



OLLI TIMES

NEWS AND INFORMATION FROM THE MEMBERS AND STAFF TO THE MEMBERSHIP

www.olli.fsu.edu

DECEMBER 2019

OLLI'S FOURTH ANNUAL CHRISTMAS BASH SET FOR DECEMBER 11

OLLI's Fourth Annual Christmas Bash will be held **Wednesday, December 11 from 6:00 to 9:30 p.m. at the University Center Club at FSU, 403 Stadium Drive, Building B.** Music will be provided by Hot Mess. There will be hors d'oeuvres and beverages from a cash bar.

Partygoers who want to participate in the holiday fun are asked to bring a wrapped new or used "white elephant" gift to share with your OLLI friends. There will be door prizes awarded throughout the evening from such businesses as Backwoods Bistro, Brown's Kitchen Center, Edison Restaurant, A's Restaurant, Osaka Restaurant, Outback Restaurant, San

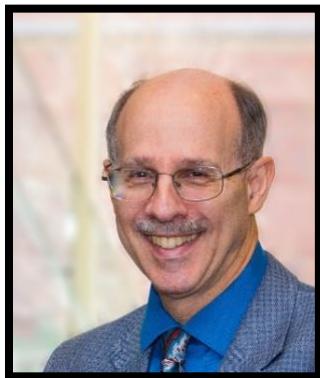
Miguel's Mexican Restaurant, McGowan's Hops & Grapes, Wahoo Restaurant, and more. Dress is festive holiday attire.

The cost is \$30 to members; \$35 for guests. Register online by going to the OLLI website. This event is sponsored by Capital Health Plan.

We will also be collecting new and gently used unwrapped children's books for the OLLI Book Club book drive. If you wish to bring a guest, please select the appropriate cart. Contact Denise Zabelski-Sever, gethappyolli@gmail.com

HOW TO READ ADS AIMED AT FOOLING OLDER CONSUMERS

Neil Charness, Ph.D, is the William G. Chase Professor of Psychology at FSU and director of the Institute for Successful Longevity (pub. 2019)



Our local newspaper, The Tallahassee Democrat, like many other newspapers, has struggled to survive the shift of advertising revenue from printed to online sources. As a result, it is prey for what can truly be called “fake ads”, ads aimed at selling questionable products, mostly “nutraceuticals” that are not regulated by the Food and Drug Administration.

Nutritional supplements such as vitamin pills have a dismal record in scientific studies, almost never showing benefits in gold-standard clinical trials (and sometimes showing harm), yet have become a booming business aimed at the so-called “worried well” consumer. For rather

strange historical reasons (and intense lobbying by politicians who directly profit from associations with these companies) such nutritional products are not subject to overview by regulatory bodies such as the Food and Drug Administration.

That is, the products are not required to be tested for efficacy. And as long as they don’t make claims that are blatantly unsubstantiated, they mainly evade regulation even by the Federal Trade Commission that watches over such claims. (An example of such an ad was published by the Tallahassee Democrat on July 24, 2019 entitled “Leading Acid Reflux Pill Becomes an Anti-Aging Phenomenon.”

So, how can you avoid being duped by these paid advertisements? The first clue to be on your guard is the small print at the top saying “PAID ADVERTISING”. Presumably, the FTC requires such ads, which tended to present themselves as health news stories, to display that warning prominently. Similarly, at the bottom in relatively small print is the disclaimer “These statements have not been evaluated by the Food and Drug Administration...” But you’ll notice that your attention is drawn away from the paid advertisement statement at the top by the large type header “Leading Acid Reflux Pill Becomes an Anti-Aging Phenomenon”.

The second clue is the weasel phrase “A clinical study on a new acid reflux pill shows that its key ingredient relieves digestive symptoms while suppressing the inflammation that contributes to premature aging in men and women.” I’ll bet you were tempted to conclude that this particular advertised supplement had a clinical trial conducted and showed beneficial effects. Careful reading suggests that there was a clinical trial on something else (but no reference given to that clinical trial) that probably shares an ingredient (acemannan) with this product.

I did a little hunting on [pubmed](#) for clinical trials for acemannan and most seem to be for treatment of teeth, with mixed results, some favoring

acemannan, some favoring other agents. The one study that looked at it for a condition often found in immobile older adults, healing of pressure ulcers, found no benefit relative to a saline dressing control. The rest of the claims in the article based on “scientists believe” and “Dr. Leal recommends” don’t have any evidence provided. Claims quickly escalate: “...will help improve digestion...soothe aching joints...reduce the appearance of wrinkles [sic] and help restore hair and nails ... manage oxidative stress... and improve sleep and brain function... without side effects or expense.” Presumably the pills cost nothing??? They state that there is a free bottle but on the phone they try to upsell to months of treatment (least expensive is \$50/month). Their sales tactics are quite interesting too.

Finally, always be on your guard for the term anti-aging (highlighted in the ad). Although “anti-aging” too is becoming a growth industry, the evidence for slowing down the aging process is pretty weak for humans. The most recent study, the [Calerie clinical trial](#) showed benefits for cutting down calories in non-obese younger to middle-aged people. The goal was a 25% reduction but people achieved about half that reduction (12%) over a 2-year period. Benefits were seen for risk factors such as cholesterol, blood pressure, C-reactive protein (a measure of inflammation),

insulin sensitivity, and metabolic syndrome. Of course, the study was not able to track longevity increases as it ran for only two years.

If you happen to be a calorie-restricted monkey, mouse, rat, fruit fly, or worm, research seems convincing that caloric restriction slows down metabolism and leads to greater longevity.

Of course, having a longer life-span is only part of the puzzle. You want to have an enjoyable longer life-span. Unfortunately, those organisms showing increased longevity can't be queried about their quality of life on a restricted diet.

The CALERIE clinical trial experienced fairly low dropout over the two-year interval with about 82% completing the treatment condition, compared to 95% in the passive control condition, but even these very keen participants couldn't keep to a 25% calorie reduction.

Although 82% is a high retention rate for a 2-year study, it seems very unlikely that many people could keep up with this diet for 40 years (mean age

at entry was 38 years) to really track longevity effects.

I know of only a few cases of humans who tried to cut down their caloric intake over long periods of time. The most famous case, a scientist who pioneered research on the effects of restricting caloric intake, Roy Walford, tried to do this himself, and died of a rare disease, ALS, at age 79.

Anecdotally, another gerontologist I knew who also tried to cut back on food intake in later life also died of a rare disease, at age 75. So I wouldn't advise this approach to increasing longevity.

When it comes to ads in your local newspaper (or on Facebook) that boast magical "anti-aging" ingredients, it should be a case of "caveat emptor" (buyer beware) particularly for any product not evaluated for efficacy by the Food and Drug Administration (all neutraceuticals). Save your money for activities that you truly enjoy (but don't lead to obesity) and that boost your quality of life. Trying to find hope in a bottle is usually hopeless.

THE PRESIDENT'S CORNER

John Kilgore, President, OLLI Members Advisory Council
kilgorejhn@comcast.net



Happy Holidays to all the readers of the OLLI Times! May your season be graced with friends and family. Remember that the best exercise for the Holidays is “The Pushaway.”

December is a quiet month for OLLI. The University is closed, so OLLI is also closed (except for non-campus activities). So, I’m going to talk about January.

Starting in January, the Advisory Council begins to solicit nominations for the election of the officers and the member representatives. The Council has four officers, 2nd VP, 1st VP, President, and Past President. Only the 2nd VP gets nominated during the Spring Semester. The other three move up into the next step on the ladder. This means that the nominees for 2nd VP make a four-year commitment to the Council. The

Council By-laws require that the 2nd VP be a member for at least one year and meet the requirements of the Succession Committee which include being an active OLLI volunteer.

There are five Member Representatives on the Advisory Council. One is a representative from Westminster Oaks and must be a Westminster resident. This Rep is usually selected by the Director. The other four Reps have staggered terms and two are elected every year for a term of two years. The By-laws put no restrictions on who may be nominated.

The OLLI Advisory Council votes for the new members. From my experience, OLLI volunteer time weighs heavily on their decisions. How do I nominate someone? You may nominate someone else, or you may nominate yourself. You will be

notified when nominations will be accepted. A nomination for any or all of the three positions needs to be sent to the Chairman of the Succession Committee (Linda Fairbanks lbfairbanks@gmail.com) and copied to the 2nd VP (Jack Mapstone rjmap@comcast.net).

The Succession Committee will evaluate eligibility and forward the candidates to the Council members for voting. Results are announced at the annual Picnic at the beginning of April.

BTW that is when Harriet Waas becomes your new President.

CLUB NEWS

MONDAY BOOK CLUB ANNOUNCES DECEMBER AND JANUARY MEETINGS

The Monday Book Club will discuss **The Stolen Lives** by Milika Oufkir. The book was published in 1999. The library has several copies available. In addition, there is information available online. Cyndi Collins, who recommended this book, has graciously agreed to lead the discussion. The meeting will be held on Monday, December 9, 2019 at 11

a.m. in the Magnolia Room on the second floor of the LeRoy Collins downtown library.

The Tattooist of Auschwitz by Heather Morris will be featured for the club's first meeting of the new year on Monday, January 13, 2020, at the same location and time.

Contact Ramona Bowman at rbowman0721@gmail.com

WEDNESDAY BOOK CLUB COLLECTING YOUTH BOOKS FOR BOOK DRIVE; SETS DECEMBER'S MEETING

The Wednesday Book Club is collecting new or almost new children and young adult books for the Holiday Book Drive. The agencies receiving these donations are: Guardian Ad Litem, Foster Grandparents Program, Refuge House and Big Bend Coalition for the Homeless. Some of the books are used in literacy programs conducted by these agencies.

There are boxes inside the Pepper Office and outside Broad Auditorium. There will be a box at the Holiday Bash.

The club will meet on Wednesday, December 11, 4:00 at Westminster Pool house to discuss **My Brilliant Friend** by Elena Ferrante, one of Italy's most acclaimed authors. The story, beginning in the 1950's, is one of

a friendship that lasts a lifetime. The book also tells the story of a poor

neighborhood, a city and a country undergoing momentous changes.

CULTURE AND ARTS SETS SPRING SEMESTER PROGRAMS

The appearance of the famed Glenn Miller Band will kick off the Spring Semester's Culture and Arts programs. The band is coming to Tallahassee on February 3rd to perform at the Turner Auditorium on the campus of Tallahassee Community College. Spring registration is **January 27th**, and that is the deadline to register for the show. You can read more about it in the Course and Activity Catalog.

February will feature the Bach Parley, performing Handel's timeless *Messiah*, Part II, and a visit to the FSU Museum of Fine Arts for "Rising Water," an evocative, curator-led exhibition of works by artists from hurricane-impacted areas of the U.S. reflecting the impact and trauma of violent weather. We'll round out February with "In the Heights," Lin-Manuel Miranda's first Tony® Award-winning hit, performed by the FSU School of Theatre!

In March, we will enjoy some Bach, Strauss and Bernstein played by the Cann Sisters, duo pianists who have been playing together since they were in elementary school and made their professional debuts at the ages of 13

and 14! We'll also go to an open dress rehearsal for our own Tallahassee Symphony, where we will hear some classical guitar, some Verdi and the very powerful Symphony No. 5 by Shostakovich – quite a combination!!

We close out the OLLI Culture & Arts season with an April Art Walk downtown! If you enjoyed our walk in the All Saints District this past fall, you will not want to miss a walk around downtown with Amanda Karioth Thompson to see all the amazing art you probably never notice when you're running around downtown or trying to find a parking space!

Did you know that 54 million people in this country sing in a choir? Choral singing is the most participatory of the arts – you need only your voice!

Tallahassee is rich in choral singing opportunities for all interests, musical abilities and ages! If you attended the Tallahassee Community Chorus fall concert in November, you saw folks of all ages onstage, from high school to octogenarians, singing Mozart, all in Latin! It's a great way to learn something new and studies are showing that singing is good for the

brain! Whether listening, singing in the shower or singing in a choir, music heals! So, join us this semester for some great music, along with all the other activities offered by OLLI!!

FRIENDSHIP FORCE SETS JANUARY MEETING; NOTES NEXT DOMESTIC AND INTERNATIONAL VISITORS

Friendship Force's next dinner meeting on Tuesday **January 14th at 6 PM** at the Westminster Pool House. Following dinner, there will be an international bingo game with prizes for all of the winners. Our Brazilian hosts taught us the game this summer during our visit and it was agreed that we enjoyed it so much we needed to share it with our OLLI friends. Contact Jane Hudson at email: jhudson_98@yahoo.com
Please note that there will be NO pot luck social dinner in December.

FF's next domestic visitors will be coming from Shelby N.C. on March 14th during our OLLI spring break. We invite you to get to know our guests by volunteering to host a small dinner (Contact Ana Garcia Quevedo at email: figment1318@comcast.net) or

Check out the article at this link: <https://www.choraldirectormag.com/articles/vocal-pro/your-brain-and-singing-why-singing-in-a-choir-makes-you-happier>.

by spending the day with them when their home host is unable to attend the events (Contact Linda Gray at email: RVGraze@gmail.com).

Next international inbound will be guests from Vancouver, Canada in November 2020.

The Atlantic Coast Regional Friendship Force International Conference has been scheduled for St. Petersburg, Florida November 5-7th. We hope to have our club well represented.

You can find out everything you ever wanted to know about Friendship Force International by visiting their website: www.friendshipforce.org
Please contact Wendy Johnston at mrswendyjohnston@gmail.com if you have any questions.



OLLI VOLUNTEERS LAUDED AT ANNUAL BRUNCH

Motivational speaker Zack Richardson addresses importance of volunteering



A special brunch in honor of OLLI volunteers was held at the Bricks & Brass next to the Sheraton Hotel near the FSU campus.

About 50 volunteers heard from guest speaker Zachery “Zack” Richardson, founder of the Academic Doctor Learning Center in Tallahassee, about the importance of both lifelong learning and volunteering in the community. Richardson, who is a teacher, published author and inventor, praised the group for engaging in lifelong learning and volunteering their time for the betterment of themselves and their community.

OLLI Executive Director Debra Herman said that OLLI couldn’t survive without its volunteers. “In this season for giving, you are here today

because you know how to give. And you know why lifelong learning and volunteering matter. They matter because you gain new experiences and insight; by giving back, you help others; you help create connections with others; and you develop a well-deserved sense of accomplishment.

You are a vital part of OLLI’s mission by giving of yourselves and helping staff meet the needs of an organization of more than 1,100 members.”

She noted that, thus far, volunteers have reported almost 6,000 hours for 2019, and she encouraged the attendees to make sure that all volunteer hours are reported to the keeper of the hours, First Vice President Harriet Waas at waas01@comcast.net

“You have my heartfelt thanks for your service and hours to make OLLI the best that it can be,” she concluded.

The event was held on November 15 and was open to anyone who provided volunteer hours during the year.

OLLI MEMBERS TREATED TO ST. FRANCIS WILDLIFE PRESENTATION



The St. Francis Wildlife Association presented a “Talon Talks” program at the Pepper Center’s Broad Auditorium on November 15.

Sandy Beck of the wildlife association introduced the attendees to five birds—a hawk and four species of owls—during her 90-minute presentation. She talked about each bird’s rescue, rehabilitation, and the uniqueness of each bird’s life.

She also stressed the importance of volunteers in the association’s activities, adding that those interested in volunteering at the headquarters can contact St. Francis Wildlife at www.stfranciswildlife.org or stfranciswildlife@comcast.net

OLLI DEPENDS ON MEMBER PHILANTHROPY

It’s the season of giving—to family, friends and even to organizations important to us.

And as you think about gifts, we hope that you’ll put OLLI on your giving list. While OLLI is supported by the Pepper Institute on Aging and Public Policy in FSU’s College of Social Sciences, as well as through membership fees, grants, contributions, and with earnings generated from endowments awarded by the Bernard Osher Foundation, the university does not provide financial assistance. For that reason, OLLI at

FSU depends on member philanthropy.

Supporters’ gifts sustain and build our organization to expand course offerings, lecture series and other activities; maintain affordable membership fees and tuition rates; fund scholarships for OLLI students; spread the word about OLLI; and increase the stipends of our professional instructors, among other opportunities.

The end of the year offers special tax incentives for giving. If you are over

70 ½ and required to take a minimum required distribution from your IRA, you may be able to reduce your taxes by making a qualified charitable distribution directly from your IRA to OLLI. It is important to check with your tax advisor to see how a qualified charitable distribution gift could

impact your taxes while helping OLLI. Members of OLLI at FSU are recognized for all types of gifts. For a list of benefits, see <https://olli.fsu.edu/support-olli-fsu>. For further information about philanthropy, contact Debra Herman, dherman@fsu.edu, 850-644-3570.

SPECIAL TO THE TIMES

IF AN UNKNOWN CALLER ASKS YOU THIS QUESTION, HANG UP IMMEDIATELY “CAN YOU HEAR ME?”

By Joe Kozlowski

Boredom Therapy Staff 2019

As Dorothy famously said, “there’s no place like home.” And whether you’re heading back to a farmhouse in Kansas or an apartment in a major city, home is always special; at the end of the day, it’s a safe place where you can sit down, take your shoes off, and finally relax.

But sometimes, the safety of your personal space is shattered. And it’s not always an obvious threat that gets you. The most innocuous things can be the most dangerous, like four simple

words on the other end of a telephone line.

Imagine that, one evening, you’re sitting at home relaxing. Maybe you’re settling down with some friends getting ready to watch the latest episode your favorite TV show. But then a sudden noise shatters the calm. It’s your phone ringing. And while you weren’t expecting a call, there’s no harm in answering it, right? Who knows, it might even be important if someone is calling you rather than texting.

So, you decide to pick up the call. The connection isn't great, so you can't identify the voice on the other end of the line. But it's asking you a dangerous, four-word question.

The question isn't about who might be hiding in your house, waiting to pounce when you turn the corner. No one is asking what you did last summer. It's actually something much scarier.

The question is "**can you hear me?**" Sounds ordinary, but don't exhale just yet. Even if you can hear the mysterious caller, there's a hidden reason why you shouldn't respond positively to their prompts.... The person on the other end of the line could be trying to lure you into saying "yes" and recording your statement. But what could they possibly do with that?

Users are frequently asked to say "yes" in order to confirm changes to a bank account or authorize charges. A scammer could use your recorded response to potentially access your information or claim you agreed to pay a hefty fee.

So how should you respond? Experts recommend turning the question back on your caller, asking if they can hear you. But that's not the only phone call that can turn out poorly...

1. It's always intimidating to hear from the IRS, but you should remain calm if you receive a phone call from someone claiming you owe back taxes. And whatever you do, DON'T make this one mistake. Never give out any personal or financial information! If the IRS needs to contact you, they'll do so in writing and use official letterhead. But scammers also pretend to be someone else.
2. Scammers have also posed as bank representatives, asking you to confirm a transaction or verify your credit card's security code. So how should you respond to this sort of call? Once again, don't give out any personal information. If you're in doubt, hang up and call your bank's customer service line. They can verify if your caller was an official representative or a scammer.
3. All spam calls might be annoying, but there's something extra irritating about the kind that hang up after one ring. But what is that caller even hoping to accomplish? They're hoping that you see a missed call and call the number back. Those phone lines often charge by the minute, with fees as high as \$17 per sixty seconds, so don't indulge your curiosity.
4. Some nefarious scammers will call

you pretending to be a kidnapper asking for a ransom payment. Never give your information away; you should reach out to the person they claim to have captured and, if necessary, the authorities.

5. Have you ever received a phone call from Apple, Microsoft, or any other technology company claiming that they've noticed a virus on your computer or mobile device? You can tell that's a scammer by one telltale sign. As much as they might know about you, Apple or Microsoft isn't going to personally call you, let alone know about a potential virus. Unless you've contacted customer service recently, anyone using that alias is probably a scammer.

6. Scammers have also been known to call grandparents claiming to be a grandchild in need of emergency funds. As with the kidnapping calls, verify the identity of any caller before handing over any financial info.

7. If you receive a phone call informing you that you just won a massive cash prize or a luxury vacation, don't get ahead of yourself. There's one step you should take to verify any winnings. Try to think back and remember if you've entered any lotteries or raffles. If you haven't entered anything recently, there's no way for you to have won a prize! Sorry to burst your bubble.

8. When election season approaches, scammers start posing as members of political campaigns soliciting donations. Always verify their identity before making a pledge, however. Either ask for them to mail you some literature or research their cause and call back.

9. No one wants to get into trouble with the law, so it's understandable that you'd want to comply with a caller looking to verify your jury duty eligibility. Don't give them any of your personal information, though! As with other official organizations, it's unlikely that you'll receive a legitimate call from your local court over jury duty. Just keep your eyes on the mail of official, and truthful, summonses!

Following these tips will help keep you safe from spam phone calls, but the Internet can be even more dangerous. While some scams there are obvious, there's another lurking where you'd least expect it.

BEWARE OF ONLINE SHOPPING SCAMS

It's not uncommon for Amazon shoppers to find "deals" on the online shopping giant for as low as 50 percent off the standard retail price. It almost seems too good to be true, right? Well, you know what they say about that...

Thieves are always on the lookout for new ways to steal hard working people's money right from under their noses. With the explosion of online shopping, Amazon presents a juicy opportunity for these criminals.

More and more often, scammers have been using Amazon to lure in customers with absurdly low prices on popular items. Because they have the lowest costs, many shoppers choose these scams automatically. In addition, Amazon's format displays all merchants as equally legitimate. It's not like comparing apples to oranges. The scammers blend right in with the site's top retailers. After they've got innocent customers' attention, these criminals deliver counterfeit versions of the product shoppers thought they were purchasing.

In some cases, they don't even deliver anything at all. These scammers simply take the money and run, so to speak. They can also keep setting up new accounts, making them increasingly difficult to trace. This is of great concern to both Amazon shoppers and legitimate sellers whose own businesses are being affected. Some complain that Amazon isn't doing enough to stop these con artists. To combat this sort of thing, Amazon is supposed to absorb the cost of these frauds with their "A to Z Guarantee," which provides refunds to customers

who purchase misrepresented products. Unfortunately, however, this has become more and more difficult.

Take, for instance, the case of 38-year-old Angela Stone of Golden, Colorado. In March 2017, she thought she was buying a video game for two dollars off the retail price from a seller named 'amichellej2.' Satisfied that she had found a solid bargain, she eagerly awaited the arrival of her new game. As more and more time passed, Stone got the feeling that something was off.

This was no ordinary Amazon transaction. In the next two weeks, not only had the game never arrived, but the seller received several dozen negative reviews. Going forward. Stone says she'll completely avoid buying anything from "new sellers."

Amazon claims they're committed to helping their customers buy and sell items confidently, which is why they require tax identity information from their sellers. It's a big step in the right direction. Previously, they've also addressed other loopholes that left people vulnerable to hackers. Still, there are some major holes in Amazon's system that leave users vulnerable to getting burned... For one thing, Amazon provides no protection for customers making transactions outside of their website. That's what 26-year-old, Houston

-based beauty and makeup blogger Alexandra Garcia discovered when she tried buying a \$750 camera for just \$369 in December 2016. The seller asked customers to email them before making their purchase. Despite her suspicions, Alexandra did as she was instructed and emailed the seller. At that point, she was asked to buy the camera with an Amazon gift card. Days later, she was told that she couldn't get the camera shipped to her unless she sent the seller the code for another gift card to cover the cost of insurance on the shipment.

When Alexandra called Amazon customer service, though, she got a huge surprise. She was told that her transaction number didn't exist. Not only that, but she had been scammed...and Amazon would not cover it since the transaction occurred outside of the website.

After making a number of phone calls up the corporate ladder, Alexandra finally received her refund. However, it wasn't enough for her. She claims that she'll never buy anything from Amazon ever again.

Ultimately, she visited a physical Best Buy store to buy the same camera. Brick-and mortar stores may be less trendy, but at least you can look into the eyes of the people you're buying from!

AND EMAIL SCAMMERS, TOO

Finally, if you receive an email from a known or recognized company, say Comcast, asking for verification or personal information, check the return email address. If it's from an unknown or unrecognizable source, chances are it's a scam seeking your information. Report this to the company and/or simply delete it

WHAT TO EAT AND AVOID FOR BETTER SLEEP

BY [LORI NEDESCU](#)
MYFITNESSPAL2019

Elite and professional athletes know habits off the court (road/track/rink/field/etc...) are just as important as the actual training. This is because secondary lifestyle habits such as stretching, diet, stress and sleep can heavily influence performance

outcomes. Sleep is one habit elite athletes take very seriously; many go to sleep clinics, track sleep, have naps integrated into training schedules, and aim for 10–12 hours a day of shut eye. This attention is paid to sleep quality and quantity due to the known health,

performance and body composition benefits good sleep provides and the harmful effects of poor sleep. Being in a chronically fatigued state is known to impair skill-based tasks as well as hinder endurance activities and increase risk of illness and injury.

Acute fatigue can ramp up the inflammatory stress hormone cortisol, responsible for abdominal fat storage, hinders fuel utilization and impairs appetite control. This type of tiredness is also responsible for increasing the urge to grab sugar-loaded snacks to act as a temporary energy boost.

Simple advice: Sleep more! That's easier said than done with busy, stressed out lifestyles. Most recreational athletes do not have the luxury of daytime naps or 10-hour nights, but there are a few things you can do to increase the quality of your shut eye. You might be surprised to learn dietary practices play a large role in avoiding the downfalls of fatigue and reaping the benefits of good sleep.

CAFFEINE This stimulant is great for instantly perking you up; however, with a lifespan of around seven hours, consuming it late in the day can seriously disrupt sleep. Aim to stop caffeine consumption by 2 p.m. This rule applies to coffee, espresso, soda, energy drinks, some teas and chocolate.

ALCOHOL Besides providing empty calories, alcohol consumption has another downfall for athletes: reduced sleep quality. The effects of alcohol on

sleep is extensive. For physically active individuals, alcohol intake can negatively influence heart rate variability (HRV), an important metric for evaluating recovery between training. If you want to indulge, don't drink every night, keep the dose low (try a spritz) and consume your beverage earlier in the day and with a balanced meal.

HEAVY MEALS Large portions, heavy in protein and fat, can create the sensation of being overly full. When the stomach is full of slow-digesting foods, there can be a distended, uncomfortable feeling that doesn't help sleep.

Large meals also cause an increase in body temperature, which contradicts the natural drop in body temperature that happens during sleep. While a heavy meal can create a fatigued, sluggish feeling, it does not promote deep sleep and actually increases restlessness during the night.

Having a large breakfast and smaller evening meal may promote better sleep.

HUNGER Just as the extreme of heavy meals can reduce sleep quality, research shows low-calorie intake throughout the day can also promote poor sleep. Athletes attempting to meet image and body

composition demands of their sport by severe calorie restriction are likely to wake up more frequently throughout the night feeling hungry.

Tracking your caloric intake with MyFitnessPal is a great way to ensure you stay within a moderate (500-calorie) deficit to promote good sleep while working on dropping weight.

SOLIDS VERSUS LIQUIDS

Research has been done on whether calories provided before bed in the form of a solid meal or liquid one would promote better sleep. While more studies can always be done, right now the solid meal beats out liquid ones to improve restful slumber. Save your meal replacement shakes for earlier in the day to boost zzz's.

MACRONUTRIENTS Luckily, there have been studies on what kind of macros to eat for better sleep. Meals heavier in protein result in longer, but less restful, sleep while meals heavier in carbohydrates result in faster sleep onset times (falling asleep more quickly). Both of these can be thought of as overall positive effects. The only macronutrient that seems to overall negatively affect sleep is a high-fat meal. It was even discovered that ketosis (the effect of consuming high fats and very low carbohydrates) reduces time spent in REM sleep.

MICRONUTRIENTS There are many vitamins and minerals that play a role in the quality of sleep. Tryptophan, selenium, potassium, vitamin B6, vitamin B12, calcium, magnesium and vitamin D all have been linked to promoting sleep through a variety of mechanisms including regulating hormones, increasing serotonin and melatonin production, decreasing inflammation and promoting natural circadian rhythms. The best way to improve your sleep naturally is to have a well-balanced diet with plenty of variety.

SUPPLEMENTS If you seem to be plagued with restless nights, supplements might provide some temporary relief. There are many natural, over-the-counter supplements including sprays, pills, teas and food products laced with ingredients that can promote getting to and staying asleep.

Compounds that may help include valerian root, melatonin, vitamin D, chamomile, theanine, magnesium, kava and skullcap. While these substances are natural and generally safe, keep in mind supplements are unregulated and should be used sparingly.

A diet that is balanced in macronutrients, includes a variety of colorful plants and isn't overly

restrictive is your best shot at eating well for sleep.

Beyond that, you can up your sleep-diet game by eating a smaller dinner rich in complex carbohydrates roughly four hours prior to getting to bed. Also try to avoid heavy food, alcohol and

caffeine late in the day.

Of course, there are a number of factors other than diet that can have profound effects on sleep quality such as stress, comfort, temperature and light that should be addressed as part of a good sleep routine.

GET RID OF YOUR BUCKET LIST

by Lila Lazarus

For years I talked about climbing Machu Picchu. I told people, “It’s on my bucket list.” I dreamed about it. I swore that one day I would find the time, the money, the adventurous travel partner, and live out my dream.

But year after year, something else came up, or money was tight, or time was limited and it never happened.

Machu Picchu became a symbol for me of not living my dreams. And as years turned into decades, I realized time is eventually going to run out. That’s the problem with bucket lists, they don’t have a time limit.

What’s on your bucket list? If you want to live your dreams in this lifetime, you first have to know what your dreams are. That’s what the bucket list is all about. It’s a blueprint of the life you wish you were living. But I no longer have one. Why?

Because a bucket list is a list of things you want to do *someday, one day*.

It should be called “My Dream List.” It’s a list of castles in the air, pie in the sky, pipe dreams that never turn into reality. I believe in living that list—not dreaming about it. Part of the problem with a bucket list is that it’s tied to some fantasy date in the future. It’s a hope, not a plan. In order to truly live your dreams, it has to be connected to the present.

So, as part of your spring cleaning, why not dust off your bucket list (or create one) and attach dates to each item. These are things you want to do before you kick the bucket. The idea is to live by design not by chance. And since none of us know our expiration date, it’s high time to start planning and start checking things off.

A bucket list should not be like a New Year's resolution. (Those are fantasies we dream about at the beginning of every year that rarely come true.) To really make it work, you have to add a little commitment and some dates on the calendar.

You have to allocate time and resources to make it a bona fide blueprint and truly experience what you want out of life.

To make it fun, give it a number. How many things do you really want to make happen in this lifetime? Perhaps 50 things before turning 50, or 60 things before turning 60? Or even better: 10 things to check off your list before your next birthday. Just decide what you want and create a plan to get it.

You may end up creating multiple lists. One list may be the 50 places you want to see in this lifetime. Again, don't make it fantasy, start looking at ticket prices. Knock one or two locations off in the next 365 days. Make a vow that you will not orbit the sun one more

time without seeing at least one of your dream locations. And don't let money stop you. (I throw travel on a credit card. They can't repossess a trip!) I'm not telling you to go into debt, but I am urging you to live your dreams.

It was exactly this time last year that I ditched the bucket list and started making plans. I booked a flight, found an adventurous friend (thank you, Diane!) and moved Machu Picchu from my list to my life. The lesson: Stop dreaming and start planning.

None of us are getting out of here alive and time is flying by. You're the pilot. It's time to make your flight plan. Because someday, one day is today.

Add a comment below with something you're going to do in the next year.

Putting it in writing makes it real. It should be something that will improve the quality of your life. What you choose to do should add fun and adventure to your world and add moments that take your breath away. That's how you know you're really living your life.

HEART-HEALTHY HABITS FOR SENIORS

Many seniors believe that heart disease risks are inevitable in old age. In truth, there are plenty of ways to keep your heart in great shape; start with these seven.

By Diana Rodriguez
Medically Reviewed by Pat F. Bass III, MD, MPH

Heart disease is a major threat to senior health — in fact, 84 percent of people age 65 years and older die from heart disease. Though heart disease risks

increase with age, it doesn't have to be an inevitable part of getting older. The right lifestyle habits and a heart-healthy diet can help protect you.

What exactly is heart disease? It's the term given to a group of different health conditions that affect the heart. In the United States, the most common form of heart disease is called coronary artery disease (CAD). CAD is often responsible for serious cardiovascular events like a heart attack, heart failure, chest pain, and irregular heartbeat, also called arrhythmia.

Know the Symptoms of Heart Disease
The warning signs of heart disease often don't appear until you're having a heart attack. Symptoms of an emergency or impending heart attack may include:

- Feeling faint
- Weakness or a sensation of light-headedness
- Having a hard time catching your breath
- Feeling nauseous or vomiting
- Feeling very full or having indigestion
- Pain in the chest or an uncomfortable pressure in the chest
- Unusual pains in the back, shoulders, or neck
- Sweating
- An irregular heartbeat

How to Reduce Your Heart Disease Risks

Many health conditions can contribute to heart disease and increase your risk of having a heart attack. Heart disease treatment and heart attack prevention requires that you treat all other contributing health problems and keep them under control. To treat heart disease, you should:

Lower high blood pressure and high cholesterol levels

Keep diabetes under control

Take medication to treat angina (chest pain)

There are medications that can help treat the various aspects of heart disease. To manage chest pain, nitrates, beta-blockers, and calcium channel blockers may be recommended. Your doctor may also suggest taking a daily aspirin to help reduce the risk of a heart attack.

7 Steps to Heart Disease Prevention

You can keep your heart healthy no matter how old you are, but it does take effort — possibly even changes in your everyday habits, such as eating a heart-healthy diet and increasing your activity level. Here's how to get started:

- **Get enough exercise.** This means at least 30 minutes of exercise almost every day of the week.
- **Quit smoking.** If you do smoke, it's time to quit.
- **Eat a heart-healthy diet.** Load up on fresh fruits and vegetables while limiting saturated fats, salt, and

- foods containing cholesterol, like fatty meats.
- **Watch your numbers.** Get regular check-ups to monitor health conditions that affect the heart, including high blood pressure, high cholesterol, and diabetes, and make sure they're under control with medication.
- **Reduce your alcohol intake.** Excess alcohol consumption can worsen health conditions that contribute to heart disease, like blood pressure, arrhythmias, and high cholesterol levels.
- **Minimize stress in your life.** Stress can compound many heart disease risks that seniors already face, steering you toward an unhealthy lifestyle. Find healthy outlets to relieve stress and lower your heart disease risk.
- **Watch your weight.** Too many pounds can add up to increased heart disease risk. To help prevent heart disease, maintain a healthy body weight for your size.

Working with your doctor can help keep health problems under control. It's never too late to start living a healthy lifestyle and getting your heart disease risks in check.

GEROSCIENCE: THE INTERSECTION OF BASIC AGING BIOLOGY, CHRONIC DISEASE, AND HEALTH

National Institute on Aging 2019

As we grow older, we are more likely to be diagnosed with one or more chronic ailments. These ailments include life-threatening diseases such as cardiovascular disease, diabetes, and cancer, as well as debilitating conditions like arthritis, fatigue, and frailty.

These ailments rob us of our quality of life. The question is: How does the aging process affect the disease process and susceptibility—and vice versa?

Over the years, researchers studying the basic science of aging have sought to answer this question, but their work was confined primarily to investigations of the specific activities and mechanisms that contribute to the aging process, and not as much on the effects of the aging process on various diseases. While aging itself isn't a disease, the aging process represents a major risk factor for several chronic diseases and conditions, including frailty and lack of resilience.

Geroscience takes a different approach, seeking to understand the genetic, molecular, and cellular mechanisms that make aging a major risk factor and driver of common chronic conditions and diseases of older people.

An NIH-wide initiative

One of the first steps in advancing geroscience was to demonstrate that this approach is likely to affect research in many fields. Traditionally, biomedical research has focused primarily on specific diseases such as cancer, diabetes, heart disease, and, more recently, Alzheimer's and related dementias. But aging affects the onset and progression of all of these diseases and is a common risk factor for them.

By studying what happens during aging at the genetic, molecular, and cellular levels, investigators hope to discover the similarities and differences among these conditions as they relate to aging.

Drs. Felipe Sierra and Ronald Kohanski, director and deputy director, respectively, of NIA's Division of Aging Biology, were a moving force behind the establishment of the Trans-NIH Geroscience Interest Group (GSIG) in 2012. The goal of the group is to stimulate interest and involvement in

the basic science of aging across Institutes, Centers, and Offices at NIH.

The group, which now includes 21 of NIH's 27 Institutes and Centers, hosts three seminars on the NIH campus each year and convenes workshops and summits on topics of interest to the geroscience community on a regular basis.

A meeting of the minds on geroscience

In 2013, nearly 500 scientists, advocates, and others interested in health and aging gathered on the NIH campus for a first Summit meeting, Advances in Geroscience: Impact on Healthspan and Chronic Disease. Hosted by the GSIG, the Summit was supported by the Alliance for Aging Research, Gerontological Society of America, and private foundations and companies through gifts to the Foundation for the National Institutes of Health.

The Summit's primary goal was to look at new ways to understand how common mechanisms governing aging might underlie the occurrence and pathology of diverse chronic diseases.

A second goal was to promote new pathways for collaboration among researchers of these varied diseases, specifically in the context of aging. The meeting offered participants an opportunity to explore the interplay between chronic disease and aging in

the hope of eventually identifying new avenues for prevention and treatment.

About 50 renowned investigators from various disciplines addressed topics in aging and chronic disease that have come to be known as the Pillars of Geroscience: inflammation, immunity, adaptation to stress, epigenetics, metabolism, macromolecular damage, proteostasis, and senescence.

Geroscience accelerates research into the basic biological mechanisms driving aging, which could lead to improved clinical interventions for the diseases and conditions experienced by many older people.

Recommendations from the session focused on expanding the field of geroscience and laying the groundwork for new research initiatives on the relationship among aging, chronic disease, and degenerative conditions ([Kennedy et al., 2014](#)). For example, six NIH Institutes([NIA](#), [NIAID](#), [NIDCR](#), [NIN DS](#), [NIEHS](#), and [NCI](#)) combined efforts to support research that evaluates age as a variable when studying animal models of specific diseases ([RFA AG-16-020](#)).

In addition, a group of researchers used the R24 NIH grant mechanism to form a Geroscience Consortium, with the goal of discussing approaches to bring geroscience to fruition. An overview

of the Summit sessions was published in June 2014 in a supplemental issue of *The Journals of Gerontology, Series A: Biological Sciences and Medical Sciences*.

Geroscience advances

With growing interest in geroscience, by 2015 researchers from several disciplines were eager to discuss the progress to date and identify new directions for investigations. The GSIG planned a second Summit, with important collaboration and support from the New York Academy of Sciences, the American Federation for Aging Research, and the Gerontological Society of America.

[The Disease Drivers of Aging: 2016 Advances in Geroscience Summit](#), held at the New York Academy of Sciences in April 2016, focused on three chronic diseases—cancer, HIV/AIDS, and diabetes—and how their negative effects (and sometimes their treatments) might accelerate the onset of age-related physical decline and disease.

Molecular explorations, along with well-established epidemiological data, were key to focusing on the connection between these diseases and the major pillars of aging.

Basic, translational, and clinical researchers identified knowledge gaps and future directions of research needed to better understand the molecular pathways that might accelerate the aging process in people exposed to early forms of chronic diseases. Their efforts resulted in a series of papers published as a special issue of the *Journal of Gerontology: Series A* in November 2016.

Planning for a third geroscience summit is underway.

Future research directions

People are living longer today because of progress in medical care. But many people suffer from debilitating conditions because research has focused on curing life-threatening diseases such as cancer and cardiovascular disease.

For the growing population of older adults, geroscience may provide novel preventive or diagnostic measures that can reduce the burden of age-related disease and disability.

Resilience at the molecular, cellular, and systems levels is one key to these types of studies. Some diseases can speed the loss of function and resilience associated with aging, leading to increased susceptibility to further disease and disability.

By exploring accurate and predictive measurements of resilience, researchers hope to discover how these measures can be adapted to benefit people. With that in mind, NIA has recently published twin Funding Opportunity Announcements to accelerate research in this field, both in mice ([RFA AG-17-040](#)) and in people ([RFA AG 17-014](#)), as research in this area is ongoing.

Investigators also seek to determine how particular chronic diseases affect not only the primary organ involved in a disease, but also, how additional organs and systems may be impaired.

In Alzheimer's disease, for example, studies focus on what happens in the brain—the primary affected organ—while researchers also look at the bones, vascular system, and overall metabolism.

Such studies provide a more holistic view of individual diseases and conditions, which could lead to interventions on a number of levels. For any chronic disease or lost function that increases with age, geroscience proposes that slowing the rate of aging will improve health.

The ultimate goal of geroscience is to accelerate research into the basic mechanisms driving aging, which could lead to improved clinical

interventions. Toward that goal, the GSIG remains focused on discovering the basic biology at the intersection among aging, chronic disease, frailty, and resilience.

Basic biology renders the process of aging the major risk factor for the age-related decline in health, threatening an increasingly older population.

TAX BREAKS FOR SENIORS AND RETIREES

Older Taxpayers May Qualify for a Few Tax Breaks

From The Balance
BY BEVERLY BIRD
Updated May 28, 2019

Growing older isn't something most people look forward to. Sure, the idea of not having to go to work every day is appealing, but living on a fixed income has its drawbacks.

The Internal Revenue Service is actually sympathetic. The U.S. tax code offers a few breaks for those who are getting up in years, including a special tax credit just for seniors.

You Get a Larger Standard Deduction

You won't have to pay taxes on as much of your income when you get older because the IRS allows you to begin taking an additional standard deduction when you turn 65. If you're single or you file as head of household, you can add an extra \$1,600 to the standard deduction you're otherwise eligible for as of 2018.

If you're married and you file a joint return, you can add \$1,300 for each spouse who is age 65 or older. Both of you don't have to have yet hit your 65th birthday. If even one of you has, that's good enough for the IRS and you can claim one of the additional deductions.

You must turn 65 by the last day of the tax year, but here's a catch: The IRS says you actually turn 65 on the day *before* your birthday. If you were born on January 1, you would qualify as of December 31—just in the nick of time to claim the extra deduction for that tax year.

The following table summarizes some of the standard deduction changes and compares taking the standard deduction to itemizing your expenses.

Pros

- **STANDARD DEDUCTION:**

- A new, larger standard deduction means you'll pay taxes on a smaller base of income
- The regular standard deduction plus the new standard deduction for age will likely save you much more money than itemizing
- Helps those who have paid off their mortgage and no longer have an interest deduction
- **ITEMIZING:**
- Can result in a larger deduction if you still have mortgage interest, large charitable donations, and other expenses that exceed the standard deduction

Cons

- **STANDARD DEDUCTION:**
- Can no longer itemize expenses if you choose the standard deduction
- Personal exemption no longer exists
- **ITEMIZING:**
- Need much larger amount of expenses to beat the deduction threshold

Standard Deduction or Itemizing Deductions—Which Is Better?

Keep in mind that the standard deduction is claimed in lieu of itemizing your deductions—you can't do both. But you would have to have incurred a lot of qualifying expenses to

make itemizing worth your while anyway, particularly in 2018.

The Tax Cuts and Jobs Act (TCJA) pretty much doubles standard deductions for all filing statuses—the standard deduction you can claim *before* you claim the extra bonus deduction for being age 65 or older. These deductions will be in place from 2018 through at least 2025:

- The standard deduction for single filers and those who are married but file separate returns increases from \$6,350 to \$12,000 in 2018
- The standard deduction for head of household filers increases from \$9,350 to \$18,000
- The standard deduction for qualifying widow(ers) and married filers of joint returns increases from \$12,700 to \$24,000

Most older taxpayers find that their standard deduction plus the extra standard deduction for age works out to be significantly more than any itemized expenses they could claim, particularly if their mortgages have been paid off so they don't have that itemized interest deduction any longer.

However, if you still have a mortgage, you could gain a larger deduction by itemizing. Factor in property taxes, medical bills, charitable donations, and any other deductible expenses you might have. While many deductible

expenses are subject to caps and limitations, tally up these amounts if you think they're significant enough to exceed the new, higher standard deduction.

You Have a Higher Filing Threshold
Your threshold for even having to file a tax return in the first place is also higher if you're age 65 or older. You can earn more money before you have to roll up your shirtsleeves and start crunching numbers for the IRS.

Most single taxpayers must file tax returns when their earnings reach \$12,000 as of 2018. But if you're 65 or older, you can earn up to \$13,600 before you have to concern yourself with sharing any of that with Uncle Sam, and if your only income is Social Security, you might not have to include your benefits.

If you're married and filing jointly and both you and your spouse are under age 65, you can collectively earn up to \$24,000 before you have to file a return. But if one of you is 65 or older, you can jointly earn up to \$25,300, and if you're both 65 or older, you can earn up to \$26,600.

In years 2017 and earlier, the filing threshold was the standard deduction plus the additional standard deduction for your filing status *plus* the amount of the year's personal exemption.

But there's no more personal exemption beginning in 2018—the

TCJA has eliminated that provision from the tax code—so now, in 2018 and going forward, it's the equivalent of the two standard deduction amounts.

But that's still more than it was in 2017 because the standard exemption amounts have increased so much.

You Might Not Have to Pay Taxes on Your Social Security Income

Your Social Security benefits might or might not be taxable income. It's a somewhat complicated equation, but here's how it works.

Add up your income from all sources, including taxable retirement funds other than Social Security and what would normally be tax-exempt interest. Now add to that *half* of what you collected in Social Security benefits during the course of the tax year. The Social Security Administration will send you Form SSA-1099 around the first of the new year, showing you exactly how much you received.

If the total of all your other income and half your Social Security is less than \$25,000 and you're single, head of household, or a qualifying widow or widower, you don't have to include any of your Social Security as taxable income. If you're married and filing a joint return, the limit goes up to \$32,000.

You might want to file a joint return because you'll have to pay taxes on at least some of your benefits if you file a separate married return unless you did not live with your spouse at any time during the tax year. The threshold is \$25,000 if you did not, but otherwise, it's \$0. Check with a tax expert to make sure that filing a joint married return is in your overall best interests considering your personal circumstances.

If you fall outside these income perimeters, up to 85 percent of what you collected in Social Security might be taxable. The IRS offers an interactive tool to help you determine if any of your Social Security is taxable and, if so, how much.

The Tax Credit for the Elderly and Disabled

One of the most significant tax breaks available to seniors and retirees is the tax credit for the elderly and disabled. If you end up owing the IRS, this credit can wipe out some, if not all, of your tax liability. You must be age 65 or older as of the last day of the tax year to qualify. That January 1 rule applies here, too—you're considered

to be age 65 at the end of the tax year if you were born on the first day of the ensuing year. You must be a U.S. citizen or a resident alien or, if you're a non-resident alien, you might qualify

if you're married to a U.S. citizen or a resident alien.

If you're married, you must file a joint married return with your spouse to claim the credit unless you didn't live with your spouse at all during the tax year. If you qualify for head of household filing status, this allows you to claim the credit if your spouse didn't live with you after June 30, although a multitude of other rules also apply to claiming this status.

The last qualifier relates to your income. You won't be eligible for this credit if you earn too much:

- \$17,500 or more if your filing status is single, head of household or qualifying widow or widower
- \$20,000 or more if you're married but only one of you otherwise qualifies for the credit
- \$25,000 or more if you file a joint married return
- \$12,500 or more if you file a separate married return but you lived apart from your spouse all year

These numbers are based on your adjusted gross income, not your total income.

Your AGI is arrived at after taking certain deductions on the first page of your tax return. You can find it on line

38 of the 2017 Form 1040, or line 22 if you file Form 1040A.

Keep in mind that the IRS is issuing a new Form 1040 for the 2018 tax year. It will replace the old 1040 and Forms 1040Z and 1040EZ as well, so these lines are expected to be different going forward. But your adjusted gross income should clearly be labeled.

Limits also apply to the nontaxable portions of your Social Security benefits, as well as to nontaxable portions of any pensions, annuities or disability income you might have:

- \$5,000 or more if your filing status is single, head of household or qualifying widow or widower
- \$5,000 or more if you're married but only one of you otherwise qualifies for the credit
- \$7,500 or more if you file a joint married return
- \$3,750 or more if you file a separate married return but you

lived apart from your spouse all year

Unfortunately, you won't qualify for the credit unless your income meets both these thresholds. If you go over in either category, you're out of luck. If you do qualify, the amount of the credit ranges from \$3,750 to \$7,500 as of 2018.

You can erase this much off your tax bill, although the credit is nonrefundable so the IRS won't be sending you a check for any unused balance after your tax obligation for the year is eliminated.

There you have it. Aging comes with a few tax perks, so relax and enjoy some of that money you won't have to give to the IRS.

NOTE: Tax laws change periodically so always consult with a tax professional for the most up-to-date advice.

This information is not intended as tax advice and is not a substitute for tax advice.

For publication in the OLLI times send your information to George and
Harriet Waas at waas01@comcast.net

Do you have an idea for a class?
Please submit any ideas for future OLLI classes and instructors to
Carroll Bewley, OLLI's Curriculum Team Chair at
carroll.bewley@gmail.com



The Osher Lifelong Learning
Institute at
Florida State University

