

# Living 50+



Supplement to the March 30<sup>th</sup>, 2022 Port Townsend/Jefferson County Leader

# FINANCIAL FOCUS:

*Financial advisors can help reduce anxiety*

March 7, 2022

The long-running coronavirus pandemic has fueled a lot of anxieties – including financial ones. But some people have had far fewer worries than others.

Consider this: Among those investors who work with a financial advisor, 84% said that doing so gave them a greater sense of comfort about their finances during the pandemic, according to a survey from Age Wave and Edward Jones.

Of course, many people experience investment-related fears even without a global health crisis, and that's probably not surprising, given the periodic volatility of the financial markets. But financial guidance can come in handy during relatively normal times, too.

## A financial professional can help you:

### **Look past the headlines**

Inflation, interest rates, pandemics, elections – there's always something in the news that could affect the investment world in the short term. But by helping you construct a portfolio that's built for the long term and reflects your goals, risk tolerance and time horizon, a financial advisor can enable you to look past the headlines.

### **Avoid emotional decisions**

Many people let their emotions drive their investment choices. When the market goes through a downturn and the value of their investments drops, they sell to "cut losses," even though these same investments may still have

good business fundamentals and promising futures. Conversely, when the market is on an uptick, some people chase after "hot" investments, even when they become overpriced and may have very little room to grow. But a financial advisor can help keep you from making these fear- and greed-based actions by only recommending moves that make sense for your situation.

### **Work toward multiple goals**

At various times in your life, you may have simultaneous financial goals. For example, you could be investing for a retirement that's decades away, while also trying to save for a child's college education. A financial professional can suggest ways you can keep working toward both objectives, in terms of how much money you can afford to invest and what types of savings and investment vehicles you should consider.

### **Prepare for the unexpected**

Most of us did not need a pandemic to remind us that unexpected events can happen in our lives – and some of

these events can have serious financial impacts on us and our loved ones. Do you have adequate life insurance? How about disability insurance? And if you ever needed some type of long-term care, such as an extended stay in a nursing home, how would you pay for it? A financial advisor can evaluate your protection needs and recommend appropriate solutions that fit within your overall financial strategy.

### **Adapt to changing circumstances**

Over time, many things may change in your life – your job, your family situation, your retirement plans, and so on. A financial professional can help you adjust your financial strategy in response to these changes.

Achieving your financial goals may present challenges, but it doesn't have to cause you years of worry and distress – as long as you get the help you need.

*This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.*

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MAKING SENSE OF INVESTING

# Living tastefully

Accessing JeffCo's resources can help serve up healthier fare

By Laura Jean Schneider

Part of aging means meeting a nutritional profile appropriate for changing bodies.

Fortunately, there are numerous ways for seniors from all walks of life to support healthy living in Jefferson County. Here are a handful of places to start:

## FARMERS MARKETS

Farmers markets offer a plethora of organic local food choices, from fermented, fresh, baked, and raw goods. (Tip: For from-scratch recipes that take the headache out of figuring out a good nutritional balance, see the USDA's website

myplate.gov). Both the Port Townsend and Chimacum markets accept Senior Farmers Market Nutrition Program (SFMNP) checks for seniors on a budget. Purchase top-quality produce, fresh herbs, and honey to upgrade and boost your diet. More at [adsa.dshs.wa.gov/professional/AAAInfo.html](https://adsa.dshs.wa.gov/professional/AAAInfo.html).

## PEDDLERPT.COM

If you can't make it to the market or grocery store in person, folks in the city limits of Port Townsend can get groceries delivered via the Peddler PT on an ebike for a \$10 fee. They also offer meal delivery from



Photo courtesy of Jefferson County Chamber of Commerce

several popular area restaurants, for when you don't feel like cooking. More at [peddlerpt.com](https://peddlerpt.com).

## BUY PREPARED FOODS

If you no longer cook, choose made-from-scratch prepared foods. Many area bakers and chefs source right from the county, which not only supports the local economy, it ensures that food is fresh and as nutritionally dense as possible. Crust Bakery in Port Townsend has healthy handmade hand pies, and they create frozen soups and stews that make meal prep all but instant. More at [crustpies.com](https://crustpies.com).

Make meals a special ritual with other friends. Keep fresh flowers in the dining room to create a welcoming space. Sweet Seed Flower CSA ([sweetseedflowers.com](https://sweetseedflowers.com)) is just one of many floral community-supported agriculture ventures. There's even an option to have bouquets delivered to your door!

## DID YOU KNOW?

In aging, the digestive systems slows, providing an environment that's more hospitable to harmful bacteria growth. Additionally, most people's immune systems weaken between the ages of 50 to 60 years-

## MAKE IT FUN!

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# Aging with grace

## Planning accessibility for the future

By **Laura Jean Schneider**

As a boy, it was bad enough that Aaron Murphy had to watch his beloved grandmother succumb to osteoarthritis and Alzheimers' disease. But to see how much her split-level home contributed to her descent from independent living stuck with him. The laundry was downstairs by the garage, and the shower was upstairs. In between everything were flights of stairs that made accessibility all but impossible. While the terms "universal design" and "aging in place" hadn't even been coined yet, Murphy vowed that he'd make a difference in some way.

And he did.

The tagline for Murphy's firm, ADM Architecture, is "Listening, solving, creating... architecture without the ego." He kept his boyhood promise to himself, earning a CAPS (Certified Aging in Place Specialist) designation from the National Association of Homebuilders, and his business focuses on keeping seniors autonomous and empowered.

During a recent Zoom chat, he shared how challenging it was to navigate his own home recently after suffering an ankle injury.

"When your ability is changed for any reason, that's when you discover how prepared your home is (or isn't) to meet those needs," he said.

When clients are "over 45, I start the discussion," Murphy said. "I make sure we talk about it with all our clients, because what if this is the last home you want to design, build, remodel, or add-on to."

"Seventy percent of what we're going to suggest for you, works just as well for my six-year-old, as it does for your 86 year-old," he added.

Twenty years of experience in homebuilding, design, and remodeling in the Pacific Northwest has made Murphy an excellent resource for those looking to retire in the area.

He advised first combing an existing address or potential building location for three key risk factors: gravel roads, steep driveways, and houses situated in the shade much of the day.

"That's all recipe-for-disaster type equations," he said.

"It's green for a reason [in the PNW]," Murphy

said, and slick moss grows readily on the north side of yards and homes.

A mental walk-through on-site, that he dubbed a "foot-traffic-thought-process," is crucial. Shade is a respite in the summer, but tends to make thawing happen more slowly and keep things moist. Muddy grades can leave homeowners confined for long periods of time.

Before committing to a home purchase, Murphy cautioned against falling in love with the interior of a home and not considering the homesite and location.

"Zoom out," he recommended. "Put yourself in a drone. Go up 500 feet and look around in your mind's eye."

How close you are to medical care or other services will be important as you age.

Continuing a tour of potential trouble spots for existing homes, Murphy moved indoors to look at the three most common fall areas: the bathroom, laundry room, and kitchen. Here, moisture once again is a large factor. The dimensions of many spec home bathrooms, he added, which are shaped for economy, not safety, are just small enough that when someone falls, they often block the door.

If you fall and are trapped in the bathroom during an emergency, you lose 90 seconds when the EMT has to take the door off the hinges.

A potential solution? Pocket doors.

Some larger modifications to existing homes may not be as far out of reach as perceived, either.

Murphy's firm offers aging in place home assessments for homeowners and homebuyers to determine future needs.

If a home costs \$500,000, and it would take \$300,000 to modify, it might be logical to design something new.

For empty nesters, sometimes just a reimagining of existing space is all it takes to make a home more functional to aging clients. "For \$150,000 we can talk about putting an elevator in your house," he said.

Homeowners often worry about how major modifications or custom builds impact the sale of the house in the future, or the future needs of their children, Murphy said.



Aaron Murphy  
ADM Architecture



"Do you care about that more than you care about your own happiness?" Murphy will ask clients.

"You, being happy now," is important, he added.

For those questioning how appropriate their home is for coming years, Murphy has a simple request: hold a tennis ball in one hand, and slip a sock over it. Now, get out of your car and into your house using that hand. How much can you do in your home with the same dexterity that early osteoarthritis allows?

He offered some simple amendments to start with: replace door knobs with levers, insist on good lighting, and consider using contrasting paint colors. Murphy referred to a dining set behind him, where the chairs had white vertical spindles, and the table was dark wood. The contrast provides a sharp visual edge to the table, helping one find stability, avoid spills, and essentially feel safer. "Good design can signal things to you," Murphy said.

Instead of looking to the future with trepidation, Murphy makes planning ahead sound like an adventure of discovery to create a comfortable life.

"What can we do to stay empowered, and autonomous, and independent, while also feeling safe?" he mused.



>> Continued from page 3

old. This means being extra vigilant when washing those fresh fruits and veggies — and cooking meat and eggs thoroughly. Keep cold foods cold to inhibit the growth of bacteria.

### SPICE IT UP

Once raw ingredients are ready for prep, it's time to get creative. With the aging process can come a loss of sensitivity to taste and scent, key to enjoying food. This is the just the place for spices and aromatic herbs! And if dental issues prohibit eating food in one form, think outside the box. There are many ways to enjoy, say, an apple, from whole fruit to sauce to juice.

### PORT TOWNSEND FOOD BANK

In addition to its regular pickup hours, The Port Townsend Food Bank, located at 1925 Blaine Street, is open to

seniors only from 11:30 a.m. to 2 p.m. on Saturdays. Olympic Community Action Programs manages both the Congregate Nutrition Program, which provides group lunches for those aged 60 and above in Chimacum and Forks locations. The Home-Delivered Meal Program (Meals on Wheels) which that homebound folks have seven flash-frozen meals delivered to their door weekly by volunteers.

“The meals are nutritionally balanced,” MJ Baker Scott, Nutrition Services Director for the organization said during a phone call. “If they want only vegetarian, we can do that,” she added. “A lot of people don't know exactly what OlyCAP does with nutrition services.”

“We have the oldest population in Washington state,” Baker Scott noted. She said “a very large number” of seniors in the county experience food insecurity, pointing out that Brinnon and Quilcene are essentially food deserts, with just one

small grocery store serving each town. In these areas, she said, “the food banks will serve as a grocery store.”

Baker Scott was excited about the re-opening of sit-down congregate lunches after switching to pickup only during the pandemic.

“We hope to open in Port Townsend and Sequim later this year,” she added.

Another offering for seniors is the Commodity Supplemental Food Program, she noted. Seniors with an income of \$16,744 or less annually are eligible for a monthly box of staples delivered straight to their door by volunteers. Baker Scott, who has worked for OlyCAP for nine months, said the service has expanded from only serving Clallam and select parts of JeffCo to include the entire county. Folks interested in finding out more information about OlyCAP's senior nutrition services can call 360-457-4331, ext. 6213.



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# A perfect fit

*How holistic exercise can benefit aging bodies*

*By: Laura Jean Schneider*

Perhaps the pandemic disrupted your established workout routine, or discouraged you from ever starting one in the first place.

Now that restrictions are being lifted, where's a good place to start? It may feel daunting to begin something new, but you can be proactive close to home: Renee Klein, co-owner of Madrona MindBody Institute in Port Townsend, is not only a yoga instructor with a background in ballet, she's earned a senior fitness certification from the American Sports and Fitness Association. That makes Klein a real resource when the questions start coming.

“Most of my students are above 50 [years old] and several over 60,” she said during a recent chat. She emphasized that flexibility and strength are big assets to offset some of the effects of aging.

For Klein, that means mixing it up.

“Most of us have one thing that we like to do,” she said, citing pickle ball, swimming, or cycling as popular activities. While each practice brings a specific kind of exercise with it, such as cardio, strength training, flexibility, or balance, it’s workouts that combine all four that bring the most benefits. When folks get stuck in a habit of doing one thing over and over, it can lead to issues in other areas of the body.

One of Klein’s classes is Yoga with Weights, an hour-long exercise routine that combines

the four types of exercise set to lively music to keep it fun. Her Yoga for Backs, Bones, and Balance, is another popular offering at Madrona, headquartered at Fort Worden in Port Townsend.

“Something like two of every 10 Americans will experience back issues,” Klein relayed, and the strength and agility her class offers can help strengthen and support aging muscles and bones.

For newbies or those who are ready to re-enter the world of working out, Klein recommends two classes that her colleague Leslie Freeman offers. With a background in

competitive swimming, Freeman’s passion is senior exercise, and she holds numerous credentials specific to supporting the needs of older adults.

The Active Adult Cardio, Strength & Conditioning class is a good place for someone who’s making a comeback, Klein said. The circuit-style workout utilizes weights, balance balls, and resistance bands.

At just 45 minutes in length, the Senior FIT/Walk, Stretch & Flex class “is a perfect class for someone

above 50,” Klein added. Most of the participants range from 60 to 80 years of age, and there are many exercises that can be done sitting as well as standing.

The Institute offers a variety of payment options, from per class, which ranges from \$10 to \$14 (prices will increase May 14, 2022), to five, 10, 20, and 50 class passes.

Klein recommended that participants bring a water bottle and wear nonrestrictive clothing. While yoga classes may require bare feet, most of the other classes require a good, flexible walking shoe. Lastly, prospective exercisers should check-in with class instructors in advance of the class to let them know any relevant information about medication, preexisting conditions, and goals.

Madrona MindBody is located at 310 Fort Worden Way. More information about classes and instructors can be found at madronamindbody.com.

**At just 45 minutes in length, the Senior FIT/Walk, Stretch & Flex class “is a perfect class for someone above 50.”**

**- Renee Klein**

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# A Local Alternative to Long-Term Care

*By Kippi Waters*

**Above:** Caregiver and board member of Peninsula Homecare Cooperative, Robby Kilcullen, preparing dinner for Jim Daubenberger in Jim's kitchen

**R**obby Kilcullen has been a caregiver with PHC for over a year: “My experience with PHC, as a member of strong, collaborative teams, has been the best employment experience of my life. I have grown in my capacity as a team member, a leader, and caregiver. Most importantly, I know the collaboration and cohesiveness of our care teams allows us to provide the best possible care to our clients.”

### THE SILVER TSUNAMI

Jefferson County has the highest median age in the state. However, we are not alone. There is a wave of humanity reaching old age and impacting the world in a way that is metaphorically referred to as the “silver tsunami.” The statistics are impressive – for the first time in history we have created a new demographic by which the old outnumber the young.

### LOCALLY GROWN HOME CARE

The increased demand for senior care services has led to a massive caregiver shortage crisis. One local group has a unique solution to this problem – a home care agency owned and governed by the caregivers. Peninsula Homecare Cooperative has been in business since 2016, serving eastern Jefferson County from Port Townsend south to Port Ludlow. EDC Team Jefferson helped the co-op secure startup funds through the Local Investing Opportunities Network. Kippi Waters, founding director, says the co-op was started by a local group of caregivers. “The idea to start a caregiver cooperative was inspired by our love for our work and community. The seniors we care for have a rich and deep

history - they are woven into the fabric of Jefferson County. They are our neighbors, former teachers, and old family friends. It is a privilege to care for them.”

### CAREGIVERS AS OWNERS

The cooperative model is one where groups of individuals band together to run a business. Members share in both the management and profits of that business. “Because profits are distributed to the caregivers, our clients can rest assured that the money they spend on their long-term care goes back into the place they call home. They are contributing to living wages and meaningful careers for their children and their grandchildren’s generation. It’s an absolute win-win,” Waters said. Statistically, caregiver-owned agencies have a much lower staff turn-over rate – less than half the industry standard. Waters explained the low turn-over rate is a direct consequence of employee empowerment. “Being a worker-owner means we have a broad range of career opportunities. We serve on the Board of Directors and special committees, participate in many aspects of operations, and develop communication and leadership skills as members of client-based teams.”

### OPEN HOUSE

Peninsula Homecare will be hosting an open house on April 16th between noon and 5pm. They are located in downtown Port Townsend in the Flagship Landing Building - 1007 Water Street. Members of the cooperative will be available to share their experiences and answer questions. Caregivers looking for meaningful careers, and seniors looking for a local alternative to long-term care are encouraged to attend.



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## Helping to support older adults with diabetes through coordinated care

**D**iabetes is one of the greatest health threats Americans face, especially as they grow older. It impacts an estimated 34 million adults in the U.S., and nearly 27% of those 65 and older are believed to have the disease. In addition, one-half of older adults have pre-diabetes.

“Diabetes is a tricky disease, because it can go undiagnosed while causing damage that

may eventually lead to serious complications, such as heart disease, stroke, kidney disease, eye problems and limb amputation,” said Dr. Philip Painter, chief medical officer of UnitedHealthcare Medicare & Retirement. “What’s more, people with type 2 diabetes may be at greater risk for cancer or Alzheimer’s - not to mention severe disease if they are infected with COVID-19.”

Having diabetes means your body does not properly use and regulate blood sugar. People with diabetes often must monitor their blood sugar (glucose) levels closely through finger prick tests or a monitoring device. Some require insulin to keep their glucose levels in a healthy range.

Though the prevalence of diabetes has dipped slightly, obesity - a major risk factor for type 2 diabetes - reached a new national high, according to the 2020 America’s Health Rankings report from the United Health Foundation. Even more concerning: Older adults with diabetes have a higher risk of death and disability.

### **REGULAR APPOINTMENTS ARE A MUST**

According to the Centers for Disease Control and Prevention (CDC), 77.8% of adults said they have a regular provider for diabetes care - which leaves about 22% without. Keeping in touch with a primary care provider and/or specialist can be of the utmost importance.

“Because older adults with diabetes are more likely to have additional health problems, they’re often juggling multiple medications and coping with challenges like depression, cognitive impairment, falls, pain, and incontinence,” Painter said. “Seeing your doctor when recommended is key. If you are struggling to manage your diabetes, getting a comprehensive assessment and regular care can make all the difference.”



*Bernie and Bonnie Masi*

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## WORK WITH YOUR TEAM

A diabetes care team might include not only your primary care provider, but a diabetes educator, a foot doctor and other specialists. You can work with them by:

- Asking what kind of diabetes you have.
- Understanding what your A1C levels, blood pressure, and cholesterol should ideally be, and how you can manage them.
- Reporting any complications or medication side effects you are experiencing.
- Asking for a healthy meal plan.
- Learning how to build more physical activity into your day.

## MEDICARE COVERAGE FOR DIABETES

Medicare covers a range of diabetes medications, supplies and services to help treat diabetes and keep patients' blood sugar in a healthy range.

In general, Original Medicare pays 80% and beneficiaries pay

20% of the Medicare-approved amount for diabetes supplies and services covered by Part B after the yearly deductible is met. Your percentage share of the cost is called coinsurance. You may also pay a coinsurance amount or a copayment for items covered by Medicare Part D, a prescription drug plan. What you pay depends on the terms of your specific Part D plan. Most Medicare Advantage plans include prescription drug coverage.

Medicare Part B covers outpatient diabetes self-management training if you've been diagnosed with the disease.

Medical nutrition therapy and A1C tests may be provided at no additional cost.

Remember, diabetes is a serious illness - but, with the help of your provider and the rest of your care team, you can help keep your blood sugar under control and work to avoid complications.

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By: Molly Force, ND

As we age, risks to brain health increase. However, there are many things we can do to protect our brain health. By looking after our physical body before we experience problems, we can reduce our risk.

### EAT FOR BRAIN HEALTH

To counteract oxidative stress and damage to the brain, avoid excess alcohol, sugar, and processed foods.

Antioxidants minimize damage that impaired cognitive functioning and memory. Include brightly colored produce, foods high in vitamin C, spices like turmeric and curry, and many beans.

Omega-3 fatty acids DHA and EPA help your brain build new cells. Think nuts and

seeds, fatty fish, and plant oils like hemp and flaxseed oil.

Coffee has also been linked to a reduced risk of stroke and Alzheimer's, perhaps because of its antioxidant qualities.

Green tea may have even stronger brain-health benefits, in part because of its high levels of the amino acid L-theanine, which can trigger a relaxation response in the brain that balances the stimulating effects of caffeine.

### KEEP BLOOD SUGAR IN CHECK

High blood sugar is associated with an increased risk of cognitive impairment, even if a person doesn't develop diabetes. A balanced diet, including fats and protein with each meal and eating plenty of fiber can help keep your blood sugar levels stable.

### CONTROL BLOOD PRESSURE, EXERCISE REGULARLY

High blood pressure increases your risk of stroke, and impairs blood flow to the brain. This can raise the risk of vascular dementia. One way to improve blood pressure is to maintain a regular exercise routine. Numerous studies show a clear link between even modest exercise and improved function in the parts of the brain responsible for learning and memory.

### BE CAUTIOUS WITH MEDICATIONS

Certain kinds of commonly prescribed anxiety, sleep and allergy medications can impair brain function. It's always important to review the side effects of any medications with a healthcare practitioner and discuss alternative treatments.

### KEEP YOUR BRAIN ACTIVE

"Use it or lose it" doesn't just apply to your physical health. Activities that stimulate your brain and help develop new neural connections include puzzles, vocabulary exercises, crossword puzzles, learning a new language, and listening to (or playing) music.

Physical activities that require some mental concentration have similar benefits. The practice of tai chi has been found to increase brain volume. Dancing improves spatial memory and overall cognitive health – not to mention its numerous social and physical benefits.

### EVIDENCE-BASED SUPPLEMENTS

If you can't get all your nutrients from diet or have trouble with absorption, supplementation of certain brain healthy supplements can be beneficial.

Fish Oil contains high levels of Omega-3 fatty acid.

B Vitamins and Folate help with the production of neurotransmitters.

Vitamin D3 helps cognitive function. One study found that people with low levels of Vitamin D have twice the risk of developing Alzheimer's.

Be sure to speak with your healthcare provider before including any new supplements to see if they are right for you – as experts in natural medicine, we would be happy to help!

### ATTITUDE IS EVERYTHING

One of the most important things you can do to protect your brain health is to simply commit to protecting it. Studies show that feeling that you are in control of your own aging process, which includes your brain health, leads to healthier outcomes.

Talk to us about the changes you can make to protect your brain. We can help you fine-tune your plan for healthy living and lasting vitality. Book your free consultation at [ProsperNaturalHealth.com/book-now](http://ProsperNaturalHealth.com/book-now).



## Prosper Natural Health Wellness Center



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