

# Experience *in Action!*

## In troubling financial times the best advice is...

By Peter Langmaid

While everyone's financial circumstances are different, I'm sure we're all feeling a combination of worry, insecurity, bewilderment, fear, anger, betrayal, and apprehension at the sudden and shocking downturn in the U.S. economy. Few saw it coming. No one is certain how desperate things will get before they get better or how long getting better may take.

The question we all face is this: What to do and what to avoid doing during this period of uncertainty? To help answer this question, I spoke with three people—Terry Korotzer, Korotzer Financial Services; Marcola Nixon, Solid Ground Mortgage Services expert, and Jean Mathisen, AARP Fraud Fighter Call Line volunteer coordinator—and asked them what advice they had for people coping with this crisis. Though the advice applies mainly to people with investments and homeowners, no one is immune from this crisis.

This is what they had to offer:

1. Stay positive (don't be a Chicken Little): Despite the

unrelenting media barrage of bad news, it's unlikely that the U.S. (and, for that matter, the world) economy won't recover. Chances are zero that you participated in anything that helped create this situation. It's not your fault, though blame is irrelevant. All you did was follow the rules—work hard, save, invest wisely—and trust that our financial system was well regulated and safe. It's natural to feel betrayed and to fixate on where we went wrong and what we could have done differently, but it's not productive—don't waste your time. Instead, know that this, too, will pass and focus on the positive things in your life. The sky has not fallen, but it's mighty overcast with a low ceiling.

2. Don't panic: Uncertainty triggers stress, and people under stress are vulnerable to making poor decisions. The scariest aspects of our economic downturn are the depth and speed of the decline. As recently as October 2008 the Dow Jones closed over 14,000; today it's hovering around 8,000. If you depend on your investments



AARP Fraud Fighters Call Center (Photo courtesy of AARP)

for income, you may be worried about dipping into capital and anxious to recover the loss. The quickest way to a poor decision is impatience. Whatever your situation, don't panic.

3. Get active: Assuming that you've done everything that you can to protect yourself against impulsive, bad decisions and trimmed your expenses and lifestyle to match your cash flow, the healthiest thing you can do for yourself is to be active, both mentally and physically. It is an uncontested fact that active people are happier and healthier than inactive people. Active people don't have the time to sit around and worry—they're too busy. At RSVP, we encourage you to stay active and help your community by volunteering.

4. Review income and expenses: Now, more than ever, is the time to review income and expenses in detail. And, says Terry Korotzer, if you have a mate, do it together and do it honestly, because if choices have

to be made, they will be better honored and more durable if made jointly. While you're at it, review your financial goals, too, (e.g. retire in five years) and be prepared to make adjustments. If you're still working, it may be that you'll need to stay on the job longer than originally planned. Never underestimate the power of lifestyle. If you're accustomed to dining out two nights a week, cutting back to one might feel like a surprisingly big deal. But never underestimate your ability to adapt, either. Be creative.

5. Be aware of fraud: Bernie Madoff is the poster boy for investment fraud, but investment fraud is widespread, comes in countless and ever-changing forms, and the wealthy are not the only targets. "People are more vulnerable in difficult times," says Jean Mathisen. Jean went on to say that your first defense against fraud is the 'reasonability test:' why is this

*Continued on page 2*

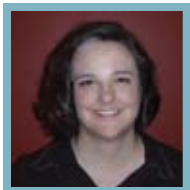
## *EiA* Inside this Issue...

### Ideas for challenging times

- It feels like yesterday .....p. 3
- A new idea in senior living: Virtual Village...  
.....p. 4
- Easy indoor plants.....p. 5
- Senior on the street.....p. 7

Solid Ground  
RSVP (Retired & Senior Volunteer Program)  
1501 North 45th Street  
Seattle, WA 98103-6708

Nonprofit Org.  
U.S. Postage  
PAID  
Seattle, WA  
Permit # 3057



## Speaking Directly

by Jen Gahagan, RSVP Coordinator

# RSVP members help their communities through National Service!

As an RSVP coordinator, I am proud to work with such an amazing and committed group of volunteers. You are active in your community and the organizations that you care about, which in turn, helps our nation. While volunteering is always important, it is especially needed during tough economic

times. However you already know this: in our 2008 volunteer survey we learned that “being a member of a national service program which counts volunteer hours” was the benefit most highly valued by RSVP members!

In 2008, approximately 2,000 RSVP volunteers contributed 278, 297 hours of service to their

communities throughout King County. This is over 10,000 more hours than were contributed in 2007! I expect that even a larger number of RSVP volunteers will contribute even more hours in the coming year. Almost every day I get a phone call from a new or current RSVP member who asks me what they can do to help in their community!

In addition to reporting your hours to the federal government, you may also be interested in knowing that the Washington State Legislature has supported RSVP for the last 19 years. In return, RSVP members support the state by volunteering in areas which the State Office of Financial Management determines to be the 10 Priorities of Government (POGS). RSVP members volunteer in all 10

POGS! In 2008 those areas were student achievement, work force development, post secondary learning, health, security, economic vitality, mobility, safety, natural resources and culture & recreation. Thank you for your time and commitment to our community, state and nation.

I hope you enjoy this issue of Experience in Action which focuses on how to protect yourself and loved ones during the economic downturn. Please don't forget to check out the volunteer opportunities on the back page.

If your friends are wondering what they can do to help their community please let them know about RSVP. ●

## We want to hear from you!

Do you have a great idea for a story, or a cartoon, or a healthy recipe you'd like to share? We will send out an RSVP tote bag to the first 3 people who contact us with new ideas!

Call 206-957-4779 x 116 or email [robink@solid-ground.org](mailto:robink@solid-ground.org)

### Advice *continued from page 1*

investment/investment plan so much better than all the rest? If the promises and projections seem hard to believe, they probably shouldn't be believed. Don't feel pressured to do something that just doesn't feel right. Be sure that the broker and the investment are registered. To learn more about investing wisely and safely, contact the volunteer-based AARP Washington Fraud Fighter Call Center at 1-800-646-2283 and ask for their free Invest Wise Washington toolkit.

6. Get advice before you make an investment: The best advice is to get advice. And, as with a critical medical diagnosis, it's not a bad idea to get a second opinion. The first step in seeking financial advice is for you to develop a snapshot of your current financial situation (e.g. revenue, expenses, savings, investments, debt, real estate, etc.) and a set of goals, including timeline, you'd like to reach. Only by knowing where you are, where you're going, and when you want to get there can a financial adviser help you make a plan. Don't mistake a salesperson for an advisor. Ask for credentials. Another way to evaluate financial advice is for you to educate yourself about financial planning and safe investing. For this Jean Mathisen recommends the Mazuma program run by Senior Services of Seattle. Classes are free and are taught by seasoned investment professionals. To learn more about Mazuma, go to [www.seniorservices.org](http://www.seniorservices.org) or call 206/268-6707.

7. Avoid additional debt: Even though it might make sense for the country as a whole to borrow from the future to minimize the pain of the current recession, for consumers to try and borrow their way through tough times is a risk not worth taking. One typical place to get in trouble is with credit cards. People who live by increasing credit card debt are gambling that better times will come before the interest on the credit card overwhelms them. This may not be the most prudent time to make a big purchase, like a car, either.

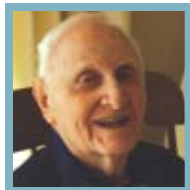
8. If you own a home: The driving force in the current recession is all the turmoil created when the housing bubble exploded. If you have a mortgage that's in trouble, counsels the upbeat Marcola Nixon, stay optimistic and contact your lender immediately. Lenders, once rigid, are increasingly open to flexible and creative ways to help homeowners avoid foreclosure and stay in their homes. Banks are in the banking business not the real estate business. No one wins in a foreclosure. Also, with the government actively engaged in stimulating the economy, you can expect more options for keeping your home in the future.

If you own your home and need to access some of the equity, a reverse mortgage might work for you. Reverse mortgages are expensive, warns Terry Korotzer, so make certain it's the right fit for you. Look for an impartial advisor; beware of salespeople. A good source for impartial advice on all matters related to mortgages is Marcola and her cohorts at Solid Ground Mortgage Services, [www.solid-ground.org](http://www.solid-ground.org), 206-694-6766.

Thanks to Terry, Marcola, and Jean for their time and insight. ●



Marcola Nixon: Solid Ground Housing Counselor. (Photo courtesy of Mary Kay Olson, Solid Ground)



## Wit & Wisdom

by author Henry Wiener

### It feels like yesterday

**Note:** Henry wrote this article before the election of 2008 so it has been very slightly edited, with his permission, to reflect recent events.

The news these days feels like a reprise of yesterday.

It was a yesterday we had so many of the ingredients of what is happening now. I was in my teens when the Depression invaded our nation. It seemed like suddenly a switch was turned off and the light of day changed into the darkness of an economic nightmare.

The same old feeling of not being in control seems pervasive. That dread sense accelerates at the increasing disclosures of people in high places caught with their hands in the cookie jar. It is intensified by the announcement of the many human services curtailed or ended. It is reinforced by headlines of the mounting number of mergers, closures or downsizing of previously sound companies, with hundreds or thousands losing their jobs.

And those still working live with the dread of not knowing when their other shoe will fall and they too will be unemployed.

Unlike the early thirties, there is no clear evidence of provisions for citizens in financial distress. No news is heard of redress for those who, through no fault of their own, lost their 401Ks, investments and or/pensions.

In contrast to my yesterday, there is no obvious lowering of prices as income decreases. Nor is there news of bold and innovative programs to put people back to work and restore inner security as there was soon after the Crash.

While we are the beneficiaries of the safeguards developed after 1929, the lingering words of the song we heard during the Depression, "Brother, Can You Spare a Dime?", and the spectacle of so many selling apples in the streets or begging for a handout, is a haunting, painful memory.

In my yesterday there were heroic remedies for fiscal ills. After the despair of the stock market crash, that generation was heir to a caring administration. Action was taken to ward off runs on the bank by frightened depositors. Financial aid was available for the unemployed.

There was a burst of enhancing opportunities: C.C.C. camps for the young, which provided a growth experience, and W.P.A. for employable adults. Public places needing repair were invaded by eager, helping hands. Our senses were titillated as talented people were let loose to create. Soon giant murals appeared on the walls of public buildings. Actors, writers, artists and musicians gave birth to works never heard or seen before.

In that yesterday, we received many gifts. We learned to rescue material from the streets and recycle them into charming and useful "salvage" crafts. We were moved to care for and help each other. When neighbors were in danger of being evicted from their domiciles, their possessions put out on the street, we organized rent parties and usually raised enough to keep them housed. Those in W.P.A. had a chance to grow and meet a variety of people who since have become famous. Life in many ways was exhilarating.

While there was suffering, pain and anxiety, there was also joy and hope. We were the recipients of a cornucopia of opportunities to grow and mature.

I never thought I would look back on my yesterday with such great yearning. ●

*Henry Wiener is author of the book 'Wit and Wisdom.'*

## What elders think: From the Positive Aging Conference presented by the Northwest Center for Creative Aging

### In what way does life get better as we get older?

- I just don't worry about what people think.
- I have better self esteem-I measure myself from inside now.
- I'm more mellow.
- At age 70 I realized that I was the same person as I had been when I was younger.
- Increased ability to live in the present and to put worries into a perspective that makes them less troubling.
- Increased awareness of the importance of family, community, need to connect and mentor younger generations.

### What personally can you do to counter ageism?

- Surprise people.
- Be a role model. Personally break the stereotype.
- Have a terrific birthday party.
- State your age proudly.
- Make more opportunities for intergenerational interactions. Include young people in activities and discussion.
- Make your own meaning from situations.
- Approach life with a sense of humor and kindness.
- Educate yourself and others. Question what you might be doing to unconsciously promote ageism.

### Recommended Readings:

*When Things Fall Apart* and other works by Pema Chodron.

*The Diving Bell and the Butterfly* by Jean Dominique Bauby

*What's Worth Knowing?* by Wendy Lustbader.

*What are Old People For?* by Bill Thomas.

*To Love What Is* by Alix Kates Shulman.

*What are old people for?* by Bill Thomas.

*Counting on Kindness* by Wendy Lustbader.

For more information contact Carol Charles at [info@nwcreativeaging.org](mailto:info@nwcreativeaging.org) 206-382-3789. ●

# RSVP



The Retired & Senior Volunteer Program (RSVP) is a nonprofit National Senior Corps program sponsored locally by Solid Ground. RSVP encourages and supports volunteerism in King County for people 55 and older.



Solid Ground is dedicated to achieving a just and caring community free from poverty, prejudice and neglect. Our 30 programs give nearly 33,000 families a year the services, resources and support they need to overcome homelessness, hunger, domestic violence and other poverty-related traumas.

# EIA

*Experience in Action!* (EIA) is published quarterly by King County RSVP and distributed to 4,000 RSVP volunteers and friends. EIA is dedicated to providing news and information to RSVP volunteers. Articles express writers' opinions which are not necessarily the views of RSVP or EIA. We reserve the right to refuse any material deemed unsuitable. Articles may be edited in accordance with technical and editorial policy guidelines.

#### EIA / RSVP STAFF

Robin Knudson, Editor  
Jennifer Gahagan, Asst. Editor

**EIA NEWSLETTER COMMITTEE**  
Susan Baker, Mary Harvey, Sandy Howard, Peter Langmaid, Sarah Parkhurst & Linda Urbaniak

**PHONE**  
202-957-4779 x116

**TTY**  
7-1-1

**MAILING ADDRESS**  
1501 N 45th St, Seattle, WA 98103-6708

**RSVP STREET ADDRESS**  
464 12th Ave, Seattle, WA 98112

**WEB**  
[solid-ground.org/GetInvolved/Volunteer/RSVP](http://solid-ground.org/GetInvolved/Volunteer/RSVP)



## Aging with Wisdom

by Carol Scott-Kassner

# Seeking abundance in challenging times

*Life is a field of unlimited possibilities.*

~ Deepak Chopra

There is an old saying with which you are probably familiar. "May you live in interesting times." I don't think that any of us, even five months ago, could have predicted how interesting these times would be. It is hard to look at the headlines and the demise of what seemed to be remarkable prosperity and not be afraid. It is hard to look at the decline of our retirement accounts and to wonder whether or not we'll have enough to support us in the future. It is hard to see our own loved ones and even strangers impacted by this downturn through job loss and loss of housing. We wonder how we can hold on through this time. It looks pretty bleak. When it is bleak, we often respond with fear or sorrow. We can get into a "scarcity mindset."

Luckily, as people who've lived as long as we have, we have the advantage of the perspective

of age. We've seen downturns before. We've survived a lot. An 80-year-old woman said to me the other day, "I remember the Great Depression. I know that we'll survive this!!" Those were hopeful words. Having survived earlier losses gives us tools to survive current losses and the perspective to know that, ultimately, all will be well. If we're lucky, we also might have learned patience along the way and the determination and courage to wait this one out.

Interestingly, it is times like these that invite us to reject some of the distorted goods of our society such as money, power, and fame and attach ourselves to the more long-lasting goods of life such as love, community, our own spiritual quest, and the natural world as well as supporting others in the midst of their joy and pain. This kind of shift in our thinking moves us from a fear place to a place of greater centeredness in what is of long-lasting value and importance. Because, as another

saying goes: "It is not what happens to you that matters, it is what you do with it that counts." We have a choice of how to respond to whatever happens to us. We can turn our fear energy into something positive.

Here are some techniques you might want to use to shift your energy in these challenging times.

Find some that you find appealing and give them a try.

- Expect abundance. Know that the universe is inherently abundant. Tap into the times and places you have experienced abundance. Write a story about those times. Trust that abundance will return.

- Reflect on the cycles of your life – When were things flourishing and abundant? When were times of fruition when things needed to be harvested? When were times of emptiness and cold? Note how these periods weave in and out of each other. What messages can you learn from these patterns about the way that things are?

- Do regular silent meditations where you simply sit still and focus on a single word, such as peace or abundance, or simply focus on your breath.

- Walk in nature and notice the abundance of life that surrounds us. Recognize that you are a part of that abundance and that all you need will be provided for you.

- Meditate on the question of "enoughness." What is enough for you to live well? What can you live without? Think about areas of your life you would like to simplify. How might simplifying free you to live with more generosity and grace?

- Abandon the thought that things will continue as they are. Everything is impermanent. Try to live in the present moment, enjoying what you have right now while it lasts.

- Practice the Buddhist blessing prayer: "May I be blessed with peace. May I be blessed with joy. May I be blessed with love. May I be blessed with whatever is best." Pray that for yourself, others, the community and the world.

A lovely thought by Philip Simmons, written when he was dying of Lou Gehrig's disease is a fitting blessing to end this article.

*May we attend with mindfulness, generosity, and compassion to all that is broken in our lives. May we live fully in each flawed and too human moment, and thereby gain the victory. ●*

*Carol Scott-Kassner is co-founder with Pat Lewis of 'Aging with Wisdom.' Pat and Carol are available to do workshops on various aspects of the spiritual journey of aging. They can be contacted at: [www.agingwithwisdom.com](http://www.agingwithwisdom.com) or [agingwithwisdom@msn.com](mailto:agingwithwisdom@msn.com).*

# A new idea in senior living: Virtual Village

by Sandy Howard

**"Virtual Village" is forming in Northeast Seattle.**

A grass roots community known as the "Village Concept" is now forming in northeast Seattle neighborhoods. Neighborhoods to be included in the first Seattle "village" are University District, Laurelhurst, Sandpoint, Hawthorne Hills, Ravenna, View Ridge, Wedgwood, Roosevelt, Meadowbrook and Maple Leaf.

The purpose of the "virtual village," modeled after the Beacon Hill Village in Boston, Massachusetts, is to build community and help reduce social isolation. It will also be dedicated to ensuring that as 50 years plus homeowners grow older, they will be able to continue to live in their own home and neighborhood. There are currently more than 15 "villages" across the country. This would be the first one in Seattle.

Volunteers of all ages play an important role in making the "village" sustainable and fun. The village will be a non-profit organization run by a Board of Directors that live in the community, and the members will decide which services they want offered.

Examples of services that members in other villages have chosen include:

- One number to call for everything you need - for example, transportation to medical appointments and grocery shopping, referral to all kinds of in-home help such as handy-men and house cleaners. All services will be screened for quality and the potential for discounts.
- Fitness programs and walking groups.

- Social and education events such as luncheon outings, private museum trips and seminars on a wide variety of topics with Seattle luminaries.

- Strategic partnerships will provide preferred provider relationships with local health care providers, fitness clubs and service organizations.

Membership is open to all ages. An annual membership fee supports the small staff which coordinates the services, and activities.

There will be community meetings for the Seattle Village at the NE Library, 6801 35th Ave. NE, Seattle on

Friday, March 13 at 1:00 PM

Thursday, April 16th at 3:30 PM

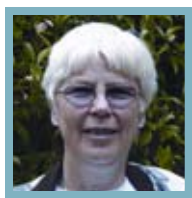
Thursday, May 14th at 4:30 PM

For more information on the Northeast Seattle "Virtual Village," contact Debbie Anderson at 206-527-0241 or by email at [anderson.deborah8@gmail.com](mailto:anderson.deborah8@gmail.com).

### About Beacon Hill Village

Beacon Hill Village is a membership organization in the heart of Boston. Founded in 2001, it was created by a group of long-time Beacon Hill residents as an alternative to moving from their houses to retirement or assisted living communities. Beacon Hill Village enables a growing and diverse group of residents to stay in their neighborhoods as they age, by organizing and delivering programs and services that

*Continued on page 5*



## The Garden Lady

by Linda Urbaniak

# African violets and other easy houseplants

With the rainy, dull days of winter our thoughts of outdoor gardens seem to fade. It's at this time of year that bright flowers and attractive leaves of inside plants fill our need for growing things. Some of the easiest plants to grow and flower are the African violets and their relatives. "Those aren't so unusual" you might say, and the ones you find at the supermarket surely aren't. But there are newer ones available that will knock your socks off, and some of their close relatives provide color, texture and scent.



African Violets

African violets do, indeed, come from the forest floors of Southern Africa. You can find them as mini plants that grow to about six inches, semi minis that grow to about eight inches and standard plants that can be as

big as ten to twelve inches high. There are also trailing plants that spread and root down as they do so, eventually hanging below the edges of a pot or basket. Newer varieties come in yellow, salmon, pink, orange, red, dark red, magenta and purple, even a blue and can have dark green, variegated or picotee edged leaves. Some are even scented.

There are some close relatives, all in the same family, *Gesneriads*, (Jes-NEER-ee-ads) that are a little harder to find, but worth the effort. *Streptocarpus* or Cape Primroses boastfully display trumpet shaped flowers with flat faces. They too come from Southern Africa. The strap-shaped leaves on these plants are accented by eight to ten bloom stalks topped by two to six large blossoms, a knock-out when in flower. They have solid, bi-colored, striped or spotted flowers with intense colors of blue, purple, magenta, white or navy. These will need to be kept in the cool in summer, while still receiving lots of light.

The Lipstick Plant, *Aeschynanthus*, is easy to grow and the bright red tubular flowers grow on trailing branches making it great for hanging basket displays. A similar plant, *Columnea* or the Goldfish Plant has even larger flowers of a bright orange

red that does indeed look like a bunch of goldfish swimming amongst the dark green leaves. It too will make a great hanging basket. Both of these plants need warm rooms plus lots of light.



Lipstick plant

Florist Gloxinias, *Sinningia*, have tubular flowers that bloom for a long time. Many have patterned velvety leaves or some have smooth textural leaves to highlight their large orange, purple, white, pink or lavender blooms. The blossoms look much like foxglove or Penstemon.

Florist Gloxinias are fairly easy to grow. Most need temperatures from 65 to 75 degrees in the daytime and about 10 degrees lower at night. Keep them in a cool north-facing window in summer. The soil should be moist and well drained but beware of over-watering as roots rot easily. They should not be grown in drafts or by hot air ducts. Do not use softened water. Rainwater, or purified water at room temperature is best. Some types will go dormant if they dry out even once. They

need twelve to sixteen hours of light for best flowering, so supplementation by fluorescent lights in the winter is beneficial. They need bright light, but will burn if placed in direct sunlight. Plant in top grade planting soils mixed three parts soil to one part perlite. African violet fertilizer is best at one-quarter the amount recommended on the package at each watering, but once a month pour clear water through the soil until water pours out the bottom of the pot to flush out excess salts. The different plants can be found at better florists and by mail order on-line.



Gloxinia

With exciting new varieties becoming available these plants are more exciting than the little purple flowers your grandma used to grow. Easy to grow, colorful flowers, and maybe even scent make any of them the perfect houseplant. ●

*Linda Urbaniak is a docent at the Bellevue Botanic Garden and an RSVP Ambassador. She will gladly take your gardening questions at lindagardenlady@speakeasy.net.*

## Virtual Village *continued from page 4*

allow them to lead safe, healthy productive lives in their own homes.

Members are 50 years or older, single and married, and residents of the neighborhoods of Beacon Hill, Back Bay, West End, South End, North End, Charlestown, and the Waterfront. Currently, members' ages range from 51 to 99. Most members are in their early 70s, but the average age is going down as more 'Baby Boomers' join.

An individual membership is \$600 a year. A household membership is \$850 a year. The Membership Plus Program offers residents of moderate means the ability to enjoy the Beacon Hill Village benefits through a reduced membership rate and a credit towards programs and services. This program is generously funded by neighbors and foundations. Membership Plus members must be 60 years of age or older.

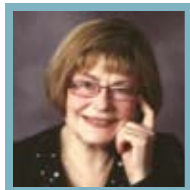
Included in the membership fee is information and referrals, grocery shopping, walking groups and exercise classes, members-only events and programs, discounts to service providers, rides home from doctor-prescribed procedures, and much more. From

groceries to Tai Chi to cultural and social activities to home care, Beacon Hill Village members get what they need to enjoy their lives... and peace of mind.

During a medical emergency, members call 911 or their doctor. Beacon Hill Village members have preferred access at MGH Senior Health Medical Practice.

BHV is also planning for the future. The time may come, perhaps suddenly, when people will need help in their homes. Being part of the Village provides security, and enables access to services when needed. Beacon Hill Village provides geriatric care management anywhere across the country.

The Village's younger members join for the concierge services, vendor discounts, fabulous programs and trips. ●



## Health Matters

by Mary Harvey, MD

# Mr. Smith does healthcare on a dime

Our old friend Mr. Smith had just sorted through the complexities of retired life when he realized he had not given a thought to his healthcare. With a reduced retirement income and ever increasing healthcare costs, Mr. Smith knew he was going to have to make some changes in how he paid for his healthcare and how he monitored his health.

### Medicare

Mr. Smith did, of course, like all people 65 and older, have Medicare – all in all, quite a good program covering thousands of medical and surgical conditions. There are, however, some problems. Medicare does not cover all conditions, or it may fall short of covering all the costs of some conditions. Mr. Smith could see that he would have to pay out-of-pocket or find an affordable supplemental insurance policy to cover the gaps in Medicare.

### Supplemental insurance

Mr. Smith found out that buying an individual policy from an insurance company would be very expensive and, even then, may not cover prescription drug costs. In contrast, he found group-like policies which combine Medicare with the needed extra medical, surgical, and prescription drug coverage. Excellent programs are offered by Humana and AARP among

others. These kinds of programs often provide information and counseling by telephone, or may send a representative to your home to explain their plan to you.

### Low cost medications

If you are unable to find an affordable supplemental insurance policy with drug coverage or decide not to purchase one there are some options for low cost medications:

- Buy a Medicare Part D policy. The written information about this Medicare program is very difficult to understand, but most pharmacies and many senior centers and hospitals have someone who can explain it to you.

- Mr. Smith's daughter, Dr. Jane, told him that doctors always receive sample drugs from pharmaceutical companies eager to sell their products. Doctors can often pass these samples on to their patients. Pharmaceutical companies also provide information to doctors on drug assistance programs. Ask your doctor if he or she has applications for such programs. Drug companies often advertise drug assistance programs along with their regular ads on TV as well.

- Check with your local pharmacy. Some pharmacies offer plans in which generic

drugs can be obtained for \$4.00 per prescription.

### Monitoring risk factors

Dr. Jane told her dad that there are simple low cost or free activities he could do to help monitor his own health.

- Many pharmacies have automatic blood pressure check machines that you can use. Dr. Jane reminded her dad that blood pressure should be no higher than 140/90.

- Pharmacies may also provide automated scales for weight checks. Once you and your doctor have determined your ideal body weight this is a good way to check it.

- Pharmacies may also offer low cost cholesterol screening – usually \$10 to \$12.

### Modifying risk factors

Mr. Smith learned that there are some important things he could do to reduce his medical risk factors and generally improve his health:

- Exercise. Exercise does not have to be expensive or time consuming. You don't have to get any expensive equipment or join a gym. A brisk 45 minute walk three times a week will do the trick. Exercise helps reduce cholesterol, high blood pressure, and stress and will help treat, prevent and reduce the pain of osteoarthritis. Exercise also provides a host of other benefits.

- Eat well. Though most people have a pretty good idea of what constitutes a good diet, Dr. Jane

told her dad that it may be worth the time and small expense to ask his doctor to refer him to a nutritionist for 1 or 2 counseling sessions.

- Alleviate stress. We already know that exercise helps reduce stress. Another stress reducer is spending some time each day doing an enjoyable activity such as working on a hobby or listening to music. Volunteering is also a way to have social interactions while helping others. Mr. Smith also learned that his local community college is a great resource. For a small fee he can access a variety of stress management classes and classes for enjoyment.

- Get a flu shot. The flu can be a very serious ailment for older people. Though there has been negative information about flu shots, the complications that may occur are rare. Inexpensive flu shots can be obtained at many pharmacies and insurance often covers the fees.

Mr. Smith learned that there are many things he can do to lower his healthcare costs and he learned how to take better care of himself in order to help prevent illness. He hopes his friends, including you, will benefit from the information he has gathered. ●

*Mary Harvey is a retired physician and and RSVP ambassador.*

## A sample of senior health classes

**Matter of Balance** is a program designed to reduce the fear of falling and increase the activity levels of older adults who have this concern. There is a need for Master Trainers and Coaches for this program that is offered through some senior centers and other Senior Services sites. Master Trainers teach the Matter of Balance curriculum to Coaches who volunteer to lead classes. All training provided. If you are interested please contact Susan Snyder at Senior Services: [susans@seniorservices.org](mailto:susans@seniorservices.org). ●

### Kent Senior Center:

Yoga: Fridays 9:45-10:45 AM  
Walking Club dates: April 9 & 23rd, May 14 & 28  
Call 253-856-5162 for information.

### Northshore Senior Center:

Indoor Tennis: Thursdays 12:30-4:00 PM  
Bicycle Club: Wednesday mornings Pickleball: Tuesdays 12-2:30 PM  
Call 425-487-2441 for information.

### Auburn Senior Center:

Tai Chi: Mondays 6:15-7:15 PM and 7:30-8:30 PM  
Senior Volleyball: Tuesday & Thursday 10:00-12:00  
Call 253-931-3016 for information.

### Renton Senior Center:

Senior Fitness Training: Monday, Wednesday, Friday 8:00-9:00 AM  
Call 425-430-6633 for information.

## WHAT IS AN RSVP AMBASSADOR?

An RSVP Ambassador is an RSVP Volunteer who is willing to help us spread the word about the benefits of volunteering. Because of our small staff, we have assembled a wonderful group of volunteers who help us share the mission of RSVP with other seniors. If you would be willing to represent RSVP at events around King County, we would like to talk to you.

We do not ask for a specific time commitment, only that you occasionally share your enthusiasm for volunteering and help us encourage others by relating your own experiences and telling about RSVP. We provide a fun, interactive training and give you the opportunity to meet another group of active, enthusiastic people.

**To sign up or ask more questions:** Contact Robin Knudson, 206-957-4779 x116 or [robink@solid-ground.org](mailto:robink@solid-ground.org).

## Seniors should stay active, engaged to fight depression

by Michael Lasalandra, Beth Israel Deaconess Medical Center Correspondent

Senior citizens are at high risk for depression for a variety of reasons: loss of health, loss of friends, loss of purpose. But there are things that can be done to sharply reduce that risk.

“Seniors have got to stay engaged in the world,” says Dr. Michael C. Miller, psychiatrist at Beth Israel Deaconess Medical Center and Editor-in-Chief of the Harvard Mental Health Letter.

“I’m a great believer in staying active,” he says. “People who do best are the ones who keep themselves going. Community organizations, church or synagogue groups, a sport, volunteer activities, political activities. It can be almost anything.”

Part of it is to stay connected to people. “Relationships are very important,” he says. “People who have built networks of friends or enjoy family relationships are happiest. If you can continue to interact with a variety of people, that’s good. People who are more social are less depressed.”

The other part is to find something meaningful to do. “Retirement is very difficult, particularly for men, but increasingly for women as well,” Dr. Miller says. “The idea of stepping away from a full-time career is very complicated. We build our self-esteem on what we do.”

The way to protect against that loss is to find worthwhile things to do. “People who have hobbies do better,” he says. “Maybe you are an amateur musician or an artist. Or you like to travel. The good news is that you can teach an old dog new tricks. That explains the popularity of adult education. Staying engaged in the world is good for your health and for your brain.”

Nationally, about one-third of seniors experience some form of depression. And while those over age 65 comprise just 10 percent of the population, they commit 20 percent of all suicides, according to Dr. Miller.

Besides physical ailments, the loss of productive work and the deaths of friends, there is also some evidence that seniors may be prone to “vascular depression,” a condition in which interrupted blood flow causes subtle damage to nerve pathways implicated in mood, Dr. Miller says.

An important step in combating depression no matter what its cause is to recognize it when it occurs, he says.

Dr. Suzanne Salamon, Associate Chief of Clinical Programs, Gerontology Division, Beth Israel Deaconess Medical Center, points out that many seniors, particularly those who lived through the Great Depression or World War II, don’t feel comfortable with the concept that they might be depressed. She says family members and doctors should be on the lookout for signs of mood problems.

“Many in that generation will never admit to depression,” she says.

Signs of depression can include sleep problems, apathy, fatigue, inability to concentrate, loss of appetite, psychomotor retardation (decreased energy to do things), hopelessness or thoughts of suicide.

“If you are experiencing several of these, you may have a problem,” she says. “I ask my patients about these things. But I don’t ask them if they are depressed. I may use the terms ‘feeling blue’ or ‘down in the dumps.’”

Dr. Miller says there is a place for medication or talk therapy or both in seniors who are depressed, even though they may be resistant. “These are tools that can be used,” he says. “But you can’t just say ‘go take a pill’. This should be done in the context of a careful discussion.” ●



## Senior on the Street

by Peter Langmaid

## Name one thing you’re doing differently in response to the economic downturn:

*“I’m not buying books. Going to the library, instead.”*

~Sarah Parkhurst



*“More efficient use of my driving time. Same amount of work with fewer miles in the car.”*

~Jim Orchekowsky



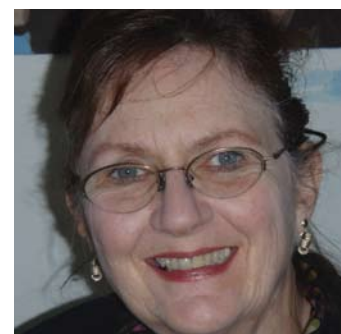
*“I walk rather than drive to places close by. Fewer stops at Starbucks, too.”*

~Pat Loftin



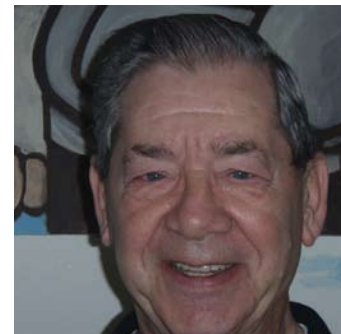
*“I do all my errands in one trip.”*

~Sandy Howard



*“Going out to eat less often.”*

~Harry Schreiber



*“I’m doing more home cooking. More selective on whom I donate money to, too.”*

~Lillian Hayashi



*Above content provided by Beth Israel Deaconess Medical Center.*

*For advice about your medical care, consult your doctor.*

# Volunteer & Community Opportunities through RSVP

The following are just a few of the volunteer and community opportunities RSVP has to offer. To talk to a real person about opportunities that are just right for you, call Jennifer Gahagan at 206-957-4779 x122 – or visit our website at [www.solid-ground.org/GetInvolved/Volunteer/RSVP](http://www.solid-ground.org/GetInvolved/Volunteer/RSVP) for regional volunteer opportunity listings.

## Volunteering

**Evergreen Health Care: Concierge Volunteers** are relied upon to support patients' extra customer service needs. Concierge Volunteers will greet patients at their arrival, escort them to their correct hospital locations, then see that they get back to their transportation. These volunteers must be patient, courteous and be willing to "go the extra mile" to be helpful.

**Starlight Children's Foundation:** Starlight can use your marketing and business development skills to assist in the creation of their marketing strategy. Duties may include researching potential business partnerships, approaching businesses and fundraising.

**King County Dependency CASA-New Partner Site!** Be the most powerful voice for an abused child as a Court Appointed Special Advocate (CASA). Operate your own schedule, investigate and assess case facts and recommend to the court a course of action that focuses on a child's well being. CASAs are provided extensive training and consistent backup support.

**Puget Sound Blood Center:** PSBC needs help for the following Mobile locations:

Mar. 28 at Magnolia Community Center from 10:00 to 7:00.

March 30 & 31 at various UW sites.

**Chris Elliot Fund-New Partner Site!** Volunteer with a dynamic and passionate organization dedicated to increasing awareness, funding, care and support for sufferers of Glioblastoma brain cancer and their families. Volunteer opportunities include committee work, newsletter editing, community outreach, research & grant writing, administrative tasks and helping at events.

**Overlake American Cancer Society Discovery Shop- New Partner Site!** Can you commit to a 4-hour shift once per week for a good cause? Join the all volunteer team which runs and operates this fabulous thrift store. Volunteer jobs include cashiers, taggers, and sorters. Cashiering is the highest need! Store is open 7 days a week.

**Brighton Elementary School-New Partner Site!:** Support students in a multi-cultural, welcoming school setting. Volunteer positions include one-on-one tutors, math coaches, classroom assistants, library aides and more.

**Sojourner Place-New Partner Site!:** Support homeless women in warm, caring, Northeast Seattle shelter. Volunteer opportunities include mentoring, companionship, skill-building workshops, intake and other administrative tasks.

**VA Puget Sound Health Care System:** The VA has a variety of opportunities at the Seattle medical center and the Tahoma National cemetery in Kent. Important needs include volunteer drivers to take veterans to appointments and friendly, proactive volunteers to help veterans and their family members navigate the medical center.

**Volunteer Chore Services:** Phone Buddies Program. Bring joy and companionship to an isolated elder or disabled adult by having a phone conversation once or twice a week. Many of these adults no longer have the friendships they once had and would greatly benefit from regular communication with someone like you!

## In Our Community

**"Taking Charge in Tough Times - Protecting you and your money in a turbulent economy":** AARP presents this free public event Wednesday, April 22 from 9:30 to 2:00.

Red Lion Hotel Bellevue, 11211 Main St., Bellevue, WA 98004.

Participants will receive a free DVD and educational materials.

Lunch is provided.

Registration is required: online at [www.aarp.org/wa](http://www.aarp.org/wa) or toll free at 1-877-926-8300.

**Creativity in the Second Half of Life:**

Wednesday, May 27, 2009, 7:00-8:15pm.

A public lecture by Dr. Gene Cohen, Director of the Center on Aging, Health & Humanities at George Washington University  
Location: Kane Hall, Room 210, University of Washington Campus  
Dr. Cohen will share his insights on creativity and aging, based on "The Creative Age" (which has also served as the basis of a film by PBS), and "The Mature Mind."

**Training for PEARLS Program:**

April 22-24, 2009.

PEARLS (Program to Encourage Active, Rewarding Lives for Seniors) is an evidence-based depression management program for older adults. Program participants learn how to reduce their depression through problem solving, social and physical activity planning, and pleasant event scheduling. For more information: contact Sheryl Schwartz [sheryls@u.washington.edu](mailto:sheryls@u.washington.edu).

**Healthy Activities:**

**Southeast Seattle Senior Center:** EnhanceFitness-Mon, Wed., & Fri. 8:40 am and 10:00 am, Tue. & Thurs. 9:00 am.

**Shoreline-Lake Forest Park Senior Center:** Exercise to Music-Mon., Wed., & Fri. 8:30-9:30am.

**Northshore Senior Center:** Senior Strength-Tue. & Thurs., 8:30-9:15 am.

**Attention beachcombers! Grayland, WA annual Driftwood Show and Glass Float Round-up:**

March 21 & 22

Learn about Tracking Flotsam, see art demonstrations, enjoy a pancake breakfast and more.

Email [info@2thebeach.org](mailto:info@2thebeach.org) or call 800-473-6018.

**Center for Creative Aging:** Exploring our Deepest Longings  
Saturday, April 4, 9:30-12:30 PM, \$50.00

Horizon House, 900 University St., Seattle 98101

Led by Jan Lawry, developmental psychologist

Call 206-382-3789 or email [info@nwcreativeaging.org](mailto:info@nwcreativeaging.org).

Please call to help me find a volunteer opportunity suited just for me.

Please send information about RSVP.

Please note my new address.

Name: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Address: \_\_\_\_\_