



ASK THE DOCTOR

Colon Cancer Screening & Prevention

By Jennifer Heidmann, M.D.

While making a list of New Year's resolutions this year, I recommend adding to the list asking your primary care provider about colorectal cancer screening.



Colorectal cancer is the third most common cause of cancer-related death in our country—almost 50,000 people a year. Cancers of the colon or rectum occur when cells divide out of control. It is best to catch these cancers early, before they cause any symptoms.

Risk factors for colon cancer include smoking, lack of exercise, certain foods (red meats and processed meats), being overweight, and heavy alcohol use. Colon cancer risk increases with age, especially after 50. Colon polyps (adenomas) and inflammatory bowel disease increase risk, as does a family history of colon cancer or multiple colon polyps.

For people with average risk, screening should start at age 50, even if there are no symptoms. recommended colorectal cancer-screening methods were updated recently by the U.S. Preventive Services Task Force:

- Colonoscopy: A camera is used to view the entire colon, and biopsies can be done if necessary. It involves preparation to “clean out” the colon.

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Paddle On! Kayaking Is a Perfect Senior Experience



Jason Self leads a covey of kayakers through Trinidad Harbor. Jason Self photo.

By Jason Self

Most sea kayakers don't even start paddling until after retirement. And some of the country's premiere sea-kayaking locations are right here off the Humboldt coast.

Paddlesport publications from around the globe routinely list Trinidad as a must-go place to experience the salty brine from the cockpit of your kayak.

Trinidad has an immense variety of paddling opportunities—including an ocean beach launch protected from the northwest swell, an abundance of wildlife, and limited coastal development. Trinidad Bay's protected launch beach means kay-

akers don't have to be adrenalin junkies or spring chickens to paddle the ocean.

Meanwhile, on Humboldt Bay, Alan Workman, 62, lives on his 30-foot sailboat, Belle France, at a dock at Woodley Island. When he can't sail, his preference is kayaking.

“I've always wanted to be on the water,” Workman said. “I like the intimacy of kayaking. On Humboldt Bay, you can pretty much go anywhere.

“Kayaking was my gateway drug to knowing

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Sr. News

Published monthly since 1981 by



Humboldt Senior
Resource Center

Circulation 13,000

All opinions expressed in Senior News are those of the writer and not necessarily of the Humboldt Senior Resource Center. HSRC does not endorse any products, services or candidates advertised in Senior News. All advertising is paid for by the businesses involved, which are also totally responsible for the content.

Advertising: Call Elizabeth Whitley at 443-9747, ext. 1227, or visit www.humsenior.org.

Submissions: Senior News welcomes readers' stories, up to 400 words. Contact the editor, Ted Pease, at 443-9747, ext. 1226, or tpease@humsenior.org at least one month prior to the desired publication issue for more specific details.

Subscriptions: Credit cards and personal checks are accepted. Subscriptions are \$20 a year; call 443-9747 or mail to 1910 California St., Eureka, CA 95501.

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Tedtalks: A Time for Transitions, Hope and New Beginnings

By Ted Pease

It's hard not to reflect on new beginnings, transitions and what lies ahead as we embark on a new year. Typically, this is a time of musing, of reflection both on the year that's gone before, and the brand-spanking new one to come.

In this new year, I think with fondness on two friends very recently lost, including my neighbor, Gerry, and Betty Lovie of the Fieldbrook Apple Farm, who was beaming at her granddaughter on the front of the September issue of *Senior News*. These kinds of transitions are tough.

We also think with gratitude of where we in Humboldt get to live, with its natural beauty and giving people. I'm also glad to be far from whatever happens in Washington and the world in coming months.

There's no real reason to think that Jan. 1 is different from any other day, as our lives tick forward. But we do.

It's arbitrary, but a bit of a bittersweet transition.

"I hope that in this year to come, you make mistakes," said writer Neil Gaiman. "Because if you are making mistakes, then you are making new things, trying new things, learning, living, pushing yourself, changing yourself, changing your world. You're doing things you've never done before, and more importantly, you're doing something."

Good advice. So let's all resolve to "do something" in the new year. Here at the Humboldt Senior Resource Center, people come to "do something" every day, from Spanish and French lessons to line-dancing to Tai Chi and travel-writing classes. Or just come to lunch to connect with each other. It's all valuable and a good way to start any new year or week or month.

This issue of *Senior News* also celebrates what we do to connect with each other and

with the place that we live.

Kayak instructor Jason Self (who is not a senior), talks about the joys of getting out on a tiny boat to connect with the ocean. Alan Workman (who is a senior) says he "loves the intimacy of kayaking."

Clearly, physical activity helps keep us alive. Alan Grau, 63, will run his 30th Ford Hess Trinidad to Clam Beach Run this month.

Columnist John Heckel's cataract surgery will help him see 2017 more clearly.

And 2017 will hold its challenges under a new president, as HSRC Executive Director Joyce Hayes observes, but it's up to all of us to make it work.

Happy New Year.

—

Ted Pease is editor of *Senior News*.

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One Perspective: Elders Under a Trump Presidency

By Joyce Hayes

A question on the mind of many seniors is “Under President Trump — what now?”

Since the election on Nov. 8, many participants in different Humboldt Senior Resource Center programs have approached me to ask what this election will mean for senior programs.

The only answer I can give at this moment is that we really don’t know. But I can provide some insight about what other authorities are saying and, in the end, we hope for some positive perspectives.

As an organization that offers programs funded by the Older Americans Act, Medicare and Medicaid (Medi-Cal in California), we could be significantly impacted if some of the campaign rhetoric is put into action. Our potentially vulnerable programs are the congregate dining centers, Home Delivered Meals, Redwood Coast PACE, Adult Day Health and the Multipurpose Senior Services Program (MSSP). But the question is, how will campaign rhetoric differ from governing reality?

According to the National PACE Association, the current post-election environment is one of great uncertainty, with the potential to have a significant impact on PACE, the Medicare and Medicaid programs, and the general healthcare system.

Bob Blancato, executive director of the National Association of Nutrition and Senior Programs, suggests that, “The Affordable Care Act (ACA) is an early test of campaign promises vs. real policy. Pre-existing condition protection and young adult coverages are now reported to be saved.”

If the ACA is not repealed, then what? Significant changes to the Affordable Care Act could affect how care is delivered through Medicare and Medicaid. Those programs also could face even bigger changes, since Trump and House Republicans say they want to restructure both.

Will actions about the Older Americans Act be quiet in 2017, after reauthorization in 2016, or will it be reopened for discussion on programs such as senior nutrition programs, home and community-based services? Even under President Obama, funding for most of these programs was flat, while the number of older adults using those benefits was increasing.

What has happened since the election? On Friday, Dec. 9, Congress passed a second short-term funding bill to ensure that federal programs are funded at current levels through April 28, 2017.

Passage of this second funding has important benefits, including averting the elimination of

funding for the State Health Insurance Assistance Programs (SHIP) programs and a cut in the Senior Community Services Employment Program (SCSEP), both of which were proposed in an earlier Senate bill.

On the more positive side, for us living in California, a state where both houses of our legislature are controlled by Democrats, there is the opportunity for continued support of innovative and progressive healthcare models for older adults, as we have seen in the last several years.

HSRC is actively involved in both state and national organizations that have strong, well organized advocacy programs.

I believe we can be sure that all organizations at the federal, state and local levels will use their influence to push back on proposed changes in eldercare programs.

And will continue their commitment to principles we believe are important for older adults to age with dignity, choice and health.

Joyce Hayes is the executive director of the Humboldt Senior Resource Center.

“I suggest not believing, trusting, or taking direction from the anxiety and continue your pursuits forward. Then, you will be amazed at your ability to attract and reveal your true capabilities, your light, your magic.”

—Charles F. Glassman, author, *Brain Drain — The Breakthrough That Will Change Your Life*, 2009



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“I predict the new year will bring many opportunities for seniors to share their wisdom and experience. We can anticipate a lot of change in 2017, and seniors have the life experience and perspective to help all of us of put these changes in context. Seniors among us have lived in times of war and peace, economic booms and downturns, have seen proposals of new ideas and the disappearance of old ones, and shifts in political and social leadership. Lessons from these changes can serve us all well as we navigate the path forward in our personal lives, and in our national conversation. I value the opportunity to learn from these experiences. We can all benefit from the wisdom that our seniors can share.”

—Lisa Rossbacher, president,
Humboldt State University

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Paddle On!...From Page 1

what was going on around me,” he said. “I’ve had some totally awesome experiences kayaking on the Bay.”

The low-impact nature of kayak touring means even those with physical challenges can paddle. With just a little bit of learning, practice and proper equipment, anyone can experience all of the wonder the ocean has to offer.

I started seakayaking 15 years ago. Nearly every day I have experienced something new, from migrating whales to resident porpoise, seals and sea lions and flocks of migratory sea birds sailing overhead. The ever-changing nature of the ocean never ceases to amaze. It’s never the same twice.

Rocks, headlands, reefs

and aspect beaches are a kayaker’s paradise. Those looking to explore and push their limits must execute a higher level of skill, safety and seamanship.

There are opportunities for training and outings from beginner to expert with the sea kayak club Explore North Coast (www.explorenorth-coast.net), as well as lessons & guided tours.

—

Jason Self is a kayak trainer and owner of *Kayak Trinidad*.
www.kayaktrinidad.com

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Kicking up the Dust, Hatching Inspiration

By Julie Fulkerson

We begin and end life with major transitions. What we do between birth and death becomes our story. Sometimes we even get to choose.

Much of the change we barely notice, and it accumulates into a direction. As we grow, more opportunities influence these transitions.

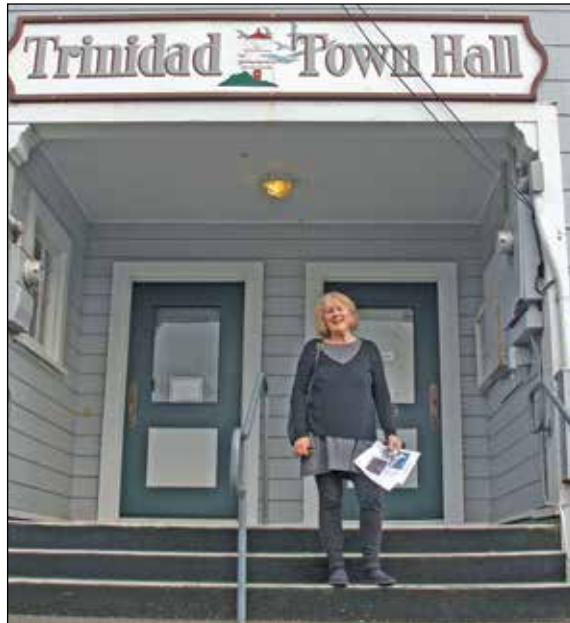
My parents encouraged me to experiment, succeed and fail. I was dropped into unfamiliar and strange situations. I learned early on how to manage myself and create an inner world of opportunities.

I organized neighborhood plays and parades. My early experience taught me to explore, seek answers, change my mind, plan for mistakes, but not to worry excessively about them. I might have even thought I was invincible, like most young people.

Every work and life experience and every transition I've had holds the same threads of imagination, encouragement and amplifying success. As with most of us, I was completely unprepared. I plunged in, asked questions and watched my teammates for clues.

The truth is, I love change. My résumé looks like I didn't have a plan. In fact, the underlying values and threads tying my life transitions together are crystal clear to me, if not to anyone else.

As a waitress, my job was to make dining a great experience. As a teacher, I knew that every kid in my classroom had talent, often hidden, and it was my role to make sure they had



Longtime Humboldt politico Julie Fulkerson — former Supervisor and former mayor of Arcata and Trinidad— steps down from local politics in December. Sort of. She is now director of the Humboldt Area Foundation Board of Directors. Ted Pease photo.

individuals I worked with helped us imagine taking on the task.

Working with students, employees, organizations and community members provided opportunities to be a “radical cheerleader,” as one colleague labeled me. Can I stir the pot? Can I encourage people to come together to improve the workplace or community, solve problems, celebrate success and encourage each other? If the answer is “yes,” then I know that I will continue to stir the pot and support others to do the same. I'm already in the middle of the next transition.

Julie Fulkerson has been in public service since 1980 — Arcata mayor from 1980-1988, Humboldt County Supervisor 1989-1996, and mayor/city council member in Trinidad from 2008-December 2016.

a chance to uncover possibilities. Later, when I worked with unemployed ex-felons and drug addicts, I learned that everyone had hidden talents and capabilities. When I opened three retail stores, I chose every location for a neighborhood that had been neglected. I knew there were hidden attributes that, with a little dust kicked up, would stir up inspiration.

Threads underlying each transition of my life tie this together and make it all seamless. Activities that had the potential to support the rare talents of the



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POINT OF DEPARTURE— BY BOB MORSE

Coping With Inevitable Mortality

One of the distinguishing features of Homo sapiens, supposedly, is that we possess the awareness of our own inevitable death. Of course, we don't know for sure that other creatures are not aware of their own mortality. But it's safe to say only humans have the capacity to express an existential dread of death.

So, if confronted with that dread, and lacking any faith in an afterlife, how does one cope? Where can one find some accommodation or comfort with that awareness? This is the question that Andrew Stark, professor of management and political science at the University of Toronto, addresses in the book *The Consolations of Mortality: Making Sense of Death*.

Stark sets out on his quest by presenting what he sees as the main approaches to finding consolation in the face of the stark reality of mortality. He begins with Epicurus's dictum that while we are alive death cannot affect us, and once we are dead we are no longer around to be harmed. From there, Stark employs philosophical, literary and cultural references to dissect the major concepts employed in coming to terms with death.

While he claims his intention was to write the most upbeat book that he could, it's hardly full of good cheer. At each step of the way, he

holds up possible sources of consolation, only to dismiss them as insufficient and psychologically impossible to accept. Still, the richness of the references (some of the footnotes run on to pages) provide much to ruminate on and perhaps come up with one's own consolation that satisfies.

This is, in fact, what the author does by the end of the book. No spoiler here, because whatever you might think of his solution, you would hardly be able to appreciate it without traveling the dark road he follows to get there.

"...his intention was to write the most upbeat book that he could, it's hardly full of good cheer."

Even then, Stark knows his consolation may not satisfy, "because what I have suggested isn't likely to warm us emotionally." We might be able to accept his consolation and "still ache at the thought that one day we will drink an espresso for the last time, or see a sunset for the last time, or make love for the last time."

Bob Morse is owner of Morse Media, a web development company. He has had a longtime interest in cultural attitudes toward death. His articles and more information on the subject can be found at speakingofdeath.com.

Slap & Thump: Hooked on Drumming

By Karenn Wright

It echoes the human pulse, structures our life force, demands our presence, and weaves a cadenced web of well-being and support. It's the first sound we hear in the womb — not our mother's heartbeat — but the sound of the blood coursing through her veins. "It" is rhythm.

Mickey Hart, a drummer for the Grateful Dead, wrote, "In the beginning was noise. And noise begat rhythm. And rhythm begat everything else."

It was no wonder I was drawn to rhythm as my husband deteriorated into dementia. And it was equally auspicious that I came across a class on therapeutic drumming. I was hooked after my first session.

The drum of choice was a *djembe* (gem-bay), provided by our instructor, Gregg. The djembe is from West Africa, made of wood, rope, metal rings and goat skin. "Female goats because the males are too smelly," Gregg jokes.

The hourglass-shaped drum stands about two feet tall. About 17 inches in diameter, it is played with the hands. It has a short learning curve. I can get behind that.

We learned the distinction among bass, tone and slap notes in the shape



Karenn Wright drums her djembe in her McKinleyville backyard. Ted Pease photo.

of your hands and where they hit the drum. The bass corresponds to the root chakra, the tone to the heart, and the slap to the crown.

With every touch on the drum, I felt a dormant force of primal energy awoken within me. After 20 minutes, Gregg said we'd been reaping health benefits while we drummed. Cool!

Drumming fires up our circulation, reduces stress, lowers blood pressure,

boosts the immune system, gives our right and left brains a hefty workout, encourages balance in carpal and arthritis conditions, and stimulates acupuncture points in the hand to help balance body energy.

Most of all, drumming puts us in the now alongside the rhythms we played, where there's no room for worry. I laughed (a lot), and stumbled across an understanding, nurturing group in this new community. Drumming allowed me to be a better caregiver.

My husband has been gone for more than five years now, and I'm still drumming. I think he hears me.

Karenn Wright of McKinleyville is author of a new eBook, *The Grapes of Dementia*. Her blog is wrightinglife.com.



More than 1,000 runners take off from Patrick's Point on the 51st annual Ford Hess Trinidad to Clam Beach Run last year. This year's race kicks off Jan. 28. Ted Pease photo.

Run, Baby, Run

By Alan Grau

Recent current events got you down? Go for a run and let those endorphins do their work. You may get younger in the process.

Really.

The Trinidad to Clam Beach Run is Jan. 28. You can run or walk 8¾, 5¾, or 3 miles. If you choose 8¾ or 5¾ you can walk, run, or swim through Little River. The river can be ankle-deep, or above your waist. It is always cold. It is a unique and memorable part of this run.

The Coast Guard is always on hand. No mishaps yet.

At 63, I'm running my

30th Trinidad-to-Clam Beach Run. Why? I never quite know how to answer this question.

There are a lot of training runs and, for me, these runs go all year, rain or shine. My running buddy, Tom, runs 50- and 100-mile events. I don't ask him why. The idea seems absurd to a non-runner. But when he talks about time shared with other runners and volunteers and being a part of the ultra-running community, it almost makes sense, for a moment.

We runners remember the

Continued on Page 8

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SONGS WE TELL EACH OTHER

BY MARGARET KELLERMANN

Why Can't We Turn Over an Old Leaf?

Happy completely new year. Time to turn over a basketload of new leaves. But whenever I hear about turning over a new leaf, I wonder: Must it be new? Why can't I turn over my old leaf?

I don't fear change; I fear the freak-out abandonment feelings that accompany change. Brand-new things can paralyze me, similar to when Mom dropped me off in fourth grade at a scary new elementary school in Rhode Island, 3,000 miles from my California friends.

New things often confound. I love my comforting old things:

- Antique cobalt bottles on windowsills. Light spills through like chips of brilliant blue sky.
- My sweetly maturing dog, Luke. When I ask, "Do you want ...?," Luke stares at me without moving, as I make my usual guesses: food, toy, outside. When I guess right, he drops to down-dog yoga position ("Emphatically, yes"). Recently I asked, "Outside?" He looked at me mournfully ("No, it's cold"). Then he sidled to my chair, head on my lap ("I'd rather stay with you, if that's all right"). As the saying goes, "Just to be with each other is enough."
- Venerable music from Ireland and Appalachia.
- Vintage furniture from 1910-1960. Also, people from that era.
- In my desk, a 20-year-old yellow memo my dad penned the week before he died. The memo contains notes for a spiritual conference he

would have led later that month. One out-of-place scribbled query, I like to imagine, was meant for me: "What is the question?" After years of trying to guess the answer to that, I now realize What-is-the-question is the very question I could ask myself at puzzling times. Very Zen, old Dad. Good job.

New leaf-turning vs. old leaf-turning. Examples where new is better:

- New spearmint leaves = Instant gourmet garnish. Old mushy spearmint leaves = Ick.
- New recycled loose-leaf paper = Green. Old mildewed paper = Gross.
- New baby leaves in spring-green gear = Cute. Old driveway-strewn leaves = Compost.

Trepidation seems the watchword for the near future. But hey, we've weathered scary new times before. My New Year's resolution: I'm turning over new leaves by preparing therapeutically (breathe, breathe) for some titanic beginnings in 2017. I'll keep old-year treasures while anticipating new-year joys. I'll stand and see what comes — asking, "What is the question?" — then choose a path from there. And when all else fails, love.

—
Margaret Kellermann works with groups and individuals in therapeutic arts. Contact her at seniornewseditor@humsenior.org.

Run, Baby, Run...From Page 7



Runner Alan Grau, 63, splashes through the Little River at Moonstone Beach during the 2015 Ford Hess Trinidad to Clam Beach Run. Ted Pease photo.

exercise will slow down, or even stop and reverse the aging process. People who exercise have longer telomeres — genes that may actually slow down the aging process (see www.tasciences.com/what-is-a-telomere/).

The most significant age group for this small miracle is 40-65. A study of cyclists between 55 and 79 showed that those who are physically active function like a much younger person. We can be much faster and agile than our age would suggest, though not stronger.

Taking up jogging, cycling or walking at 50 or 60 can improve quality of life. We can do more; we can do it faster. We feel better and we look better. As if the physical gains aren't enough, exercising can slow brain aging up to 10 years. Aerobic exercise just twice a week cuts the risk of Alzheimer's by 60 percent.

The Clam Beach Run was created by longtime Humboldt State track coach Ford Hess in 1966, as a way to get his young athletes off the couch. Now, it has become a North Coast tradition.

See you at the Run.

—
Alan Grau is a long-time Trinidad resident and a longer-time runner.

Older Every Day

By Ted Pease

As we embark on (yet) another new year, many of us wonder about this aging thing. Or we avoid thinking much about it until it hits us in the head.

Author Lewis Carroll, who wrote *Alice in Wonderland*, among other wonderful things, had these thoughts about old folks:

*“You are old, Father William,” the young man said
And your hair has become very white;
And yet you incessantly stand on your head –
Do you think, at your age, it is right?”*

Actually, at my age — and I’m not telling you what that is — I think that standing on my head would be a great thing. If you can do it (and I can’t), please do it as often as possible in any public square or plaza. I want to see 100 “elders” on their heads at the next Farmers Market.

Unless it’s raining. Let’s not be crazy.

Senior News is thinking about changing its name. I ran into a guy at Murphy’s who was picking up newspapers, and I told him to try *Senior News*, the best community newspaper in Humboldt County. He picked up a copy and screamed, “Old people news!” and dropped it like it was on fire.

“No, seriously,” I said. “Give it a shot. We’re all getting older, every day. This is good stuff.” I don’t know if he took one.

“Hardly anyone admits to actually being ‘old,’ says Erica Manfred on the website “Senior Planet” (seniorplanet.org/old-elder-older-what-are-you/). “A Pew Research Center study of 2,929 Americans age 18-plus found that respondents under 30 said old age begins at 60, but respondents 65 plus said 74. One 90-year-old woman didn’t think old started until you were 95.”

A couple of months ago, we reported on a 90-year-old guy who still runs six races a year in the Six Rivers Running Club. He plays golf three or five times a week. I don’t know if he stands on his head, but I’d completely believe it if he does.

“Could this fear of the label ‘old’ be an American phenomenon — our way of talking around the real issue?” asks Manfred on Senior Planet. “One of my wise, if not yet elder, friends thinks so: ‘People who are over 60 are closer to losing their hearing and eyesight, closer to cancer, heart attacks — closer to death, in fact. Isn’t that why we really have such a hard time saying ‘senior’ and no trouble saying ‘teenager?’”

“If it isn’t, then why do we have such a hard time coming up with the right word?”

Ted Pease, 61, of Trinidad is editor of Senior News.

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AGING IS AN ART — BY JOHN HECKEL

We See Medical Care More Clearly

Living in Humboldt County means living with a shortage of medical personnel, an inconvenience at best and a life-threatening hardship at worst. While this shortage affects people of all ages, it can have particularly disastrous consequences for seniors.

As seniors, we can and must help each other find and maintain excellent health providers. If those of us who are fortunate enough to have good medical providers share that information with each other and with the providers themselves, we can create an environment that will be both more attractive to new personnel, and help maintain those doctors and nurses we love.

The way to keep good nurses and doctors is to thank them. Let them know they are appreciated.

Let me start.

I am currently finishing a month-long cataract procedure. I know many of you have gone through the process of one eye first, take these drops four times a day and these drops twice a day, and then get someone to drive you down to Fortuna at 5:30 in the morning. I hope your results were as amazing and gratifying as mine. I have an entirely new perception of both color and clarity.

My doctor, you ask?

Michael B. Mizoguchi, M.D. He is amazing. He is that rare medical professional who excels at both surgical skill and empathetic communication. He checked in with me multiple times before and after each surgery. He shakes my hand every time we meet to talk. He answers my questions. He even called me at home! Really, I couldn't

believe it, but he called me at home to check in on me.

I want Dr. Mizoguchi to feel appreciated. I want him to stay and to thrive in Humboldt County. I want him to know that we care. I want you to know he has a new associate, Dr. Dipali V. Apte, all the way from Missouri, and — get this — they have reduced wait times and are taking new patients.

As seniors, let us make a concerted effort to let our

medical professionals know that they are valued and appreciated, and let us communicate and share with each other outstanding medical providers we have encountered.

It is a very small medical-provider world. We know doctors, nurses and technicians talk to each other. They network. The word gets out. Imagine: Humboldt County is a great place to work, to raise a family, and is a community

of appreciative people not afraid to show their appreciation.

Spread the word.

Welcome to Humboldt County, Dr. Apte.

—

John Heckel is a former HSU theater & film professor with a Ph.D. in psychology, and a member of the Senior News Advisory Board.

Trump Threatens Health Care

Among the fears about a Trump Administration — threats to health care and coverage under the Affordable Care Act.

The president-elect's choice to head the Department of Health and Human Services, Georgia Congressman Tom Price, has been an outspoken opponent of President Barack Obama's healthcare reforms, says *Newsweek* magazine.

Donald Trump has pulled back from his vow to repeal ObamaCare, but still promises to change significant aspects of it.

Price has also been an outspoken critic of Planned Parenthood, and promises to remove federal support, the magazine reports.

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JANUARY ACTIVITIES

Humboldt Senior Resource Center - Eureka 1910 California Street: 443-9747 ext. 1228

Every Weekday

8:30-4 Computer Lab
 8:30-4 Library
 9-3 Senior Service Office
 9-11 Analogous Spanish with Max
 noon-2 Billiards

Every Monday

9:30-10:30 Karate w/Jerry Bunch
 10-12:30 Mah Jongg
 11-12 Yoga with William Timm
 11-1 Back to Basics Line Dancing
 1:15-2 SAIL w/Muriel
 2:10-3:10 FABS/SAIL by Beth and Lois
 2:30-4 Memoir Writing Class
 Jan. 2 HSRC closed-New Years Day observed
 Jan. 16 HSRC closed-MLKing Day Birthday observed

Every Tuesday

10-11 Harry's Bingo (*not Jan.3*)
 11:30-12:15 Lunch – *Menu below*
 12:30-1:30 Bunco
 12:15-2:15 Pinochle
 2:10-3:10 FABS/SAIL by Beth and Lois
 2:30-4 Conscious Aging Conversations
 3:20-4:20 Tai Chi for Better Balance (*RSVP*)
 Jan. 3 10:30-11:30 Dance & Dine-Ray, Chuck, Dave & Lois
 Jan. 17 1:30-3:30 Ukulele Play'n Sing
 Jan. 17 6-9 Stamp Club

Tuesday (cont.)

Jan. 24 11:30-1 CalFresh Info and sign-ups
 w/Food for People

Every Wednesday

11:30-12:15 Lunch–*Menu below*
 1:15-2 SAIL w/Muriel
 1:30-3:30 Intermediate Line Dancing
 2:10-3:10 FABS/SAIL by Beth and Lois
 Jan. 4 11-11:45 EPD talk with Suzie Owsley
 Jan. 4 & 18 1-2 **Caregiver Support Group**
 Adult Day Health & Alzheimer's
 Services, 1901 California St.,
 Bldg. B, Library, 2nd Flr., Eureka
 Emblem Club serves lunch
 — *Menu below*
 Jan. 11 11:30-12:15 Savor the Memory
 Jan. 18 & 25 2-3:30 How to write about your travels
 Jan. 18 10:30-11:30 Val Leone performs
 Jan. 18 9:15-11:15 Foster Grandparent Program
 Jan. 18 10-11:30 Commodities distribution

Every Thursday

10-11 Grocery Bingo:
 Bring 1 grocery item
 10-11:30 Intermediate French

Thursday (cont.)

11:30-12:15 Lunch – *Menu below*
 1:15-2 SAIL w/Muriel
 2:10-3:10 FABS/SAIL by Beth and Lois
 3:20-4:20 Tai Chi for Better Balance (*RSVP*)
 Jan. 5 & 19 10-12 Genealogy group
 Jan. 5 1-1:30 WWII - History of the Pacific War
 discussion group
 Jan. 19 12:30-1:30 Covered CA/Medi-Cal
 assistance drop-in clinic
 Jan. 26 8:30-12:30 Medication Interactions & Consultation

Every Friday

9-10 Falun Dafa
 10-11 Beginning Tai Chi Movements
 11-12 Beginning Yoga
 11:30-12:15 Lunch–*Menu below*
 1-4 Bridge Games
 Jan. 13 10-12 Low Vision Support Group
 Jan. 27 11-12:15 **Birthday Celebration**

Saturday

Jan. 7 Noon Sassy Seniors-Marie Callenders
 Jan. 21 Noon Nooners-Cafe Marina

January Dining Menu



Humboldt Senior
 Resource Center

Nutrition & Activities Program

FIRST WEEK

Jan. 2 *All sites closed for the Holiday.*
 Jan. 3 Hot Turkey Sandwich
 Jan. 4 Baked Potato Soup
 Jan. 5 Harvest Butternut Squash Ravioli
 Jan. 6 Lemon Herb Fish

SECOND WEEK

Jan. 9 Dining Centers closed
 Jan. 10 Shrimp Gumbo
 Jan. 11 Taco Salad
 Jan. 12 BBQ Chicken
 Jan. 13 Pot Roast

LOW-FAT OR
 NONFAT MILK IS
 SERVED WITH
 EACH MEAL

People 60+ are invited

\$3.50 suggested donation

For those under 60 there is a fee.

NO ONE WILL BE TURNED AWAY FOR LACK OF FUNDS.

THIRD WEEK

Jan. 16 *All sites closed for the Holiday.*
Martin Luther King, Jr. Day
 Jan. 17 BBQ Pork Rib Sandwich
 Jan. 18 Beef Ravioli
 Jan. 19 Tuna Casserole
 Jan. 20 Soft Tacos *Birthday Celebration*

FOURTH WEEK

Jan. 23 Dining Centers closed
 Jan. 24 Swedish Meatballs
 Jan. 25 Chicken Cacciatore
 Jan. 26 Cheese Manicotti w/Tom. Cream Sauce
 Jan. 27 Chinese Chicken Salad

FIFTH WEEK

Jan. 30 Dining Centers closed
 Jan. 31 Cheese Tortellini



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*See Activities at Senior Centers calendar at right for Eureka, Arcata & McKinleyville classes.



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JANUARY ACTIVITIES

Arcata Community Center

Humboldt Senior Resource Center Dining Center

825-2027 • 321 Dr. Martin Luther King Jr. Parkway

Monday

HSRC Arcata Dining Site will be closed Jan. 2
Jan. 9 & 23 Silver Quills Writing Group
HSRC Arcata Dining Site will be closed Jan. 16 for
Martin Luther King, Jr. Day.

Every Tuesday

9-11 Katie's Krafters
10-11 Senior Aqua Aerobics
\$5 fee at HealthSport-Arcata
(prior registration required)
10-11:15 Karaoke
10-11:30 Chess and more
11 Bread distribution
12:30-2 Bead Jewelry Craft Class
8am-2 HICAP
Jan. 3 10-11 **Caregiver Support Group**
Mad River Community Hosp
Minkler Education Room
3800 Janes Road, Arcata
For info call 443-9747

Every Wednesday

10-11 Chi Gong
10-11:15 STRONG Exercise w/ Marilyn
11 Bread distribution
11:20-12:15 Yoga Stretch

Wednesday (cont.)

12:30-1:30 Tai Chi for Better Balance
Jan. 4 & 18 9-1 Hair Cuts with Joey
Jan. 11 & 25 10-11:15 Dance - Old Gold Band

Every Thursday

9-11 Katie's Krafters
9-10 Tai Chi (\$3 donation)
10-11:15 Chair massage (donations accepted)
10-11 Senior Aqua Aerobics
\$5 fee-HealthSport
(prior registration required)
10-11:30 Chess and more
12:15-1:15 Learn Tech with Brett
Jan. 12 11-12:15 Cal Fresh Sign-up assistance
Jan. 12 10-11 **Caregiver Support Group**
Teen Room
For info call 443-9747
Jan. 19 10:15-11:15 Swing 'n' Sway Trio
Jan. 19 10:30-11 Commodities Distribution

Every Friday

10-11:15 STRONG exercise w/Marilyn
10-11:30 Ping Pong with Pete
11:20-12:15 Yoga Stretch
12:30-1:30 Tai Chi for Better Balance
Jan. 13 10-11 Site Advisory Council Meeting
Jan. 20 10:30-11:15 Music with the Half Notes
Jan. 27 11:30-12:15 Chinese New Year & Birthday Celebration Lunch

Fortuna Dining Center

HSRC at Mountain View Village • 2130 Smith

Lane 725-6245

Lunch: Tues-Fri at noon

See HSRC menu on page 11

Wednesday

Every Wed. 5-8 BINGO
Jan. 4 10:30 Music with Bill & Corena

Thursday

Jan. 5 & 19 12-1 **Caregiver Support Group**
United Methodist Church
Fireplace Room
922 N Street, Fortuna
For info 443-9747

Friday

Jan. 27 12 Birthday Lunch

Ferndale

Ferndale Community Center

Mon., Wed.& Fri. 8:30-10 SAIL Class

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McKinleyville Senior Center

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Every Monday

8:30-9:30 Tai Chi
10:30 Walking Group at Hiller Park
12-3:30 Computers(call for availability)
1-4 Party Bridge
Jan. 16 **MLKing Day - Closed**
Jan. 30 11-12 Low Vision Workshop

Every Tuesday

9-11 TOPS
9:30-10:30 SAIL Class
10:40-11:40 Stretching
12:30-3:30 Bingo
1:30-2:30 Exercise

Every Wednesday

8:30-9:30 Tai Chi
9-12 Computers(call for availability)
10-12 Needlework
10:30 Walking Group at Hiller Park
1-4 Pinochle
Jan. 4 10-11 Genealogy
Jan. 18 10:30-11:30 Executive Board Meeting
Jan. 25 12-1 Monthly Luncheon -
Chicken Vegetable Noodle
Casserole, Salad, Dessert
\$4-Sign up by 1/11/17
Jan. 25 1-2 Heart Healthy Club

Every Thursday

9:30-10:30 SAIL Class
10:30-12 Pinochle Lessons
10:40-11:40 Stretching
12:30-3:30 Bingo
Jan. 5 11-11:30 Potato Soup & Bread-\$3
Jan.12 11-11:30 Tuna Noodle Casserole-\$3
Jan.19 11-11:30 Taco Soup & Corn Bread \$3
Jan.26 11-11:30 Hot Dog & Sauerkraut \$3

Every Friday

8:30-9:30 Tai Chi
10:30 Walking Group at Hiller Park
1-4 Pinochle
Jan. 6 10-11 Sweet Spot
Jan. 27 10-11 Full Board Meeting
(Open Meeting)



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peace,
joy and
prosperity
this new year.



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Monday

10:30 Exercise Class, Vets Hall,
Garberville. Call 986-7230 for info.
12:30 Lunch
1:30 Cards & Table games
Jan. 9 1:30 Board of Directors Meeting

Tuesday - Closed

Wednesday

12:30 Lunch
1:30 *Not Just for Seniors* Bingo

Thursday

10:30 Exercise Class, Vets Hall,
Garberville. Call 986-7230 for info.
12:30 Lunch
1:30 Cards & Table games
4:30 Computer Class: Walk-in labs

Friday

Jan. 20 2-4 Book Club
Jan. 27 5:30 Pot Luck Dinner &
Card Games

Meals-On-Wheels

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923-2399

Volunteer Opportunities

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Call for Heather: 923-2399

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HSRC News707 443-9747 • www.humsenior.org

Are You OK?® Living Alone, Staying Safe

By *Kim Coelho*

The U.S. Census Bureau estimates that the number of Americans who live alone has grown from 5 percent in the 1920s to 28 percent in 2014. This number increases with advanced age.

Among women age 75 and over, for example, 46 percent lived alone. This can pose serious health challenges, especially for those without nearby family and friends to check on them. One solution may be “Are You OK?” a telephone reassurance service from the Humboldt Senior Resource Center (HSRC) and City Ambulance in the greater Eureka area.

Here’s how it works: Each morning, at a pre-arranged time, the “Are You OK?” system automatically calls subscribers. If there’s no response after three calls, an HSRC or City Ambulance staff member will call the subscriber’s emergency contact. If the staff can’t make contact, public safety staff — such as the fire department — goes to the subscriber’s home.

To enroll in HSRC’s “Are You OK?” service, subscribers must live within the Humboldt Bay Fire District, be able to answer the telephone, and provide a house key to be kept in a secure and accessible lock-box.

There is a one-time registration fee of \$12. The lock-box is loaned to subscribers free of charge.

Paul Ku started volunteering with “Are You OK?” three years ago when it began after a family friend’s loss of his spouse. He was worried because he knew his friend was living by himself, so there would be no one to alert authorities if he became ill or hurt.

“It is very important that someone check in on them every day to make sure that they are ok,” he said. For seniors who travel, the service is still an option. “We can put their travel dates in the system so we stop calling them while they are away,” Ku said.

One RUOK participant has been enrolled for two years. She said it literally saved her life. “I fell down in the bathroom at 3 a.m.,” she said. “I crawled to the living room and used my cell phone to call 911. I told them that I was part of “Are You OK?”

Paramedics arrived within minutes.

For information, call the Humboldt Senior Resource Center Activities Department at 443-9747, x 1240.

Kim Coelho is manager of nutrition and activities at HSRC.

Alzheimer’s Roundtable Partnership

By *Jessica Rothhaar*

Following Eureka’s first Walk to End Alzheimer’s in October, the Alzheimer’s Association will partner with the Humboldt Dementia Care Coalition for an informational forum on “Alzheimer’s Policy and Grassroots Advocacy,” on Monday, Jan. 9, from noon to 2 p.m. at the Humboldt Senior Resource Center’s Alzheimer’s Resource Center Library, 1901 B California St., in Eureka.

Ruth Gay, the Alzheimer’s Association of Northern California and Northern Nevada chief public policy officer, will talk about the national Alzheimer’s Association’s advocacy movement, which is committed to conquering Alzheimer’s and raising awareness among local, state, and national elected leaders.

Gay will describe how interested Humboldt County residents can get involved in the Association’s grassroots advocacy program, which trains, supports and empowers people to engage local state legislators and members of Congress in supporting improved Alzheimer’s care, support and research.

A light lunch will be provided. It’s free, but RSVPs are required, and space is limited to 30. Please contact Zack Smith at zsmith@alz.org or 408-372-9938.

Jessica Rothhaar is manager for policy and advocacy with the Alzheimer’s Association of Northern California and Northern Nevada.



Walk to End Alzheimer’s 2016.
Photo by Ted Pease.

AARP Needs Tax Volunteers

The AARP Tax-Aide program provides free tax return preparation to the public during the tax season. In 2015, 35,000 volunteers provided tax assistance to 2.6 million people at more than 5,000 sites nationwide.

In Humboldt County, volunteers prepared 460 tax returns. The program needs volunteers to train and serve as tax preparers.

Training requires three days of classes in January and passing a take-home certification test. Volunteers are asked to provide one day of assistance per week during the tax season, February to April. Tax sessions are from 9 a.m. to 4 p.m. on a weekday, at locations in McKinleyville, Eureka and Fortuna.

Volunteers need not have tax-return experience, but should have basic computer skills.

To volunteer or for further information, please contact Larry (268-3972) or John (362-0759). Or sign up to volunteer on the AARP website (www.aarp.org/taxaide).

Caregiver Support Workshop

Redwood Caregiver Resource Center (RCRC), with Adult Day Health & Alzheimer's Services at Humboldt Senior Resource Center, offer a workshop by RCRC family consultant Alexis Glidewell on Friday, Jan. 27.

The workshop provides family caregivers and professionals with strategies for communication and managing challenging behavioral issues for people with dementia, focusing on practical interventions and real-life examples. Learn how to remain connected with a person with dementia, even when language, memory and logic are impaired.

Past attendees said they feel more empowered and supported after attending this workshop. "I no longer feel powerless," said one. And: "I learned something every step of the way."

RCRC is part of a statewide system of Caregiver Resource Centers, founded in the mid-1980s. RCRC serves unpaid family caregivers of adults living with a neurocognitive

disorders such as Alzheimer's disease, stroke, Huntington's disease, Parkinson's disease, multiple sclerosis, brain tumors or other brain injury, and any family members 60 years or over who need help with activities of daily living.

"Chronic illness and disability affects the whole family system," said program director Nancy Powers-Stone. "Long-term caregiving is challenging and can cause great turmoil and sadness within even the most resilient of families."

RCRC offers services, including respite, legal consultations, counseling, support groups, education and training, and ongoing support for caregivers, she said.

For information or scholarships, call the new RCRC office at HSRC's Adult Day Health & Alzheimer's Services, 1901-B California St. in Eureka, 443-9747 or 800-834-1636.



Humboldt Senior Resource Center

707-443-9747
www.humsenior.org

Health & Care Management Programs

Adult Day Health Center
Alzheimer's Services
Multipurpose Senior Services Program (MSSP)
Redwood Coast PACE
a Program of All-inclusive Care for the Elderly

Nutrition Programs

Dining Centers in Arcata, Eureka, & Fortuna
Home Delivered Meals

Activities Programs

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Exercise classes and recreational groups
Dial-A-Ride tickets
Senior Firewood Program
Are You OK?® telephone reassurance service
Senior Home Repair

Senior News

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Savoring the Travel Memories

By Carol McFarland

If you have fond memories of your travels, but the jumble of thoughts overwhelms you when you sit down to write, consider enrolling in a three-week travel-writing workshop that begins in January.

The writing workshop, "Savor the Memory: How to Write About Your Travels," is designed to get your project underway with individual writing exercises and group discussions, as well as opportunities to listen to and respond to each other's efforts.

Based on memories and stories of travel experiences, the workshop is open to anyone who wants direct experience on ways to generate ideas, focus on and expand a topic, and

enrich the prose. In small groups and general discussion, we will talk through ways to polish a piece of writing and to consider "what comes next."

Carol McFarland, a retired English professor with a specialty in teaching writing, will present the class on three consecutive Wednesdays: January 11, 18 and 25, from 2-3:30 p.m. in the HSRC Library.

Contact Kim Coelho, nutrition and activities coordinator at HSRC, at 443-9747 for a reservation in the 12-person workshop.

Carol McFarland is a member of the Senior News advisory board.

"By changing nothing, nothing changes."

—Tony Robbins, 56, self-help guru

Stay Balanced

by Ashley Smyth and Jake Campbell

Balance relates to safety in senior populations who are at risk of falls that can lead to injuries, lifestyle changes and loss of independence.

Balance occurs as a result of sensory nerves in the feet that relay information to the brain about the texture, pressure and temperature of the surfaces on which we walk.

The sensory nerves communicate this information to the motor nerves. Motor nerves control muscles in the core and legs to keep us balanced. Sensory and motor nerves communicate messages back and forth to create neuromuscular coordination to allow us to walk to the store or on forest trails.

As our bodies age, our balance diminishes. This happens from normal wear and tear, but can be improved through appropriate exercises. When balance is good, sensory and motor nerves work together in such a way that we don't have to think about each step, and the body keeps us balanced automatically.

In addition to balance exercises, cardiovascular activity — like biking, walking and swimming — also can improve ability to

remain safe and stable. Balance exercises vary from single-leg balance, balancing on unstable surfaces such as rubber or foam pieces, and body-weight adjustment.

A strong heart pumps oxygen-rich blood from head to toes, feeding the same sensory and motor nerves that send messages to and from the lower body. Muscles need blood to work effectively. A combination of balance and cardiovascular exercise is a wise approach to improving heart health and regaining body stability.

Seek professional advice, especially at the beginning of an important lifestyle change. A qualified professional can implement different clinical treatments to help improve balance, in addition to developing an appropriate exercise program.

Rehabilitation specialists Ashley Smyth, BS, Certified Massage Therapist, and Jake Campbell, MS, Certified Athletic Trainer and Performance Enhancement Specialist,

"As our bodies age, our balance diminishes."



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North Coast Co-op Events

January 4 • Wellness Wednesday

The first Wednesday of every month, save 10% off our entire Wellness Department.

January 3, 10, 17, 24, & 31 • Senior Day

Seniors 60 and over receive a 5% discount on Tuesdays.
No membership needed.

January 1 - February 5 • Coats for the Cold

Grassroots community movement that provides new coats for those who cannot afford them. Drop off new or gently used coats at the Arcata or Eureka store locations. More information at coatsforthecold.org



811 I St. Arcata • 25 4th St. Eureka
www.northcoast.coop

JANUARY Community Calendar

Arcata Marsh on New Year's Day

Jane and Richard Wilson will lead a 90-minute walk through Arcata Marsh on New Year's Day, Sunday, Jan. 1, from the first parking lot on South I Street at starting at 10 a.m. Rain-or-shine walk — the birds don't mind. Sponsored by Friends of the Arcata Marsh (FOAM). For more information, call 826-2359.

Humboldt Grange Breakfast

The Humboldt Grange's first breakfast of the new year will be Jan. 28. Eggs cooked to order, ham or sausage, and pancakes or biscuits and gravy. All are welcome. For information, call Fern Miller, Humboldt Grange #501, at 268 3806.

Barrels by the Bay

Come horse around at the Humboldt County Fairgrounds in Ferndale on Jan. 7-8 at Barrels by the Bay. Gates open at 9 a.m. Races start at 11. Sanctioned by Run to Win and the North State Barrel Racing Assn. Contact Anne Green at 499-3200.

'Shirley Valentine' Light Opera

Humboldt Light Opera will present a one-woman show, "Shirley Valentine," at The S.P.A.C.E. at 92 Sunny Brae Center, Arcata, starting Jan. 20. It is an award-winning play about a middle-aged woman rediscovering herself. Reserve seats: www.hlcc.org

HUMbucks Exchange

Humboldt County's free, non-monetary, web-based trading system. No money involved, just credits and debits. Get your house cleaned, get your lawn mowed, get some nice earrings and some veggies. Start allowing your community to give to you and share its abundance of time, skills, and goods. Bayside Grange, 822-9998.

Willow Creek Expo

Willow Creek Opening Reception and Expo at Studio 299 Center for the Arts, 75 The Terrace, Willow Creek.

Enjoy river and wildlife photography by Darrell Warnock, Native American storytelling, fishing gear display, casting demo for the kids, fish prints, food, wine and beer. Saturday, Jan. 14, 1-5 p.m.

Crab Feed

Willow Creek Volunteer Fire Department Crab Feed to help support local firefighters. Saturday, Jan. 14, 5 p.m. at Trinity Valley School.

2nd Steelhead Stomp

Second Annual Steelhead Stomp — three bands, food and drink plus silent and live auction, Saturday, Jan. 21, 5-10 p.m., location and cost TBD. Contact Mary Burke, North Coast Program Coordinator, at 825-0420.



Steelhead Days 2017

Humboldt Steelhead Days is actually a three-month celebration of our rivers' premier winter fish, running from Jan. 1 to the end of March. Cash prizes totaling \$10,000, fish-and habitat-related tours, clinics and seminars, theater and films. For registration and information, visit humboldtsteelheaddays.com or call the Mad River Alliance, 382-6162.



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—Alfred Lord Tennyson (1809-1892), poet

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ASK THE DOCTOR... from Page 1

- Sigmoidoscopy only is less invasive than colonoscopy, but does not look at the whole colon.
- FIT testing (fecal immunochemical testing) detects blood that cannot be seen with the naked eye. It can be done at home and mailed to the lab. If it is abnormal, a colonoscopy is the next step.
- FIT testing plus sigmoidoscopy: Sigmoidoscopy is like a colonoscopy, but the prep is less intense, and the camera just goes part way into the colon.
- CT colonography: A fancy CT scan. Prep is still required, and if something is abnormal, you need a colonoscopy, too.
- FIT + DNA stool testing slightly more effective than FIT alone. It is more expensive, and, if abnormal, a colonoscopy is needed.
- Fecal occult blood testing is not generally as effective, nor specific. It is no longer recommended.

Screening can save lives. The test you use is probably not as important as having a good discussion with your provider and following up if things are abnormal.

Here in Humboldt, we have a great resource called the Shared Decision-Making Program through the Humboldt IPA. The program helps patients work through healthcare decisions, including going over the various types of colon cancer screenings and deciding which one might be best for you. You can refer yourself, or your doctor can refer you. It is free. Call 442-0478, or go to humboldtipa.com/wrd-prs/health-wellness/health-decisions-center/.

When is it time to stop colon cancer screenings? Studies show that people with a life expectancy of less than 5-10 years likely will not benefit from colon cancer screening. Colonoscopies are generally safe, but can have some risk, including causing a tear in the colon which can require surgery. People with a lot of medical problems or frailty may have a difficult time tolerating the prep.

That said, in general, older adults are probably best served with a colonoscopy, as it looks at the whole colon (older people tend to be more likely to have abnormalities in the part of the colon the sigmoidoscopy does not reach), and a biopsy can be done if needed.

Remember to talk to your doctor or primary care provider about colon cancer screening. It can be a lifesaver.

—
Dr. Jennifer Heidmann is a regular Senior News columnist, and the medical director and primary care provider at Redwood Coast PACE (443-9747). This column should not be taken as medical advice. Ask your medical provider if you have health questions. Send comments to seniornewseditor@humsenior.org.



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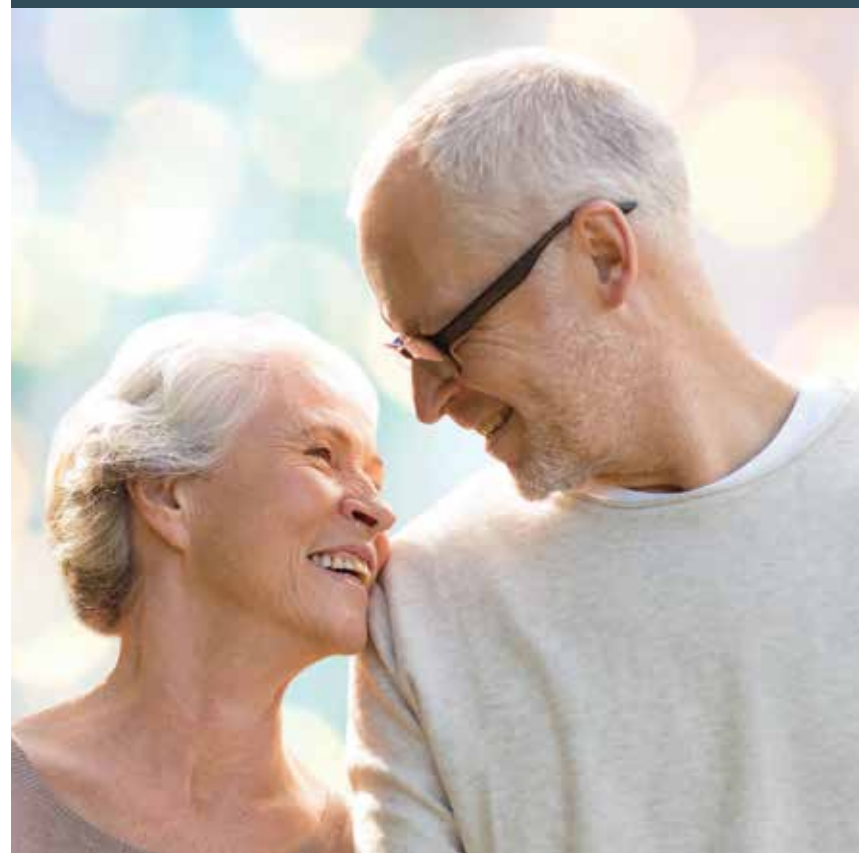


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'Oklahoma, Where the Wind Comes Whistling Down the Plains'

By Diana Lynn

Remember *Oklahoma*, where the wind comes right before the rain? Sure, but who was the hero?

No, not the cowboy, according to Laura Rose — definitely not the girl who sang "I Cain't Say No." Laura says, it's old Aunt Eller — the senior on stage.

"She's the moral compass, the moral heart of the piece," says Laura, who will play Aunt Eller, starting Jan. 13 at the North Coast Repertory Theater in Eureka.

"She's the one who fixes everything that needs to be fixed," Rose says. "She encourages the female lead, Laurey, and brings cowboy Curly out of his arrogant self. And she's the one who sings 'The Farmer and the Cowman Should be Friends.' That fight was on in the West, and ol' Auntie Eller brings them together."

Laura had hoped to play

that role for many years.

"Aunt Eller is a real gem and [is] the reason I wanted to be her on stage, and the reason why it's wonderful for seniors to come and see 'Oklahoma.'"

Laura almost missed her chance.

"I came home one night at about 5 o'clock and heard somebody singing 'Oh, What a Beautiful Morning.' My son, David Powell, was giving a voice lesson.

"So the student left, and David and I chatted for about half an hour before I asked why he was singing that particular song. He said, 'Oh, auditions are tonight.'

Laura jumped up, ran around her house searching for music, spent the next hour-and-a-half relearning a song. Then she headed out.

Good thing, too. Besides waiting for that role to turn up, she says, "I believed I

was named Laura because of Laurey in *Oklahoma* — a movie my parents fell in love with. When I was a kid in the backseat of the car, my parents were up front singing, 'People Will Say We're in Love.'"

Laura clearly believes in staying active.

"I absolutely think seniors ought to continue their lives as if they are just as young as they've always been. It's ridiculous to stop doing things because it says you're getting older on the calendar. You've got to get out there and do stuff."

Oklahoma runs from Jan. 19 to Feb. 18 at NCRT at 300 5th St. in Eureka. Call 442-6278 for reservations. Tickets are \$18.

—

Diana Lynn, a Blue Lake artist, is a volunteer with the North Coast Repertory Theater.



Laura Rose plays old Aunt Eller. Photo courtesy of North Coast Repertory Theater.

Reverse Mortgages

by Bob Lawton

Just because you do not have children or heirs should not make the decision of getting a reverse mortgage any easier.

It takes research to decide to "give away" your home's equity with the benefit of no monthly payments, or cash in your pocket.

Reverse mortgages are a good product for people needing to trim their monthly nut to allow money for essentials — like food, auto and health issues.

Many succeed with their retirement plans with this program. And they still own the home.

Reverse mortgages are expensive. Costs are about 30 percent higher than most loans in terms of loss of equity. The interest rate is usually an adjustable-rate mortgage,

Continued on Page 20



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Reverse Mortgages

... From Page 20

which means you are not locked into a mortgage rate.

Reverse mortgages work for people 62 or older. The loan amount is 62 percent to 77 percent of the home's value, depending on the age.

The reality is that when a person vacates the property through job transfer, separation or death, a timeline starts clicking.

One of my clients died, and his son was left with a challenge of a certain timeline to refinance or sell his father's home. Since he did not have the income to refinance, he was forced to sell.

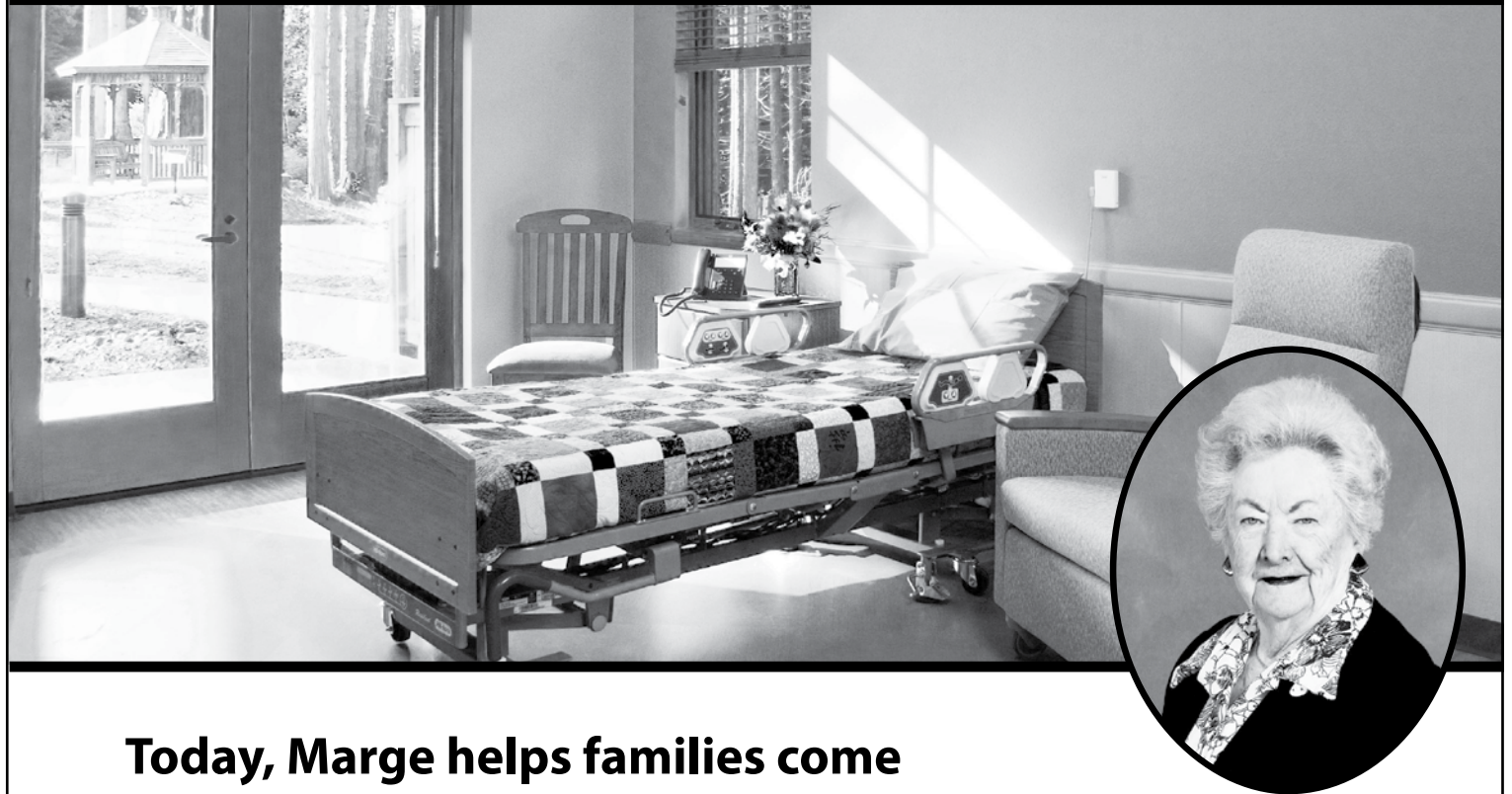
Along with dealing with the grief of losing his father, he had to do quite a bit of fix-up to prepare the home for sale, and then couldn't wait for a quality offer.

On the other hand, my ex-wife and her husband were able to live in their home with a higher quality of life with no large monthly payment for a loan. They still had to pay the property taxes and fire insurance. That difference allowed them to do many things that otherwise would not have been possible.

Reverse mortgages can work for you. But make sure you consider all the pros and cons of any financing, let alone a reverse mortgage. Your heirs still will be able to get any equity that still exists. But it's your quality of life that's the issue.

—
Bob Lawton owns *Humboldt Mortgage in Eureka.*

Marge Custis died in 2016.



Today, Marge helps families come together to say goodbye

A widely celebrated member of the community, Marge turned volunteer fundraising into a career. Her passion fueled many of her favorite local charities, including Hospice of Humboldt. The Custis Fund gives families with limited financial resources the opportunity to travel to be with their loved one as they near the end of their life.

To learn how you can touch the lives of others by including your favorite charity in your will or estate plan, contact an attorney, financial advisor or LEAVE A LEGACY Humboldt at (707) 267-9922.

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“All great changes are preceded by chaos.”

—Deepak Chopra, 61, Indian-American author

New Electrical Energy Options Coming to Town

By Richard Engel

There's a new electricity provider in town. The Redwood Coast Energy Authority, a local, not-for-profit government agency, will work with PG&E to launch Community Choice Energy, starting in May.

RCEA has been developing energy efficiency for more than 10 years.

RCEA will purchase electricity and feed it into the grid, while PG&E delivers it as they always have. Beginning in May, RCEA becomes the default electricity provider for Humboldt County's residential and commercial electricity accounts.

Home and commercial service will automatically be transitioned, and customers will get lower rates, local control of the electrical energy supply, and the same reliable PG&E delivery.

RCEA's Community Choice Energy program will focus on lowering costs for electricity while increasing its renewable content. All revenues will stay in Humboldt County, creating jobs and helping to develop a renewable energy infrastructure. It's already working in several other California counties and cities.

Consumers won't be limited to a single kind of electricity service. With RCEA, the standard or default product will cost slightly less than current PG&E prices, and will include more renewable energy. For a slightly higher price, customers also can choose electricity that's 100 percent renewable.

RCEA will be contacting Humboldt residents in the next few months, with instructions on how you can let us know your preference.

Q – Will my electricity service be interrupted?

A – No. You'll never notice the change, except for a slightly lower electricity bill.

Q – Will I have to pay two separate bills?

A – No. PG&E billing will include RCEA charges, so you only pay one bill.

Q – Will my PG&E discounts still apply?

A – Yes! CARE, FERA, and other PG&E discounts will apply.

Q – How can I sign up for the program?

A – You won't have to. All Humboldt County electricity accounts (except for those in Ferndale) will be automatically transitioned in May 2017.

For more information, go to RedwoodEnergy.org or call us at 1 (800) 931-RCEA. We're here to help.

Richard Engel is senior energy specialist at Redwood Coast Energy Authority in Eureka.

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Letters to the Editor

To the Editor:

I am a fond reader of *Senior News*. I especially enjoy the articles by Jennifer Heidmann, M.D. This issue's article, "Holiday Cheer: Be Kind," was wonderful.

I recall the comfort it gave me years ago and when we were visitors from San Francisco [and] a whole box of food arrived. And, another time, when a dear, dear friend organized a fund drive to purchase for us a much-needed water heater.

Also, the couple who stopped by at Redwood Memorial Hospital recently when my husband had pneumonia.

Yes, kindness and compassion are the BEST gifts one can give this holiday season.

—Jeanne Mattole, Honeydew

To the Editor:

I loved seeing TubaChristmas as the lead article in this past *Senior News*. The photo of little Jude, grandson of Jerry and Joyce Carter, was the most adorable photo, too.

I played at the first TubaChristmas that Fred Tempas organized (started by Harvey Phillips in 1974), and in most of them since — but I usually can only play one of the two performances.

Thanks to Fred and Joan Tempas for coordinating Humboldt TubaChristmas every year, and promoting an instrument that surprises people with its capacity for beautiful music.

—Grace Kerr, Eureka

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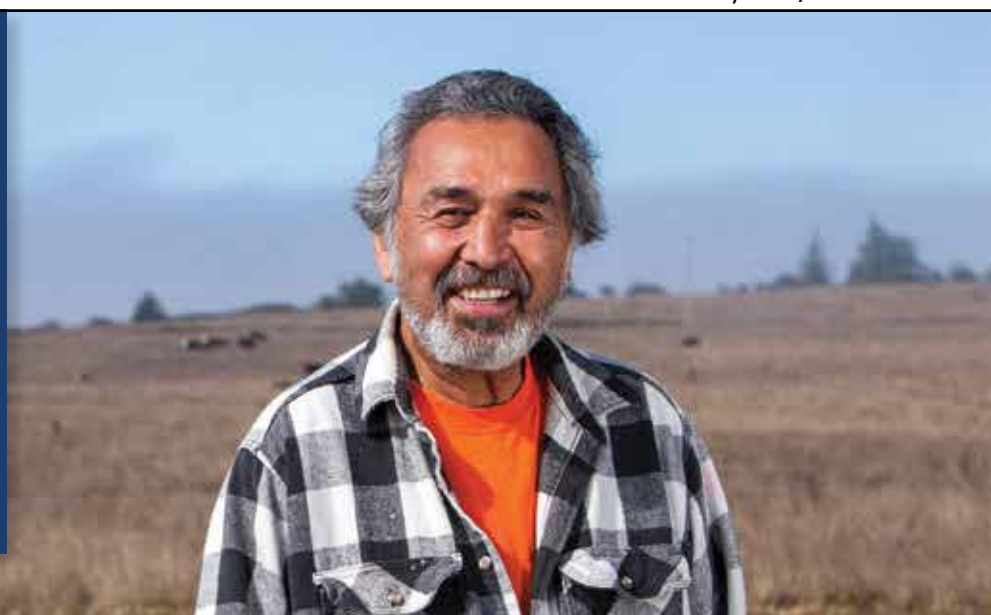
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