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Senior Voice

A publication of Older Persons
Action Group, Inc. Free

Serving Alaskans 50+ Since 1978

Volume 44, Number 11 November 2021

Below, "Voices of the Last Frontier" perform at Anchorage's Wilda Marston Theatre in November, 2019. The chorus includes singers living with dementia, their care partners and community volunteers, and has continued meeting via Zoom on Friday afternoons from 1 to 2 p.m. The program was implemented by Alzheimer's Resource of Alaska and sponsored by the Anchorage charity organization 100+ Women Who Care. For more about the resource agency and Alzheimer's Awareness Month, see the story on page 9.

Photo courtesy Alzheimer's Resource of Alaska

TRANSPORTATION UPDATE Ride services in Anchorage, Chugiak. - page 12

Medicare Part D plans compared, side-by-side. - page 7

When Alaskan travel seems like 'Hotel California'. - page 24



2021 National Mature Media Awards
Winner



OPAG annual meeting Nov. 18; Voice wins awards

Senior Voice Sta

Older Persons Action Group will hold its 2021 annual membership meeting virtually on Thursday, Nov. 18, at 12:15 p.m. The board business meeting starts at 11:30 a.m., followed immediately by the membership meeting. Due to COVID concerns, meetings will be conducted online via the Zoom web platform. Attendance will require a Zoom log-in link, provided by email to those who RSVP no later than Nov. 16. To RSVP, call 276-1059 or 1-800-478-1059, or email admin@opagak.com.

Senior Voice wins awards

Senior Voice has been recognized for excellence, winning four awards in the annual contest spon-

sored by the North American Mature Publishers Association (NAMPA), a nationwide network of publishers focusing on boomer and senior readers. Awards were announced Oct. 4, 2021, at the annual NAMPA conference, held this year in San Diego.

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 first place in the "Senior Issues" category for contributor Kenneth Kirk's monthly column on legal issues. Kenneth has been bringing

his expertise and conversational style to Senior Voice for years, and has already



been recognized with several awards. Judges this year wrote, "his smooth, even style of writing interjects humor to make it easier to swallow the sometimes-arcane lan-

guage of the law."

SeniorVoiceTravelWriter Dimitra Lavrakas won a second place award for her travel columns. "The detail Dimitra Lavrakas gives readers is marvelous, whether exploring a New England castle that captures the spirit of an earlier time or an innovative roundup of small-scale cruise options through Alaska for those who miss the larger cruise ships docked by COVID concerns," wrote the judges.

SeniorVoice reporter Ken Stewart earned a second place award in the "Topical Issues" category for her story on Alaska's situation with payee representatives. "Stewart sorts it out for readers in a bit-by-bit explanation... and as a wrap up, directs

readers to resources for help," wrote the judges. "Strong reporting and writing make it understandable."

Finally, SeniorVoice won third place in best cover photo for its March 2021 edition. The photo depicting a couple relaxing in a local greenhouse was taken by Anchorage photographer Michael Dinneen, his second award for Senior Voice.

Senior Voice is a publication of Older Persons Action Group, Inc., an Alaska nonprofit organization that serves Alaska seniors and their families. OPAG has been publishing Senior Voice for 40 years and is partially funded by a grant administered through the Alaska Dept. of Health and Social Services.

Forum looks at aerobics for the brain

Senior Voice Sta

"Age Smart - Let's Talk", the series of forums sponsored by AARP Alaska, Older Persons Action Group and the Anchorage Senior Activity Center, returns

Nov. 9, from 6:30 to 7:30 p.m.

Events are currently held virtually on the internet, using Zoom.

This month's topic is: "Time for a Trip to the

Brain Gym," with presentation and discussion of the "Mind Aerobics" program offered by Alzheimer's Resource of Alaska. Mind Aerobics Project Director Ken Helander will de-

scribe how the program is a "systematic workout for the mind," exercising six specific cognitive areas, and who the program is for and how to join.

The "Age Smart - Let's Talk" series is a monthly forum on a topic of interest and importance to Alaskans who want to be thoughtful about how to make good choices as they grow older. The series is developed to provide working age adults with information necessary to plan and fulfill a

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

Admission is free and open to everyone. Presentation begins at 6:30. To sign up, go to AARP's event page at <https://aarp.cvent.com/ASNOV92021>.

Americans are united on the value of a pension

By LAWRENCE D. WEISS
For Senior Voice

I am talking about the traditional pension, the kind of pension that allows you to retire with dignity. The kind of pension that pays a retirement income based on your salary and the number of years you've worked for the employer. This is known as a "defined benefit pension." I am

not talking about dodgy, relatively new-fangled retirement schemes such as 401(k)s, which are hardly more than savings accounts.

On the one hand, a traditional pension is financially the most secure type of retirement. On the other hand, it is on its way to becoming the dodo bird of retirement plans. But that

is not what the American people want.

In the early 1980s about 60% of the workers in the private sector had a traditional defined benefit pension plan, but that has fallen to a minuscule 4% in recent years. In the public sector, however, traditional pensions are

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Mission statement:

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

Vision statement:

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



OLDER PERSONS ACTION GROUP

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Social Security announces COLA increase

Social Security Administration

Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 5.9 percent in 2022, the Social Security Administration announced in October.

The 5.9 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 64 million Social Security beneficiaries

in January 2022. Increased payments to approximately 8 million SSI beneficiaries will begin on December 30, 2021. (Note: Some people receive both Social Security and SSI benefits). The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

Some other adjustments that take effect in January of

each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$147,000 from \$142,800.

Social Security and SSI beneficiaries are normally notified by mail starting in early December about their new benefit amount. Most people who receive Social Security payments will be

able to view their COLA notice online through their personal my Social Security account. People may create or access their my Social Security account online at www.socialsecurity.gov/myaccount.

Information about Medicare changes for 2022, when announced, will be available at www.medicare.gov. For Social Security beneficiaries receiving Medicare, Social Security will not be able to

compute their new benefit amount until after the Medicare premium amounts for 2022 are announced. Final 2022 benefit amounts will be communicated to beneficiaries in December through the mailed COLA notice and my Social Security's Message Center.

The Social Security Act provides for how the COLA is calculated. To read more, visit www.socialsecurity.gov/cola.

Top taken off campaign spending limits

By BEVERLY CHURCHILL
For Senior Voice

It appears the sky may soon be the limit on campaign donations in Alaska. In the case *Thompson v. Hebdon*, the Ninth Circuit Court of Appeals recently struck down three provisions of Alaska law. With the chief justice dissenting, the two-judge majority overturned the \$500 per-year limit on the amount of money an Alaskan can contribute to an individual candidate; the \$500 per-year limit on contributions to a particular political group; and the \$3,000 per-year limit on the amount of money a candidate can accept from all out-of-state donors combined.

The stated purpose of the 1996 law was "to restore the public's trust in the electoral process and to foster good government." That was the very year that a major corruption scandal emerged in Alaska. Six legislators were ultimately indicted for accepting bribes from Bill Allen of the oilfield services company Veco. The District Court cited this bit of histo-

ry in support of its finding that Alaska is "highly, if not uniquely vulnerable, to corruption in politics and government," due to the small size of our legislature and our heavy dependence on one major industry.

The Alaska Legislature raised the campaign contribution limits in 2003, however in 2006, a citizens' initiative passed with 73% in favor to restore the stricter limits. Clearly, Alaskans want strong campaign finance laws. A poll recently conducted by The Alaskans for Better Elections and American Promise found that 72% of Alaskans still support limits on political spending.

In the wake of the U.S. Supreme Court's 2010 *Citizens United* decision, the Alaska Public Office Commission stopped enforcing the state campaign finance law that limited contributions to Super PACs. The result: Between 2008 and 2018, unregulated independent expenditures increased from 3% to 36% of campaign spending in our state, and two-thirds of this new money was from

Outside donors. Including the ballot measures, independent expenditures for the 2020 election exceeded \$23 million.

No constitutional right is absolute. The big question now is, will our state legislature consider this issue important enough to correct the damage done? The Appellate Court is now consid-

ering whether to rehear the case with a larger panel of judges. And the legislature has the power to tweak the law adding in additional adjustments to the limits. But ultimately, to reclaim our right to write and enforce our own campaign finance laws, we will need to pass a Constitutional Amendment clarifying that money is not

speech and corporations are not people under the First Amendment.

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

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Indigenous elders as repositories of culture

By REBECCA OWL MORGAN

Diverse Elders Coalition

During 2020, while COVID-19 was raging across the nation, my tribe, the Eastern Band of Cherokee Indians in Cherokee, N.C., took intense measures early on, shutting down the Qualla Boundary (our tribal lands), implementing mass testing, contract tracing and case isolation. Tribal leaders and elders feel a sense of urgency about preserving the culture and language, as was demonstrated during the worst of the pandemic when Native language speakers were prioritized to receive the vaccine by some tribes.

In the end, the Eastern Band of Cherokee Indians handled the pandemic more effectively than many other areas in North Carolina, ensuring elders' legacies were preserved, including all the tribal knowledge they harbor.

Growing up in western North Carolina, I was proud of my culture and saw lots of examples of artistic vision completely expressed. Wood carvers Amanda Crowe, Goingback Chiltoskey, John Julius Wilnoty, and Johnson Owle, master storyteller Jerry Wolfe, potter Amanda Swimmer, basket maker Alice Walkingstick and

Knowing the history of one's tribe, the obstacles they have faced and overcome gives young people a sense of pride and identity that can provide a protective shield against the destructive elements in the world that can make people feel lost and adrift.

beader Martha Owl illustrated that Cherokee people were creative and talented.

Some elders learned these skills not at home, but in a boarding school setting. (From 1880 to 1954 the U.S. Indian Service operated the Cherokee Boarding Schools at Cherokee, NC.) They survived their boarding school experience and came home to make a living using their skills.

Tribally supported businesses were created to help preserve the Cherokee culture. These included the Museum of the Cherokee Indian, the Qualla Arts and Crafts Cooperative and the Oconaluftee Indian Village. The Cherokee Indian Fair was another way to highlight the creativity of the people living and

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Agnes Coyle



Linda Curda



Lynn Hartz



Ermalee Hickel



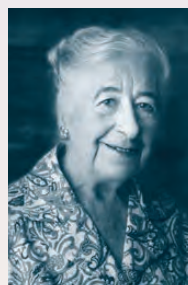
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Be sure to immunize when you winterize

By DR. ANNE ZINK

This year's early snow-fall was a reminder that winter is on its way. Alaskans are moving fast to put on snow tires and dig out ice scrapers. Time to winterize and immunize.

Now is a great time to get your annual flu shot – and your COVID-19 vaccine – if you haven't done so already. The goal is to protect Alaskans as quickly as possible, to help drive

An annual flu shot plus the COVID-19 vaccine protects Alaskans and our health care system.

down our COVID-19 cases and prevent the flu before it begins circulating widely in our communities.

Last year, Alaskans did a great job of getting their flu shots before the end of October as recommended. We also did great as a state at wearing masks, keeping social circles small,

washing hands often and physically distancing from non-household members to help stop the spread of COVID-19. Alaska, like the rest of the country, experienced historically low levels of flu last year as a result and helped push down COVID-19 case rates.

COVID-19 cases and

hospitalizations are again high, and our health care system is stressed. If you want to help protect yourself, your family and Alaska's health care system, please make an appointment to get a flu shot today – and get vaccinated against COVID-19 too.

The flu is responsible for hundreds of thousands of hospitalizations and tens of thousands of deaths annually in the United

States. Although it varies year to year, Alaska is significantly impacted by the flu. Anyone can get the flu and serious problems can happen at any age. To learn more and to view Alaska flu data, please visit www.flu.alaska.gov.

The flu shot is safe, significantly reduces your chance of getting the flu and helps prevent serious

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Harmful food allergies and the holidays

By RACHELLE GOEBEL, RD, LD

The Senior Reporter

Fall is a wonderful time of year for celebrating family traditions and holidays, which definitely incorporate food. However, it is becoming more and more common to have a family member or friend with life-threatening food allergies, which need be avoided.

What is a food allergy? A food allergy is a medical condition in which an exposure to a food can trigger a harmful immune response. These responses can range from mild (itchy mouth, a few hives) to severe (throat tightening, difficulty breathing) symptoms. There are eight common food allergens that account for most food allergic reactions in the United States: milk, eggs, fish, shellfish, wheat, soy, peanuts and tree nuts. The only way to prevent a food allergy reaction is to avoid

There are eight common food allergens that account for most food allergic reactions in the United States: Milk, eggs, fish, shellfish, wheat, soy, peanuts and tree nuts.

the problem food(s).

Be prepared

What can you do to prevent a possible harmful immune response at a family or holiday gathering? First, ask your family members and friends before the gathering if they have any food allergies or special diets that they follow.

Those with food allergies or special diets don't mind identifying allergens, as it can protect them. Base your menu on recipes or food items that do not contain the known food allergen(s).

Along with asking family and friends beforehand if they do have any food allergies, I recommend always providing one or two simple, nonfood allergen

dishes to have on hand, just in case. This could be as simple as having a plain vegetable tray, fruit tray or plain sliced deli meat tray. You can also ask your attendees to bring a dish that they know will not contain their food allergen(s).

Another way to help prevent possible harmful



immune responses is to have your guests list the ingredients in provided dishes, to help identify possible allergens to consumers.

Adapting recipes

If you'd like to make

a family-favorite recipe, food substitutes can be used in place of a food allergen. I recommend www.foodallergy.org for food substitutions. However, keep in mind that not all substitutes are created equal, and your recipe may not taste or look the same if using a substitute. When preparing meals for someone with multiple food allergies, be mindful not to replace one food allergen with another.

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Choosing a Medigap policy that works for you

By SEAN McPHILAMY

For Senior Voice

As you may know, Original Medicare Part B covers 80 percent of the cost of most health care needs. But what about the remaining 20 percent, or even the other out-of-pocket costs like deductibles or copayments? This is where supplemental insurance plans, also known as Medigaps, help to bridge the di-

ence in costs. For some who already have other health insurance, such as for some company retirees, you are already adequately covered. For others, Medigaps can really help.


Understanding Medigaps



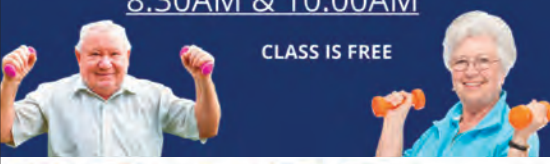



Medigaps are health insurance policies that offe

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Preventing hearing loss among sportsmen



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

The arrival of fall brings a sense of anticipation to sportsmen and women who enjoy hunting. If you haven't used hearing protection for hunting in the past, you may already have some degree of hearing loss. Early treatment for existing hearing loss is critical, and there are steps you can take to avoid further damage.

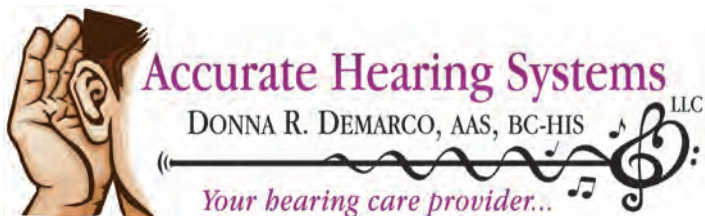
There are many types of hearing loss, but the most common type among sportsmen and sportswomen is known as sensorineural hearing loss. Prolonged exposure to loud noises like a shotgun or rifle close to

the ear can cause sensorineural hearing loss. It also can be caused by an injury, illness, medications or the aging process. Specialty earmold hearing protection is available that allows hearing when worn but compresses the loud sounds of gunfire to avoid hearing damage.

If you're an avid hunter, trap shooter or simply enjoy the firing range and haven't been careful about hearing protection, now is the time to start. Protect your hearing in the field and continue to enjoy your favorite fall pastime for years to come.

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

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



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Update from Alaska Health Fairs, Inc.

By **SHARON PHILLIPS**

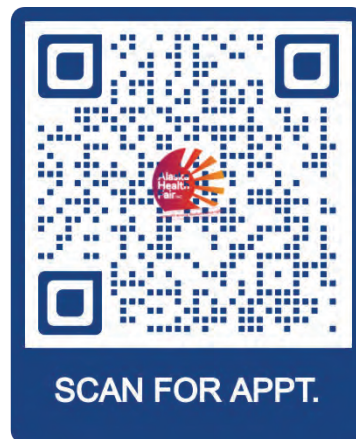
Alaska Health Fair, Inc.

Alaska Health Fair is almost at the end of our fall event schedule – please consider attending one of our final events

Nov. 6 Upper Susitna Wellness Fair at **Talkeetna Senior Center**, 9 a.m. to 1 p.m.

Nov. 13 St. Johns Community Fair in **Anchorage**, 8 a.m. to noon. This will be the last fall event in Anchorage.

We're finished with fall community and worksite health fairs in Fairbanks, but will continue with office draw services on a few November and December dates – please see our website event schedule for



more information.

Our office will be closed in late November, then reopen for December business. We'll also be closed from the third week of December until the start of 2022.

If we miss you this fall, look for our new spring office and health fair schedule in early January.

Our dedicated staff and volunteers continue to work through COVID and provide Alaskans affordable, comprehensive, private blood tests in a safe and efficient manner, as we have for almost 42 years.

Take note that walk-ins are normally not permitted and available appointment times are limited as we get to the end of the year, so register early.

For more information, please scan our QR code below or go to our website at www.alaskahealthfair.org. Or call Anchorage, 907-278-0234 or Fairbanks, 907-374-6853.

Sharon Phillips is the Tana Valley/Northern Region Program Director for Alaska Health Fair, Inc.

Vaccinate

continued from page 5

illness, hospitalization and death associated with flu. There's a chance you could still get the flu even if you're protected by the flu vaccine, but if you do, you will likely have a milder illness than if you were unvaccinated. It will help keep you in shape to fight off other diseases too, including COVID-19.

Flu shots can be administered at the same time as other vaccines. If you are considering getting vaccinated for COVID-19 or getting a COVID-19 vaccine booster dose, check to see if your provider or clinic offers both for convenience

and efficiency

We recommend that everyone age six months and older get an annual flu shot. Essential workers with high levels of contact with people outside their house are at higher risk for flu as well as people who live or work in nursing homes and other long-term care facilities. Other people at higher risk of getting severe flu disease if they get the flu include

- Pregnant women and children under five years of age
- People 50 years and older
- Adults and children who have chronic medical conditions like lung disease, asthma, heart disease, diabetes, neurologic disorders, and weakened

immune systems, or those who are extremely obese

► Alaska Native people and other racial groups who are disproportionately affected by chronic medical conditions that can increase the risk for severe flu or COVID-19

As the weather cools and we return to indoor activities, it's easier for us to transmit the flu and other viruses to each other. Let's stay ahead of the game, stay healthy and take the strain off Alaska's health care system. This year, when you winterize, don't forget to immunize.

Dr. Anne Zink, M.D., is a board-certified emergency physician and Alaska's chief medical officer

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Medigap

continued from page 5

standardized benefits to work with Original Medicare, Parts A & B. These policies are sold by private insurance companies. If you have a Medigap, it pays part or all of certain remaining costs after Original Medicare pays first. Medigaps are designed to cover outstanding deductibles, co-insurance and copayments. If you have a Medigap, you may have very little to no out-of-pocket costs for an inpatient hospital stay or outpatient doctors' visits if your providers accept Medicare assignment depending on the plan. There are ten different Medigap policies to choose from: A, B, C, D, F, G, K, L, M and N. Each policy offers a different set of standardized benefits meaning that policies with the same letter offer the same benefits. However, premiums vary from company to company.

Buying a Medigap policy in Alaska

Here in Alaska, the state Division of Insurance publishes an annual Consumer Guide for Medigap policies. The guide is effective for policies issued after June 1 of each year, and the guide is an excellent resource to begin comparing Medigap policies and the various insurance companies which sell these policies. Every new Medicare recipient who is age 65 or older has a guaranteed right to buy a Medicare supplement policy during a six-month "open enrollment." A company cannot reject you for any policy it sells, and it cannot charge you more than anyone else your age. Your open enrollment period starts when you are age 65 or older and enroll in Medicare Part A & B for the first time. It ends six months later. During this time, you have a guaranteed issue right. If you apply for a policy after this open enrollment period, companies may refuse to provide you coverage because of a

pre-existing health condition.

A waiting period may apply before benefits are paid for pre-existing conditions; the maximum waiting period a company can require is six months. You may avoid a waiting period for pre-existing conditions in these situations:

1. You are in your initial or special open enrollment period, and you apply for your Medicare supplement within 63 days of the end of previous health insurance coverage.
2. You lose health care benefits in certain situations, and you apply for the Medicare supplement policy within 63 days of the end of your previous coverage.
3. You apply for a Medicare supplement policy to replace one you have had for at least six months, and no gap occurs between the end of the old policy and the beginning of the new policy.

Choosing a Medigap policy

You should think about your monthly budget, ex-

penses, and health care needs when considering if a Medigap is the right choice for you and if so, which policy best meets your needs. The Consumer Guide issued by the State of Alaska contains three pages of questions for you to consider when reviewing the policies offered for sale by a variety of health insurance companies. Contact details, either by telephone or over the internet, are listed for these companies within the Consumer Guide. Basic price (monthly premium) comparison charts are displayed, noting the offered policies (listed by one of the ten letters) for men and women, in five-year age brackets.

Illegal Medigap marketing practices

When comparing or enrolling in Medigap plans, it is important to know that plans, plan representatives, agents, and brokers must follow federal guidelines when marketing to you. Medicare made these guidelines to protect con-

sumers. Here are some red flags to look out for

- An insurance company representative knowingly provides you with misleading policy information.
- You feel forced, pressured or threatened to purchase or recommend a Medigap policy.
- You are contacted by someone who does not disclose to you that they are trying to sell you a Medigap.

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.

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

2022 Alaska Medicare Part D plans

Oct. 15 through Dec. 7 is the Medicare Part D Open Enrollment Period. This is the ideal time for all people on Medicare to consider whether they have the best prescription drug coverage available for the following year. Below is a list of the Part D plans and their coverage for the next year. Choosing a Medicare Drug Plan can be confusing. The Alaska Medicare Information Office is available to assist you with all your Medicare questions. If you call, please have your Medicare card and a list of your prescriptions available.

Call (907) 269-3680 in Anchorage or 1-800-478-6065 Alaska statewide.

PLAN Name & Contract ID	Company Name	Phone Number	With Full Extra Help	Monthly Premium	Annual Deductible
Cigna Essential Rx (S5617-313)	Cigna	1-800-735-1459		\$ 32.10	\$ 480.00
Cigna Extra Rx (S5617-279)	Cigna	1-800-735-1459		\$ 65.00	\$ 100.00
Cigna Secure Rx (S5617-227)	Cigna	1-800-735-1459	X	\$ 32.10	\$ 480.00
Clear Spring Health Premier Rx (S6946-058)	Clear Spring Health	1-877-317-6082		\$ 15.50	\$ 480.00
Clear Spring Health Value Rx (S6946-029)	Clear Spring Health	1-877-317-6082		\$ 34.90	\$ 480.00
Elixir RxSecure (S7694-034)	Elixir Insurance	1-888-377-1439	X	\$ 30.70	\$ 480.00
Humana Basic Rx Plan (S5884-116)	Humana	1-800-706-0872	X	\$ 30.40	\$ 480.00
Humana Premier Rx Plan (S5884-180)	Humana	1-800-706-0872		\$ 72.40	\$ 480.00
Humana Walmart Value Rx Plan (S5884-213)	Humana	1-800-706-0872		\$ 22.70	\$ 480.00
Mutual of Omaha Rx Plus (S7126-033)	Mutual of Omaha Rx	1-800-961-9006		\$ 96.70	\$ 480.00
Mutual of Omaha Rx Premier (S7126-103)	Mutual of Omaha Rx	1-800-961-9006		\$ 30.40	\$ 480.00
SilverScript Choice (S5601-068)	Aetna Medicare	1-833-526-2445		\$ 45.80	\$ 480.00
SilverScript Plus (S5601-210)	Aetna Medicare	1-833-526-2445		\$ 69.70	\$ 0.00
SilverScript SmartRx (S5601-209)	Aetna Medicare	1-833-526-2445		\$ 7.30	\$ 480.00
AARP MedicareRx Preferred (S5820-033)	UnitedHealthcare	1-888-867-5564		\$ 95.00	\$ 0.00
AARP MedicareRx Saver Plus (S5921-377)	UnitedHealthcare	1-888-867-5564		\$ 37.10	\$ 480.00
AARP MedicareRx Walgreens (S5921-415)	UnitedHealthcare	1-800-753-8004		\$ 23.40	\$ 310.00
WellCare Classic (S4802-096)	WellCare	1-888-293-5151	X	\$ 27.10	\$ 480.00
WellCare Medicare Rx Value Plus (S4802-237)	WellCare	1-888-293-5151		\$ 68.90	\$ 0.00
WellCare Value Script (S4802-165)	WellCare	1-888-293-5151		\$ 8.40	\$ 480.00



3D-printed patches, “shockwave” technology, and noodles

By JOHN SCHIESZER

Medical Minutes

Sonic waves for clearing coronary arteries

Some heart centers around the country now are using novel lithotripsy technology to treat coronary blockages. This new technology is known as intravascular lithotripsy (IVL) and it's based on the lithotripsy technology used to break up kidney stones. Shockwave technology delivers sonic waves to break-up problematic calcium, allowing the blocked artery to safely expand while restoring blood flow through a stent implant.

As coronary artery disease progresses, plaque in the arterial wall often evolves into calcium deposits. These calcium deposits narrow the artery and restrict blood flow. These bone-like structures make the artery rigid and more difficult to reopen with conventional treatments including balloons. IVL uses sonic pressure waves that pass through soft arterial tissue and preferentially disrupt calcified plaque by creating a series of micro-fractures. After the calcium has been cracked, the artery can be expanded at low pressure and a stent safely implanted to improve blood flow.

This new coronary technology is now more widely available. Interventional cardiologist and structural heart specialist Dr. Rajiv Tayal said the procedure is fairly simple and only involves one night in the hospital. “After 30 years of using the same tools to treat heart disease, Shockwave IVL technology advances our treatment offerings for some of our most complex patient cases. This novel application of lithotripsy reduces the patient's risk of procedural complications and damage to surrounding tissue in the artery,” said Dr. Tayal, who is Director of The Valley Hospital's Cardiac Catheterization Laboratory in New Jersey.



Replacing shots with a 3D-printed vaccine patch

Scientists at Stanford University and the University of North Carolina at Chapel Hill have created a 3D-printed vaccine patch that provides greater protection than a typical vaccine shot. The trick is applying the vaccine patch directly to the skin, which is full of immune cells that vaccines target. The resulting immune response from the vaccine patch was 10 times greater than vaccine delivered into an arm muscle with a needle jab, according to a study conducted in animals and published by the team of scientists in the Proceedings of the National Academy of Sciences.

Considered a breakthrough, the 3D-printed microneedles are lined up on a polymer patch and barely long enough to reach the skin to deliver the vaccine.

“In developing this technology, we hope to set the foundation for even more rapid global development of vaccines, at lower doses, in a pain-free and anxiety-free manner,” said lead study author and entrepreneur in 3D print technology Joseph M. DeSimone, who is a professor of translational medicine and chemical engineering at Stanford University in California.

Study results show the vaccine patch generated a significant T-cell and antigen-specific antibody response that was 50 times greater than a subcutaneous injection delivered under the skin. That heightened immune response could lead to dose sparing, with a microneedle vaccine patch using a smaller dose to generate a

similar immune response as a vaccine delivered with a needle and syringe.

While microneedle patches have been studied for decades, the work by Carolina and Stanford overcomes some past challenges: through 3D printing, the microneedles can be easily customized to develop various vaccine patches for flu, measles, and hepatitis or COVID-19 vaccines.

The microneedle patches were 3D printed at the Uni-

versity of North Carolina at Chapel Hill using a CLIP prototype 3D printer. The team of microbiologists and chemical engineers are continuing to innovate by formulating RNA vaccines, like the Pfizer and Moderna COVID-19 vaccines, into microneedle patches for future testing.

High protein and low calorie egg white noodles

Researchers from the

Faculty of Allied Health Sciences, Chulalongkorn University in Thailand now are pleasing noodle lovers with udon and vermicelli products made from 100% egg white. These noodles are high in protein, low in fat, gluten-free, and may be suitable for those who wish to control their weight, older adults, people with certain diseases, and cancer patients.

Egg white is an excellent

next page please

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Alzheimer's Awareness Month: An Alaskan perspective

Alzheimer's Resource of Alaska

We Alaskans are a hardy bunch. Many of us tackle tough situations on our own. Some of us navigate challenges with family or friends by our side. And sometimes a common condition arises that brings us all together as a community and a state. The impact of Alzheimer's disease and related dementia (ADRD) is, now more than ever, one of those unifying conditions.

Alaska Native and lead-

The dementia care journey is like navigating a river, says Alaska Native and dementia researcher Dr. Jordan Lewis.

Janice Downing/Alzheimer's Resource of Alaska

ing dementia researcher Dr. Jordan Lewis (Unangax, Native Village of Naknek) offers a unique cross-cultural perspective to help Alaskans better understand the importance of dementia awareness. This is especially appropriate for November, a month that is nationally recognized for Alzheimer's



lated Dementia," Dr. Lewis uses the strength and path of a river as a metaphor for the journey of dementia. "The changes in rivers are similar to the changes in our brains due to Alzheimer's Disease and Related Disorders, or dementia," he writes. "Dementia changes our brains, our relationships, our sense of self, and our ability to feel safe. It requires us to adapt... Navigating this process will not

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Breakthroughs

from page 8

source of protein, rich in amino acids that are essential to the body, with no cholesterol. It is also easy to digest. The body can use it to the fullest to build muscles and strengthen the immune system. Boiled egg

whites are recommended for older adults and individuals with health problems who require high protein but low fat diets, such as those with kidney disease, diabetes, or those who want to control their weight.

However, eating boiled egg whites every day and over a long period can be boring, and people may

stop eating them altogether. Dr. Sathaporn Ngamukos, the co-founder of Thandee Innofood Company, said these noodles are made with no flour, no gluten, and no preservatives. "More importantly, the noodles don't taste like boiled eggs because of the technology to coat the egg white with plant-based protein," Dr. Ngamukos

said.

The noodles are ready to eat without having to blanch or boil first. They can be eaten right out of the package, or used in either savory or sweet dishes as your creativity could dream up. Apart from rice vermicelli and udon noodles, the team is working on developing more variety of noodle products, as well as

other forms of ready-to-eat health foods such as egg white digestive beverages.

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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Independent Living Center
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907-262-6333 / 1-800-770-7911
www.peninsulailc.org

Southeast Alaska

Southeast Alaska Independent Living (SAIL)
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1-800-478-SAIL (7245)
www.sailinc.org

Mat-Su Borough

LINKS Aging & Disability Resource Center
777 N. Crusey St., A101, Wasilla, AK 99654
907-373-3632 / 1-855-355-3632
www.linksprc.org

Fairbanks North Star Borough

Fairbanks Senior Center - North Star Council on Aging
1424 Moore St., Fairbanks, AK 99701
907-452-2551
www.fairbanksseniorcenter.org

Bristol Bay Native Association

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



1-877-625-2372

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



November is National Family Caregivers Month

Since at least 2000, presidents have designated November as National Family Caregivers Month to honor the more than 40+ million caregivers across the country who support aging parents, ill spouses or other loved ones with

disabilities to remain at home. This year's theme is "Caregiving Around the Clock." Celebrating family caregivers during National Family Caregivers Month enables all of us to raise awareness of family caregiver issues, celebrate the

efforts of family caregivers, educate family caregivers about self-identification and increase support for family caregivers.

Family caregivers are the unsung heroes of today. These caregivers support the people we all love. Caregivers take on a variety of roles since providing this care can come in all forms, from taking mom to the doctor's office to managing medications, to the total care of a loved one.

According to the nationaltoday.com website, the top five reasons caregiving is so tough are as follows:

1. Over half the caregivers are women. Where's the other half?
2. One out of every four caregivers reports diminished family relationships because of caring for a loved one
3. Most caregivers work outside the home either in part- or full-time jobs in addition to their caregiving responsibilities.
4. Over a million American young people age eight to 18 care for an adult

relative on a daily basis.

5. Nearly 70 percent of caregivers report they don't see their doctor regularly because of their responsibilities.

Use this month to consider the way in which you go about your caregiving and find new ways to make it less stressful:

- ▶ Learn to ask for and accept help
- ▶ Find ways to care for yourself to stay strong and to care for your loved one
- ▶ Shift your thinking into new patterns of doing family celebrations that make room for the reality of your caregiving.
- ▶ Pat yourself on the back—or take yourself out to lunch, a movie, some kind of treat—as a way of saying thanks. You deserve it.

In the meantime, here are some "You Know You're a Caregiver If..." jokes to help lighten your day from Jeff Foxworthy and Peter Rosenberger:

If you are adept at opening doors with your butt so

you can pull a wheelchair... you might be a caregiver.

If you start dividing your M&M's into a pill box...you might be a caregiver.

If you are on a first name basis with the hospital security guard, you might be a caregiver.

If you've ever used the word "Neosporin" as a verb ("hold still, I gotta Neosporin this so we can get to church on time"), you might be a caregiver.

If you've ever hooked your dog up to your spouse's wheelchair just to see if it would work, you might be a caregiver.

If you can remember your parent's Social Security Number but you can't remember your own, you might be a caregiver.

If a hospital bed has not hampered your love life, you might be a caregiver.

And finally, if you've ever changed a dressing while cooking a turkey with dressing, you might be a caregiver.

— Dani Kebschull Kenai Peninsula Family Caregiver Support Program

Free training, support for family caregivers

Senior Voice Sta

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

Caregiver support group meetings will be held at the following locations in November. This month's activity will be playing bingo, with caregiver appreciation gifts provided.

Bingo is from 1 to 2 p.m., with support group meetings following, 2 to 3 p.m.

Nov. 3	Sterling Senior Center,
Nov. 12	Soldotna Senior Center
Nov. 16	Kenai Senior Center
Nov. 24	Nikiski Senior Center

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, @KPFCS.

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

Statewide

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

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

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Don't fall victim to the many types of elder fraud

By KAREN CASANOVAS

For Senior Voice

Q: Today I read about a San Francisco couple who had \$363,000 stolen from their bank accounts by their caregiver. How do I protect myself so this doesn't happen to me?

A: I read about that incident too, and can understand why you are concerned. On the Federal Bureau of Investigation website the agency reports that each year millions of elderly Americans fall victim to some type of financial fraud.

With an older adult population growing proportionally larger compared to other generations, and losses totaling over \$3 billion annually, financial fraud will likely continue to rise.

Common schemes

Elder fraud committed by strangers can include scams involving tech support, romance, grandparents, government impersonation, sweepstakes and lotteries, home repairs.

Financial exploitation methods commonly committed by relatives and caregivers include:

- ▶ taking older person's money, property or valuables
- ▶ borrowing money (often repeatedly) without paying it back
- ▶ denying services or medical care in order to conserve funds
- ▶ giving away or selling the elder's possessions without permission
- ▶ signing or cashing in pension or social security checks without permission
- ▶ misusing debit or credit cards, or using them without permission of the cardholder
- ▶ giving the older adult's money to family or friends
- ▶ coercing an older person to part with resources or convincing them to sign over property

For more information on these scams, visit the FBI website at <https://bit.ly/3Eimsw2>.

Research

In a 2021 published report by the FBI's Internet



Crime Complaint Center, during 2020 there were over \$1 billion in losses to victims over 60. The average dollar loss was \$9,175, with over 105,301 victims. This data indicates an increase of \$300 million in losses for 2020 versus what was reported by victims over age 60 in 2019.

The Alaska Office of Public Advocacy indicates for every one fraudulent event reported against older adults, there are 25 incidents that go unreported. Cases aren't reported due to disabilities, which inhibit someone over 60 unable to report abuse. Some seniors do not know or understand they have been financially exploited, fear they will not be believed, associate a stigma with being a crime victim, depend on their family or paid caregiver for help, fear retaliation by the perpetrator, or fear loss of independence should they tell anyone once they discover they have been exploited.

What if I have been a victim?

If you suspect you have been a victim of financial fraud there are many agencies you can reach out to:

- ▶ Local FBI Field Office
 - ▶ Consumer Financial Protection Bureau
 - ▶ Office of the Long-Term Care Ombudsman
 - ▶ Alaska Medicaid Fraud Control Unit
 - ▶ Consumer Protection Agency
 - ▶ Alaska Commission on Aging
 - ▶ Office of Public Advocacy
 - ▶ Federal Trade Commission
 - ▶ Adult Protective Services
- While Alaska ranks 36th in the number of victims

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Protecting yourself

- ▶ Be alert to scam situations, and end all communication with the perpetrator.
- ▶ Be cautious of unsolicited emails, phone calls, texts, mailings or door-to-door service offerings
- ▶ Resist pressure to act immediately after receiving an email, phone call, text or mailing about a lottery winning, inheritance, romantic connection, tech support offer, repair service special or threat from a government official.
- ▶ Never give or send personally identifiable information, money, jewelry, gift cards, presents, checks or wire transfers to unverified persons or businesses.
- ▶ Install computer firewalls, use reputable antivirus software, and be sure all computer and antivirus and security software and malware protections are up-to-date. Ask others for help if you do not know how to update your computer or cell phone.
- ▶ Immediately disconnect from the internet and shut down your device if you see a pop-up message that your screen is about to lock up. Pop-ups are regularly used by criminals to spread malicious software.
- ▶ Be wary of items or documents you download. Never open an email attachment from someone you don't know, and be cautious if you see a strangely worded email from someone in your contact list. Email attachments from unknown individuals can be problematic. Be alert when clicking on emails or embedded links.
- ▶ Regularly monitor your bank and social media accounts, reporting suspicious activity to appropriate agencies immediately. Perpetrators will often test the waters by charging small amounts first, then make larger purchases if they go undetected.
- ▶ Safeguard all your data, online and in person at the point of sale.
- ▶ Do not use unsecured websites or post sensitive information on social media.
- ▶ Use mobile payment apps when possible.
- ▶ Do not save your credit card info online. Obtain a virtual credit card number to be used for online purchases.
- ▶ Shop in stores that have chip readers to protect your credit card number.
- ▶ Use a password manager like Bitwarden or Last Pass.



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Light up your outdoor walks this winter

By THERESA HAUSER

For Senior Voice

Walking is a great way to get around and to get exercise, especially as we age. You can follow the tips below to stay safe when walking. This is very important during Alaska's dark winter months, when roads may be slick, you're less visible, and more likely to be hit by a car.

Wearing items that make you more visible, such as reflective tape, is an easy way to help drivers see and avoid you in the dark. To help all Alaskans be more visible on the road, Center for Safe Alaskans is giving out free reflective tape by mail this fall and winter. To request reflective tape, call 907-929-3939 or go to the center's website at <https://safealaskans.org/reflectivetape/>. This project is funded by a grant from the Alaska Highway Safety Office.

You can use reflective tape on many surfaces. Stick it on backpacks, coats, strollers, dog leashes, and helmets. You can also use it on mobility devices such as walkers, canes and wheelchairs. Attaching it to areas that move, such as arms and legs, is most effective



Reflective tape makes walkers visible to drivers and this seasonal program will mail you free reflective tape upon request.

Photo courtesy Center for Safe Alaskans

Safe walking tips

- Be mindful of your surroundings. In the winter watch out for ice and slick, packed snow.
- Wear appropriate shoes and clothing for the weather. In the winter consider using ice grippers.
- Don't rush it. Avoid falls by giving yourself extra time to get to your destination, especially during the winter.
- Be predictable. Stay off freeways and restricted zones.
- Cross or enter streets where it's legal, preferably at a crosswalk.
- Avoid using alcohol and drugs before you walk.
- Stay away from buses, hedges, parked cars or other obstacles before you cross streets so drivers can

see you.

- Always walk on the sidewalk. If there is no sidewalk, walk facing oncoming traffic.
- Don't only rely on pedestrian signals; always look before you cross the road.
- Watch out for cars backing up in parking lots and out of driveways.
- Look extra carefully if a driver is making a right turn. Drivers often only

look at traffic coming from the left. Make eye contact before stepping into the intersection. You can also smile and wave to make sure a driver sees you. Be safe and be kind.

- Use lights and reflective materials to make yourself more visible to drivers.

Theresa Hauser is the Senior Program Manager for Center for Safe Alaskans.

Allergies

continued from page 5

Don't hesitate to ask your family member or friend what food substitution, including the brand, works for them.

Food allergens can make creating a menu harder; however, the holidays are about gathering with those you love, celebrating the season, while remaining safe. Don't be afraid to create a simple menu with foods easily identifiable yet crowd-pleasing. Remember, ask questions about food allergies and stay informed in pursuit of a safe holiday season.

Make your own gluten (wheat) free flour mix

Ingredients:

- 4 cups white rice flour
- 1 1/3 cup cornstarch
- 2/3 cup tapioca starch
- 6 tablespoons xanthan gum

Directions:

1. Mix well.
2. Store in an air-tight container.
3. This can be used as an all-purpose wheat flour substitute.

Rachelle Goebel is a registered dietician at St. Luke's hospital in Duluth, Minn. This article originally appeared in The Senior Reporter, Duluth, Minn.

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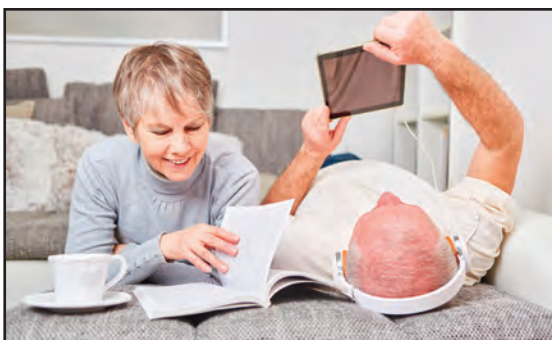
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Dementia

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be easy. Just as the river is full of turns, each one bringing new challenges, adventures, and memories, there will be rough waters. With adequate resources, knowledge, and supports, the journey down the river will be smoother, the destination worth it. And we will all benefit.

Giving and receiving

Long-time Alaskan Lyn Barela relates to this need for adapting all too well. She lives with early stage dementia and daily experiences its ebb and flow.

"I have dementia. I can still function independently, yet I generally take two steps forward and one step back," she says. "I keep lots of notes, which helps as long as I remember where I keep them. The worst part right now is how my dementia feels. I am clouded Anxiety creeps in when I have time restraints. You might think I am doing fine while what I really need is to rest my brain to nap and reenergize."

Lu Woods, an Alaskan dementia care partner, recently reflected on her personal journey providing care to her father for eight years.

"As a care partner the hardest challenge for me was the change in our father/daughter relationship," she says. "As my father's dementia symptoms progressed, I longed for the comfort of our previous relationship. It felt like a constant race to try and keep up with his changes and take care of my own

needs. But once I learned about dementia through educational opportunities, attending a support group, discovering ways to cope with these relationship changes, and taking care of myself by tapping into respite services offered by the Veterans Administration, I could once again appreciate my father and his special sense of humor. My biggest satisfaction was seeing the smile on his face."

Help is here

If you are an individual or a family dealing with a dementia, you do not have to do it alone. Alaska has many state and community programs intended to help those impacted by Alzheimer's disease and related dementias. Alaska's Aging and Disability Resource Centers (ADRCs) work around the state to consult with individuals and families and direct citizens to needed community resources. Alzheimer's Resource of Alaska is a statewide, non-profit agency and is a great place to start putting together a plan to handle a recent dementia diagnosis. Services such as consultations, education, support groups, engagement activities and information about other community supports can help you discover ways to live and cope with the challenges that dementia brings.

Even with supports, navigating dementia can be challenging. There are things each of us can do to get us through. Keeping a sense of humor can help bridge those moments. Laughter is a powerful ingredient that can alter how we are feeling with our-

selves and with each other.

Music is another potent element, one that stays with us for a lifetime. Singing, dancing and listening to music alters brain waves and provides relaxation and pleasure.

Finally, staying active and engaged for as long as possible is beneficial for the individual living with dementia and the care partner. Our journey with each other can be a positive one.

Rosalys Peel, caregiver and author of "Mike & Me," suggests staying "open to the very end, to the positive things that might happen

(rather than worry about the negative things that you have been told will probably happen). Expect good things to happen and they very often will."

Please join us during the month of November to raise awareness about Alzheimer's and related dementias across Alaska. Together we can make a positive difference in the lives of people living with dementia, care partners, and families as we navigate the flowing river that connects us all.

Resources

To learn more about ARA's different classes and events statewide this month, contact the Anchorage office at 907-561-3313 or at www.AlzAlaska.org.

"A Call for Action: Alaska's 10-Year Map to Address Alzheimer's Disease and Related Dementia," is available online at <https://bit.ly/3vBoelD>

To find your area's Aging and Disability Resource Center, call toll-free 1-855-565-2017 or review the list of centers at <https://bit.ly/2ZdzV8W>

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Fraud



continued from page 11

per state, there were still over \$2.5 million in consumer losses sustained by victims over age 60. Alaska is the most rapidly aging state in the U.S. Currently 91,281 people over age 65 reside in Alaska. Continue

to educate yourself, family members, and friends about types of fraud against seniors and report tactics of intimidation, threats or crimes immediately if you are victimized.

Karen Casanovas, PCC, CPCC, is a restorative coach in Anchorage. If you have a question for Karen, email her at info@karencasanovas.com.

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

This program is supported by the State of Alaska
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Transportation options in Anchorage, Chugiak

By **JOHN C. SCHIESZER**
For Senior Voice

The transportation options this winter around Alaska are expanding and more user-friendly than ever before. Senior Voice will be looking at different transportation systems and schedules this winter. In Anchorage, People Mover is a division of the Municipality of Anchorage’s Public Transportation Department (PTD) and is the largest public transit provider in the State of Alaska. It connects the community with transportation options, emphasizing customer service while providing economic, social and environmental benefits

The first buses rolled out on July 1, 1974 with 39,505 passengers riding during the first month. In 2008, People Mover set a ridership record of 4.22 million trips in one year. Currently, each week-day approximately 12,000 passengers hop on at one of the many bus stops in the greater Anchorage and Eagle River areas. The People Mover fleet includes accessible, comfortable buses that travel 2.1 million miles annually. That’s almost 85 trips around the world.

The Public Transportation Dept. provides transportation within Anchorage with half fare for riders age 60 and older on the People Mover. It also provides free transportation on the People Mover every Wednesday.

AnchorRIDES

There is no fare required, but donations are based on transportation to medical and pharmacy locations on the AnchorRIDES paratransit service. AnchorRIDES is door-to-door transportation. “These transportation options would be considered extensive as both People Mover and AnchorRIDES provide accessible service to nearly every senior in the Anchorage bowl,” said Paris Butler, a spokesman for AnchorRIDES.

AnchorRIDES has 51 passenger vehicles and approximately 25 vehicles now are running (40 prior to the beginning of the pandemic). “We maintain the same schedules year round for AnchorRIDES. We are

closed for the 11 municipal holidays,” said Butler.

For eligibility, seniors are required to first apply for AnchorRIDES services. After they apply and have received a call back to confirm their eligibility, individuals can call 907-343-6543, extension 2 to schedule their transportation.

“These transportation options are extremely important to the seniors throughout our community. AnchorRIDES helps to promote greater independence, inclusivity into the community, health and quality of life. Without access to reliable and afford-

able transportation many of the seniors and people experiencing disabilities would be isolated from experiencing all the Anchorage community has to offer, Butler said.

AnchorRIDES partners with the Chugiak-Eagle River Senior Center to provide transportation to people experiencing disabilities. This entity also provides transportation options for seniors throughout that area and into Anchorage. Keep in mind, anyone 60 or older is considered eligible for senior citizens transportation. However, everyone is required to complete the

AnchorRIDES application.

After completing the application, the information is entered into a computerized scheduling system. A letter of eligibility and the Rider Guide will be mailed. If you are a recipient of the Medicaid Home and Community Based Waiver Program and interested in having AnchorRIDES as a service provider, you should contact the Medicaid Waiver Specialist care coordinator at 907-343-6543. An enrollment form and authorized plan of care will need to be received before services can begin.

Reservations are available for scheduling on the

day prior and up to 7 days in advance. To schedule a trip, call AnchorRIDES at 907-343-6543. When requesting a trip, you may request a pick-up time or request to be dropped off to meet a specific appointment time. Customer service representatives may negotiate the time of the pick up within one hour of the initial request. Based on occupancy, a passenger requesting a trip at 8 a.m. may be asked to accept a trip between 7 and 9 a.m. It is important to note that the hours after 9 a.m. and

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*Documentation of eligibility is required. Only one Lifeline Service is allowed per household. All Lifeline services not available in all areas. Terms and conditions apply. Subject to Alaska Communications Acceptable Use Policy and applicable agreements. Service not available in all locations. ©2021 Alaska Communications

**Temporary government benefit program, special terms and conditions apply, see AlaskaCommunications.com/EBB for details.

Expect More



Not my dog: Loss and other life lessons

By **MARALEY McMICHAEL**

Senior Voice Correspondent

One November many years ago my son taught me something about how the streams of love and loss flow through our family.

It was the day our dog died, an eight-and-a-half-year-old Springer spaniel named Bandit. Before school that morning, we discovered she had spent the night on the front porch, not moving to her doghouse to sleep as usual.

Immediately I wondered what was wrong, and when I went to check, she didn't seem to be able to move by herself. I took her to the Wasilla Veterinary Clinic right after getting the kids off to school.

An hour later, the vet called and said there wasn't anything he could do, that all of her organs were full of cancer. I wondered why we hadn't seen the illness coming, and then my mind whirled when he asked what I wanted to do. My husband, Gary, was at work on the North Slope, so I couldn't discuss it with him.

My first thought was how this would affect the kids – Bandit had been a friend and playmate for most of their young lives.

The vet said he could sew her back up and bring her out of the anesthesia, but she might only have hours and she would be miserable. Or he could give her an injection, she would not wake up, and they could cremate her.

I decided on the injection, but I told him I had to bring the kids over after school so they could say good-bye to their dog. The vet said he'd position her on her side so the incision would not be noticeable.

I said yes to the offer of cremation, too. After all what could we do with a dead dog in the middle of November? We'd had an unusually cold fall with temperatures down to minus 20 degrees and 15 inches of snow covered the ground around our house.

As soon as our daughter



Patrick McMichael and Bandit, December 1986.

Maraley McMichael photo

Erin, whose 11th birthday was that very day, and our son Patrick arrived home from the school bus, I talked with them about Bandit. I thought I explained everything fully and truthfully, going along with our family policy of not sugar coating things.

Driving to the veterinary clinic seemed to take forever although it was only five miles. When the receptionist told the doctor we were there, he took us into the little room where Bandit lay so still. He explained to the kids how he had determined what was wrong with her and asked if they had any questions. They did, but I don't recall what they were.

Then he said he had to go, but that we could stay as long as we wanted. I was in no hurry, as I knew this good-bye was important. When they both said they were ready to leave, we ran a couple errands in Wasilla and then ate dinner at the newly opened McDonalds as a treat for Erin's birthday.

Once home, Patrick said, "So when are we going to go back and pick her up?"

"We're not going to pick her up," I said. "I didn't make any arrangements to pick up her ashes."

That is when he came unglued.

"Mom, you aren't going to cremate my dog like you did my sister!" my 13-year-old son nearly yelled at me. I was surprised by both the words and the emotion.

Either I hadn't explained

clearly enough, or he hadn't been listening to that part of the explanation. There was no reasoning with him.

When he was four, his little 14-month-old sister had died from spinal meningitis and Gary and I chose cremation. It was discussed at the time, but

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Rambles

News from the Grapevine

Kodiak Senior Center will honor veterans with a **free lunch** on Nov. 10. (The center will be closed Veterans Day, Nov. 11). Pot roast and trimmings will be on the menu, and the meals are provided by drive-thru pick up. Also in Kodiak, **chair yoga classes** continue at the senior center on Mondays, 9:30 a.m. Taught by **Veronica**, the classes are tailored for seniors and conducted online via Zoom, so anyone can follow along from their chair at home. Call for information, 907-486-6181 ...

Hospice of Anchorage is offering 'Navigating the Holidays' kits free to anyone who wants a little help after having lost a loved one. Kits include a DVD (also available to stream online) and will be available for pickup at Hospice of Anchorage starting November 15. Call 907-561-5322 and they will have your kit ready for you. Office hours are Monday through Friday, 8 a.m. to 4 p.m. Hospice of Anchorage will also offer its annual **Remembrance Tree Event** which allows you to remember loved ones with a **specially designed ornament**. Participants receive a mailer that includes a specially designed ornament that goes along with the story of someone who has participated in the services Hospice of Anchorage has to offer. People are invited to stop by **Bailey's Furniture** to select a remembrance ornament and place it on the tree there. You can also

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Rambles

News from the Grapevine

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visit the Hospice of Anchorage office and help decorate their holiday tree with your specially designed ornament. Thanks to Bailey's Furniture and KTUU Channel 2 for their support ... **Homer Senior Center** is looking for someone to head a local **Parkinson's disease support group**. Planning for the program is underway, they just need someone to lead the group. Call for details, 907-235-4551 ... The **Kenai Senior Center** is holding a **quilt raffle** fundraiser, with tickets sold for \$1 each or six for \$5. All proceeds go to the center's programs. The drawing will be held on Nov. 30. Also on Nov. 30, the center has plans underway for its **50th anniversary celebration**. Call the center for more details, 907-283-4156 ... **Soldotna Senior Center** has hired **Lee Coray-Ludden** to be the **Medicare Specialist** for the Kenai Peninsula. Lee can help with either online or in-person applications and will meet with seniors to complete enrollment and help with other issues and questions. Call and welcome Lee, 907-262-2322.

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

Lessons

continued from page 15

probably hadn't been talked about for years.

Patrick said, "You could do anything you wanted with Kelley and I didn't have any say about it, but this is my dog and I don't want her cremated."

I said I would call the vet, but that it was after 6 p.m. and it may already be too late.

I called and left a message on the vet's answering machine. "Please," I said. "We have changed our minds. If you have not already done so, please do

not cremate Bandit."

I got a call through to Gary later that night and told him about the events of the day. "I hope and pray that Bandit hasn't been cremated, but I have no way of knowing until tomorrow. If I'm able to go pick her up, we will just have to put her somewhere for the winter. This is terribly important to Patrick."

I was so relieved the next morning to get a call from the clinic to come pick up Bandit. When I got home, I put her in a cardboard box and placed the box on a planting bed out in the greenhouse. I told the kids she was out there, but never heard another word about

it all winter. We missed her and did talk about her now and then, but not about her physical location.

One spring day in late April, I noticed Patrick, Erin and Gary coming back from the side of the woods, all with shovels. Immediately I knew that Bandit's burial had taken place and although I wondered why I hadn't been invited, I thanked God again that there was a dog body to bury.

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

Alaska Commission on Aging quarterly meeting

The Alaska Commission on Aging will hold a virtual quarterly meeting November 16-17 with an opportunity for public comment on Nov. 16, from 1 to 1:30 p.m. For the Zoom link or telephone call-in code, email lisa.morley@alaska.gov or visit <https://dhss.alaska.gov/acoa/Pages/default.aspx>



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Native American Heritage Month lecture series

Free event to be offered in-person, virtually

Senior Voice Sta

Sealaska Heritage Institute (SHI) will sponsor a lecture series on Southeast Alaska Native history in November in honor of Native American Heritage Month.

All lectures will be live streamed on SHI's YouTube channel at noon Alaska time. Visit <https://bit.ly/3GkBm6G>. Some of the talks will also be available in-person to attendees who show proof of vaccination cards. Space is limited to half capacity of SHI's clan house because of COVID-19 concerns.

Here is the schedule:

Nov. 2, "Tlingit Society and the Crucible of Contact, 1741-1867," by Stephen Langdon, Ph.D. In-person and online

Nov. 4, "Southeast Alaska Native Education History," by Mischa Plunkett Jackson (Chookangee Tláa). In-person and online

Nov. 8, "The Russian-Tlingit Conflict of 1802-1804: Origins, Course, Results," by Alexander Zorin. Online only

Nov. 10, "A Traditional Literary History of the Alaska Native Brotherhood and Sisterhood: Writing Alaska Native Solidarity into American Modernity," by Michael P. Taylor, Ph.D. Online only

Nov. 16, "In His Own

Words, a biography of William Lewis Paul," by Benjamin Starr Paul (Ku-nuX-nuhsti). In-person and online

Nov.19, "Fighter in Velvet Gloves: Alaska Civil Rights Hero Elizabeth Peratrovich," by Ann Boochever. In-person and online

Nov.22, "Infectious Diseases, Settler Colonialism, and Race on Sheet'ka K?wáan," by Adam Kersch, M.A. Online only

Nov.23, "What's in a Name?" — The "Indian Girl" from Ft. Wrangell Who Met Harriet Tubman," by Phillip Hesser, Ph.D. In-person and online

Nov. 24, "Retelling American Literature through Raven's Song," by Sarah Rivett, Ph.D. In-person and online

Nov.30, "ANCSA Corporations as "Indian tribes" Under Federal Indian Law and the Constitution," by Chris McNeil (Shaaka-kóoni). In-person and online

This program is provided under the Preparing Indigenous Teachers and Administrators for Alaska Schools (PITAAS) program and funded by the Alaska Native Education Program.

Sealaska Heritage Institute is a private non-profit founded in 1980 to perpetuate and enhance Tlingit, Haida and Tsimshian cultures of Southeast Alaska. Its goal is to promote cultural diversity and cross-cultural understanding through public services and events.

'Pie it Forward': A flavorful fundraiser

Senior Voice Sta

Wasilla Area Seniors, Inc., is selling pies for Thanksgiving in its annual "Pie It Forward" fundraiser. Buy pies for yourself or donate to a senior to enjoy with their Thanksgiving meal, \$25 per pie. Purchase pies between Nov.

6 and Nov. 19. Pick up on Nov. 20. Sponsorship packages are available for businesses. Proceeds from this fundraiser support WASI's home delivered meals program.

Call 907-206-8792 to purchase a pie, or order it online at wasillaseniors.com.

Advertise in Senior Voice.
Call 1-800-478-1059.

Calendar of Events

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

Nov. 4: Valdez Transportation Teleconference Meeting, hosted by Valdez Senior Center via teleconference, 1 p.m. Public input session regarding how best to serve transportation needs of area seniors. All are encouraged to call. For information, 907-835-5032.

Nov. 7: Statewide Daily Savings Time ends at 2 a.m. Turn back clocks one hour.

Nov. 9: Statewide Brown Bag informational lunch, hosted virtually via Microsoft Teams by Anchorage Aging and Disability Center (ADRC), noon to 1 p.m. Guest speaker: Emily Bly, occupational therapist and owner of Well Haven, LLC. Call for information and access code, 907-343-778 or email karla.wright@anchorageak.gov.

Nov. 10: North Pole Santa's Senior Center board of directors meeting, 1 p.m. Call to arrange to attend, 907-488-4663.

Nov. 11: Nationwide Veterans Day

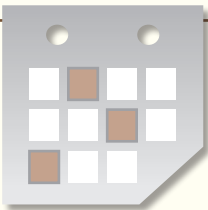
Nov. 16: Anchorage "Mind Full to a Mindful Living," virtual Zoom seminar on positive psychology and mindfulness for happiness and wellbeing. With speaker Father Shijo Kanjirathamkunnel, who speaks seven languages and is currently serving as the Director of the Hispanic Ministry in the Archdiocese of Anchorage-Juneau. Starts at 6 p.m. Call Ideal Health, 907-885-3130 or email info@idealhealthak.com for information.

Nov. 18: Statewide Older Persons Action Group, Inc. annual meeting, 12:15 p.m. Held virtually via Zoom. RSVP for access code no later than Nov. 16. Call 907-276-1059 or 1-800-478-1059.

Nov. 19: Kodiak Kodiak Senior Center Thanksgiving Dinner, noon. Full turkey dinner provided via curbside pickup or home delivery. 907-486-6181

Nov. 25: Nationwide Thanksgiving

Nov. 27-Dec. 31: Ketchikan Winter Arts Blitz! Online version of the hugely popular annual Winter Arts Faire, combining the Winter Arts Faire Vendors from the Winter Arts Faire, the art businesses from the Winter Art Walk, the Youth in Art Opening Reception, and a very special KCASH Holiday Mini-Hunt. Ketchikan Area Arts and Humanities Council will feature the Winter Arts Faire Vendors and art businesses in an online directory where you will find where and when your favorite artists will be hosting in-person booths and find direct links to their online stores. www.ketchikanarts.org



Send us your calendar items

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

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Anchorage's first mayor faced weighty issues

By LAUREL DOWNING BILL
Senior Voice Correspondent

Anchorage's first mayor, elected on Nov. 29, 1920, bore the responsibility of governing a railroad town of 1,856 people after five years of Alaska Engineering Commission management ended.

When Judge Leopold David became Anchorage's mayor, he helped the new city council develop ordinances to provide law and order. They included establishing a 9 p.m. to 5 a.m. curfew for youth under 16, setting a speed limit of eight miles per hour in town and outlawing spitting in public places.

David, an immigrant from Germany, came to Alaska in 1904 with the U.S. Army and served as a pharmacist's assistant in the Hospital Corps at Fort Egbert. After his discharge a year later, the 24-year-old settled in Seward, married Anna Karasek and managed the Seward Drug Co. Like many pharmacists of the time, his basic medical knowledge earned him the title "Dr. David" among the townspeople.

Ever public service minded, he served as the U.S. Marshal at Susitna Station in 1909 and also as a U.S. Commissioner at Knik when he moved there in 1910. It's believed he studied law while living in Knik and served as ex-officio probate judge.

David continued his role as Commissioner and District Recorder after he arrived at Ship Creek in 1915 and affixed his signature to almost every land transaction in the new community.

When he became mayor in 1920, he faced a few issues of the illegal nature. Documents for land use for Anchorage's townsite stated the property was not to be "used for the purpose of manufacturing, selling or otherwise disposing of intoxicating liquors, or for gambling, prostitution or any unlawful purpose." However, those vices flourished

Thirty or 40 women "entertained" construction workers in tents and shacks southeast of town, but they were forbidden to mingle on the main street with the townspeople. Anchorage also had 11 billiard and pool halls that inevitably drew a gambling crowd.

The mayor and city council tried to curtail gambling by adopting a "curtain ordinance," which required an unobstructed view from the street into "pool halls, cigar stores, soft-drink emporiums, and other businesses of a similar character." That ordinance helped somewhat, but the problem of alcohol and bootlegging proved more

difficult to address. Although prohibition had been adopted in 1918, David found it virtually impossible to keep alcohol from flowing in the frontier town.

Government officials, law enforcement and teetotalers kept a wary eye out for liquid contraband. But bootleggers managed to supply those thirsty for their products by coming ashore near Anchorage in what's still known as "Bootleggers Cove," an area hidden by a bend in the shoreline along Cook Inlet.

After two terms as mayor, David, who'd passed the Bar of the state

of Washington, turned his attention to his law practice with L.V. Ray. But at 43, heart disease took his life. He died on Nov. 22, 1924.



Anchorage's curtain ordinance was enacted to stymie gambling. Pool halls, like the California seen to the left in this photograph, often were associated with illegal gambling. Photo courtesy Anchorage Museum at Rasmuson Center, AMRC-b70-19-212

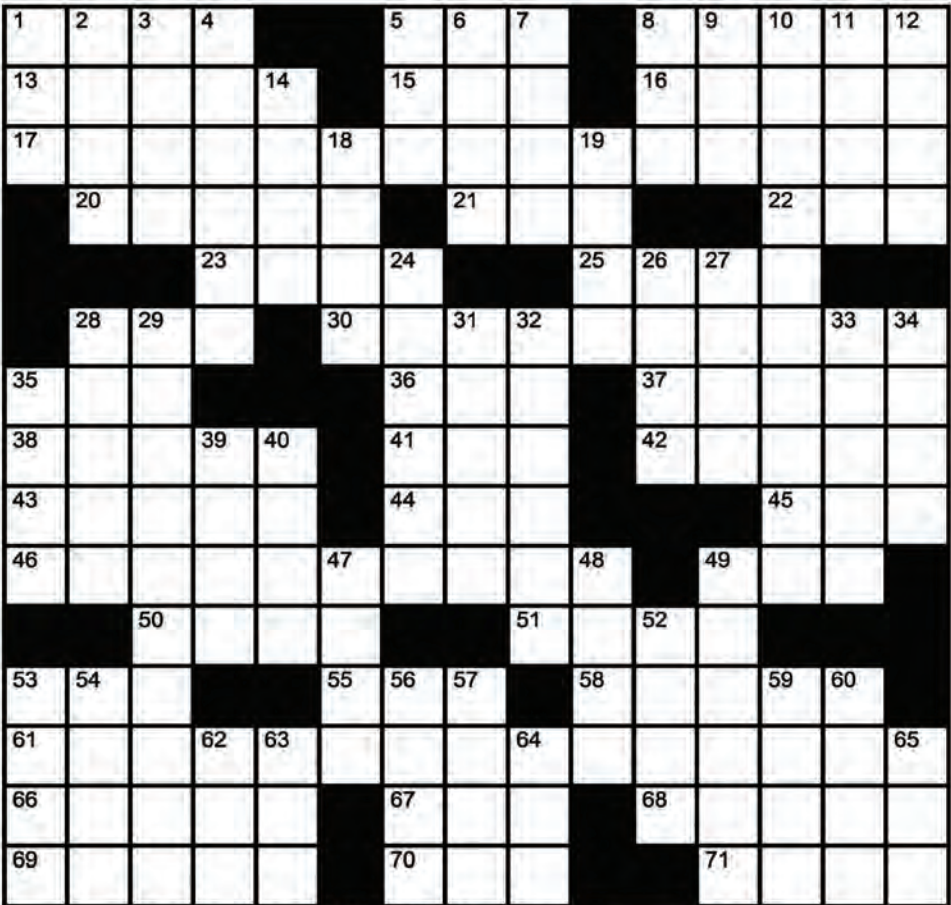
The city's first mayor is buried in the Anchorage Memorial Park Cemetery, but his headstone erroneously identifies him as "Physician and Surgeon" rather than as "Attorney at Law."

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

Movie Madness

Across

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Crossword answers on page 26



Plenty of advice from (and to) Susan Sullivan

By NICK THOMAS

Tinseltown Talks

Best known for her extensive television career that includes starring roles in shows such as “Falcon Crest,” “Castle” and “Dharma and Greg,” Susan Sullivan is always keen to offer advice to others and that includes sharing with seniors her family’s experience with health issues.

“Exercise!” she declared from her home in Los Angeles. “I’m 78, and about five years ago Connell (her longtime partner) was suffering from back issues and we began a program of high-intensity interval training. A lot of our health issues were relieved. The benefits to strength, memory, balance and overall well-being from exercise

are well-known. Of course, the difficulty is staying with it and I find the mantra ‘just show up’ helps. I know this sounds simplis-



Susan Sullivan promoting the TV series “The Kominsky Method” in 2019.

Provided by Susan Sullivan

tic, but a little self-talk is encouraging. You see, I am also giving rather annoying advice to myself on a daily basis.”

Her passion to counsel was highlighted on-screen earlier this year in “What Friends Do (#Expendables),” a story she wrote and acted in with several longtime friends and veteran colleagues for Smartphone Theatre, a livestream digital performance platform presented via Zoom and created during the early pandemic months (free to watch at www.smartphonetheatre.com).

During the 25 minute story, the characters (portrayed by Sullivan, plus Kathryn Leigh Scott, Mitchell Ryan and David Selby) banter back and forth with Sullivan’s art-imitating-life character offering advice aplenty.

“I wrote this play about being a senior and getting back into life,” she

explained. “Like many people, I wasn’t working after the pandemic hit and was faced with two choices. Part of my brain told me to just collapse into myself – stay home, sleep late and reread my favorite books. But another part urged me



Robert Foxworth and Susan Sullivan from the 80s CBS primetime soap “Falcon Crest”.

CBS publicity photo

to remain engaged with friends and to keep my mind active. Fortunately, I listened to myself. And trust me, I don’t always.”

Her experience with the Smartphone Theatre production inspired Sullivan to continue writing, delving into a personal issue many will recognize.

“My father was an alcoholic and I’ll be doing an upcoming Zoom monologue about our relationship,” she said. “He comes back as a dog to give me advice – obviously a family trait.”

Her hope, she says, is to encourage people to explore difficult relationships they have with others, including parents.

“While we should acknowledge our parents for their positive role in our lives, very often we need to forgive a parent for what they didn’t give us. Has the relationship enriched you or

has it created an obstacle for you? Even people in their 70s and 80s may be still unable to forgive the shortcomings of a parent, a sibling, or even a slight from a former boss. Perhaps my story will encourage others to write their own and release some

page 27 please



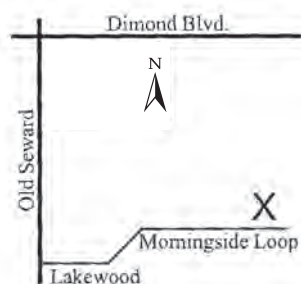
Cast of the ABC sitcom “Dharma and Greg” that began airing in the late 1990s, with Susan Sullivan at left.

ABC publicity photo

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Tuesday, November 9, 2021, 4 PM to 5 PM, What assisted living homes and nursing homes does the VA help pay for? Register: <https://aarp.cvent.com/NOV92021VETS>

Wednesday, November 10, 2021, 12 PM to 1 PM, What is an Aging & Disability Resource Center (ADRC)? Register: <https://aarp.cvent.com/NOV102021>

Wednesday, November 17, 2021, 5:30 PM to 6:30 PM, Ask Tax Aide: What is Tax Aide? Register: <https://aarp.cvent.com/NOVTA2021>

Thursday, November 18, 2021, 1 PM to 2 PM, Fraud Watchdog Team Howl – Holiday Scams Register: <https://aarp.cvent.com/FWDNOV18>

Learn more and see all events at aarp.org/ak. Register for events by phone at 1-877-926-8300.



A message from the new AARP Tax-Aide Anchorage coordinator

By **ROGER MARKS**

AARP Foundation Tax Aide

Many of you for years have had your tax returns prepared by Jan Watson, AARP Foundation Tax Aide Anchorage coordinator. She was a familiar face at the AARP State Office and Anchorage Senior Activity Center. Jan took a well-de-

at this time which tax preparation delivery model will be in place for the upcoming year, but again, safety will be the priority.

The program can only be as successful as the number of tax preparation volunteers we have. AARP Foundation Tax-Aide is now recruiting for volunteers for the upcoming 2022 season.

AARP Foundation Tax-Aide is now recruiting for volunteers for the upcoming 2022 season. Training starts in December.

served retirement this year and moved to the Lower 48. I was asked, and agreed, to fill her role. These will be big shoes to fill, and I am still on my learning curve.

I have been with the program for eight years, and have prepared returns at most sites in Anchorage. I have coordinated the Spenard Recreation Center site for five years. As background, I was a tax economist with the Alaska Department of Revenue for 25 years.

I believe strongly in the Tax Aide program, as do our volunteers. Our objective will continue to be preparing accurate returns for taxpayers in a timely, safe and courteous manner.

Last year was very challenging for everyone. Our primary goal was to keep taxpayers and volunteers safe. Unfortunately, this added to the complexity of preparing returns, which reduced the number we could complete. It is unclear

No prior tax experience is necessary, and all the training materials are provided. Volunteers should enjoy talking to people and feel comfortable asking questions, have basic computer literacy, and be willing to refer to resource materials for tax law. Training is free and starts in December. You will use your own computer for training and, once you are certified, AARP will issue you a laptop for tax preparation. Bilingual volunteers are needed.

There are several Tax-Aide sites in Anchorage, Eagle River and Chugiak that are open various days and evenings and different hours of the week. Volunteer hours are flexible.

If you have questions about becoming a volunteer, please send an email to alaskataxaide@gmail.com. Visit <http://aarpfoundation.org/taxaidevolunteer> to fill out a volunteer application or learn more about the program.

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 cur-

rently meets virtually online via Zoom. The November meeting is Nov. 10, hosted by the Palliative Care Alaska Network. Begins at 8 a.m.

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



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Pension

continued from page 3

still offered by about 84% of state and local governments, primarily due to the greater rate of unionization in the public sector. Unions in the private sector have been under attack for decades, and the destruction of traditional pensions has followed the destruction or weakening of labor unions in the private sector and increasingly in the public sector.

The overall demise of adequate pensions in recent decades is only part of this disturbing story. Another recent study conducted by the nonprofit research and education organization National Institute on Retirement Security (NIRS), found that economic inequality has continued to grow, with the result that Blacks and Hispanics own only a sliver of financial assets.

"Even though the Gen X and Millennial generations are more diverse, whites

continue to dominate when it comes to accumulating financial assets," notes the NIRS report. "This economic inequality ultimately translates into financial insecurity in retirement, which is exacerbated by the shift from pensions to individual 401(k) savings accounts."

The report's key findings include:

- ▶ Inequality in the ownership of financial assets both persists and deepens over time. The top five percent of Baby Boomers by net worth owned a greater percentage of that generation's financial assets in 2019 (58 percent) than in 2004 (52 percent).
- ▶ Financial asset ownership is highly concentrated among white households. In 2019, white households in all three generations owned three-quarters or more of their generation's financial assets. Ownership is especially concentrated among white households in the top 25 percent of net worth.

American people of all stripes and persuasions understand the value of a financially secure retirement. All that's lacking is the political will.

However, these serious problems can be fixed. The researchers offer a range of potential solutions to address this stark inequality, including strengthening and expanding Social Security, protecting pensions, increasing access to savings-based plans for low-income workers, and reforming retirement tax incentives.

Another recent study by NIRS explored the gender gap in retirement. This study found that the median household income for women age 65 and older in 2016 was \$47,244, or 83 percent of median household income for men, which was at \$57,144. The research also finds that caregiving, especially spousal caregiving, has a more detrimental economic impact on women, while divorce makes retirement more difficult for women.

But again, the research-

ers also recommended a number of practical fixes.

"Changes to Social Security would make a significant difference in retirement outcomes for women - expanding benefits adjusting spousal benefit and providing caregiving credits. Another solution would be for states to adopt stronger family leave policies to make it less punitive for women to take time out of the labor force to provide caregiving. Also, creating a universal savings vehicle for all workers would give more women a vehicle to save for their retirement, even if their employer does not offer plan."

The trends are clear, but do not be sad. All the news about pensions and a retirement with dignity is not depressing. American people of all stripes and persuasions understand the value of a financially secure retirement. All that's lack-

ing is the political will. Another new national survey recently reported by NIRS found that over two-thirds of all respondents believed that "the U.S. faces a retirement crisis." In addition, the survey revealed that 77 percent of Americans agree that all workers, not just those working for state and local government, should have a pension. And even though the nation is deeply divided on many other issues, support for pensions is consistent across party lines. Eighty percent of Democrats, 75 percent of Republicans and 78 percent of Independents agree that all workers should have access to a pension.

There is plenty of hope for a better retirement future in these statistics.

Lawrence D. Weiss is a UAA Professor of Public Health, Emeritus, creator of the UAA Master of Public Health program, and author of several books and numerous articles.



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Putting into place the irrevocable

By KENNETH KIRK

For Senior Voice

Lots of people get living trusts. For many folks, they're a better way to avoid costs, disputes and delays when they shuffle off this mortal coil, as opposed to just having a will (or nothing at all) and going through probate.

And most of these trusts are revocable. That means that if the person or couple who created the trust wants to change it later, or even cancel it completely, they can. That makes it a very flexible type of arrangement. Circumstances changed? Just change the trust.

Occasionally, though, people set up irrevocable, instead of revocable, trusts. They intentionally surrender the right to change the terms of the trust, forever. It is set in concrete the moment it is created. It is designed not to be flexible.

So, why would anyone want to do that?

There are several good reasons they might. It used to be that estate taxes were the most common reason. For example, you could put an asset that you think will continue to go up in value, such as a stock, a business, or a piece of real estate, into an irrevocable trust for the benefit of your children. For purposes of estate tax, the value would be "frozen" at the value the asset had when you put it into the irrevocable trust, instead of the presumably higher value it would have later on, when you died.

For example, let's say I have a rental property that is worth \$500,000. I put it into an irrevocable trust for the benefit of my children. Years later when I die, it is worth \$850,000. If I did the trust right, it only counts as a \$500,000 asset for tax purposes, even though my children got an asset worth much more than that. I just legally passed the difference of \$350,000 to my heirs, tax free.

And for some people, that is still a useful strategy. But at the moment, the "exclusion amount" for federal estate tax is almost \$12 million, so there aren't very many people who need



to do things like that. As I write this, the House Ways and Means Committee in D.C. is trying to drop that exclusion amount to \$6 million, but that would still mean a fairly small number of people need an irrevocable trust to freeze values.

Speaking of the Ways and Means Committee bill, there might be a lot of wealthy people creating irrevocable trusts before the end of this year. The exclusion amount for the gift tax is the same as the exclusion amount for the estate tax. If you give your children \$100,000 while you are alive, it eats up part of the exclusion amount for gift tax, and part of the exclusion amount for estate tax as well.

So let's imagine you have \$10 million in assets, and you are a single person. This new tax bill passes, and it will be effective on January 1, 2022. For a few more months, the exclusion amount is still \$12 million. So you put your assets into an irrevocable trust for the children, and it eats up part of the exclusion amount, but that's okay because the exclusion amount is still more than the \$10 million you are putting in. On January 1, the exclusion amount drops to \$6 million, but that doesn't matter because you already completed the gift.

(By the way, these tax strategies are very complicated, so work carefully with your accountant if you are thinking of doing this. And after all, if you are anywhere near \$6 million, you can probably afford an accountant.)

"But Kirk," you say, "I don't have anywhere near \$6 million. Heck, I don't have half that. Is there any reason I would ever consider an irrevocable trust?" Well, possibly.

There are certain types of irrevocable trusts which are called asset protection trusts. These can be useful for people who are at high risk for liability, such as doctors and engineers. The purpose here is not particularly to save on estate taxes, but to shield assets in case you make a mistake in the future. Alaska was one of the first states to have asset protection trusts, although a lot of other states are scrambling to put them in place. Incidentally a lot

of people try to create these asset protection trusts when it is too late, and they already have a liability. It has to be done before the accident happens.

Here's another possibility: You are trying to qualify for Medicaid, because you think you may end up in a nursing home in the future, but you have too many assets to qualify. One possible strategy (among many) is to put some of your assets into an irrevocable trust. If the trust is done right,

it triggers the "five-year look-back" and once five years passes, they won't count that transfer against you.

And a lot of times, irrevocable trusts are done by someone who wants to protect themselves against future mistakes in judgment. For instance, I have set up irrevocable trusts to protect the assets of someone who is getting remarried, and

page 27 please

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Windows 11, personalize a device, account passwords

By **BOB DELAURENTIS**

Senior Wire

Q. What is the latest information on the Windows 11 upgrade?

A. Since I wrote about it last month, the picture is much clearer. Windows 11 will be available on October 5. Moreover, thanks to Microsoft's refreshed PC Health Check app, you should be better equipped to determine if your PC supports the upgrade.

Unlike the confusion surrounding the early version of the tool, the version pre-released a few weeks ago will report reliably if your PC can handle Windows 11. Best of all, if your PC cannot run Windows 11, it will provide guidance for exactly why and provide links for more support.

The PC Health Check app can be found with a Google search, but use care to make sure you have the latest version.

Q. I enjoy customizing my devices to make them feel more personal to me. Do you have a favorite customization that I might try?

A. I love the power of photographs. They can be used to make any device feel more like your own.

There are three places on each device where personalized images have a big impact. The lock screen, the home screen, and the browser window. These places go by different names on different devices. Smartphones generally refer to them as wallpaper, while personal computers call them screensavers and desktop images.

A Google search can help you find the proper settings for your device. The next step is to choose the right image.

Your photo library is a great place to start. Those

images probably represent the most important people and places in your life. Your device's system settings should link your photos to the desktop, Lock Screen, etc.

Or you may want to try a serene landscape or an exotic location. If that is your goal, search the free images on unsplash.com. Perhaps you prefer imagery with inspirational quotes. In that case, visit quote-fancy.com.

Most web browsers can display background images in a new window, but I love a small program called Momentum. It installs a live dashboard that contains a beautiful photo, an inspiring quote, and for a fee will link to your to-do list and local weather.

Considering the time we spend with our personal computing devices, personalization is a luxury we cannot afford to overlook.

Q. Some apps on my phone prompt me to create an account, using either Facebook, Google, or Apple. Does it matter which one should I use?

A. I think you are asking about third-party identification systems. Many apps subcontract the job of confirming your identity to another company. Most commonly they use Facebook, Google or Apple, although there are others as well.

Authentication works when you provide some bit of information that only you know, most commonly a password. In many situations, the app developer would prefer not to maintain that information so they set up a connection with another service. When they prompt you for your account name and password for a service like Gmail or Facebook,

those entities confirm if you provided the correct information.

The advantages are less work for the app developer, less work for you, since you have one less password to remember, and overall increased security for everyone.

However, the disadvantages are such that I have never used Facebook and Google accounts to authenticate with any third party service. I do not want to add to the vast storehouse of information that Facebook and Google already know about me. Label me crazy paranoid, but I would prefer that someone was not tracking every time I placed an order for fast food.

This brings me to "Sign in with Apple," which is the perfect antidote to the user tracking. If it is available to you, use it. Apple does not collect any information about your login behavior on other sites. And when configured properly, you can hide your real email address behind a disposable email address. If you

no longer wish to receive email from a vendor who has your disposable email address, you can delete the address and prevent any future contact.

"Sign in with Apple" is

the best improvement in online user-privacy in the last decade.

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

Wander the Web

Here are my picks for worthwhile browsing this month:

Media Reviews for Kids

Common Sense Media is an essential resource for parents and grandparents to help them evaluate age-sensitive content in various forms of entertainment.

www.commonsensemedia.org

Covid-19 Vaccine Information

This CDC page has links to the details about the COVID-19 vaccine booster program.

www.cdc.gov/coronavirus/2019-ncov/vaccines/

Imaginary Movie Directory

Both a novel concept and a fun detour: A site that catalogs the fictional shows that appear inside other fictional movies and tv shows

www.nestflix.un

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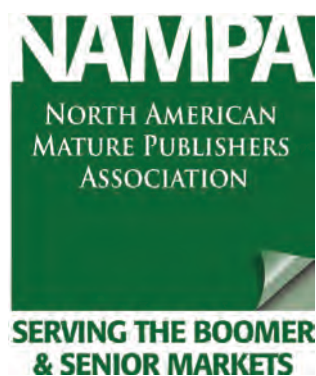
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Alaska's challenging travel is like 'Hotel California'

Also: U.S. border opens to Canada in November

By **DIMITRA LAVRAKAS**

Senior Voice Travel Correspondent

The big storm that blew through Southeast Alaska on Oct. 1 sure played havoc with my travel plans.

On a Friday night the

Juneau fog

The morning of my flight to Boston via Anchorage and Seattle, the fog was down to the ground in Juneau. It didn't look promising.

Close to boarding time, the announcement came over the loudspeaker that the plane was canceled — no explanation but fog was a good guess.

Decades ago, before I moved to Alaska, someone

on the plane with me, but would be sent ahead. I didn't care.

Although I had two free bags, the refrigerator bag with the freshly caught Coho salmon would have cost \$100, so it went as a carry on. I spent 12 hours in SEATAC wandering around trying not to buy anything.

Travel to, from and within Alaska is sometimes difficult to impossible, reminding me of the line from the Eagles' "Hotel California": "... You can check-out any time you like, but you can never leave!"

Who's on fir

Recently, I received a press release from Alaska Airlines stating it had added another tier, MVP Gold 100K, to boarding, effective January 2022. Fly a minimum of 24 Alaska Airlines flights and you receive the highest priority when Alaska considers upgrades in class seating, more frequent flyer miles, free alcoholic drinks, and snacks in the main cabin, plus two international upgrades certificates for American Airlines flights.

This piqued my interest, so I sent an email to Alaska's pressroom.

"Your recent news release about the new tier indicates it was issued by American Airlines' chief financial officer who is not named. It says "The two companies have increasingly tied themselves together over the past year." Can you explain what that means and if there is a possible merger between the two? Or is this part of the oneworld Alliance partnership?"

There's been no response in a month's time.

Here's the order in which Alaska Airlines' passengers are now called to board. Ready?

Pre-boarding: Guests with disabilities who need help or a little more time to board, families with children under the age of two, active members of the military; First Class seats. Group A: Mileage Plan™ Million Miller, MVP® Gold 75K, and MVP® Gold members. Group B: Mileage Plan MVP® members, guests in Premium Class seats (some aircraft do not have Premium Class seating). Group C: Guests in main cabin seats located in the back half of the aircraft; Group D: Guests in main cabin seats located in the front half of the aircraft. And, Group E: Guests in Saver seats. The new category, MVP Gold 100K, will be shoe-horned between Million Miller and MVP Gold 75K.

I long for the days of MarkAir where you just lined up and got on. I once flew roundtrip from Utqiagvik to New York City for \$200.

But this time around, my bags were there when I arrived in Boston, and the women at the Juneau Airport counter were so helpful that I must put my bitterness aside.

Open, closed, open

The Canadian border is open again, and the Skagway Swap Facebook page is all excited about it with a meme re-posted from the Yukon Memes Facebook Group titled "Yukoners on the Skagway Road," which



The fog cover was down to the ground when we lifted off from Juneau.

Dimitra Lavrakas photos

looks like a photo from the "Mad Max Beyond Thunderdome" rolling horde of ragtag vehicles. There is a fear expressed of an all-out attack on the Tillamook ice cream stock at the local store.

Although the U.S. border was closed to land crossings by Canadians since 2020, Canadians were allowed to



Ducking into a family restroom I found this welcome new item for an adult changing station.

travel to the U.S. by air.

Next month, fully vaccinated travelers from Canada can enter the U.S. at land and ferry entry points for non-essential reasons, which includes visiting friends or family, or tourism.

The second phase will start in early January 2022. The U.S. will require all inbound foreign national travelers entering the U.S. by land or ferry — for essential or non-essential reasons — be fully vaccinated for COVID-19 and

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Pretty soon there will be no interaction with people at airport food stands.

winds blew at storm force and it rained pell-mell all night long. Although I checked the night before for notices on the Alaska Marine Highway System website for a cancellation, there was none. But on Saturday morning, a friend who was out of town emailed the inevitable — canceled.

How to get out and make my flight from Juneau to Boston on Tuesday?

A short break in the weather that afternoon saw me on an Alaska Seaplane flight, for three times the price of a ferry ticket, with two other passengers and the pilot in a four-seater Cessna. I dislike Cessnas, preferring anything made by deHavilland, but it was OK for the 30-minute flight to Juneau. Despite the winds, the ride was mostly calm and no head-butting on the ceiling or barfing.

The mark the storm left of drenching rain on already soaked mountainsides showed one slide going from the top of a peak all the way down to the sea, complete with huge trees destined to become marine hazards.

tried to frighten me with tales of the difficulty of getting into Juneau and avoiding all the mountains to land safely on a small runway.

The call went out to go downstairs and rebook, but on the next gate a plane for Seattle was loading so I ran over there and asked if I could get on.

Last call for boarding was called, yet almost 20 minutes later I had boarding tickets in hand and was on the plane, avoiding the crush at the downstairs counter.

I was told that my luggage would not make it



Flying in Alaska sometimes means you're practically sitting in the pilot's lap.



Transportation

continued from page 14

before 3 p.m. typically have fewer trip requests.

In most situations, the trip request will be confirmed immediately. If not, you will be put on a standby list. If the rider allows the trip to be placed on standby status, the rider will be notified by telephone if it has been scheduled up to the evening before the trip request. Trips may take longer than a direct trip because trips are scheduled in the most efficient order and other riders may share the vehicle.

Appointments and subscription trips

If a trip is for a scheduled appointment, please notify the scheduler when making your trip request. They will schedule the trip in order to get the rider to the destination so they arrive in time for the appointment. Subscription service is available for medical, education and training, or

employment trips. Social and shopping trips are not eligible for subscription service. Subscription trips must be reoccurring and serve the same pickup address, destination address, same times and same days, at least once a week, for three or more months. Qualified trips may be placed on a waiting list. For more information or to schedule a subscription trip, call 907-343-6543.

AnchorRIDES service hours are comparable to the hours of People Mover operations. As a general rule of thumb, if People Mover routes are operating during the same time and area an AnchorRIDES trip is requested, then AnchorRIDES can schedule a trip for that time and location. Trip requests are compared to the nearest People Mover route for scheduling availability and eligibility.

People Mover has a mobile ticketing app for public transit services in Anchorage. You can download the app for free from the Apple App Store or Google Play and purchase tickets to

use on the day of travel, or store them in the secure mobile wallet for future use. Tickets are purchased using a credit or debit card, or via digital wallets such as Masterpass and Apple Pay.

Smart cards reduce boarding time and can be replaced when lost or stolen for a fee. The cards can be loaded with a one week pass or 30 day pass.

Chugiak and Eagle River area

The Chugiak-Eagle River Senior Center provides rides from Hiland to Eklutna.

“We offer transportation to doctor’s appointments, pharmacy, shopping, banking etc. to Anchorage, Wasilla and our surrounding area. We transport wheelchair bound clients, ADA clients, and any individual that meets the age or disability requirements,” said Shelley Phillips who helps run the Chugiak-Eagle River Senior Center. “I do consider it extensive. We provide approximately 900

rides a month. We provide transportation based on a suggested donation of \$3 one way to Eagle River, \$6 one way to Anchorage/Wasilla and \$9 one way to JBER. Again, this is only a suggested donation.”

The Chugiak Senior Center provides the same schedules year-round, weather permitting. It has a dispatcher and clients may call 24-to-48 hours in advance to schedule their appointments. The hours start at 6:30 a.m. and the last pick up time of the day is 5 p.m.

“There is a chain of command in-house that will communicate very early in the morning on bad weather days to decide if the roads are hazardous for travel conditions, at which time we would make the decision to cancel,” said Phillips. “Our rule of thumb is that if the school district canceled school due to weather than we cancel as well. If the decision is to cancel, the dispatcher and receptionist will contact clients for the day to cancel and reschedule.”

The transportation services in these areas are vital. Phillips said many of the clients do not drive and would otherwise not be able to make these appointments. “This could cause in some cases severe medical issues, issues with unhealthy eating, etc.,” said Phillips.

The Chugiak Senior Center transportation system started in the early 1980s, but it has been in full service since 1984. The program has grown tremendously and it has been greatly affected by the COVID-19 pandemic. “Our center was closed for quite some time during COVID and offered very limited services at a much more scaled down amount,” said Phillips. “Since reopening, our rides per day have returned to normal riders per day, which is approximately 45 to 55 clients per day.”

Next month Senior Voice will report on transportation options in Kodiak and Kenai Peninsula communities.



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Elders

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working in the mountains of North Carolina.

New generations continue old traditions

Today citizens of the Qualla Boundary celebrate a new generation of artists, storytellers and others who cook, laugh, tell stories and remember when life was more tied to nature and the cycles of the year.

I think creating an environment where respect of elders is prized sets the stage for learning and fosters receptive young people. Knowing the history of one's tribe, the obstacles they have faced and overcome gives young people a sense of pride and identity that can provide a protective shield against the destructive elements in the world that can make people feel lost and adrift.

My first job was at the Oconaluftee Indian Village in Cherokee, North Carolina. I was 15 and was sent first to the seamstress to be fitted for my work outfit. This included moccasins made in the factory down the road, a gathered skirt and loose top, completed with a beaded belt and Job's tears necklace. The setting was a recreated ancient Cherokee village. It was outside, shaded with trees and greenery, with sawdust paths leading to various stations where elders were demonstrating crafts such as beadwork,

wood carving and the use of blowguns.

I have had many jobs since that time, but I think of the Village with great fondness. My job was to ferry groups of visitors from one station to the next, introducing the elders and explaining briefly about the materials being used and how they crafted their works of art. I read about history from the reports of early explorers and settlers. I also picked up information from following my coworkers around and listening to how each one brought a slightly different approach to the information we were supposed to convey.

But the best part was hanging around the elders as they quietly showcased their brilliance and artistry. I didn't realize it at the time, but I was meeting local celebrities. These men and women created belts, baskets, pots and sashes, which were available for purchase at the shop down the hill.

After learning the basics of the task required of me, I could visit the stations and spend time with the elders, watching, talking and slowly picking up the process. The women all enjoyed visiting, laughing, teasing and telling stories. The smoke from cooking res naturally draws people near and in a way our little group was creating a new village.

I gathered supplies at the nearby craft shop, and they taught me how to do beadwork, basketry and even shoot a blow gun. When I would make some ridiculous statement, confident

of my facts, their shoulders would shake in silent laughter at my foolishness. They were fun to be around, lively, smart and possessed the skills and the ability to imagine something and then create it.

Indigenous elders continue to pass along knowledge

Now as I work in the aging field, I see a Comanche woman who retired as a nurse continuing to give back to her community by teaching language classes. I see another woman leader who helped reestablish her tribe, creating traditions where none existed before. Learning dances from other Pueblos who shared what they knew.

There have been so many attempts to silence these voices. And yet they are still being heard, still making, still believing in the need to share what they know, so the way will be a little easier for the next generation.

Rebecca Owl Morgan is a member of the Eastern Band of Cherokee Indians and project coordinator for the National Indian Council On Aging in Albuquerque,

N.M. This article originally appeared on the American Society on Aging Generations website and is part of an ongoing series provided by the Diverse Elders Coalition, exploring different senior demographics and populations.

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Advice

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resentments, the biggest killers of love. Let them go. Oh, there I go again.”

With Thanksgiving approaching, I asked Susan if her own holiday memories of growing up were difficult

“Our family holidays were usually chaotic,” she admitted. “So, there aren’t a lot of good memories to share. But I will share what gets me up in the morning

if you want to hear it.” Naturally, I did.

“It’s basically three things,” she began. “I need to have something to do, something to love and something to hope for. These, and a good cup of coffee, allow me to show up and get on with the extraordinary business of being alive.”

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.

Challenging

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have proof of vaccination. Still unable to enter the U.S. are people who were

physically present in mainland China, India, Iran, Ireland, Brazil, South Africa, the United Kingdom, or the Schengen Area (26 countries that have abolished the borders between them)

in the 14 days before entry. Canadians must have proof of a negative COVID-19 test within 72 hours of presenting at the border and rapid tests are not valid.

Irrevocable

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wants to make sure that the new spouse doesn’t get the assets that they want going to their children from the first marriage. I have done irrevocable trusts for people in the early stages of progressive dementias such as Alzheimer’s, who are concerned that when they reach a certain point they may make poor decisions, and they want to

protect themselves against that.

When you think about it, there are a lot of reasons someone who is not fabulously wealthy might want to set up an irrevocable trust. But it is a big step. It does mean giving up control of assets that you worked hard to earn and to preserve, and it generally means that if things change in the future, you may be locked into a plan that no longer makes sense.

Final caution: Even more than revocable trusts, it

is critical that irrevocable trusts be done right. The consequences of doing them wrong can be devastating. If you think you may want to get an irrevocable trust, make sure you’re working with someone who knows what they are doing.

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. In other words, don’t try this at home.



Susan Sullivan with Mitchell Ryan, David Selby and Kathryn Leigh Scott In the Smartphone Theatre 2021 production of “What Friends Do (#Expendables)”.

Provided by Susan Sullivan

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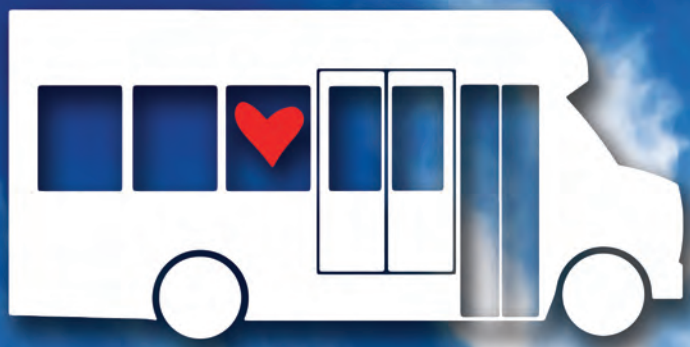
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