and realized what I had done. A simple four-foot walk to the other

side of the platform sent me on my way home. And I was glad to get there.

Visit [www.museumoficecream.com](http://www.museumoficecream.com) for more information.



*Jump, slide, walk down steps, or be lifted into the sprinkle pool at Chicago’s Museum of Ice Cream.*

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# The screen horrors of Lynda Day George

By NICK THOMAS

Tinseltown Talks

While best known for joining the cast of the popular CBS spy series “Mission: Impossible” for the last two seasons in the early 70s, Lynda Day George became something of a minor horror movie icon before retiring from acting in the late 80s.

In the horror realm, she portrayed characters threatened by an army of ants (“Ants,” 1977), a pack of wild dogs (“Day of the Animals,” 1977), a demonic force (“Beyond Evil,” 1980), a haunted mirror (“Fear No Evil,” 1969), a chainsaw-wielding killer (“Pieces,” 1982) and even a deranged undertaker’s assistant in “Mortuary,” her final film in 1983.

“I enjoyed doing them, but I also love comedy and drama,” said Day George from her home in Sequim, Wash..

Off-screen, the actress also experienced considerable drama, although horror might be a more appropriate description of her personal tragedies, including the loss of two husbands – one succumbing to cancer and another from a sudden heart attack.

Actor Christopher George, Day George’s second husband of some 13 years, died just weeks after the release of “Mortuary,” which co-starred



Lynda Day George with Michael Ansara in “Day of the Animals.”

Montoro Productions

the husband-and-wife acting team. She continued to guest-star in another half-dozen TV shows during the remainder of the decade before officially retiring, eventually remarrying in 1990 and later moving to Washington.

“After Chris died, I needed to take care of my family,” she explained. “I’ve also lost my mother, father, step-dad, and brother, so there’s been a lot of loss to deal with. But right now, I’m feeling great living here in Washington and have a wonderful life with my daughter and friends. My house is between the ocean and an inlet, and I love it here. I do a lot of gardening and I’m involved with many local groups including the theater.”

Despite the tragedies, Lynda has retained her

genial nature and joyful spirit and still sports her trademark long blonde hair. Her positive attitude and sense of humor have clearly helped her survive the personal hardships as well as her past macabre movies, such as the gruesome theme of “Day of the Animals,” which depicted the cast being mauled by enraged birds, dogs, wolves, bears, rats and snakes.

She remembers filming was periodically paused when fellow actors including Leslie Nielsen, Michael Ansara and Richard Jaeckel

would break out in laughter.

“We just had so much fun making it,” she recalled. “Michael was a terrific, funny guy. Richard was a treasure, just a sweetheart. Every time I saw him after that he was just a big pile of sugar. And Leslie Nielsen could make you laugh at the drop of a hat – he was a one-man riot.”

In one scene, crazed dogs were required to leap through a cabin window and attack the characters.

“I could be petting one,

then the trainer would give a command and it would take off like a shot or become threatening and begin growling. They were terrific animal actors.”

An animal lover herself who shares her home with several dogs and cats, Day George not only enjoyed working with the animals but, as a longtime environmentalist, embraced the movie for bringing attention to ozone layer depletion, a significant environmental concern in

next page please



Lynda Day George in her Sequim, Wash., garden

Montoro Productions

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## George

from page 30

the 70s (and bizarrely responsible for the creatures' aggression in the film's script).

While the concerns of ozone depletion have been replaced by global warming worries, Day George remains optimistic about the planet's future despite

widespread gloomy predictions.

"We have so many extraordinary people who are teaching us more and more about our planet. Bless them all."

Nick Thomas teaches at Auburn University at Montgomery, in Alabama, and has written features, columns, and interviews for numerous magazines and newspapers. See [www.getnickt.org](http://www.getnickt.org).



Christopher George and Lynda Day George from an episode of the TV series "McCloud" (1975). One of many film and TV projects the couple appear in together.

NBC photo

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## Destiny

continued from page 26

relationship with its followers.

**Blogging.** If you love writing and have the skill to write ongoing, engaging posts, you'll discover every type of business imaginable either has or needs a blog. Just look for companies related to your area of expertise. If you're an expert researcher, that's all the better, and the sky's the limit.

**Content writing.** This is another high-demand writing job. Businesses of all kinds need well-written website content that describes their products and services as well as related content to increase targeted traffic. For most companies, search engine optimized (SEO) content is a must. So, if you have this skill, you already have the edge over many writers.

**Consulting.** What's your area of expertise? Whatever it is, there are likely plenty of people or businesses that could use your advice. To get your brain churning, here are a few examples of consultant services to consider: financial, business, social media, legal, career, technology, public relations, human resources, strategy, marketing, information technology, management, childbirth, interior decorating, and the list goes on.

**Travel agency.** Despite the ease and cost-effectiveness of buying and scheduling travel online, there's still a good demand for travel agents. Many people prefer using an agent because of the travel advice agents offer as well as for arranging complicated travel plans. So if you love travel and helping people, this might be just the right business for you.

**Website design.** Have you built a website for yourself or someone in the past? If so and you have a knack for design along with excellent computer skills, this might be just the home-based career you've been waiting for. With WordPress, in particular, website design is relatively simple yet offers designers unlimited options.

Project management. If you're an idea person with excellent management

skills, this career is worth considering. Can you take a project and run with it and see it through to completion? As a project manager, your role is to put together and lead teams through projects. You'll also be in charge of creating project budgets and managing their costs, and ultimately, making most of the projects' decisions.

**Bookkeeping.** Small businesses often have only a few hours' of accounting per week or month. So it isn't feasible or necessary for them to hire an employee for the task. This is where you can step in and offer your services. Landing just a few business accounts could quickly provide you a full-time income working from home.

**Personal trainer.** If you're a fitness buff and enjoy motivating others, this might be just the career for you. Personal trainer certification programs run between \$400 to \$1,000. Upon completion, you can either work as a personal trainer for a fitness corporation or independently.

**Teach online courses.** Here's a wide-open opportunity because courses can be taught on just about anything. Do you have a passion for something? What are your areas of expertise, educational background, or special skills or talents? Chances are there's something you're great at and qualified to teach. Here are some ideas to consider: a hobby or craft, computer skills, photography, web design, writing, professional development, how to play an instrument, dog training, the list is endless.

**Recruiting agency.** Because of the challenges and time involved in finding qualified applicants to fill high-level positions, many companies now use recruiters to help fill the roles. With the current low unemployment rate, businesses are finding it increasingly difficult to find qualified candidates on their own. So why not step in and help them?

**Catering.** Do you live for making delicious and eye-appealing food? If you've got excellent culinary skills, then offer your catering services. Think wedding receptions,

page 35 please

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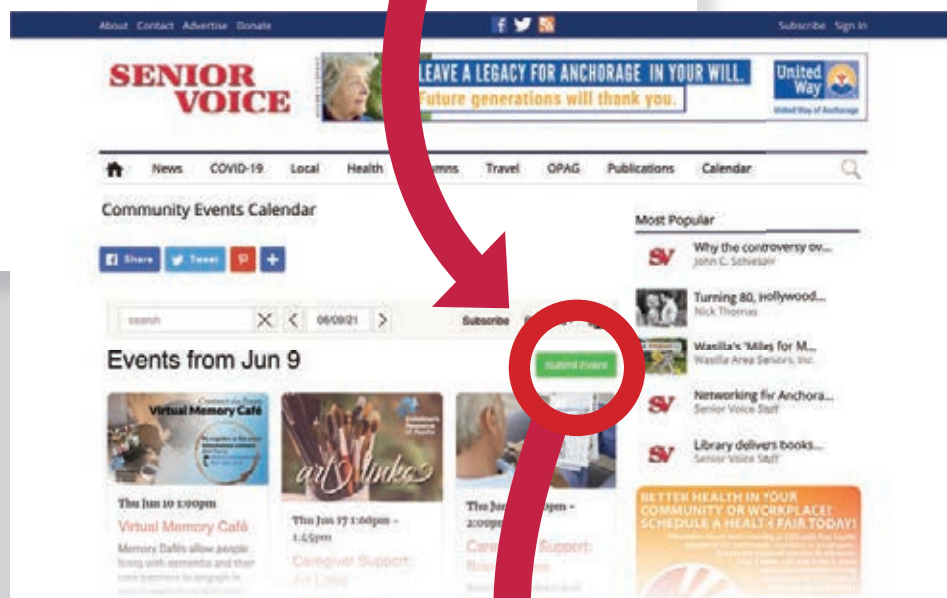
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# Senior Voice

Senior Voice is published by Older Persons Action Group, Inc.





# How to locate an old 401(k)

By JIM MILLER  
Savvy Senior

**Dear Savvy Senior:** How do I go about looking for an old former company 401(k) plan that I think I contributed money to many years ago, but forgot about until recently? - Retired in Rochester

**Dear Retired:** If you think you may have lost track of an old 401(k) retirement account, you aren't alone. As Americans move from job to job, many leave scraps of their company sponsored 401(k) plans behind, believing they'll deal with it later, but never do.

In fact, according to a recent study, Americans have left behind around \$1.35 trillion in retirement accounts that are connected to previous employers. To help you look for an old 401(k), here are some suggestions along with some free resources that can help you search.

### Call your former employer

The first way to look for an old 401(k) account is to contact your former employer's human resources department. Ask them to check their plan records to see if you ever participated in their 401(k) plan, and if so, how much it's worth. You'll need to provide them your Social Security Number and the dates you worked for them.

If you need help tracking down your former employer because it may have moved, changed owners or merged with another firm, help is available from the Labor Department ([www.AskEBSA.dol.gov](http://www.AskEBSA.dol.gov), 866-444-3272) and the Pension Rights Center and Pension Action Center ([www.PensionRights.org/find-help](http://www.PensionRights.org/find-help)).

If there was more than \$5,000 in your 401(k) account when you left, there's a good chance that your money is still in your workplace account.

Your former employer should be able to either get you the forms necessary to roll over your retirement money to a different 401(k) or to an IRA, or to give you contact information for any outside financial institution overseeing the plan on your employer's behalf. By following the appropriate instructions, you'll be able to move your retirement money where you want.

But if your old 401(k) account was under \$5,000, your former employer has the option of transferring the money to a default individual retirement account without your consent. Your cash may go into an interest-bearing, federally insured bank account or to your state's unclaimed property fund.

If this is the case, and your old employer cannot tell you where your 401(k)

*next page please*

### Crossword answers from page 20

G	A	R	B				B	B	S			C	A	B		
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Please see the Heating Assistance website for a listing of which organization serves each community.





## Inheritance

continued from page 25

assumptions about what someone would probably want, based on just a few facts. It matters whether there is a surviving spouse, whether you have children, whether either of your parents are still alive, and whether you or your spouse have any children from prior relationships. Based on that, the judge will get out a meat cleaver and chop up the estate. What you might have really wanted, doesn't matter at all. Even if there is clear evidence of what you wanted, it doesn't matter in probate.

Sometimes the intestacy laws accurately guess at

what the deceased would have wanted. Many times they don't.

Sure, the modern inheritance laws are more fair and equitable than the old laws of primogeniture. But they are still far from perfect. Which is one more reason why you need to make up your mind, get it in writing, and make sure it is done legally.

Or your castle may not end up in the hands of the right heirs.

*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. Egalite, mes amis, egalite!*

## Destiny

continued from page 32

corporate events, graduation parties, bar mitzvahs, luncheons, anniversary parties and a host of other occasions.

**Life coach.** If you enjoy helping people better themselves, here's the perfect opportunity to make the most of your skill.

Depending on where you live, there may be educational requirements for this career. So do your research. But if you're good at setting goals and developing personal plans, solving problems, understanding people and what motivates them, and offering sound advice, this career is worth considering.

*Kimberly Blaker is a freelance lifestyle writer living in Farmington Hills, Mich.*

## 401(k)

continued from page 34

funds were sent, you'll need to track it down yourself.

### Searching tools

While there's no federally run national database where you can look for all the retirement accounts that are associated with your name, a good place to start your search is with the Department of Labor's abandoned plan database at [www.AskEBSA.dol.gov/AbandonedPlanSearch](http://www.AskEBSA.dol.gov/AbandonedPlanSearch). And FreeErisa (FreeErisa.BenefitsPro.com), which maintains a rundown of employee benefit plan paperwork.

There's also the National Registry of Unclaimed Retirement Benefits at [www.UnclaimedRetirementBenefits.com](http://www.UnclaimedRetirementBenefits.com). This site works like a "missed connections" service whereby companies register with the site to help facilitate a


reunion between ex-employees and their retirement money. But not every company is registered with this site.

To see if your 401(k) money was turned over to the state's unclaimed property fund, use the National Association of Unclaimed Property Administrators website ([www.Unclaimed.org](http://www.Unclaimed.org)) to search. Or you can do a multi-state search in 39 states at [www.Missing-Money.com](http://www.Missing-Money.com).

Or, if you think you were covered under a traditional pension plan that was disbanded, call the U.S. Pension Guaranty Corp. at 800-326-5678, or use the trustee plan search tool at [www.PBGC.gov/search-trusteed-plans](http://www.PBGC.gov/search-trusteed-plans).

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org).

*Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.*




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***I would appreciate your vote on or before Tuesday, November 8.***



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