

11/14/2016

## Local Affordable Housing Costs and Seniors

by Donna Clontz  
Chair, Reno Senior Citizen Advisory Committee

AI 4

This year, many Reno seniors are reporting that as their leases are renewed, their monthly rent is being raised so high that they are forced to consider moving to an apartment or condo that is less expensive. Then, when they start looking around, they find that there is nothing available in their price range or that the cost is even more than what they are currently paying. Some are choosing to move away to states where rent is within their budgets.

Even local seniors who are homeowners are facing problems. People who have retired or are about to retire and plan to down-size their homes to something smaller, less expensive and easier to maintain are finding that smaller homes, condos or apartments are in short supply in the Reno-Sparks area. Even if the house they own is worth more than what they paid for it, if they sold it, they would have to take those profits and move elsewhere to find the housing they need.

So what is going on to cause this situation? According to the *Reno Gazette Journal* in June of this year, since the end of 2015, rents have increased an average of 11% in the Reno-Sparks area. Here, as in the rest of the country, since the easing of the recession, housing costs have been rising while incomes are remaining relatively flat. Washoe County is experiencing growing employment and increased population, so there is increased demand for and less supply of housing, so costs go up even more. This hits especially hard for those who live on fixed incomes as many seniors do.

On September 21, 2016, the Reno City Council hosted an excellent public workshop on affordable housing and heard from experts on the topic. They explained that defining "affordable housing" in a particular area involves measuring the ability of households at various incomes to pay for housing and looking at the costs of available rentals and owner-occupied housing in the area. A household is defined as 2.2 persons and is deemed "cost burdened" if they must pay more than 30% of their income for housing.

Some of the takeaways from workshop presenter, economist and planner Matt Prosser, are that Reno's largest issue is the cost burden for renters earning less than 50% of the area median income (AMI), or \$27,200. This very low income group, representing 17% of Reno households, needs housing close to jobs, rental assistance, and help with home repair and maintenance. Low to average income households earning between \$43,500 and \$65,000 (80% to 120% of AMI and representing over one-third of Reno households) have the same needs as those described above, but also need increased housing options, access to higher quality housing and neighborhoods and home buyer assistance.

The Reimagine Reno report being developed to update Reno's Master Plan found that Reno has an oversupply of land and lots planned for single-family detached homes. Single family detached homes are increasingly not affordable for the average household or worker in Reno with an average new home sale price of \$420,000. But smaller and attached condos or townhomes are affordable for many households at average prices of \$250,000, but there are a lot less of them on the market.

Reno has a strong network of groups working on affordability issues, especially for extremely low income households earning less than \$18,250 (30% of AMI and representing 17% of Reno households). These households usually are living on fixed incomes, could be homeless or near homeless and need subsidized housing, wrap-around social services, homeless prevention, transitional housing and housing close to services and jobs. There is more housing coming on line to supply this group, but even more is needed.

Area policymakers at the city, county and state levels are now discussing ways to address these housing issues and want to hear your ideas about what should be done. More citizens should also voice their concerns about housing needs for low and moderate income residents as well.

If you would like to learn more about housing problems facing local seniors, please attend the upcoming joint meeting and workshop hosted by the Reno Senior Citizen Advisory Committee and the Washoe County Senior Services Advisory Board on Wednesday, October 5 from 3 to 5 PM at McKinley Arts and Culture Center at 925 Riverside Drive, Reno.

After the November election, please join us for several training sessions for seniors who want to learn the basic skills of how to most effectively give their personal input to their city councilmembers, county commissioners, state and federal legislators. For more information on this, please contact me at [donnanorm1@yahoo.com](mailto:donnanorm1@yahoo.com).

## 2016 FACTS ABOUT WASHOE COUNTY SENIORS\*

- People aged 50 and over make up about 35% of the Washoe County population. In 2016, there are over 152,000 people in Washoe County aged 50 or more. By 2034, this group will grow steadily to over 183,000, and will still represent about 35% of the total Washoe County population.
- The fastest growth among Washoe seniors are those aged 65-plus who currently number over 65,000 and will grow to almost 91,000 by 2034, a 60% growth rate.
- Our rapidly aging population will need more services as it ages, and community leaders must prioritize those needs and plan and budget to meet them.
- At age 65 and above, many elders experience increased ambulatory difficulty, hearing and vision loss and increased need for caregiving assistance. Finding information about those needed resources is a pervasive problem.
- Poverty is up for our elders. The estimated number of people aged 55 and over living below poverty in Washoe County more than doubled from 2005-2014 (from about 6,000 to almost 13,000). Income is slipping for those still working and for those aged 65-75 and retired.
- Housing is becoming more expensive, and there is a lack of affordable housing for lower and middle income people in Washoe County.
- About 25% of seniors in Washoe County are moderately to highly isolated. Isolation is as much a predictor of early death as is living in poverty.
- Suicide rates for Washoe County seniors are among the highest nationwide.
- By April 2017, Washoe County Senior Services will reach its capacity (400,000 annual meals) for serving meals to seniors. About 20% of those eating lunch at Washoe County Senior Center report that it is the only meal they have that day.
- Washoe County seniors over age 65 have higher education levels than younger groups. This is a benefit to employers seeking qualified employees and for groups seeking to involve seniors as skilled volunteers.

\*Sources: 2016, Washoe County Senior Services, Nevada State Demographer

## **General Election: November 8, 2016**

### **Washoe County Voter Registration Deadlines for the 2016 General Election**

- By Mail: Postmarked no later than October 8, 2016
- In-Person: Last day to register in person is October 18, 2016
- Online: Last day to register using NOVA is October 18, 2016 (11:59:59 pm)

### **Absentee Ballot Request Deadline**

- Received no later than November 1, 2016 by 5:00 pm.
- Absentee Ballots are mailed out as follows:
  - *Military/Foreign/Overseas: 45 days before Election Day*
  - *Out of State: 40 days before Election Day*
  - *In State: 30 days before Election Day*

**Early Voting** - October 22, 2016 through November 4, 2016

**Sample Ballots** - Mailed out approximately one week prior to Early Voting

## **Join Other Senior Advocates for Upcoming Advocacy Sessions**

Oct. 5, 2016	Senior Affordable Housing and Homelessness Workshop 3-5 pm McKinley Arts & Culture Center, 925 Riverside Dr., Reno
Nov. 2, 2016	Washoe County Senior Services Advisory Board meeting 3-5 pm Washoe County Senior Center, 9 <sup>th</sup> & Sutro, Reno
Nov. 15, 2016	Reno Senior Citizen Advisory Committee meeting 2 – 4 pm Evelyn Mount NE Community Center, 1301 Valley Rd., Reno
Dec. 7, 2016	Washoe County Senior Services Advisory Board meeting 3-5 pm Washoe County Senior Center, 9 <sup>th</sup> & Sutro, Reno
Jan. 4, 2017	Advocacy Training Workshop for Seniors 3-5 pm Washoe County Senior Center, 9 <sup>th</sup> & Sutro, Reno
Feb. 23, 2017	Senior Day at the Legislature 8 am-5 pm State Legislature, Carson City

Please contact Donna Clontz at [donnaorm1@yahoo.com](mailto:donnaorm1@yahoo.com) or 775 240 2745 for information.

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- Serving Washoe, Carson, Mineral, Douglas, Elko, Eureka, Lander, Humboldt, White Pine, and Storey counties.

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- Serving Washoe, Carson, Mineral, Douglas, Elko, Eureka, Lander, Humboldt, White Pine, and Storey counties.

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877.861.1893 | [accesstohealthcare.org](http://accesstohealthcare.org)

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**NV DIVISION OF WELFARE AND  
SUPPORTIVE SERVICES**

<https://dwss.nv.gov>

775-684-7200

**NV SENIOR GUIDE**

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

702-269-9290

**NEW LIFESTYLES**

Guide to senior living & care

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

800-869-9549

**NORTHERN NEVADA VETERANS  
RESOURCE CENTER**

[www.vetsresource.org/vrc-northern-nevada.html](http://www.vetsresource.org/vrc-northern-nevada.html)

775-284-8387

**SENIOR CONNECT**

Monthly City of Reno senior programs

[www.Reno.gov/seniors](http://www.Reno.gov/seniors)

775-657-4602

**SOCIAL SECURITY**

[www.ssa.gov](http://www.ssa.gov)

888-808-5481

**SOLUTIONS AND RESOURCES  
ASSOCIATES- (SARA)**

[www.askSARA.org](http://www.askSARA.org)

775-742-3288

**WASHOE COUNTY SENIOR  
SERVICES**

[www.washoecounty.us/seniorsrv](http://www.washoecounty.us/seniorsrv)

775-328-2575

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**RENO VICINITY  
ELDER SERVICES:  
FREE GUIDES & RESOURCE  
INFORMATION**

\*Caregiving \*Economic options  
\*Education \*Healthcare \*Housing  
\*Insurance \*Legal \*Nutrition

**INFO 2-1-1**

[www.nevada211.org](http://www.nevada211.org)

Dial 2-1-1 or 1-866-353-5656

**AARP – Nevada**

[www.aarp.org/states/nv](http://www.aarp.org/states/nv)

775-328-2506

**ADMINISTRATION ON AGING**

[www.aoa.gov](http://www.aoa.gov)

Eldercare locator: 800-677-1116

**BENEFITS CHECK UP**

[www.benefitscheckup.org](http://www.benefitscheckup.org)

800-992-0900

**COMMUNITY RESOURCE GUIDE**

[https://www.washoecounty.us/seniorsrv/  
files/Community%20Resource%  
20Guide%200416.pdf](https://www.washoecounty.us/seniorsrv/files/Community%20Resource%20Guide%200416.pdf)

775-882-1436

**GOLDEN PAGES & SENIOR  
SPECTRUM**

Resource catalogue & monthly magazine

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

775-348-0717

**NV AGING & DISABILITY  
SERVICES DIVISION**

Resource/services navigation

[www.adsd.nv.gov](http://www.adsd.nv.gov)

Reno: 775-687-0800

Eldercare locator: 800-677-1116



**CAREGIVING****ALZHEIMER'S ASSOCIATION**

Caregiver support & training  
<http://www.alz.org/norcal>  
 775-786-8061

**CAREGIVER ACTION NETWORK**

Caregiver support & training  
[www.caregiveraction.org](http://www.caregiveraction.org)  
 202-454-3970

**\*\*SENIORS IN SERVICE**

Volunteer companions, care, transportation, respite, foster grandparents  
[www.seniorsinservicenevada.org](http://www.seniorsinservicenevada.org)  
 775-358-2768

**\*\*SENIOR OUTREACH SERVICES (SOS)**

Volunteer companions, care, transportation  
<http://dhs.unr.edu/aging/outreach/sos>  
 775-784-7506

**FOOD/NUTRITION**

**\*\*ASSISTANCE LEAGUE**  
[www.renosparks.assistanceleague.org](http://www.renosparks.assistanceleague.org)  
 775-329-7287

**\*\*FOOD BANK OF NORTHERN NV**

[www.fbnn.org](http://www.fbnn.org)  
 775-331-3663

**\*\*FOOD STAMP PROGRAM**

Nevada State Welfare  
<https://dwss.nv.gov/SNAP/Food/>  
 775-684-7200

**\*\*ST VINCENT'S FOOD**

[www.cesm.org/food.html](http://www.cesm.org/food.html)  
 775-786-5266 ext. 1

**\*\*WASHOE COUNTY SENIOR SERVICES NUTRITION PROGRAM**

[https://www.washoecounty.us/seniorsrv/nutrition/home\\_delivered\\_meals.php](https://www.washoecounty.us/seniorsrv/nutrition/home_delivered_meals.php)  
 Home Delivery: 775-328-2590  
 General: 775-328-2575 ext. 4

**HEALTHCARE**

**\*\*ACCESS TO HEALTHCARE**  
[www.accesstohealthcare.org/services-individuals](http://www.accesstohealthcare.org/services-individuals)

**\*\*COMMUNITY HEALTH ALLIANCE**

<https://www.chanvada.org>  
 775-329-6300

**\*\*NV SENIOR/RX & DISABILITY RX**

Medicare prescription help  
<http://adsd.nv.gov/Programs/Seniors/SeniorRx/SrRxProg/>  
 775-687-0539

**\*\*Northern NV HOPES**

[www.nnhopes.org](http://www.nnhopes.org)  
 Clinic: 775-786-4673

**\*\*SHIP (State Health Insurance Program)**

Medicare counseling  
[www.shiptacenter.org](http://www.shiptacenter.org)  
 Helpline: 1-877-385-2345  
 Reno Office: 775-284-8989

**HOUSING/SENIOR LIVING/CARE HOMES**

**HOUSING & URBAN DEVELOPMENT**  
[www.hud.gov/nevada](http://www.hud.gov/nevada)  
 775-348-0477

**NEVADA HOUSING DIVISION**

[www.NVHousingsearch.org](http://www.NVHousingsearch.org)  
 877-428-8844

**RENO HOUSING AUTHORITY**

[www.renoha.org](http://www.renoha.org)  
 775-331-5138

**\*\*VOLUNTEERS OF AMERICA**

Transitional homeless housing  
[www.voanenn.org/northern-nevada](http://www.voanenn.org/northern-nevada)  
 775-322-7143

**\*\*WASHOE COUNTY INCOME-BASED SENIOR HOUSING GUIDE**

[www.washoecounty.us/seniorsrv](http://www.washoecounty.us/seniorsrv)  
 775-328-2575

**LEGAL SERVICES****Elder Protective Services**

[http://adsd.nv.gov/Programs/Seniors/eps/eps\\_Prog/](http://adsd.nv.gov/Programs/Seniors/eps/eps_Prog/)  
 775-688-2964  
 888-729-0571

**SENIOR HELP LINE**

[www.nevadalawhelp.org](http://www.nevadalawhelp.org)  
 877-693-2163

**SENIOR LAW PROJECT**

[www.nlsaw.net](http://www.nlsaw.net)  
 775-334-3050

**WASHOE COUNTY PUBLIC GUARDIAN**

[www.co.washoe.nv.us/guardian/](http://www.co.washoe.nv.us/guardian/)  
 775-674-8800

**WASHOE LEGAL SERVICES**

[www.washoelegalservices.org](http://www.washoelegalservices.org)  
 775-329-2727

**RENO SENIOR RECREATION****CITY OF RENO SENIOR PROGRAMS**

<http://www.reno.gov/government/departments/parks-recreation-community-services/seniors>  
 Information: 775-657-4502  
 Scholarships: 775-334-2046

\*\* = Free/Low Cost

**EVELYN MOUNT NORTHEAST  
COMMUNITY CENTER**

775-334-2262

Scholarships: 775-334-2046

**NEIL ROAD RECREATION CENTER**  
775-657-4602

**TEGLIA'S PARADISE PARK  
COMMUNITY CENTER**  
775-334-1201

**HEALTH/SOCIAL SERVICES  
CENTER FOR HEALTHY AGING**

Elder gap services/ Lifeline/ Senior  
Health Advocate

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

775-237-8375

**SANFORD CENTER FOR AGING,  
UNR**

Elder education, outreach and research

<http://dhs.unr.edu/aging/>

Center for Aging:

775-784-4774

Geriatric Clinic:

775-784-6377

**\*\*DAYBREAK**

Adult day care

[https://www.washoecounty.us/](https://www.washoecounty.us/seniorsrv/adult_day_health/index.php)

[seniorsrv/adult\\_day\\_health/index.php](https://www.washoecounty.us/seniorsrv/adult_day_health/index.php)

775-328-2591

**THE CONTINUUM**

Adult day cares/home

[Continuumreno.com](http://Continuumreno.com)

775-829-4700

**TRANSPORTATION**

**\*\*ACCESS TO HEALTHCARE  
NETWORK**

Free van service for health needs

[www.accesstohealthcare.org](http://www.accesstohealthcare.org)

844-469-4932

**RTC (RENO TRANSPORTATION  
COMMISSION)**

ACCESS Bus Discounted bus fare /  
Taxi Bucks

<http://www.rtewashoe.com/public-transportation-operations-2-91.html>

775-348-0477

**2016-17  
RENO  
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SERVICES  
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RESOURCES**



For an electronic version of this  
brochure or questions contact:

Center for Healthy Aging

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

[info@addinglifetoyears.com](mailto:info@addinglifetoyears.com)

775-237-8375

*Made possible by the support of  
the City of Reno Senior Citizen  
Advisory Committee, Center for  
Healthy Aging, Truckee  
Meadows Park Foundation, and  
AmeriCorps Vista*



Rev. Sept 2016

# Opportunity is knocking.

## Go ahead, answer.



# With a host of programs, we welcome you home.

The Nevada Housing Division is pleased to introduce you to four of our homebuyer programs that offer opportunity, savings and thousands of down payment dollars to low and middle income Nevadans.

What's the catch? We're happy to report that there isn't one. The Nevada Housing Division is simply on a mission to provide affordable housing opportunities and improve the quality of life for Nevada residents. (That means you!) We've got a 40-year track record of doing so, and we very much look forward to the next 40 years. Meet our money-saving homebuyer programs:

## Home Is Possible™ (aka HIP)

Homeownership is closer than you think. A lot closer, thanks to Home Is Possible. This program offers money to low and middle income homebuyers to use for a down payment or closing costs. It's not a loan. It's a gift, so you never have to pay the money back. (No thank you note necessary.)

### HIP Key Benefits

- Non-repayable money up to 5% of the loan value
- Usable for down payment and closing costs
- Attractive fixed interest rate 30-year loan
- No first-time homebuyer requirement
- Financing available for manufactured homes
- Statewide program

### HIP Program Requirements

- Qualifying income must be below \$95,500
- Home price below \$400,000
- Minimum credit score of 640
- Homebuyer must live in home as primary residence
- Homebuyer education course required
- Must meet standard underwriting requirements
- One-time fee of \$675

## Mortgage Credit Certificate (aka MCC)

First-time homebuyers can save tens of thousands of dollars in federal income tax savings over the life of their home loan, thanks to the Mortgage Credit Certificate program. And because the one-time fees are typically less than the amount you'll save in your first year, you'll be ahead of the game from the get-go.

### MCC Key Benefits

- Federal tax savings up to 20% of the interest paid on a mortgage loan
- Savings to continue each year based on the actual mortgage interest paid
- Remaining interest can be claimed as a tax deduction
- \$500 program discount when combined with Home is Possible (see HIP Plus)

### MCC Program Requirements

- First-time homebuyers (have not owned a home in the past 3 years) or qualified veterans
- Households meeting normal underwriting requirements
- Households within the maximum income and purchase price limits by county\*
- Must live in the home as the primary residence
- Must take an approved homebuyer education course
- One-time fees: \$995 program fee plus \$300 lender application fee

Homebuyers get an average of \$8,120. They only pay \$675. That's a lot of free Washingtons.



Save happily ever after. Saving about \$2,000 per year is like getting a well-deserved bonus—only during tax season.



## Home Is Possible For Heroes™ (aka HIP-H)

We are so very honored to give the dream of homeownership to veterans and active military personnel through the Home Is Possible For Heroes program. This hero-worthy program offers more buying power and even more opportunities to experience the joys of homeownership—for less. It's our way of saying, 'Thanks for your service.'

### HIP-H Key Benefits

- Below-market fixed interest rate 30-year loan
- Reduces monthly mortgage payment
- No first-time homebuyer requirement
- Can be combined with the Mortgage Credit Certificate (MCC) with program fees waived
- Statewide program

### HIP-H Program Requirements

- Must be a veteran, active military, surviving spouse or National Guard member
- Qualifying income below \$95,500
- Home price below \$400,000
- Government insured loans only (no conventional loans)
- Minimum credit score of 640
- Homebuyer must live in home as primary residence
- Homebuyer education course required
- Must meet standard underwriting requirements
- One-time fee of \$675



We want veterans to feel at home. A discounted interest rate is a great place to start.

## Home Is Possible Plus™ (aka HIP Plus)

Like any legendary pairing – think spaghetti and meatballs or cookies and milk – the HIP and MCC programs are best served together. When you meet the requirements of both programs, you'll double up on benefits, saving you some serious dough during the closing process and every year at tax time.

Just remember this simple equation for saving money:

$$\text{HIP} + \text{MCC} = \text{HIP Plus.}$$

Ask your lender if you qualify.

### Let's get the ball rolling.

The application process for our homebuying programs starts the moment you choose a qualified lender. There are more than 80 mortgage companies throughout Nevada that are ready to expedite the process, and save you money along the way.

Sound good? We think so, too. Get started today by finding a qualified lender near you at [HomelsPossibleNV.org](http://HomelsPossibleNV.org)



[HomelsPossibleNV.org](http://HomelsPossibleNV.org)

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## Here's what our fans say:

*"We met with our lender who introduced us to the Home Is Possible program. We were pre-approved like that and ended up with thousands of dollars for a down payment. That's a big deal."*

**Amber S.**, Home Is Possible fan

*"I am very skeptical by nature, so when my lender told me about the program, I checked it out and found out that it was legitimate. I'll get a \$2,000 tax credit every year for the duration of the loan."*

**Gillian L.**, MCC fan

*"My realtor told me about the Home Is Possible For Heroes program. It was seamless. I got a low interest rate, and the program honors veterans."*

**Leo M.**, Army National Guard Veteran and Home Is Possible For Heroes fan



**Las Vegas**

**(702) 486-7220 x225 or x222**

**Toll Free: 1-888-486-8775**

**Carson City**

**(775) 687-2036**

**Toll Free: 1-800-227-4960**

**TTY Number: (800) 326-6868**

1535 Old Hot Springs Road, #50, Carson City, NV 89706

7220 Bermuda Road, Suite B, Las Vegas, NV 89119

Find an approved lender at  
**HomeIsPossibleNV.org**



# Senior spectrum R

September 2016

SENIOR FESTIVAL

September 6, 9-2 P

Reno Town

September Calendar of Events in Nevada

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Great Reno

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- homemaking
- medication reminders
- meal preparation
- laundry
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# Fall Candidate Forums for Senior Issues

by Donna Clontz,  
Chair Reno Senior Citizen Advisory Committee



Donna Clontz

‘Tis the season for daily bombardment of an overload of ads urging us to vote for one office-seeker or another.

As the time draws closer to the November 8 election, that volume will grow larger and larger and many of us will grow more and more weary of listening to it.

Here’s a better way to decide which candidates you favor: Attend some of the in-person candidate forums that many groups are organizing in the next few weeks. You often will get to meet the candidates personally there, hear them speak about issues they want to address, watch them answer questions about issues that concern the people they want to represent, and see how they problem-solve and think on their feet. You get to see them for yourself and decide for yourself who you think would do the best job as your representative.

The Reno Senior Citizen Advisory Committee is joining the Washoe County Senior Services Advisory Board and the Senior Coalition of Washoe County to host three free candidate forums that will focus on issues important to senior citizens. They are set for:

- **Monday, September 26**  
4 – 5:30 p.m.  
Neil Road Recreation Center,  
3925 Neil Road, Reno 89502  
Candidates for Reno City  
Council and Reno Judges.

- **Friday, September 30**

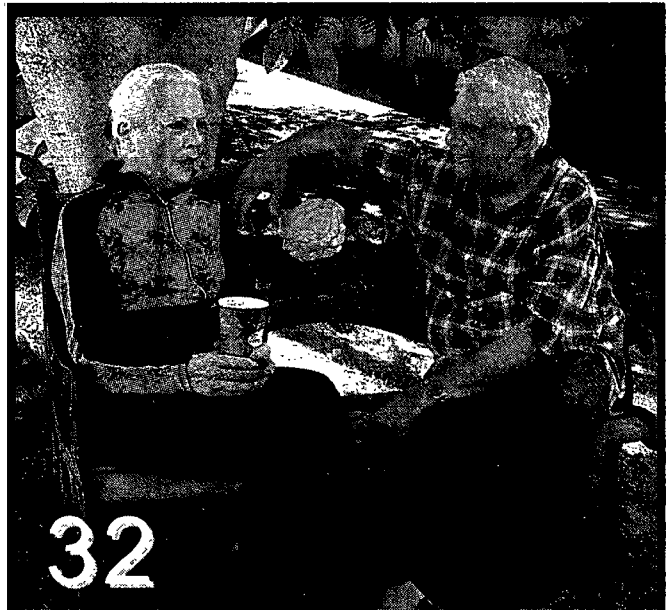
9:30 – 11 a.m.  
Sparks Senior Center, 97  
Richards Way, Sparks 89431  
Candidates for Sparks City  
Council, Sparks Justice of the  
Peace, Sun Valley GID,  
Washoe County Commission

- **Friday, October 7**  
8:30 – 10 a.m.

Senior Care Plus Offices,  
10315 Professional Circle,  
Reno 89521  
Candidates for Nevada  
Assembly and Senate

After the election, in January, we will also hold several training sessions for seniors who want to learn the basic skills of how to most effectively give their personal input to their city councilmembers, county commissioners, state and federal legislators. For more information on this, please contact me at [donnaorm1@yahoo.com](mailto:donnaorm1@yahoo.com).

Exercising your right to vote is one of the most important actions you can take as a citizen. Voice your opinion on who your local, state and national officeholders should be. Please make sure you are registered to vote and then vote by absentee ballot, early voting in October or on Election Day, November 8, 2016. For more information on the election, please contact the Washoe County Registrar of Voters at 775-328-3670 or <https://www.washoecounty.us/voters/>.



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September 2016

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Publishers: Chris & Connie McMullen  
Column opinions are writers, not publishers.

# Sanford Center for Aging to host free, public screening of "The Age of Love"

## Documentary offers a new wrinkle in the search for love

**S**peed dating for the 70+ generation has become a growing trend across the U.S. thanks to *The Age of Love*, a groundbreaking, new documentary offering "a touching and funny look into the lives of seniors who just want to find love." (Huffington Post)

The University of Nevada, Reno Division of Health Sciences and the Sanford Center for Aging will offer a free, public screening of the film at 6:30 p.m. on Tuesday, September 6 in Nightingale Concert Hall in the Church Fine Arts Building on the University of Nevada, Reno campus to encourage a new conversation about the hearts of

older adults.

The film follows the comic and poignant adventures of 30 Rochester, NY seniors who sign up for a first-of-its-kind speed dating event for 70- to 90-year-olds. Fearlessly candid about their needs and desires, these WWII babies soon discover how the search for love changes—or doesn't change—from first love to the far reaches of life.

Defeating stereotypes and linking generations, the film will open minds of all ages to the desires of our booming older population. As one 74-year-old speed dater puts it, "No one, not even my children, asks me what's in

my heart anymore."

Winner of the NYC's Paley Center Doc Pitch Competition and awarded a Fledgling Fund grant—for its "potential to change American culture"—*The Age of Love* previewed at the AARP National Expo in Boston and is now rolling out to more than 200 venues across the U.S.

Doors open at 6 p.m., followed by the screening of the film at 6:30 p.m. The evening will conclude with a Q&A session with Steven Loring, the film's director/producer.

Registration is required online or by calling the Sanford Center for Aging at (775)784-4774.

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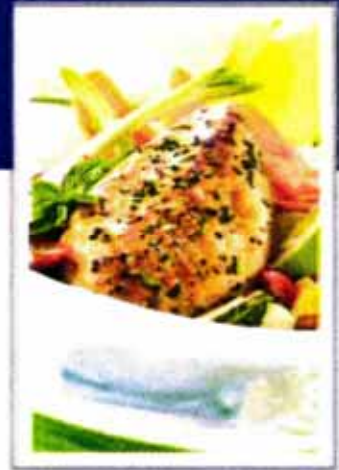
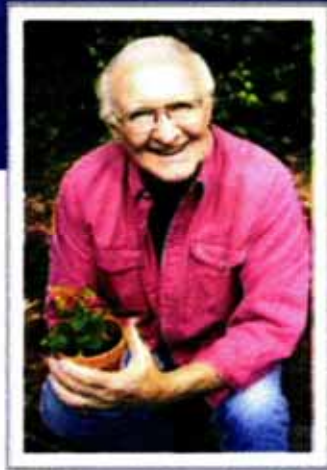
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Opinion

U.S. Senator Dean Heller

# Social Security Amps Up Online Safeguards to Prevent Fraud



Sen. Dean Heller

As unfortunate as it is, fraud of all kinds is prevalent in today's society. With just the click of a mouse, thieves can hack one's online accounts, causing significant financial damage. One specific type of fraud that is of great concern to me is Social Security fraud. As Chairman of the Senate Committee on Finance Subcommittee on Social Security, Pensions, and Family Policy and as a member of the Senate Special Committee on Aging, I am committed to preserving Social Security for generations to come. I also recognize the importance of ensuring Social Security beneficiaries are equipped to address a situation when fraud does occur.

A great tool that can be utilized to navigate Social Security is My Social Security. Since the program became available in May 2012, nearly 26 million people have signed up. To create an account, individuals must be 18 years or older and have a Social Security number, valid email, U.S. mailing address, and a cell phone that receives text messages. An account can be created by visiting <http://www.socialsecurity.gov/myaccount/>. My Social Security provides a direct route to receive benefit verification letters, submit address and phone number changes, start or change direct deposit of an account, and acquire replacement documents for tax season.

Recently, the Social Security Administration (SSA) added an extra security layer to My Social Security to protect beneficiaries from fraud. Account holders are now required to utilize their cell

phones to verify identification, in addition to their username and password. When initially signing up for the program, users are asked to input their cell phone numbers and will receive a text message with their security code to create an account. After this step, the SSA will send the user's cell phone a new security code each time he or she logs in with a username and password to gain access. This helps the SSA determine the authenticity of the user. For beneficiaries without a cell phone with texting capabilities, the SSA has encouraged them to visit [www.socialsecurity.gov/agency/contact](http://www.socialsecurity.gov/agency/contact) to learn about alternative options to access their benefits information. Should you need assistance with this new aspect, please do not hesitate to contact my office.

(Social Security page 8)

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## Senior Outreach Services Needs Volunteers

Your weekly visit could mean the world to a frail elder living alone. Volunteers are needed to assist Washoe County's most vulnerable, low-income elders (60+ years) for 2 or more hours per week to be their friend. SOS volunteers offer companionship and provide rides for shopping, to pick up a prescription or to doctor's appointments (must own a car). Volunteers do not clean, bathe, manage finances or give medications. Training is provided.

**To volunteer or for more information, contact Sina Ward at 775-784-7506 or [sinaw@unr.edu](mailto:sinaw@unr.edu).**



Sanford Center for Aging

SOS is a direct service program of the Sanford Center for Aging, University of Nevada, Reno; funded by the Nevada Aging and Disability Services Division, grants and donations.

## Opinion

U.S. Senator Harry Reid

# Honoring Labor Day



Sen. Harry Reid

For more than a century, Labor Day has honored the achievements of the labor movement and American workers. It recognizes the many vital contributions that workers have made to our economy and way of life. The labor movement secured better wages, reasonable hours and safer working conditions for all Americans. The labor movement's tireless efforts put an end to child labor and built the American middle class. The ingenuity and productivity of the American worker is what makes us the most innovative country in the world with the strongest economy.

Labor Day is a time to celebrate working Americans, the backbone of our economy, and remember the labor activists who fought for the many rights and protections we enjoy and deserve. We must continue their legacy and recommit ourselves to the fight for fair wages, responsible workplace protections, and secure retirements to provide a prosperous future for all.

I always do my best to stand up for working people and strengthen our middle class. In good times and in the darkest days of the recession, my Democratic colleagues and I have fought tooth and nail to create and save millions of jobs. I've worked to ensure those still looking for work were provided unemployment benefits.

And we've passed legislation to give much needed tax cuts to working families while ending tax breaks for the rich. And because our economy is always changing, I strongly support workforce development efforts. As we work to diversify and increase opportunities for all Americans, we have to ensure that our workforce is prepared for the jobs of the future.

As a son of a hard rock miner in Searchlight, Nevada, I am well aware of tough decisions working families are faced with every day. At a time when families' finances are stretched thin, working families need the economic security that paid sick days provide. That is why I have been an ardent supporter of the Family Medical Leave Act. I cosponsored the bill that was eventually signed into law by President Bill Clinton in 1993. This legislation provides American workers with the basic protections to care for themselves and their families in times of great need.

This Labor Day, as we recognize all the good that the labor movement and American workers have done for this country, we must also acknowledge work yet to be done. Women still only receive a fraction of the salary men earn in the same position. Workers earning minimum wage still struggle to support themselves and their families. And the top earners of the country still receive the majority of the country's wealth. I will continue supporting Nevada's workers and those across the country because together we can make a difference.

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# Family Estate Planning Series - Too Good to Refuse

By Chris Askin, President, and CEO  
Community Foundation of Western Nevada



Chris Askin

**H**ow many times do you get invited to a presentation and your reaction is "No way!" Do

offers for free dinners in connection with timeshares spring to mind? From experience, we have learned to be skeptical of things labeled free. They seem too good to be true. But, over the past ten years the Community Foundation, in connection with KNPB and a dozen local charities, has underwritten a free seven-week series on titled "Family Estate Planning". More than 1,000 local people have attended. I think all of them would tell you that you should consider attending too.

included, invite our donors to take advantage of these workshops. We know that by learning more about proper estate planning, many people will also want to include a gift to their favorite charities in their will or trust. If you choose to include a charitable bequest in your will, you can keep the news to yourself. We don't ask.

We do ask questions of the professional advisors who present at the classes. We ask about their qualifications and business structure. An "Ask First" form is completed by all presenters before the class. Through the "Ask First" form, you learn about their education, their credentials and licenses, and how they are compensated for their estate planning services. Their compensation disclosures include some detail about who pays, the amounts or percentages they charge, and if the advisor is receiving payment from a third party. They also disclose if they provide advice, and sell products such as annuities, insurance, or financial products. As an attendee, you learn **(Estate Planning Series p. 9)**

I promise you that no charity and no presenter will receive your contact information, and you will not be solicited for business by any presenter, nor solicited by any charity. Why then do the charities underwrite this series, and why do local professional advisors speak for free? The answer is simply that the best financial and estate planning frequently involves charitable giving. Although the classes are open to the general public, the charity sponsors, the Community Foundation of Western Nevada



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### Social Security / page 6

If fraudulent activity should occur, beneficiaries can report it by calling the SSA Office of the Inspector General at (800) 269-0271. It can also be reported at [https://oig.ssa.gov/report-fraud-waste-or-](https://oig.ssa.gov/report-fraud-waste-or-abuse)

[abuse.](https://oig.ssa.gov/report-fraud-waste-or-abuse)

In addition, Nevadans can get in touch with their local Social Security office to speak with a Social Security representative in person by visiting [www.socialsecurity.gov/agency/contact](http://www.socialsecurity.gov/agency/contact) or by calling the SSA at (800) 772-1213.

## Estate Planning Series

a lot from reading this form, and the classes have barely begun.

The Family Estate Planning series classes are held weekly at the Sierra View Library. This Fall they will begin on September 21st and run through November 2nd, on seven Wednesdays. Two identical classes are held each Wednesday at 10:30 a.m. to Noon or 1 p.m. to 2:30 p.m.

The classes follow a curriculum that builds each week upon the previous week's information. The classes are thorough, covering not just the fundamentals of estate planning, but also wills, probate, trusts, responsibilities of fiduciaries, executors, and successor trustees. Then the topics move on to more advanced estate planning including power of attorney, health care directives, DNR's, ethical wills, Medicaid and health insurance.

I am grateful to the sponsors for making this possible: including Renown Health Foundation, KUNR, United Way,

American Heart Association, TMCC, the Food Bank, Nevada Land Trust, Salvation Army, the Boys & Girls Club, our hosts Washoe County Library System, and of course our partner in offering this series, KNPB.

At the first class, each attendee receives a binder and a Will Planning Kit. The kit is a way to organize information about your personal situation and is used throughout the workshops so you can do your actual planning as you learn. By the end of the series, you will know a great deal about each aspect of estate planning. You will also have your plans clear in your mind so you're ready for the final steps which will likely involve a professional advisor you trust.

At each class, you will hear from a charity sponsor about the services they provide in the community. These presentations are a brief three minutes, and as I mentioned, nobody asks you for anything, including your name.

I encourage you to consider attending. To reserve your seat call the Community Foundation at 775-333-5499. Yes, this is an offer that is true, and it is of great value.

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# Seniors with More Continuity of Care Use the ER Less

PRNewswire-USNewswire/ — Seniors with traditional Medicare coverage who have more continuity of care — defined as consistently seeing the same physician in an outpatient setting — have lower chances of visiting an emergency department, according to the results of a study published online earlier in *Annals of Emergency Medicine* ("Relationship Between Continuity of Ambulatory Care and Risk of Emergency Department Episodes Among Older Adults").

"Higher continuity of care was associated with lower risk of having any emergency department visit," said lead study author David Nyweide, Ph.D., of the Centers for Medicare & Medicaid Services in Baltimore, Md. "However, when one occurred, the patient was more likely to be hospitalized. One possible explanation is that when a patient with a usual care

physician comes to the ER, the physician may provide clearer guidance on which situations are serious enough to warrant a hospital admission."

Researchers studied the administrative data of more than 3 million Medicare beneficiaries between 2011 and 2013 and found that the relative risk of an emergency department visit, observation stay or admission through the emergency department decreased up to 20 percent for patients with the highest, compared with the lowest, continuity of care.

"Visits with the same physician or a small number of physicians fosters long-term relationships for Medicare patients, which



Seniors who have regular contact with their doctor are less likely to visit the ER.

is ultimately good for their health," said Mr. Nyweide. "The critical factor seems to be consistent visits with one physician or few physicians, not lots of them. Seniors would be well-advised to maintain an ongoing relationship with the same physician for many reasons, including avoiding emergency department visits."

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Are you nervous about going to the dentist? Well, you're not alone!! Millions of people experience the same fears. But did you know that skipping out on regular dental visits can actually cause depression and anxiety?

A recent study involving nearly 77,000 people revealed that individuals who experience dental anxiety and avoid dental visits may end up being depressed based on the resulting poor dental health or tooth loss.

This vicious cycle continues as poor dental health and tooth loss can cause even more adverse and life-threatening outcomes, including heart disease, stroke, diabetes and other systemic conditions. This downward spiral of diminishing health creates even greater fear, anxiety, depression and embarrassment.

This information comes from a study explained at the 43rd Annual Meeting and Exhibition of the American Association for Dental Research at West Virginia University. The researchers concluded that depression and anxiety were related to tooth loss.

As a dentist, I have seen many patients who have postponed routine dental visits due to various forms of anxiety. Unfortunately, people who suffer from dental anxiety typically fail to visit the dentist for routine care. When they do finally go, often a small preventable problem has turned into a larger problem, which often requires major intervention.

If you're among the millions of people who get nervous about going to the dentist, here are some tips to help you overcome dental anxiety.

- Share your anxiety with your dentist and the staff. Knowing about these feelings will help the dentist adapt treatment to your needs.
- Find a dentist that you trust and who can openly communicate with you about your fears.
- Schedule your dental visits when you're less likely to feel rushed or under pressure.
- Your dentist can prescribe mild sedatives or anti-anxiety medications for your visit if needed.
- Offices with modern technology can facilitate fewer and shorter visits. Look for offices with digital x-rays, same-day crowns and other cutting-edge conveniences.
- Bring headphones and wear shoes that you can easily slip off of your feet.

You no longer have to get caught in a cycle of depression and anxiety. Call your dentist, share your concerns, and help make your next dental visit a relaxing and enjoyable experience.

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# Is a Health Savings Account (HSA) Right for You?

By: Gerald M. Dorn, J.D., EPLS, AEP  
Anderson, Dorn & Rader, Ltd.  
Legacy and Wealth Planning Attorneys



Gerald Dorn

The American health-care system has gone through some significant changes in recent years. One thing that did not change, however, is the potential to save both money and taxes by opening a Health Savings Account, or HSA. For those who qualify, an HSA allows you to save money tax-free that can be used for health care related expenses.

## Who Qualifies for a Health Savings Account?

To qualify for an HSA you must meet all of the following criteria:

- You must be covered by a "high-deductible health plan"
- You must not be covered by another health plan
- You must not be eligible to be claimed as a dependent on another person's tax return
- You must not be entitled to Medicare benefits

## What Is a High-Deductible Health Plan?

To be eligible for a HSA you must be covered by a health insurance plan that qualifies as a "high-deductible health plan," or HDHP. As of 2016, an individual coverage HDHP must have an annual deductible of at least \$1,300 and require that annual out-of-pocket expenses paid

(including co-payments and deductibles but not insurance premiums) not exceed \$6,550. If you have a family coverage plan, the limits are an annual deductible of not less than \$2,600 and the plan must require that out-of-pocket expenses not exceed \$13,100.

## Getting Started with an HSA

Opening an HSA is relatively easy. You do not need to go through your current health insurance provider nor employer to open an HSA. An HSA is independently owned by you. It can be set up with any qualified trustee or custodian, such as your bank. Opening an HSA is much the same as opening an individual retirement account (IRA). There are, however, rules about how much you can contribute to

## Anderson, Dorn & Rader Law Firm Free Seminar Reveals...

### 2 Reasons Your Family May Never Receive Your Full Estate

#### Your Funeral Shouldn't Be the Start of Your Family's Problems

Even though you've worked hard your entire life and saved up something you'd like to pass on to your family, they may end up with nothing. You can spare your family a second round of grief. Keep reading and we'll share just 2 critical reasons your family may be facing difficulties.

At the law firm of Anderson, Dorn & Rader, we have seen countless wills and trusts here in Nevada. Recent legal trends cause us great concern. In this article, we'd like to highlight just some of the issues which may affect your family.

#### Lost in Probate Court

Chances are high your estate is going to wind up in probate court. In probate court they decide if your will is valid, try to settle disputes, distribute your assets to your heirs, and settle any outstanding issues. Probate court is a very lengthy process and it may take several years until your will clears probate.

Another problem with probate is its public nature. Everything about your will is in the public record so virtually anyone from any angry distant relative to someone out to cheat your family has access to every single detail of your finances. Finally, your heirs don't get their share of your estate until Uncle Sam and the lawyers get their share which can be very expensive.

But there is a way to pass on your entire estate - regardless of its size - to your loved ones, while legally avoiding probate. We'll show you how to do this at an upcoming free seminar.

#### Not Protecting Yourself, Your Family Or Your Estate

You've worked hard your entire life and you'd like to pass on your estate to your loved ones. But unless you quickly take action, there may be nothing left for your family.

Statistics reveal you are six times more likely to become disabled before you die. The US Government Census Bureau expects the disability rate to double in the next decade.

Yet most people plan their wills for what will take place after their death. This is a serious mistake. Very frequently we see plans people have made for their heirs become undone because of the need for long-term nursing home care.

This year the national average for a nursing home stay is almost \$71,000 per year. It's been reported that more than 500,000 seniors a year go broke because of these long-term care costs.

Before Medicaid picks up a dime, your assets may be exhausted. You may die and leave nothing to your heirs.

#### Anderson, Dorn & Rader - Free Seminar Reveals A Better Way

If you are concerned about making sure the money you've earned goes to your loved ones without going through probate, you owe it to yourself to attend our upcoming Free Legacy and Wealth Planning Seminar.

At the seminar, we'll highlight some of the most common risks you want to consider, and show you how to protect yourself and your family.

The most common remark we hear after these seminars is that most people are amazed at how exposed their family was. Seating is limited in order to give your family's issues our fullest attention.

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**September 15, 2016 (Thurs.)  
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10:00 - 12:00 a.m.**



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your HSA each year. As an individual, your contributions are limited to \$3,350 per year. A family account allows for contributions up to \$6,750 per year. If you are age 55 or older, however, you may contribute an additional \$1,000 per year, increasing the maximum contributions to \$4,350 for an individual and \$7,750 for a family account. If your employer sets up your HSA, both you and your employer may make contributions. Keep in mind that the contribution limits are subject to change from year to year to adjust for inflation.

#### Spending Your HSA Funds

The purpose of an HSA is to pay for health care-related expenses that are not covered by an existing policy. You may spend your HSA funds on any "qualified medical expense" which includes medical care, prescription drugs, and payment for long-term care. Examples of expenses that would likely be covered include:

- Doctor visits
- Prescriptions
- X-rays
- Ambulance costs
- Vision care
- Lab fees
- Certain premiums for health care insurance

#### How Does an HSA Save Money on Taxes?

An HSA can be likened to a traditional IRA or a Roth IRA in that they all allow you to save money for a rainy day. With a traditional IRA, however, you receive a tax deduction when you make contributions to the fund but you are then taxed when you withdraw the funds. A Roth IRA does not provide a tax deduction when you make contributions, but is also not taxed when you make withdrawals. An HSA provides you with the best of

both worlds. Contributions to your HSA are tax-deductible while qualified distributions are not taxable. In essence, you are able to grow the funds held in your HSA tax-free. By way of illustration, imagine you are in a 30 percent tax bracket. If so, a \$1,000 contribution would really cost you \$700 after taxes. If you invested that same \$1,000 in an HSA earning 7.2 percent interest for 10 years, your investment would grow to \$2,000. If that \$2,000 is then used to pay for qualified medical expenses, you would effectively avoid paying any taxes on the \$1,000 earned on your investment.

#### What Happens If You Never Need the Funds Held in Your HSA?

You could be fortunate enough to never need any of the funds held in your HSA. If that occurs, you can withdraw the funds; however, distributions made for anything other than a qualified medical expense will be taxed and will incur a 20 percent penalty. After age 65, you can make withdrawals without incurring a penalty, though the funds will be taxed as ordinary income.

For those who qualify, an HSA is an excellent savings and tax avoidance vehicle that provides the benefits of both a traditional IRA and a Roth IRA all-in-one. Consult with an experienced estate planning attorney in your area for additional information and to help you determine if an HSA fits into your overall estate planning goals and objectives.

The law firm of Anderson, Dorn & Rader, Ltd. is devoted exclusively to estate planning. For more information contact us at (775) -823-WILL (9455), or visit us at [www.probatebusters.com](http://www.probatebusters.com).

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Medicare and Medicaid Services

# Know Your Medicare Rights

Cate Kortzeborn, Acting Regional Administrator  
Medicare District 9

**A**s a person with Medicare, you have important rights. One of them is the right to appeal.

An appeal is the action you can take if you disagree with a coverage or payment decision by Medicare or your Medicare health plan. For example, you can appeal if Medicare or your plan denies:

A request for a health care service, supply, item, or prescription drug that you think you should get.

A request for payment of a health care service, supply, item, or prescription drug you already got.

A request to reduce the amount you must pay for a health care service, supply, item, or prescription drug.

You can also appeal if Medicare or your Medicare Advantage plan stops provid-

ing or paying for all or part of a health care service, supply, item, or prescription drug you think you still need.

If you decide to file an appeal, you can ask your doctor, supplier, or other health care provider for any information that may help your case. Keep a copy of everything you send to Medicare or your health plan as part of your appeal!

How you file an appeal depends on the type of Medicare coverage you have. If you have Original Medicare:

1. Get the "Medicare Summary Notice" (MSN) that shows the item or service you're appealing. Your MSN is the notice you get every 3 months that lists all the services billed to Medicare, and tells you if Medicare paid for the services.

2. If you disagree with what is on the MSN, write an explanation. **(Rights page 16)**

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## Rights / page 14

nation of why you disagree with the decision on the MSN or a separate piece of paper and attach it to the MSN.

3. Include your name, phone number, and Medicare number on the MSN, and sign it. Keep a copy for your records.

4. Send the MSN, or a copy, to the company that handles bills for Medicare (known as the Medicare Administrative Contractor) listed on the MSN. You can include any additional information about your appeal. Or you can use CMS Form 20027 and file it with the company that handles bills for Medicare. To view or print this form, visit [www.cms.gov/cmsforms/downloads/cms20027.pdf](http://www.cms.gov/cmsforms/downloads/cms20027.pdf). Or call 1-800-MEDICARE (1-800-633-4227) to have a copy mailed to you. TTY users should call 1-877-486-2048.

You must file the appeal within 120 days of the date you get the MSN in the mail. You'll generally get a decision from the Medicare Administrative Contractor within 60 days after they receive your request. If Medicare will cover the item(s) or service(s), they'll be listed on your next MSN.

If you have a Medicare Advantage or other health plan, read the materials your plan sends you, call your plan, or visit [www.Medicare.gov/appeals](http://www.Medicare.gov/appeals). In some cases, you can file an expedited, or fast appeal.

If you have a Medicare prescription drug plan, even before you pay for a given drug, you have the right to:

- Get a written explanation (called a "coverage determina-

tion") from your Medicare drug plan. A coverage determination is the initial decision made by your Medicare drug plan (not the pharmacy) about your benefits, including whether a certain drug is covered, whether you've met the requirements to get a requested drug, how much you pay for a drug, and whether to make an exception to a plan rule when you request it.

- Ask for an exception if you or your prescriber (your doctor or other health care provider who's legally allowed to write prescriptions) believe you need a drug that isn't on your plan's formulary.

- Ask for an exception if you or your prescriber believe that a coverage rule (like prior authorization) should be waived.

- Ask for an exception if you think you should pay less for a higher tier (more expensive) drug because you or your prescriber believe you can't take any of the lower tier (less expensive) drugs for the same condition.

For more information on exceptions and your other Medicare rights, read the "Medicare & You 2016" handbook, at <https://www.medicare.gov/Pubs/pdf/10050.pdf>.

Cate Kortzeborn is Medicare's acting regional administrator for Arizona, California, Hawaii, Nevada, and the Pacific Territories. You can always get answers to your Medicare questions by calling 1-800-MEDICARE (1-800-633-4227).

“Adding Life to Years”

## The Importance of Social Services in our Health Care System and the Impact on Chronic Illnesses

Dr. Larry Weiss  
Center for Healthy Aging



Larry Weiss

Our medical care system is broken. We spend far more on health care than any other developed nation, while achieving the worse health outcomes. Life expectancy in the U.S. is lower and the prevalence of chronic illness is far more common than in European countries. Poor health outcomes are associated with lack of social services that focus on prevention-education, housing, nutrition and poverty. Research by the Robert Johnson Foundation has shown the ratio of social service spending to medical care spending was significantly associated with better health outcomes.

When comparing the amount of resources put into preventive social services vs. medical care services many studies have found that the higher ratios of social service spending had better outcomes and in some research, substantial health impacts like reducing obesity, mental illness, and even mortality.

So which social services have the greatest impact? In multiple studies the greatest social services having an

impact are supportive housing, nutritional support, case management, and outreach programs. These studies suggest that greater investments in such programs could significantly offset health care costs nationally.

Over the years, I have written about how important it is to have a healthy lifestyle. Clearly, high health care costs in our country result from both providers and consumers relying heavily on medical care to address problems that could be addressed through inexpensive lifestyle changes. However, focusing on lifestyle changes requires shifts in our attitudes and culture. We need to assume responsibility for our own health and we need to develop partnerships for health between health care providers, social service agencies and communities.

Allocating resources from the health and medical care sector to preventive social services is critical. Stakeholders need to use information about data on health, not just health care, to make resource allocation decisions. Financial incentives need to be aligned to encourage shifts in thinking and decision-making from health and medical care to preventive social services

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**Life to Years / page 17**  
that empower the consumer.

In addition, we need to educate our professionals, caregivers, and consumers in geriatrics and gerontology and how to increase their ability to navigate the healthcare system. This is especially true for those with chronic illnesses. This education includes knowing about and providing greater alternatives to traditional services such as nursing homes and engaging in more planning and caring conversations about end of life.

Let me present an example of how our system does not work. Mr. and Mrs. Smith (names are changed) are native Nevadans who now face the vulnerability, isolation, and devastation of chronic illness. Mr. Smith suffers with adult-onset diabetes, which he kept under control with daily insulin, until his wife's debilitating stroke last year. Quite suddenly, Mr. Smith needed guidance from a geriatrician about immediate treatment for his wife and long-term care for his own illness, but one was not available.

Mr. Smith, like many men in his generation, are uncomfortable talking to doctors and often rely on family members to assist with their health care. When their family caregiving roles reversed, Mr. Smith was overwhelmed and confused by their limited options. Mrs. Smith stayed in the hospital until she moved to a bed in a skilled nursing facility— which despite being covered by Medicare and supplemental insurance, both ran out. They had enough income so

they did not qualify for Medicaid. Therefore, they were threatened with financial devastation.

Mr. Smith reluctantly placed his wife in a nursing home where neglect resulted in life-threatening complications. Unable to communicate, she couldn't complain about the bedsores that developed. Within months, she required a double amputation of her legs. Her heart stopped in recovery; she is now kept alive on life support.

At 78, Mr. Smith is being treated for depression in addition to his diabetes. He blames himself for his wife's condition. He didn't know how to find a better nursing home and still isn't sure they could have afforded one if he did. He's pretty sure his wife didn't want artificial resuscitation but because they hadn't discussed it directly and she had no living will, he didn't want to make a mistake. She'd never discussed the issue with their general practitioner either. Mr. Smith doesn't drive, doesn't feel comfortable taking the bus, and can only visit his wife when neighbors sometimes take him.

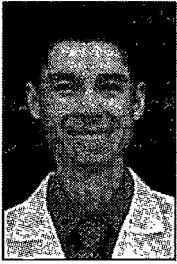
This case example is tragic, but with a shift in focus that educates our providers, caregivers, and consumers this kind of care can be avoided and we can "add life to years".

Lawrence J. Weiss, Ph.D. is CEO of the Center for Healthy Aging. Dr. Weiss welcomes your comments on this column. Write to him at [larry@addinglifetoyears.com](mailto:larry@addinglifetoyears.com) or c/o Center for Healthy Aging, 11 Fillmore Way, Reno, NV 89519.



# Easy Bruising

Jason Michaels, M.D.



Jason Michaels, M.D.

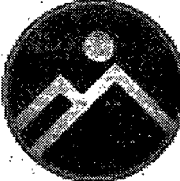
**A** common concern in the dermatology clinic is easy bruising, which usually starts to

bumping the area or at body sites other than the forearms, this can be a sign of a more serious issue. If you experience bruising of this type, it is recommended that you bring this to the attention of your primary care doctor immediately, as this can be a sign of a more serious blood clotting issue.

In the majority of circumstances, easy bruising is a harmless issue, but it is cosmetically displeasing and thankfully there are reasonable treatment options available. The cheapest and most consistently effective treatment is topical ammonium lactate cream, also known as Amlactin. This is easy to find over the counter at most drugstores and is reasonably priced. Amlactin works to strengthen collagen and pro-


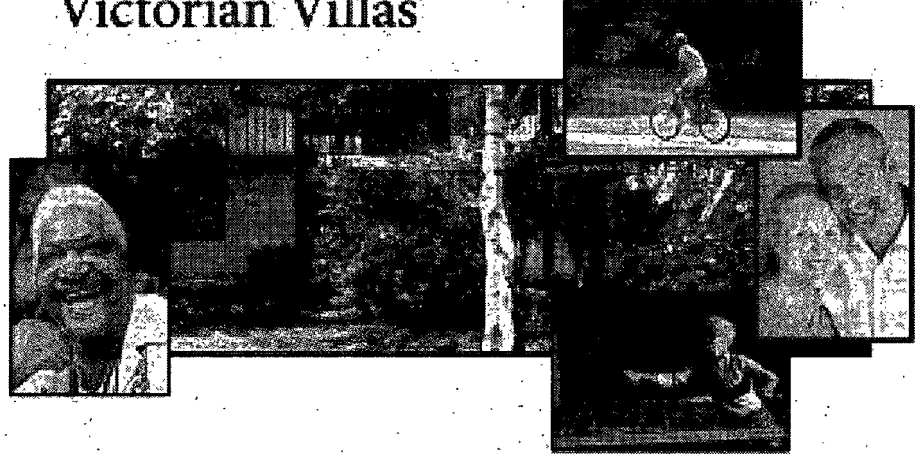
occur after the age of 65. There are many causes of easy bruising, and most are a "normal" part of the skin aging process. Over time we lose density of the collagen and connective tissue that comprises the major portion of our skin. This process is compounded by sunlight, which further weakens the skin and damages the connective tissue that surround blood vessels. The result is easy bruising upon the slightest bump of the skin. The major site that this is seen is the forearms, and this can be quite alarming to patients. Medications can also contribute to easy bruising, such as prednisone, aspirin and anticoagulants (like warfarin/coumadin and newer medications like Pradaxa and Eliquis). These types of medications weaken blood vessel connective tissue and impair the blood clotting process, respectively. That said, in the majority of circumstances the benefits of these medications outweigh the risks, and should never be stopped without first reviewing with the prescribing physician.

It must be stated that if bruising occurs without



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## Bruising / page 19

mote new growth of connective tissue which helps to strengthen the skin and minimize bruising. In order for Amlactin to be effective, it must be used twice daily, and it may take a few months to reach full effect. You must continue using this

treatment to keep the benefits. Another treatment option is camouflage makeup, which disguises but does not treat the problem. Some people find the use of Covermark or Dermablend cosmetics a simple way to camouflage bruising. Also, it must be stated that diligent

sun protection in the form of SPF 30 sunscreen will protect the skin from further damage and prevent bruising, as well as protecting against skin cancer.

In summary, easy bruising is a common issue seen with aging skin and is caused by natural loss of connective tissue over time and sun damage to collagen and blood vessels. The most common location of bruising is the forearms because these areas are most frequently bumped and are consistently exposed to sun throughout our lives. Treatment options include sunscreen and Amlactin, which protect the skin from further UV damage and strengthen collagen.

If you experience bruising without bumping an area or at body sites other than the forearms, this can be a more serious issue and should be promptly reported to your primary physician.

Dr. Michaels is a Board Certified Dermatologist practicing at the Skin Cancer and Dermatology Institute in Carson City. If you would like to schedule an appointment, please call his office at (775) 882-8777. His office is conveniently located at 3950 G.S. Richards Blvd in North Carson City. Office hours are 8 a.m. to 5 p.m., Tuesday through Friday, by appointment. He is accepting new patients and most major insurance companies, including Medicare.



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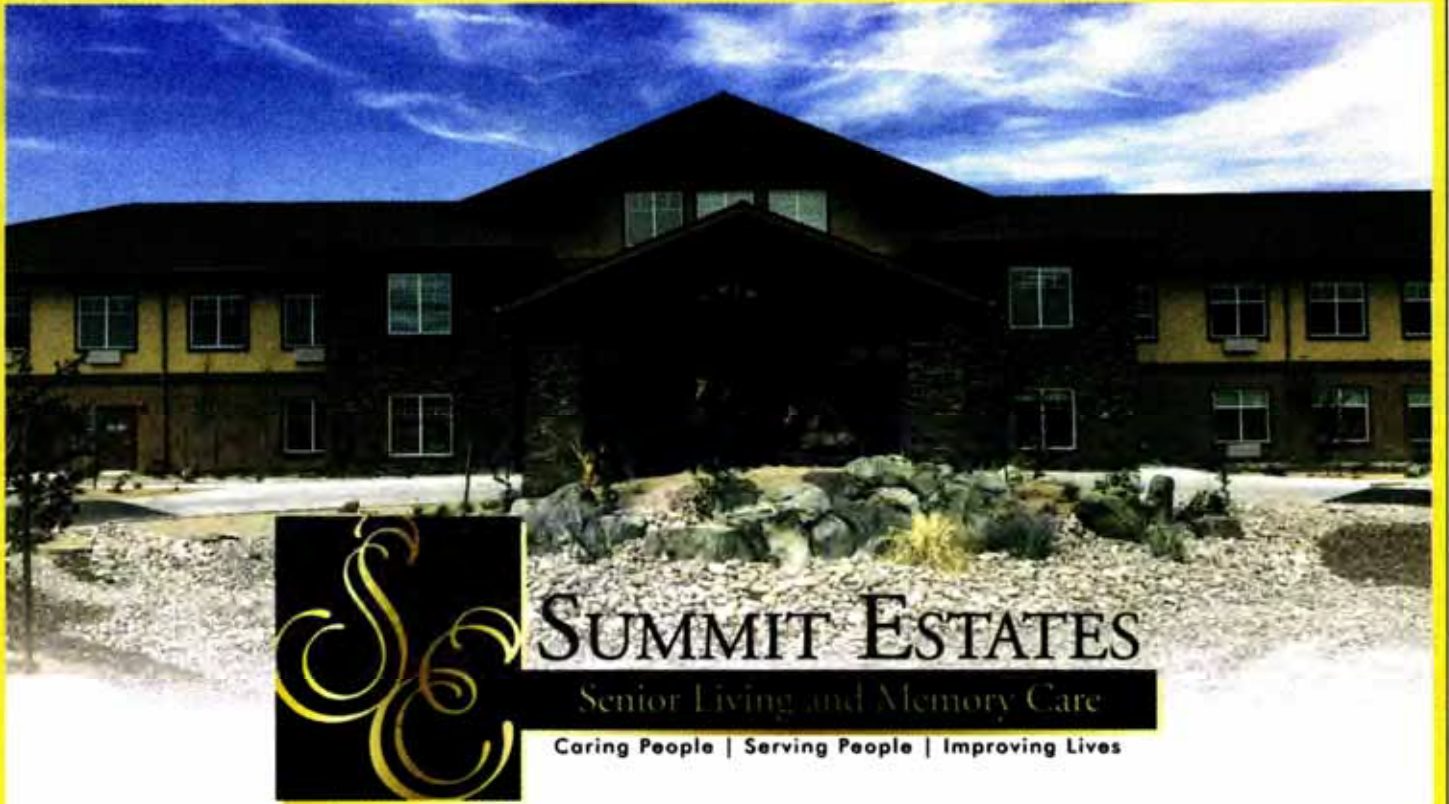


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# Is Poor Vision Keeping You Housebound?

Dr. Michael J. Fischer, M.D.  
Nevada Eye Surgery Center



Michael J. Fischer

A recent study shows that adults with eye diseases that compromise their vision are less likely

to leave their homes, which has a rather severe impact on their social lives.

When adults with glaucoma, age-related macular degeneration, and Fuchs corneal

dystrophy (which adversely affects the clear outer layer of the eye) were compared with people without these eye conditions, it was found that 40 percent to 50 percent of them limited their activities due to fear of falling. Only 16 percent of their peers with normal vision were less likely to leave home out of fear of falling.

This study lends some further insight into the effects of vision loss. In this case, treatment could lead to greater social participation and less disability.

It should be noted that according to the study mentioned above, women with vision loss were more likely than their male counterparts to stay home out of fear of falling and suffering injury.

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## New Aging and Disability Services Administrator

**E**dward Ableser, Ph.D. has been appointed as the new Administrator for the Nevada Aging and Disability Services Division effective August 22, 2016.

Dr. Ableser has an extensive background in politics, education and psychology with a passion and commitment to advocacy and support to those we serve. Appointed to the Arizona State Senate at age 26, followed by a 10-year span in the House of Representatives and the Senate, he was a legislative champion for excellence in education, mental health policy, and extensive anti-bullying legislation.

Ableser attended Arizona

State University in Tempe, Arizona, where he earned two Bachelor's degrees (Political Science and Chinese), a Master's degree in Counseling Psychology, and a Ph.D. in Justice and Social Inquiry.

With extensive experience working with health and human services programs and educational support services, Ableser possesses the knowledge of administering programs in compliance with statutory obligations.

Ableser is excited to join the Department of Health and Human Services. He will continue to provide support to the Department of Education until his replacement has been identified.

## SENIOR FEST 2016



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HEALTH

# Veterans In Care to Recognize, Honor Nevada's Heroes in Residential Facilities

The Nevada Department of Veterans Services (NDVS), in partnership with Carson Valley Senior Living and Brookdale Gardnerville Senior Community, held two recognition ceremonies on August 12th to honor resident veterans for their military service. The recognition ceremonies formally launch a new NDVS initiative called "Veterans In Care".

The VIC mission seeks to reach Nevada's veterans residing in and receiving care and services in skilled care facilities, residential care, and assisted living facilities. It represents an outreach to over 400 providers across Nevada. This first statewide step to contacting community-based care service facili-

ties and programs caring for veterans has attracted participation by 57 facilities and a total of 857+ veterans for VIC recognition, programs, and training.

VIC also allows NDVS to collect data not researched before. A letter sent to all licensed administrators of Nevada facilities requested information on veterans residing in their facilities, how many are receiving benefits, and those veterans who are enrolled in the VA medical center sys-


tem.  
VIC administrator Wendy Simons, NDVS Deputy



NDVS Dir. Kat Miller recites the Pledge of Allegiance with veterans. Among those honored: A WWII Infantryman who served in Europe in the 101st Airborne Division, 52nd Parachute Infantry Regiment. He was recently honored as a recipient of the Purple Heart. A WWII Army Air Corps Captain and flight trainer. During the war his plane was shot down and he was presumed to be dead. A letter advising his wife of his death was sent, a letter he still has today.

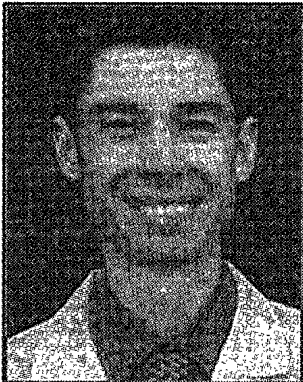
Director of Health & Wellness, said "We are continuing to reach out to providers to assure we have a broad response. The vision of VIC currently encompasses three related components: Benefits and Programs; Veteran Culture Education and Training; and Quality of Life Recognition and Communication."

"This is one of the first visits for Nevada's 'Veterans In Care' initiative—an initiative that recognizes veterans living in care facilities," Simons said. "Over the next year thousands of veterans in hundreds of care facilities will be personally presented with a certificate of appreciation thanking them for their service to America and their role in advancing the universal hope of liberty, justice and freedom for all."



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# BIGGEST little City

Harry Spencer

## The Mother Road



Harry Spencer

Last month our major daily newspaper ran a feature story about a number of women who are creating various projects to preserve the history of the part females played during the days of the iconic Route 66.

Reading the piece took me back to the time I traversed the full length of the Via Madre from Chicago to LA.

The journey occurred when my Florida teammate and I were returning to Nevada for the fall semester. We started off by taking the orange Blossom Special, a state of the art streamliner train to New York City. Once there we hooked up with Bill Geoheghan, who was to be one of our roommates at the U. Bill had travelled east from his Pasadena home to purchase a new 2-door black Ford sedan from an eastern car dealer. After a brief sight-seeing trip around the city we had a tasty midnight meal at Mama Leone's in the Village. Gassing up the car we started our trip west.

Our plan was to drive non-stop to Pasadena and we would accomplish the feat by taking 4-hour "shifts" behind the wheel. After the

driving stint, the driver would move over to the passenger seat in front while the third party, who had been sleeping in the back seat, would take over the wheel as the former front seat passenger moved to the back and stretched out to snooze. This way we would always have a "fresh" driver behind the wheel.

One of the highlights of the trip was the car radio, which almost continuously played Nat "King" Cole's version of the hit song, "Route 66" that had been written for him the year before by Bobby Troup. Oft times we would be travelling through the very town that Nat was singing about in the song. While a good portion of our trip was spent in darkness at night I still recall the towns that made Route 66 the "Mother Road" as novelist John Steinbeck dubbed it. "More than 2000 miles, all the way" we pounded the little Ford mercilessly as each of us tried to outdo the others in miles covered. I'm sure we never paid any attention to highway speed limits and the route was replete with detours, many of them washboard and dusty. Although we had no map, we never strayed from the proper route and we were making sensational time until we blew the water pump in the wee hours of

**(Biggest Little page 26)**

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**Biggest Little** / page 25  
 the morning in Albuquerque,  
 New Mexico. A 4-hour delay

in our schedule occurred as  
 we waited for the repair  
 shop to open. Strangely





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enough, even though we were driving through the night, we never had trouble finding gas stations in order to keep rolling. Like most college types in those days, we had big appetites and satisfied them most often at many of the little diners that are featured in the complete history that is now being assembled by the ladies. We pulled into the Geoheghan Mansion's driveway almost 48-hours to the minute since we had left New York. We shook hands all around, headed for the guest and

"crashed" until noon the next day. After a few marvelous days exploring the orange-grove laden area of Southern California, by day and by night, we motored the short distance to Reno and the beginning of the school year.

Another strong memory of Route 66 was the popular TV show by the same name. Two episodes were filmed in Reno during the early '60s. The cast and crew were headquartered at the Mapes Hotel and I had the good fortune to interface with the two young stars, George Maharis and Martin Milner. I had met Milner several years before when he was a cast member of "Sixty Saddles for Gobi", which starred Richard Widmark and was shot primarily at Pyramid Lake. Two of the most interesting characters I met during the filming were Walter Matthau and the writer Sterling Silliphant.

Recently my son travelled along one of the short stretches of Route 66 which is still drivable and sent me several bits of memorabilia.

I concur with the ladies that are involved in the present historical project that there may not have been a Route 66 if not for the women who worked along the way.




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# THE ECLECTIC OBSERVER

by Janet Ross



Janet Ross

Last month's 30th Hot August Nights brought to mind our own auto history.

I'm not a buff, but my Dad was, and that particular gene was inherited by both my brother and son. There was a brief time, between college and marriage, that I fantasized about owning an AC Ace Bristol (a British sportscar); it was purely visual desire on my part, as I liked its look and had no idea whether it would provide practical transportation. Many years later I thought the Jaguar sedan (British again) of the 1970s was a handsome beast. This time I actually had a chance to drive a Jag; once at a Sacramento dealership when the salesman was impressed with an article I'd written for a Jaguar magazine, and a second time when a friend-of-a-friend let me drive her Jag around Reno on a ladies night out.

As for my first experience driving a car, that was accomplished in high school. Back then Driver's Ed was offered at no cost to students or parents. There was a dedicated Driver's Ed teacher, Mr. Taggart of infinite patience and courage. Boys didn't bother with a Driver's Ed class, so Mr. T. would put three of us girls in the car, one in the driver's seat and two in the back. Mr. T. rode shotgun with a separate steering wheel and brake. We'd head out of Fair Oaks for Folsom where there was a steep hill for practicing

stops and starts. To make sure we'd really have to stop and start on the incline without rolling back down the hill, Mr. T. would reach over and remove the key – amid shrieks from the passengers and driver. That alone might have ended my need to earn a coveted Driver's License, but it was something else that almost did. My Mother bravely offered to let me practice my new skills with the family car, a 1950 Ford. One time, as I pulled into our driveway, Mom urged "Give it a little more" (Eclectic page 28)



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### Eclectic / page 27

gas." I did, heading for the side of the house where the car hit and sheared off a faucet head. According to my brother, "I remember you hitting a faucet on the house while learning to drive. All hell

broke loose; not to mention water everywhere. I thought you were a lousy driver!" Yes, I was, and I would never have tried to drive again as my embarrassment was so acute. However, once Dad was able to get the water turned off, he ordered me back into the car and told me to back up the car, then do the driveway approach again. I did. We all survived, along with the memory.

My Dad's love of cars expanded to everything mechanical. He tinkered endlessly with all our family vehicles until computers took over, at which point he took to tucking pieces of foam rubber under the chassis and in the engine compartment for "noise suppression". After World War II he bought Mother a Ford Model A from a neighbor. It had a hand-brushed paint job and often required rocking to start. Mom hated it. According to my brother, Dad loved Chrysler Imperials; I remember he owned at least two. There was 1955 Mercury that

I drove one summer to my job as a waitress. Dad bought one of the early Mazdas – the model with a rotary motor. Again, my brother's memory provides this, "He liked to take it apart. Mom not happy. Dropped a nut into the intake manifold. End of engine when he tried to start it. Ha. Mazda replaced it." His last car was a compact, a Honda I think, or perhaps another Mazda. Shortly after Dad died, Mom suggested we use his car for a grocery run (she had her own) so the battery wouldn't go bad. Groceries acquired, I pulled Dad's car into the garage and we unloaded our purchases. I was reminded to give Mom the keys. No keys. We looked everywhere for an hour or more. Still no keys. Mom's reaction? She shook her fist heavenward, convinced Dad didn't want anyone driving his car if he couldn't.

Brother Bob has a vintage Lincoln in his garage, but his vehicles of choice have been Mercedes Benz sedans. Son Pete had a Fiat X-19 that caught fire twice, a Jaguar XKE he attempted to restore, an old Jaguar sedan that proved to need too much work, and a VW Bug in his teens. He now owns a BMW motorcycle, a vintage Jaguar coupe and a VW pickup; it's the bike that gets the most mileage and least repairs. Daughter Lisa just purchased a Toyota Prius; it's the smallest model, and super cute. She says I'm such a technophobe I'll probably be unable to drive it. She's probably right. I can't even figure how to release the key from the fob. Ah, the wonderful world of automobiles ...

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# WHAT IS THE IMPACT OF CHRONIC DISEASE ON NEVADA?



PARTNERSHIP TO FIGHT  
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A VISION FOR A HEALTHIER NEVADA

FightChronicDisease.org/Nevada

Projected total cost of chronic disease 2016-2030 in Nevada

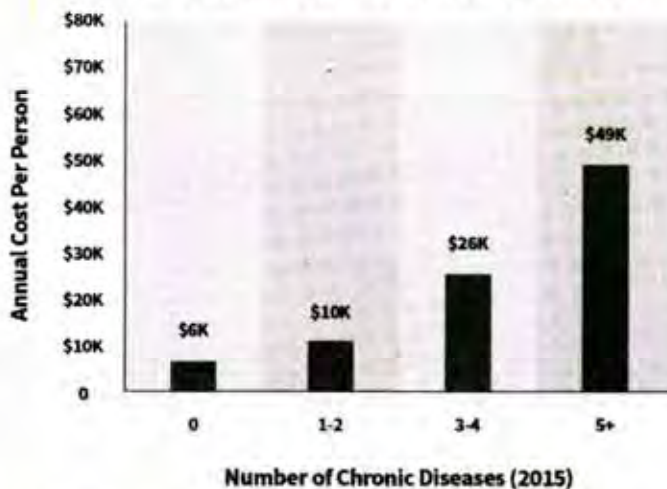
# \$401 BILLION

In 2015, **1.7 million** people in Nevada had at least 1 chronic disease, **693 thousand** had 2 or more chronic diseases.

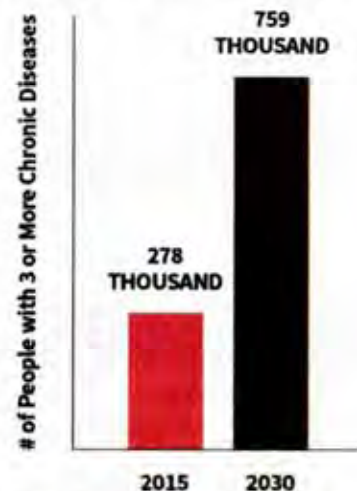
Chronic diseases could cost Nevada **\$18.7 billion** in medical costs and an extra **\$8 billion** annually in lost employee productivity (average per year 2016-2030).

## 5% OF PEOPLE ACCOUNT FOR 50% OF HEALTH CARE SPENDING<sup>1</sup> IN NEVADA...

### HEALTH CARE COSTS ARE CONCENTRATED AMONG THOSE WITH MULTIPLE CHRONIC DISEASES



### NUMBER OF PEOPLE WITH 3+ CHRONIC DISEASES IS GROWING



<sup>1</sup> SB Cohen, "The Concentration and Persistence in the Level of Health Expenditures over Time: Estimates for the U.S. Population, 2012-2013," Statistical Brief #481, AHRQ, Sept. 2015. [http://meps.ahrq.gov/mepsweb/data\\_files/publications/st481/stat481.pdf](http://meps.ahrq.gov/mepsweb/data_files/publications/st481/stat481.pdf)

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Projected **per person** medical and productivity cost of chronic disease in 2030 if current trends continue



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RSVP is sponsored by the University of Nevada, Reno Sanford Center for Aging and funded by the Corporation for National & Community Service and the Nevada Aging and Disability Services Division.

**this 'n that**

By Anne Vargas

[annevargas3@gmail.com](mailto:annevargas3@gmail.com)



Anne Vargas



I didn't have a bucket list. Now I do. It would probably be prudent to keep it to myself rather than risk laughter by revealing this seemingly ludicrous and almost certainly impossible goal but I have decided I want to walk the Camino de Santiago in Spain.

## Walking The Camino de Santiago

Reactions from family and friends who know me well are easy to predict: "You want to do what? Why would you think you can walk 500 miles over rough terrain in a foreign country when you can barely walk a mile in Reno?" "You're the least athletic person on the planet!" "You're too old!" and so on. Even readers of this column may think me foolish. I will have to eat a lot of crow when the big adventure doesn't actually take place; just putting these words on paper for publication is making me anxious, apprehensive, uneasy and nervous!


The Camino de Santiago is an ancient pilgrimage route leading to the shrine of the Apostle St. James in the northwest corner of Spain. The routes originate from many points in Europe and are known as "Camino," or Ways. Pilgrims have been walking the Camino for centuries, following paths to

Santiago de Compostela and the tomb of St. James. In the past twenty-five years, the Camino experience has become surprisingly popular and thousands of pilgrims from around the world now enjoy walking the Camino for a variety of reasons be it religious, spiritual, serenity, taking a break from the stress of life, mountain scenery, camaraderie or physical challenge. Whatever the motivation, upon completion participants invariably seem to feel it was a journey of transformation.

Walking the Camino can be done with an organized tour, in a small group or as a solo experience. The popularity of the 2010 movie *The Way*, with Martin Sheen is partly responsible for the heightened awareness and increased interest.

Since there are many routes throughout Europe leading to the shrine, people start in various locations. The classic, traditional route I first

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## this 'n that / page 30

heard about, and one of most popular, is Camino Frances, the French Way. Walkers start on the French side of the Pyrenees, walking nearly 800 kilometers (500 miles) which takes approximately 4-5 weeks, carrying everything on your back. A typical day would involve walking 9-18 miles before stopping for the night in one of the pilgrim hostels (Albergues) to sleep in dormitory-style accommodations.

A few years ago my husband and I had the opportunity to hear an extraordinary talk given by someone who had made several Camino journeys, prompting us to watch that Martin Sheen movie. Everything we learned was fascinating but never for a moment did we think this was something we could or would do. Bags on my back, bunk beds & dormitories? Not happening!!!

Then a few months ago the Deacon at our church, (Brian Callister), announced to the parish that he and his wife were going to walk the Camino, taking six weeks for the journey. Our fascination persisted so we invited them to dinner when they returned. The evening was delightful—they willingly and enthusiastically described their experience in detail as we eagerly listened. When I expressed regret that we hadn't known about this when we were younger, they assured us there were lots of "calendar challenged" people there and encouraged us to consider it. They told us it is both possible and popular to just walk the last 100 km (as opposed to 800), still earning the Compostela certificate when reaching Santiago. It was beginning to sound tempt-

ing but I was still dubious, keenly aware of my age and my status as "the least athletic person on the planet."

But my interest was growing so I "googled" Camino de Santiago and found a plethora of articles, posts, book titles and blogs from peregrinos (pilgrims). Everyone was eager to share his or her story and I was intrigued by the fervor.

But what really prompted the bucket list was an extensive phone conversation with a friend on the east coast. After her husband died she decided she wanted to do this. At age 70. Alone. She chose the shorter 100 km route and couldn't say enough about what an incredible, life-altering experience it was for her. She also disputed my claim of being the most out of shape; to train for the journey she walked every day for six months, admitting that on the first day she could barely walk

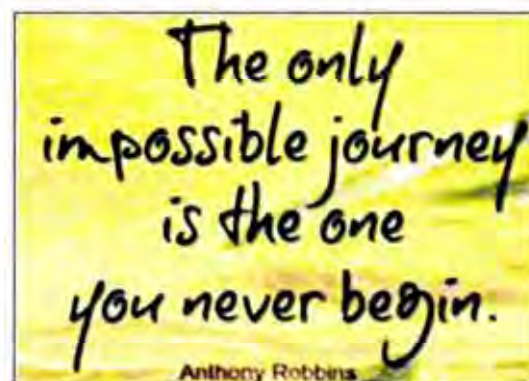
a mile.

She was full of valuable information and persuasive arguments, attempting to convince me I could do this. She had gone through an agency (there are hundreds of them) that helped her plan the trip geared to her ability and made reservations for her each night in a Camino Hotel. It's even possible to have luggage transported from town to town but a backpack with daily necessities is still mandatory. We discussed that in detail along with best types of shoes, equipment and clothing and she told wonderful tales which I repeated to my supportive husband; he's ready to go if I am.

There is no right way or wrong way to walk the

Camino; it is different for each person. Apparently one of the best parts is the people you meet along the way, some doing the entire 800 km, others doing less. Some people do the Camino in segments, starting from a new point each year. It's like getting into a river at any point, joining in with the throng and being carried along, everyone headed in the same direction, greeting one another with the words "Buen Camino" (good journey).

So. We shall see.



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## Barbara Bain's Many Missions

Two decades ago, Barbara Bain embarked on a mission many might have considered impossible: to convince children that books and reading could be fun.

"I volunteered in a daycare and just started reading to the kids one day as we sat on the lawn," said Bain, who starred in the TV series "Mission: Impossible" and "Space 1999." "They seemed to really enjoy it and were very responsive."

The actress soon recognized the potential of her simple act of kindness.

"I thought of all my acting

colleagues in the Screen Actors Guild (SAG). Every one of them has to read well in order to get a role and, of course, actors love an audience. So I went to SAG and our mayor, and we created BookPALS" (see [www.bookpals.net](http://www.bookpals.net)).

Today, the program has branches around the country with over 2,000 volunteer actors reading to students in classrooms, shelters, and hospitals. "The readers love it and the kids are absolutely enthralled. Who better to take the words from a page and bring them to life than actors!"

Bain, who turns 85 this



Barbara Bain As Dr. Helena Russell In Space 1999.

month, can also still bring words from a script to life in a theater or on the big screen.

One of her recent films, "Silver Skies," ([www.roarproductionsinc.com](http://www.roarproductionsinc.com)) (Bain p.34)

## Join us for 2016 Senior Citizen Candidate Forums

Monday, September 26, 4 p.m. - 5:30 p.m.

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Sparks Senior Center, 97 Richards Way, Sparks, 89431

**Candidates for Sparks City Council,  
Sparks Justice of the Peace, Sun Valley GID,  
Washoe County Commission**

Friday, October 7, 8:30 a.m. - 10 a.m.

Senior Care Plus Offices, 10315 Professional Circle, Reno 89521

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Sponsored by Reno Senior Citizen Advisory Committee, Washoe County Senior Services Advisory Board, and Senior Coalition of Washoe County

# Lesser Life Forms

Solution page 34

## Across

- 1 Heat units (Abbr.)
- 5 Sharp as a tack
- 10 Dressed
- 15 Wood file
- 19 Dash
- 20 Philanthropist
- 21 Kharg Island resident
- 22 Isaac's son
- 23 Talipot palm
- 24 Rodents on the Titanic?
- 26 Dinner checks
- 27 Mollusk
- 29 Mag. staffers
- 30 Deep sea hugger?
- 32 Writer Fleming
- 33 Certain time, at a race track
- 35 Maiden
- 37 Bigwig
- 40 Ernie's "Sesame Street" pal
- 41 Dinner choice
- 42 Singing voices
- 46 Norse war god
- 47 Geometry calculation
- 48 Moist
- 49 Court stat
- 50 India's Mayurakshi River's other name
- 51 Old Russian autocrat
- 52 Box office take
- 53 Succumb
- 54 Needlefish
- 55 Excessive doer (Suffix)
- 56 Giant slugger Mel
- 57 Labyrinth
- 58 Cheese base
- 59 Augment
- 60 Repair a lamp
- 62 Exude
- 63 Monk's title
- 64 Duffer's challenge
- 65 Large South American snake
- 67 Show-stopping mammals
- 70 Apportion, with "out"
- 72 Hotel freebie
- 73 Trampled
- 74 Hymn
- 77 Hyperbola part
- 78 Upset
- 80 Anjou
- 81 Gray sea eagle
- 82 Fatima's husband
- 83 Stadium cheer
- 84 Space invaders, for short
- 85 Before dance or dunk
- 86 Mariners
- 87 Motorhomes (Abbr.)
- 88 War horses
- 90 Fleece
- 91 Flock
- 92 Comedy routine
- 93 Goat attachments

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- 95 Scarce
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- 97 Time of year
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- 100 Mal de \_\_\_\_\_
- 101 Panthers
- 104 Burbot
- 105 Flying chatterboxes
- 109 Roman love god
- 110 Some statue defilers
- 115 Border
- 116 Climbing plant
- 117 Ringmaster
- 118 Olympian Jesse
- 119 Swell
- 120 Cool drinks
- 121 Former peace org.
- 122 Feathered commuters
- 123 Catches some rays

## Down

- 1 Cain & Abel, for short
- 2 Toiletry item
- 3 Troy Aikman's alma mater
- 4 Large eared seal
- 5 Append (2 wds.)
- 6 Business abbr.
- 7 Classic card game
- 8 Wrecker's job
- 9 Writer Hemingway
- 10 Frees
- 11 Hockey name
- 12 Ovine utterance
- 13 Bury

- 14 Old 45s
- 15 Rings again
- 16 Sooner than later inits.
- 17 Elephant Boy of 30's film
- 18 Tabby
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- 40 Scalawag
- 41 Like the White Rabbit
- 43 Dangerous warm-water swimmers
- 44 Honshu port
- 45 True bacteria
- 47 Ancient Mexican
- 48 Stun
- 49 Balloon filler
- 51 "The Last of the Mohicans" girl
- 52 Where Samson died
- 53 Waste site
- 57 Manner
- 58 Winter woe
- 61 Chemical suffix
- 62 Enough, for some
- 63 Portal
- 64 Explosive inits.
- 66 Perfume ingredients

- 67 Apothecary's weight
- 68 Notable English prince
- 69 Hostels
- 70 Quagmire
- 71 Muse of poetry
- 73 Dabbling duck
- 75 Costello, for one
- 76 Foggy
- 78 Indian Ocean arm
- 79 "\_\_\_\_\_ show time!"
- 80 Stratagem
- 81 Roof part
- 85 Momentarily
- 86 Sea swallow
- 89 Guarantees
- 90 \_\_\_\_\_ goes there?
- 91 Slot machine symbol
- 92 Ophidian
- 94 Take for granted
- 95 Old West bar favorite
- 96 Actress Ryan
- 98 Catalonia town
- 99 John or Jane
- 100 Billiards shot
- 101 Café au lait, maybe
- 102 Among
- 103 Vanished
- 104 Nile queen, informally
- 105 Magazine genre
- 106 Thought
- 107 Kipling's horse
- 108 Hardens
- 111 Record co. inits.
- 112 Asian holiday
- 113 Be in debt
- 114 Neckline style

also featured some show business veterans.

"It's about a group of retirees who are getting thrown out of their apartment complex," explained Bain. "It's a wonderfully written story with each character incredibly well-

defined. The casting was brilliant with veteran actors like George Hamilton, Mariette Hartley, (the late) Alex Rocco, and Howard Hesseman. At times we would look at each other and laugh,

because we were still making movies and having such a good time."



Barbara Bain with Peter Graves and Martin Landau from Mission Impossible.

Unlike some TV stars from the '60s and '70s whose careers were often defined by a single role in a popular series, Bain is recognized for creating two iconic characters: scientist Dr. Helena Russell in "Space 1999" and Cinnamon



Barbara Bain and Alex Rocco on the set of Silver Skies in 2015.

Carter in the spy series "Mission: Impossible." She is especially proud of the Carter character, which led to Emmy Awards each year between 1967-1969, the first actress to win three consecutive Emmys.

"Very few shows at the time depicted strong women characters," she said. "You either played a wife stirring a pot in the kitchen in a sitcom, or the dance hall girl in a western – a good girl or bad girl."

Even today, 45 years since she undertook her last impossible mission, Bain continues to hear stories from women inspired by the character.

"They stop me at the supermarket and explain how they got into law school or some other profession because of the character," noted Bain. "Carly

Fiorina, the former CEO of Hewlett-Packard (and presidential candidate in the 2016 Republican primary) wrote in her autobiography that the character also inspired her. So no question it was a groundbreaking role."

But away from the cameras, Bain's off screen mission to promote an interest in reading

among children has proven to be a possible and sustainable one.

"I hope the kids involved in the BookPals program have been inspired to learn," she said. "I've always found joy in my work and hope they will too."



Barbara Bain as Dr. Helena Russell in Space 1999

**Solution** from page 33

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A	D	E	S							S	E	A	T	O		G	E	E	S		T	A	N	S	



# CALENDAR

**Sept. 6 - Senior Fest 2016**, 9-2 p.m., Reno Town Mall, call (775) 348-0717.



**Sept. 6 - Sanford Center for Aging to host "The Age of Love,"** documentary, 6:30 p.m., Nightingale Concert Hall, Church Fine Arts Bldg., UNR, Q&A with Steven Lorig, director/producer, register at (775) 784-4774.

**Sept. 9 - 11 - International Camel & Ostrich Races**, Virginia City, 10-4 p.m., Virginia City Arena and Fairgrounds, F Street, (775) 847-7500.

**Sept. 9 - 13 - Great Reno Balloon 35th Race**, visit [renoballoon.com](http://renoballoon.com) for events schedule, Rancho San Rafael Regional Park.

**Sept. 10 - Caregiver Community Convening**, Washoe County Senior Center, 9th and Sutro, 9-12:30 p.m., caregivers needed for input, RSVP at (775) 333-5499.

**Sept. 13 - Nevada Commission on Aging**, 10 a.m., Early Intervention Services, 3427 Goni Rd., Ste. 104, Carson City.

**Sept. 13 - Navigating the Ups and Downs of Relationships**, Kelley Macmillan, Ph.D., 10-11 a.m., Lasalt Aud., Nelson Bldg., Senior Outreach Services Education Talk, call Sina Ward at (775) 784-7506.

**Sept. 14 - 18 - National Championship Air Races**, Reno Stead Airport, visit <http://airrace.org>.

**Sept. 16 - 18 - Eldorado's Oktoberfest**, Virginia Street, downtown Reno.

**Sept. 16 - 23 - 4th Annual Tahoe South Restaurant Week**, Lake Tahoe restaurants, (530) 541-5255.

**Sept. 21 - 25 - Fall Street Vibrations**, Chester's Harley Davidson, 2315 Market Street, Reno. **Fall Rally**, S. Virginia Street.

**Sept. 24 - Walk to End Alzheimer's**, Sparks Marina, registration@8 a.m., walk@9:30 a.m., (775) 786-8061 or [renosparkswalk@alz.org](mailto:renosparkswalk@alz.org).

**Sept. 26 - Candidates Forum**, 4-5:30 p.m., Neil Rd. Rec. Center, Reno City Council, and Reno Judges. Email [Renotigertiger@yahoo.com](mailto:Renotigertiger@yahoo.com)

**Sept. 30 - Candidates Forum**, Sparks Senior Center, 9:30 a.m., Sparks City Council, Justice of the Peace, County Commission. [Renotigertiger@yahoo.com](mailto:Renotigertiger@yahoo.com)

**Oct. 7 - Candidates Forum**, 8:30 a.m., Senior Coalition, Senior Care Plus Offices, 10315 Professional Circle, candidates for Assembly and Senate. Email [Renotigertiger@yahoo.com](mailto:Renotigertiger@yahoo.com)

**Oct. 11 - A Community Dialogue about Aging**, Peter Reed, Ph.D., MPH, Senior Outreach Services Education Talk, 10-11 a.m., Lasalt Aud., Nelson Bldg., call Sina Ward at (775) 784-7506.

**Nov. 16 - Caregiver Recognition Luncheon 2016**, 11:30-1:30 p.m., Atlantis Casino, call (775) 772-5373, 848-1260.

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## Simply Smart Travel

Jeff Orenstein

# Vancouver, British Columbia

Vancouver is a cosmopolitan and approachable city. Canada's major gateway to the Orient, it is strategically located where the mountains of the coast range meet the Pacific Ocean and form a picturesque and busy harbor. The town has been a center of trade and transportation since the First Nations (Canadian term for Native Americans) era. The 1858 discovery of gold in the Yukon and the completion of the Canadian Pacific Transcontinental railroad in 1887 launched Vancouver on an urban trajectory that has transformed it into a world-class city with a metropolitan population of 2.5 million that is still growing. High-rise condominiums are sprouting up all around town because both Canadians and foreigners find the town such a pleasant place to live. Not surprisingly, throngs of visitors flock there as well.

Many Americans fly to Vancouver to

catch a cruise ship to Alaska and see little besides Canada Place and their hotel. That is a missed opportunity because the city is full of night life, gorgeous sights and attractions that should not be missed. This cosmopolitan mix of east and west has become a delightful cultural crossroads with a mixture of food, cultures, sights and sounds that will delight even the most



The Vancouver Rowing Club is one of Stanley Park's attractions. Credit: Jeff Orenstein.

urbane traveler. If your travels take you through Vancouver, plan to stay for a while and explore it. Better yet, plan a visit and stay a while.

(Travel page 37)

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The Canada Place cruise ship terminal and convention center offers beautiful harbor vistas in downtown Vancouver. Credit: Jeff Orenstein

**When There:**

- See Canada Place and the waterfront.
- Take A carriage tour of Stanley Park's lush foliage and spectacular harbor and skyline views.
- Enjoy the architecture, food and drink in the Gastown District.



Float planes fly out of Vancouver harbor, offering convenient and frequent transportation to Victoria, Port Angeles, Washington and elsewhere around the region. Credit: Jeff Orenstein

Orenstein is a syndicated travel writer from Florida's West Coast. He and his wife Virginia can be reached at [jorenstein@SimplySmartTravel.com](mailto:jorenstein@SimplySmartTravel.com) & [www.SimplySmartTravel.com](http://www.SimplySmartTravel.com).

**Before You Go:**

- Check out [www.tourismvancouver.com](http://www.tourismvancouver.com)
- [www.hellobc.com](http://www.hellobc.com)
- [www.youtube.com/watch?v=hU6a-b6ADSE](http://www.youtube.com/watch?v=hU6a-b6ADSE)

**Getting There:**

**Vancouver is a transportation crossroads.**

- Vancouver International Airport (YVR), is 9 miles from the city center. It is served by 66 air carriers and offers service to 121 destinations in Asia, Canada and the U.S. It is connected to the city by the Skytrain rail system.
- By train, the transcontinental Canadian calls on Vancouver thrice weekly in summer and twice weekly in winter. Amtrak runs 4 times daily from Portland, Oregon. There is also train service from Via Rail and The Rocky Mountaineer private train.
- By car, Vancouver is on Canada Route 99, the northern extension of U.S. Interstate 5, 143 miles from Seattle and the TransCanada Highway.
- Downtown Vancouver is a major cruise ship port with frequent sailings to Alaska from May through October and cruises to Hawaii, California and elsewhere year-round.

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## RESOURCES

- NEVADA INFORMATION.....211
- AGING AND DISABILITY SERVICES.....688-2964
- ALZHEIMER'S ASSOCIATION  
1301 Cordone Ave. Suite 180, Reno.....786-8061
- CARE CHEST  
7910 N. Virginia Street, Reno.....829-2273
- COMMUNITY SERVICES AGENCY  
1090 East 8th, Reno.....786-6023
- ELDER PROTECTIVE SERVICES  
ADSD.....688-2964
- FOOD BANK (TRUCK).....331-3663
- FOSTER GRANDPARENT.....358-2768
- HAWC CLINIC, 1055 S. Wells,  
Reno.....329-6300
- MEDICATION MANAGEMENT,  
Sanford Center for Aging.....784-1612
- NV STATE WELFARE.....684-7200
- CENTER FOR INDEPENDENT  
LIVING, 999 Pyramid Way, Sparks.....353-3599
- RTC ACCESS TRANSPORTATION  
Information.....348-0477
- RENOWN MED. LOW INCOME  
CLINIC, 21 Locust, Reno.....982-5270
- RSVP, Reno.....784-1807
- RSVP, RURAL COUNTIES  
Carson City.....687-4680
- SANFORD CENTER FOR AGING  
UNR.....784-4774
- SENIOR COMPANION.....358-2322
- SENIOR COMMUNITY SERVICES  
EMPLOYMENT, AARP, 1135 Terminal Way,  
Reno.....323-2243
- Job Connect, Reno.....284-9600
- Sparks.....284-9520
- SENIOR LAW PROJECT.....334-3050
- SENIOR OUTREACH SERVICES  
.....784-7506
- SENIOR SAMPLER (Assist. League)  
1701 Vassar St., Reno.....324-2003
- SHIP (State Health Ins. Adv. PGM)  
.....800-307-4444
- SILVER COLLEGE, 5270 Neil Rd.,  
Reno.....829-9010
- SOCIAL SECURITY  
1170 Harvard Way, Reno.....888-808-5481
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CENTER, 419 Plumb, Reno.....284-8387
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