

PROMOTIONAL CONTENT

2020

ACTIVE AGING

OUR ANNUAL GUIDE TO SENIOR LIFE, SEEN THROUGH A PANDEMIC LENS

BY LESLIE DINABERG



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2020

ACTIVE AGING

We're living in a strange time for seniors. Old people have never been so powerful—or so vulnerable.

We've got a 74-year-old in the White House, put there in part by a cable news network controlled by a mega-wealthy 89-year-old. Then we've got a 77-year-old presidential nominee, who won the Democratic nomination over a 78-year-old Senator preferred by many, if not most, young people in the primaries. And don't get me started about the future of some of our most crucial rights that may rest on the survival of an 87-year-old Supreme Court Justice.

At the same time, almost 80 percent of those who have died from COVID-19 in the U.S. were 65 or older. That's left many seniors staying close to home, feeling uncharacteristically vulnerable and uncomfortably dependent on the benevolence of family, neighbors, and Good Samaritans.

If you're fortunate enough, as I am, to have your parents still around, part of the challenge of middle-aging is watching your own parents age. We're tiptoeing onto that sensitive tightrope of still being their children, while slowly becoming their caregivers.

As Bette Davis famously said, "Getting old ain't for sissies." But staying active, engaged, and prepared for the future with solid plans in place will certainly make all of our golden years shine a lot brighter.

With that in mind, this promotional section was developed from a combination of editorial ideas and suggestions from the special issue's sponsors about people, projects, and trends that they're excited about. From that list, we selected stories that represent a wide variety of "active aging" ideas in Santa Barbara and developed the editorial content independently.

Cheers to strong and vibrant finish!

—Leslie Dinaberg

PANDEMIC RESOURCES FOR SENIORS

Accessing information about community resources for seniors is particularly important during the COVID-19 pandemic, so the Family Service Agency is collaborating with many other nonprofits to provide a one-stop gateway to critical resources for the health and wellbeing of the seniors in our community.

See fsacares.org/senior-resources.

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Nancy Newquist-Nolan is a Central Coast Realtor and Senior Real Estate Specialist and expert RightSizing advisor!

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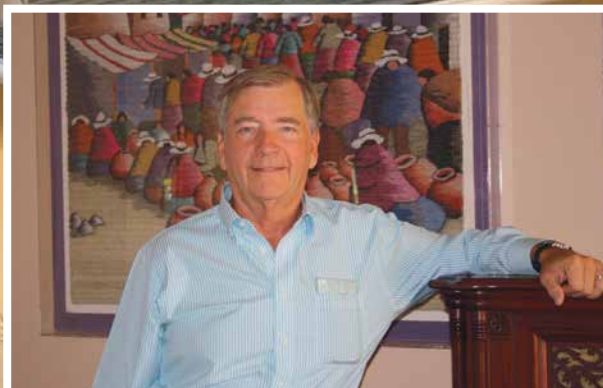
Nancy Newquist-Nolan and big brother, Dana Newquist, put their heart and soul into helping families in times of change and uncertainty.



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LONGEVITY LADY: Etna 'Honey' Miller hit her 105th birthday with grace at Vista del Monte, where a team from VNA Health helps improve her strength and well-being.

AGING WITH

GRACE AND HUMOR

ETTNA 'HONEY' MILLER CELEBRATES 105TH BIRTHDAY

Even over the phone (an unfortunate pandemic restriction), Etna Miller is full of vim and vigor. In early July, she celebrated her 105th birthday with a small gathering at Vista del Monte, where she has resided in her own apartment for the past year. Her "baby brother" Dr. Dean Vogel, a longtime Santa Barbara resident, also lives there and moved "Honey" to the facility after she broke her back at home in Indiana.

When she's not entertaining her caregivers and fellow residents with tales of her storied life, Honey receives a variety of rehabilitative therapies through VNA Health's home health-care services. A physical therapist, occupational therapist, and case manager bring therapies directly to her home, working with her to improve her strength through various activities and fall-prevention strategies.

Here are some highlights from a recent chat with Honey and her caregiver, Carolina Navarro. Their responses have been briefly edited for clarity.

Happy Birthday, Honey. Do you have a favorite birthday memory?

Etna "Honey" Miller: My 100th birthday. There were well over 100 people at that birthday party. I don't know if I ever greeted all of them or not. Everybody was running around with a camera. There were a lot

of little kids there and everybody wanted to get pictures for show-and-tell.

How was your 105th birthday?

EHM: That was really a lovely affair. My brother Dean did the arranging. Of course, we were all quarantined, so there were limits. They arranged a new area with outdoor seating, and they had beautiful umbrellas. They had tables that seat nine, and they seated three people per table. We were only allowed to have 10 people at the luncheon. It was really lovely. We had dinner and we had birthday cake.

Carolina Navarro: For her 105th birthday, Honey received well over 50 birthday cards in the mail. She was still getting greeting cards yesterday in the mail.

EHM: It was amazing, people sent cards that I hadn't talked to for years. People I hadn't even thought about. One lady said she knew a friend of hers that went to high school when I did, and so she said that she wanted to send a card. I'm amazed at these people, how nice that it is to hear from them.

It's very special to live to 105. You've seen things that most of us haven't.

EHM: I've been blessed in so many ways.

Are you the oldest person you know?

EHM: I don't know anyone older than me.

How old is your brother?

EHM: He is 87; let's see, he was born in 1933. I was graduating high school when Dean was born. I didn't even know my mother was pregnant. I said, "Well, that's keeping a girl pretty dumb, isn't it?"

Did you have other brothers and sisters?

EHM: There were nine of us, five boys and four girls. We had two older sisters that were bit by rattlesnakes and one of them died, and the other one, Vera, they were able to get her to a doctor and she survived and lived to be 90 years old. We lived in a prairie, in the rural area of South Dakota, a place called Lemmon [current population 1,227].

Where did you live after Lemmon?

EHM: Well, my father was born in Germany, and he came to the United States when he was about 16, and his mother wanted to keep him out of the German army. Then she wanted him to come over to Germany again and learn the cheese manufacturing business.

We only had a three-month visa, so we had to come back to the states. We went over in 1926 and came back in 1926. The big ocean liners were something great back then.



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- Home Delivered Meals for COVID-19
- Homebound Seniors

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- Mental Health Screening and Referral
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ETTNA 'HONEY' MILLER CONTINUED

That sounds very exciting.

EHM: There was a shipwreck. Our ship, the *Berlin*, when we were coming back from Germany to the U.S., received an SOS that an English freighter was in distress, and we were to return and assist them.

Turning around in the ocean was fierce. The waves were 30 to 40 feet high, and you'd look out the window and you would see them 100 feet up above you and then the next instant they were down below you. When our ship turned around, the waves were so high they broke down the main door to the entrance to our ship, so we had water pouring down our stairways.

I didn't go to the cabin like I was supposed to. My dad had his hands full, keeping everybody in line. I was behind some drapes in the dining room where there was a porthole and I could see out. I watched them put everybody they could into a lifeboat and lower it.

But when they lowered it, the ropes broke, and it tipped over and dumped them in the ocean. They were all drowned because there was just no way of getting out of that with the high waves and the boat falling and everything. That crew was lost, but the captain stayed with the ship.

And you witnessed all of this at 10 years old?

EHM: Yes. I remember that when we got back to New York, it was early morning when we came by the Statue of Liberty, and everybody got down and was kissing the deck thanking god that we were safe.

Wow. Can you talk a little bit about

your typical day now?

EHM: Well, mostly every day is similar. They wake you up fairly early.

CN: There are a lot of us that come in here to visit, and we want to chat with Honey. She has a very close relationship with the Vista del Monte staff.

How's your back now?

EHM: I really don't feel bad or sick. A lot of people have a sickness or a sore place that hurts all the time. I've never had that in my whole life. I didn't know what a headache was or aspirin until I was old. I just didn't hurt even when I was in the hospital; the only thing that hurt was my tailbone. I couldn't get a cushion that would relieve the pressure on that bone. It still gets sore.

CN: Honey has always been very active. She likes to swim, and if you see her physically, she's very fit and very light on her feet. When she stands up, she's very light, and she looks like she's floating.

EHM: I love to dance, too; I've always danced. I took ballroom dancing when I was 100 years old.

What are some of your other favorite things to do?

EHM: I like to knit and crochet and sew. I can make things.

Can you share some advice for people who want to live a long, active life?

EHM: I think if you take every day as it comes, do what you have to do, and if there's something coming up, try not to put off tomorrow, that would be the best thing I could think of. Don't put off tomorrow what you can do today. Whoever thought that up thought up something good.

Everybody has a story that's interesting. I can make a story out of almost everything. Give me the salt and pepper, and I can make a story out of salt and pepper. ■

VNA Health: vna.health

Vista del Monte: vistadelmonte.org

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Health & Wellness Programs

Right now, top thoughts on health are wearing masks, keeping safe distance from others, and wash, wash, washing hands! All the while, the things that were important for health before COVID-19 are still important. We invite you to care for your total health with these trusted resources:

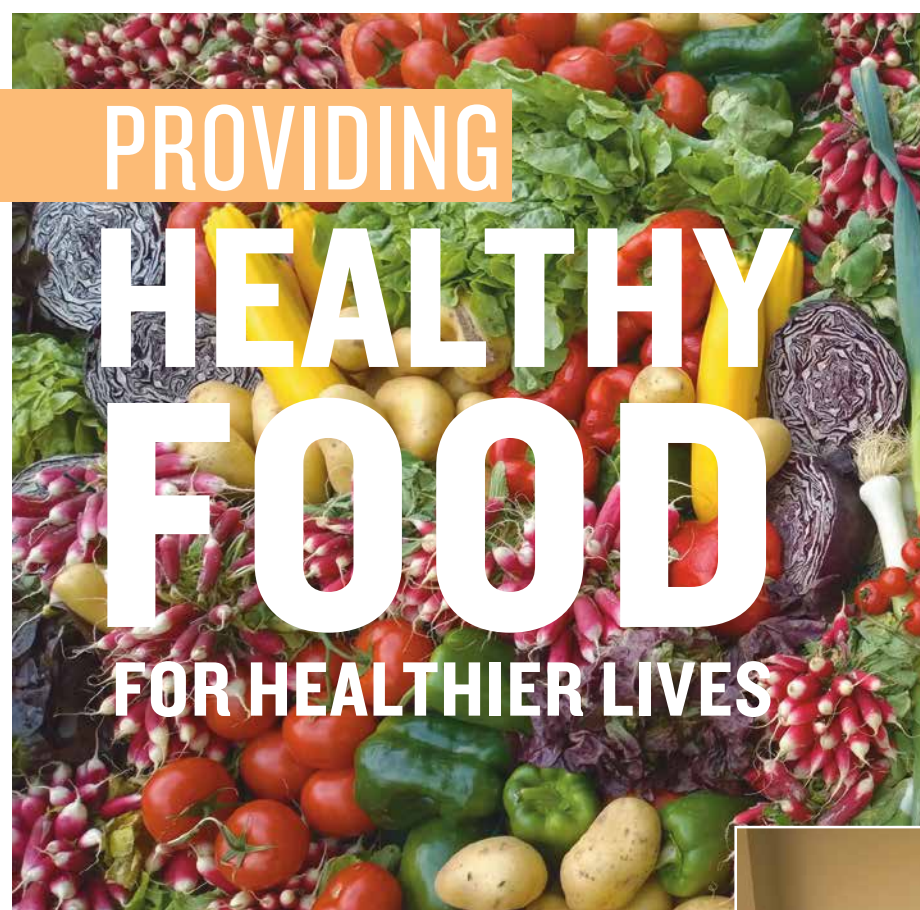
- Advance Directives Workshop
- Bariatric Surgery Orientation
- Cancer Wellness & Support
- Diabetes Conversations
- Doctors Weight Management Program Orientation
- Healthy People Healthy Trails: Connect to an active life. Connect to the outdoors.
- New to Medicare with the experts at HICAP
- Recipes for Health
- Smokers Helpline
- Stress Management with Dr. Winner
- Understanding Dementia with Alzheimer's Association
- WomenHeart Support Group

These Resources are free of charge, can be done from the comfort of home, and are open to the community.



For more information:

Visit SansumClinic.org/health-and-wellness
Call Health & Wellness Directory, (866) 829-0909



We've heard a lot about the vulnerable senior population during the COVID-19 pandemic. But even prior to that, a study by the UCLA Center for Health Policy Research found that in California, one in five adults over the age of 65 lives in

Barbara County, where the need is compounded by the area's high cost of living, primarily due to a lack of affordable housing," said CEO Patricia Keelean. She explained that these "invisible poor" receive inadequate social security to cover their basic needs and yet do not qualify for government safety-net programs, such as SSI and SNAP.

VOLUNTEER FOR CAC'S SENIOR NUTRITION PROGRAM

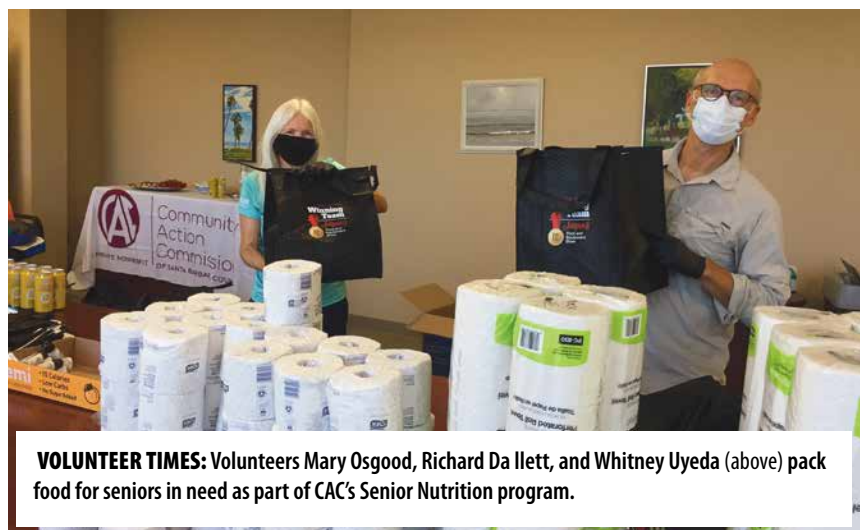
"an economic no-man's land, unable to afford basic needs but often ineligible for government assistance."

Santa Barbara's Community Action Commission (cacs.org) is attacking this challenge head-on.

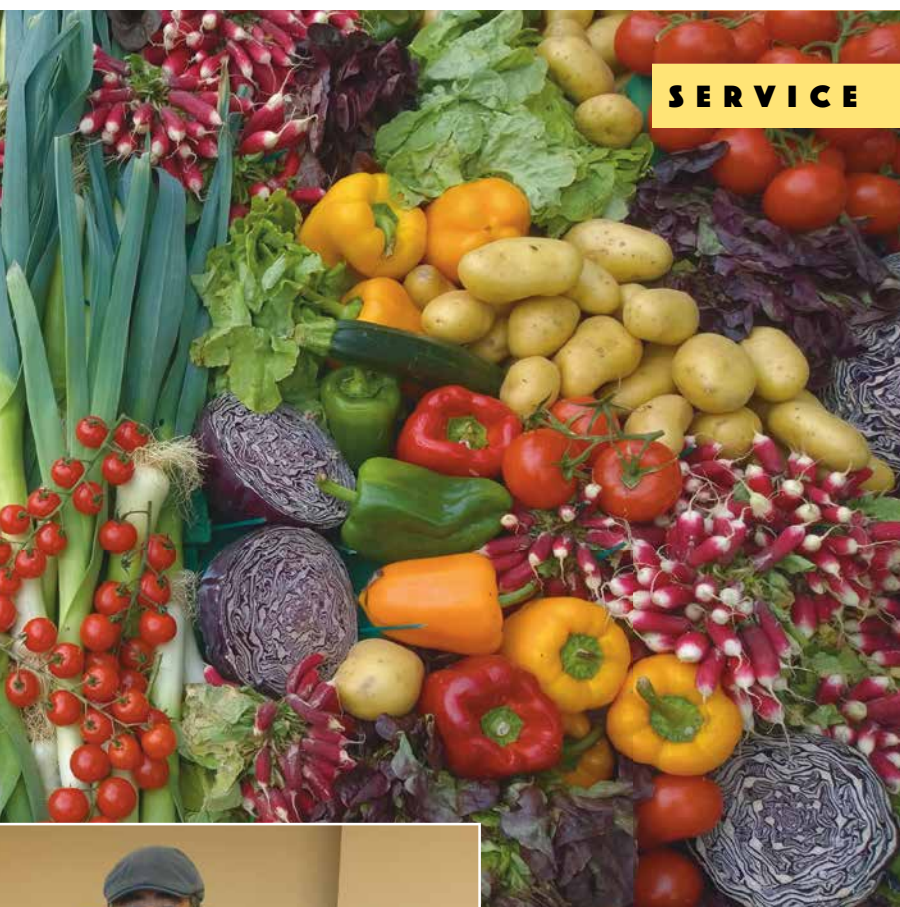
"CAC's Senior Nutrition program provides a daily nutritious meal to this vulnerable population in Santa

Barbara County, where the need is compounded by the area's high cost of living, primarily due to a lack of affordable housing," said CEO Patricia Keelean. She explained that these "invisible poor" receive inadequate social security to cover their basic needs and yet do not qualify for government safety-net programs, such as SSI and SNAP.

"The low-income seniors that we serve are being squeezed financially, forced to choose between housing, medicine, and food," she explained. "Because they can't afford all three, a healthy meal usually becomes their lowest priority. This was the status for the past



VOLUNTEER TIMES: Volunteers Mary Osgood, Richard Da Ilett, and Whitney Uyeda (above) pack food for seniors in need as part of CAC's Senior Nutrition program.



COURTESY PHOTOS



few years — and then along comes COVID-19 and the shelter-in-place directive! So there is a lot of work to do now.”

The countywide program is free, with no qualifications or proof of age, income, or citizenship required. Participants simply sign up for either the home-delivery option or to eat with others at community centers, though those are currently to-go meals because of COVID-19.

“Many of the regular guests to community sites changed to home delivery once the lockdown occurred,” said Keelean. “But there was still a need to feed people without homes or with an

inconsistent address or other delivery issues, so this distribution still goes on, and demand here has also grown.” Requests have increased during the pandemic more than 50 percent, so the CAC now provides meals to more than 700 seniors on a daily basis.

When the CAC put out a call for volunteers to help with increased demand in April, about two dozen contacted the commission, and most were over the age of 55, said development director Linda Rosso. Their first project was organizing personal-care packages that were delivered to homebound seniors with one of their daily meals.

“With a robust program of trained volunteers, Senior Nutrition can meet the needs of our growing list of enrollees without incurring the additional expense of paid delivery drivers and on-site meal hosts,” said Rosso, who could always use more help. “Using volunteers as drivers and site hosts, we can put the dollars saved on paid staff back into food procurement.” That means the CAC can feed even more seniors.

“By expanding the number of drivers and site hosts through volunteerism,” added Rosso, “we can also give more time to individual seniors, supporting socialization and safety checks.”

CAC Senior Nutrition Program:
cacsb.org/low-income-assistance/senior-nutrition

To volunteer, call (805) 964-8857 x1105 or email lrosso@cacsb.com.

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For more information, visit sbnature.org/legacygiving.

Contact Development Officer – Legacy Giving Rochelle Rose, CFRE at 805-682-4711 ext. 179 or rrose@sbnature2.org.

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TIME TO MOVE TO A

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DANIEL DREIFUSS PHOTOS

Today's seniors and their loved ones have an abundance of choices when it's time to move into a retirement community. But there remain many factors to consider when deciding the timing of that transition and determining which location is best for you. Experts from Westmont Living, which owns Mariposa at Ellwood Shores in Goleta, share their insights.

How do you know when it's time to choose senior living?

"Ideally, families should start looking for an appropriate senior living commu-

nity when there isn't a sense of urgency," said Nick Begane, community relations director at Mariposa at Ellwood Shores, a senior community offering independent and assisted living as well as memory-care options.

Waiting lists can be very long for desirable senior living situations. Can you get on a waiting list even if you're not quite ready to move?

"A family should start their research at least one year ahead of your desired move," said Jack McCarty, vice president of sales and marketing for Westmont Living, which also runs The Oaks in Nipomo and will open The Oaks in Paso Robles in

COMMON SIGNS THAT EXTRA SUPPORT IS NEEDED INCLUDE

- short-term memory loss
- forgetting to pay bills
- not managing personal affairs
- disorientation of time and place
- loss of normal judgement, such as making an illogical approach to a problem
- not cooking or eating regularly
- loss of weight
- poor home maintenance (dirty dishes, unwashed laundry, and clutter)
- poor personal hygiene (not bathing regularly, repeatedly wearing the same clothes without washing)
- not taking medication or following medicine instructions
- losing touch with friends, not socializing or participating in favorite activities
- showing signs of depression, like sleeping or crying



TRANSITIONS

What questions should you ask about a community?

- Is the building secure and do they follow the recommended CDC guidelines?
- How competent is their health support? Are they licensed to provide health services? Are nurses on-site every day? What are their COVID-19 procedures?
- Does the building look like a place that you would like to live?
- Do they have a fitness center or exercise options for optimum health and wellness?
- Is therapy after hospitalization available?
- Does the dining program provide the right menus?

“Once you have determined that a particular community is a good fit for your family member, then meet with a community relations person to review the payment structure and termination and refund policies,” said Begane.

2021. “When you find a place that meets a majority of your criteria, consider placing a deposit with the community so that you can secure a place when you are ready or when they have an opening.”

How can you tell if a place is right for you?

“Some communities allow short-term or respite stays,” said McCarty. “This allows for your parent(s) to spend time getting to know the community, those that work there, and to enjoy the amenities first-hand. Interestingly, some people stay rather than move out again. When that happens, it’s a win-win for the seniors and their families.”

How can you best learn about the culture and vibe?

“Ask to see the community schedule and look at the quality of the activities available and the frequency of social activities,” said McCarty. “Find out if the community can support the mind, body, and spiritual needs of your parent(s). Stop by and have lunch and spend time observing your new home.”

Westmont Living: westmontliving.com



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MEET JEN KOPCHO, BSN



Jen is a registered nurse and one of our amazing Hospice Liaisons. She is one of the 300+ employees at Central Coast Home Health and Hospice, devoted to our local community. She is a native Californian, born on the central coast of CA. Jen has enjoyed living in Tianjin, China, Kalaheo, HI, and Phoenix, AZ. Jen's wealth of experience as a nurse is one of the many reasons CCHH is one of the fastest growing companies in the Santa Barbara and San Luis Obispo counties.

We are very proud to have Jen on our CCHH team. During the Covid-19 pandemic, she was an essential part of our "front line care."

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SCIENCE

'SEEING' YOU NOW:

Dr. William Gallivan of the Orthopedic Institute of Santa Barbara is exploring telemedicine in the time of COVID-19.

THE SHIFT TO

TELEMEDICINE

**DR. WILLIAM GALLIVAN'S
ORTHOPEDIC INSTITUTE
LEADS THE NEW WAY**

All it took was a pandemic and a government-mandated shutdown, but it looks like telemedicine — the modern version of the house call — is here to stay.

THE NONVERBAL COMMUNICATION IS IMPORTANT, AND I THINK WE GET THAT WITH TELEMEDICINE PRETTY WELL.

Dr. William Gallivan and his team at Orthopedic Institute of Santa Barbara were using telemedicine on a limited basis for years before COVID-19, primarily for out-of-town patients who wanted to discuss possible surgical procedures and for short, post-surgical follow-up appointments. So when the pandemic mandated physicians to digitize their health-care process in March — while lifting some privacy restrictions to allow virtual exams — his office was better prepared than most. Even with restrictions now eased, the Orthopedic Insti-

tute is managing more than one-third of patient visits via telehealth.

In order to train seniors and other non-digital natives in the process, Gallivan is a “heavy utilizer of scribes,” enlisting tech-savvy, pre-med students to work with patients in advance of their appointments to set up remote communication. There’s a learning curve. “Sometimes it’s three or four calls to connect,” said Gallivan. “And with the outliers, it takes me two days of calling them to actually get a connection to do the telehealth. But most of them, more than 90 percent now, are set up and engaged with the telemedicine portal.”

How does this work for orthopedic exams, say, for a bad knee? “If it’s not a post-op, the patient actually can do a self-examination as we instruct them how to do it,” he said. “If we can see their range of motion, assess the swelling a little bit, and they can point out where it’s tender, we have

a reasonable way to assess the problem and make recommendations.”

He plans to continue with telehealth as a bigger part of the practice even when the pandemic is over. Of course, he can’t replace the first post-op visit, when sutures are removed — “at least it would be a bit more of a challenge,” he said — but telemedicine works well for the six-week checkups. “We can really be quite effective,” he said. “The communication has been excellent. Actually, some of it may even be better than the in-person stuff, because you are looking at the screen, instead of staring at a knee most of the time, you’ve got the patient’s face right there. The nonverbal communication is important, and I think we get that with telemedicine pretty well.”

He’s been happily surprised with how well it works, leaving visits confident that he provided a good service and not a second-rate one just because it is remote.

“It’s certainly not perfect, and I’m a big fan of in-person communication,” he said. “But the efficiency of not having sick people that have to travel for a meeting, and being able to get stuff done and having direct communication, is enhanced.”

Orthopedic Institute of Santa Barbara: gallivanmd.com

Bill,
Thank you
For getting me
up and going!
Jenny Shalhoub



ORTHOPEDIC
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“We don't stop playing because we grow old. We grow old because we stop playing.”

- George Bernard Shaw

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HEALTHY PEOPLE, HEALTHY TRAILS

BROAD COLLABORATION IS TAKING SENIORS INTO NATURE

Even during pandemic times, hitting the sidewalks and trails of Santa Barbara is a surefire way to stay fit.

“Many doctors and other health professionals cite moderate physical activity, including walking, as a ‘magic pill’ for excellent health,” said Margaret Weiss, director of health education for Sansum Clinic. “It can maintain the body’s systems in good condition and reduce the risk of chronic illness.”

Plus, getting outside is free, requires no special equipment, and can relieve stress. With this in mind, a broad group of organizations — including CenCal Health, City of Santa Barbara Parks and Recreation Department, Cottage Health, Sansum Clinic, Healthy Lompoc Coalition, Santa Barbara County Public Health Department, and Santa Barbara County Trails Council — developed Healthy People Healthy Trails to motivate people to embrace an active lifestyle and connect to the outdoors. The website offers maps to easy and enjoyable walks around Santa Barbara County.

Walking is a particularly good activity for older adults, as it can be done year-round by people of all ages and abilities. “Walking serves many purposes —

exercise, fun, and transportation,” said Weiss. “And in challenging times, such as the pandemic, walking is an effective stress reliever and provides a distraction from everyday worries.”

To maintain good health, experts suggest 30 minutes of activity on most days, 60 minutes for youth. But not even these moderate goals are being achieved, said Weiss, explaining, “Less than 25 percent of adults and less than 50 percent of youth get the recommended amount of activity.”

For older adults, such activity is known to extend lifespans, reduce the risk of falls, improve balance and agility, prevent osteoporosis and muscle loss, and delay the onset of cognitive decline. And evidence suggests that when the exercise is done outdoors, nature enhances the health benefits.

“Recent studies compared people who walked in a forest with people who walked in a city,” said Weiss. “Consistently, even when the groups switched locations,



WALKING IS WISE: Susan Liles (left) and Margaret Weiss, the health education director at Sansum Clinic, take a leisurely walk around Lake Los Carneros in Goleta, one of many easy places to get outside safely.

DANIEL DREIFUSS

those who were in nature had lower levels of the stress hormone cortisol, lower blood pressure, and lower pulse rates.”

At a time when we are all advised to stay home as much as possible, especially seniors, walking around your neighborhood or in a nearby park can be the safest, easiest choice. For those just starting a walking program, Weiss suggested finding somewhere flat and firm, but also somewhere that is interesting. “Walking is great for health, and it is even better when you get a glimpse of the mountains, the ocean, or a beautiful tree in your neighborhood,” she said.

Healthy People Healthy Trails:
healthypeoplehealthytrails.org/easy-hikes

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BUILDING BETTER BONE HEALTH WITH OSTEOSTRONG

Almost everyone knows about the increased dangers of falling and breaking bones as we age. But traditional workout programs never really focused on enhancing bone strength to aid in the fight against osteoporosis.

OsteoStrong, a five-year-old wellness studio franchise operation owned by Yvonne and Jim Parsons,

it when we start menopause because our body leaches the calcium out of our bones."

That leads to osteoporosis or osteopenia, with half of all women and a third of all men over 50 eventually breaking a bone. "It's the third leading cause of death after 65," said Parsons ominously. "Forty percent of people who have a fracture will be staying in a nursing home after 65, and 20 percent will never walk again."

Developed by biomechanics engineer John Jaquish, OsteoStrong works on the principle of "osteogenic" loading. Using super-resistance machines that cover every section of the body—a chest press, leg press, core pull, and skeleton-stressing vertical lift that resemble weight machines and feature feedback monitors—OsteoStrong clients come in once a week, briefly stand on vibration platforms to warm up, then exert 30 seconds of all-out force at each workout station. A session is designed to take approximately 10 minutes from start to finish.

WELLNESS STUDIO FIGHTS AGAINST OSTEOPOROSIS

who originally brought Curves for Women to town, hopes to change that.

"We help people with issues with bone health," said Yvonne, explaining that people stop producing the mineral and tissue that make our bones strong after we turn 30. "If you're playing tennis or you're doing high-impact sports—hiking, running, tennis, those kinds of things—generally people maintain their bone mass. But as we age, especially for women, we start losing



CALCIUM COACH: OsteoStrong's assistant manager Lauren Farewell helps client Nancy Folk (right) work on her bone health.

DANIEL DREIFUSS

Parsons offered a few analogies to explain how it works. "If you go into a dark room, how long does it take for your pupil to enlarge? If you start to put your hand on a fire, how quickly does your body respond by pulling it away?" she asked. "It just is like a nanosecond, so it only takes five seconds to hit the degree that you need to for the axial loading when you're doing it on the equipment."

Curious to try it out? An initial visit is free.

OsteoStrong: osteoststrong.me

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FINANCE

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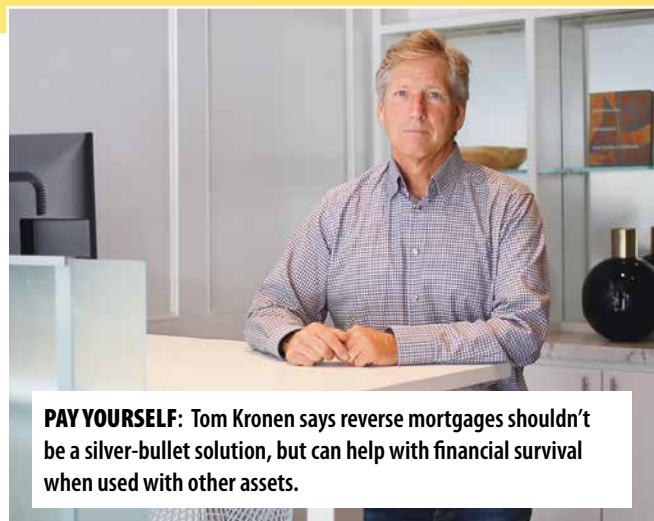
A type of loan available to homeowners aged 62 and older, reverse mortgages allow people to borrow money based on the value of their homes. Unlike other loans, the debt isn't immediately due. Instead, payment is deferred until the borrower either dies or sells the home, at which point the debt comes out of their estate or sale.

A reverse mortgage should not be seen as a silver bullet for financial survival, and Kronen does not suggest using it as a "stand-alone product." He explained, "So you are utilizing home equity, but it's better if you utilize home equity in coordination with retirement income and other assets."

But it can be a worthy tool during tough times. "When financial markets are really volatile, and especially if you sustain losses in the market, that's not a good time to pull money out of your savings and investment accounts," said Kronen. "Instead, you can use a reverse mortgage to supplement your income and carry you over until the markets rebound."

Many are concerned that this arrangement will interfere with their ability to leave money to their family when they're gone, and there's truth to that. "Legacy is a really important thing, and it's something that we always bring up in the conversation because it can really affect decision-making," said Kronen. "But a reverse mortgage sometimes can be even better for legacy; it just depends on the situation. One thing we like to say in our business is: A reverse mortgage is best when it's not used as a last resort."

"In the right circumstances, a reverse mortgage can be a really nice thing for older homeowners in retirement," said Tom Kronen, an advisor at Mutual of Omaha's Montecito office who has specialized in this type of loan for almost 20 years. He often works with multiple family members and also prefers to get a trusted advisor involved, whether an attorney, accountant, or financial advisor. "This is much more of a relationship business than the traditional one between a broker and client," said Kronen.



PAY YOURSELF: Tom Kronen says reverse mortgages shouldn't be a silver-bullet solution, but can help with financial survival when used with other assets.

DANIEL DREIFUSS

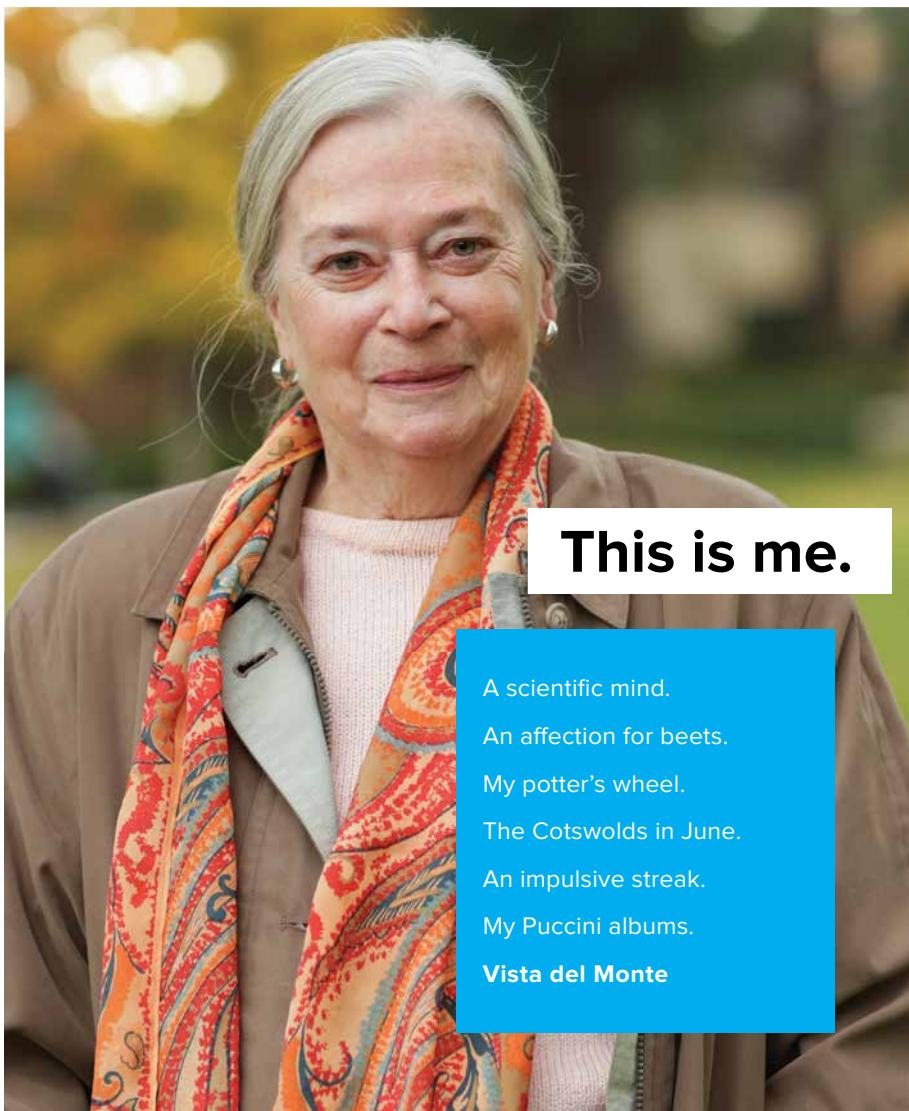
MUTUAL OF OMAHA'S MONTECITO OFFICE OFFERS PLANNING ADVICE

It's better if it's used earlier in retirement and as part of a coordinated plan."

You can actually use a reverse mortgage to finance the purchase of a new home. "If a retired couple or individual is downsizing or rightsizing into a new home from their old home, they can use a reverse mortgage exactly like they would get a mortgage in a new home," he said. "But you are not obligated to have mortgage payments on that new house. You're going to get to put more money in the bank."

Tom Kronen, Mutual of Omaha in Montecito:
mutualreverse.com/tom-kronen

Additional resources: reversemortgage.org



This is me.

A scientific mind.
An affection for beets.
My potter's wheel.
The Cotswolds in June.
An impulsive streak.
My Puccini albums.
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DANIEL DREIFUSS



WHEN FAMILIES HELP FAMILIES

When it comes to senior services,
the Newquists are keeping it in
the family.

Sensitivity, understanding, and com-
passion are so important when it comes
to helping people with the big changes
in their lives. When seniors are moving
out of family homes — either to “right-
size” into something more suitable, or

care business for 24 years. He started his
career in the early days of tech, found-
ing Computer Plaza in 1981 (near Har-
ry's Plaza Café), as well as Montecito
Video and Summerland Video. He was
looking for a new venture in the mid-
1980s when his sister Lyn Dorenzo,
the oldest of the seven Newquist sib-
lings, came to him with her gerontol-
ogy degree in hand and a thesis project describ-
ing a new assisted-living
model that was more like
a home and less like an
institution.

MISSION VILLA'S BROTHER-SISTER TRANSITION TEAM

to transition into life in an assisted-
living environment — it can have a
dramatic impact on the entire family.
The brother-and-sister team of Dana
Newquist and Nancy Newquist-Nolan
works closely with families to help them
through these changes in this emotional
time in their lives.

Dana Newquist, who owns and
operates the downtown Santa Barbara
assisted-living dementia care specialist
Mission Villa, has been in the memory-

Shed taken the thesis
to the bank for a loan, but
they wanted a business plan. “Well, my
sister was a great gerontologist, but she
wasn't very well schooled in business,”
said Dana. “So she called me to write
her a business plan.”

That plan turned into Country
Village (countryvillagecare.com) in
Chico, California, which is still oper-
ating. “She was very progressive in
her thoughts,” said Nancy about her
admired oldest sister, who is now 78
and still actively involved.

MEMORY CARE

bers' pants pockets, coat pockets, flip through their books, because they tend to get dementia and start putting money in those places, and we want to make sure that we didn't sell a book by accident that had a thousand dollars in it."

The hardest thing is letting go. "They love their home, they have their memories, and they're afraid," said Nancy. "And you're telling them to let go and move forward on to what will be a safer place for them. We try to be proactive instead of reactive. And being proactive means they can make the choice, and that's what we highly suggest. That way, they still are able to have their say in what happens to them." Added Dana, "Trust is the whole deal—you're dealing with the most important thing they have, and that could be a spouse, or a mom or dad."

That's especially true when going to a memory-care facility like Mission Villa, which works closely with hospice providers and is designed to be the last home a person will live in. "This is really an end-of-life kind of facility," said Dana.

The pandemic is only making compassionate care more challenging, as visitors are currently prohibited. "Because we're dealing with dementia, if you take a daughter or son away for even a week, let's say, when the

SIBLING TEAM: Mission Villa owner Dana Newquist (left) his sister, senior real estate specialist Nancy Newquist-Nolan, help families plan for memory care-focused assisted living.

The family ties keep coming. Nancy's husband, Keith Nolan, principal of ON Design Architects (ondesignarchitects.net), designed both Country Village and Mission Villa senior care homes. Meanwhile, Nancy is Coldwell Banker's senior real estate specialist (nancynewquistnolan.com), with training from the California Association of Realtors on understanding what seniors need when they go to sell a house.

Dana is also a Realtor and frequently works with Nancy on deals. In addition, Nancy used to own an estate liquidation business and brings years of experience in working with seniors and their families to sell the contents of their homes.

"When you're going into a house to liquidate everything, you learn about so many aspects of life," laughed Nancy. "When they get older, they stuff everything in their pockets or in books or in weird places. I always tell the family prior to us coming in: Please go through your family mem-

WE TRY TO BE PROACTIVE INSTEAD OF REACTIVE. AND BEING PROACTIVE MEANS THEY CAN MAKE THE CHOICE, AND THAT'S WHAT WE HIGHLY SUGGEST.

—NANCY NEWQUIST-NOLAN

dementia patient has to be reinforced in memory all the time, they forget who somebody is," said Dana. "We totally become their family."

Thankfully, the Newquists are up to the task. "When you have seven kids in the family, you have to have grace and patience," said Nancy. "We all seem to have that, which makes us really even-keeled to help the seniors as we do."

Mission Villa: mvcare.com

Nancy Newquist-Nolan: nancynewquistnolan.com



Healthy People Healthy Trails

You are invited to join the Summer Fun Challenge to be active outdoors. There are 2 weeks left. It's not too late!

- Visit HealthyPeopleHealthyTrails.org/challenge
- Pledge to be active and you will receive a Healthy People Healthy Trails bandana, while supplies last.
- Keep track of the time you are active and submit it every week to be in prize drawings



Fresh air, sunshine and being physically active is good for your body and your mind, especially in challenging times.

Stay safe! Keep a safe distance of 6 feet from others, wear a face covering, and wash hands well.

Have fun! Take a friend or family member or your dog. Keep an eye out for something interesting in nature.



Connect to an active life. Connect to the outdoors.

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ADVOCACY

MEET THE

SOCIETY OF FEARLESS GRANDMOTHERS

The planet is in grave danger, and a vibrant group of grandmother activists has banded together to battle against the potential destruction of the earth.

This may sound like the tagline for a bring-the-whole-family blockbuster movie, but these superheroes aren't fictional—they're working in our midst right here in Santa Barbara.

Committed to nonviolent action and demanding urgent measures to

hosted a virtual Earth Day art project collaboration with their grandchildren; and they wrote postcards as part of an NAACP effort to reach people in states where voting rights are under attack, urging them to make sure that they are registered and to pledge to vote in November.

"Our hope is that people will really start to talk about the climate crisis issue and demand that we take some action, because otherwise our grandchildren are going to be in a world of hurt," said Irene Cooke, one of Santa Barbara's Founding Grandmothers. She's a longtime climate activist who moved from Colorado to Santa Barbara in 2018, primarily to be near her widowed daughter and young grandson.

"I replaced my mountain hikes with beach walks, and it makes me so sad to walk these beaches and know that, when my grandson is my age, those beaches won't be here," said Cooke. "They'll be underwater. There won't be any beaches, not to mention the issues with food production and migration and disease. The climate crisis will impact every aspect of life on earth."

Frustrated with the restrictions mandated by the pandemic, the Society of Fearless Grandmothers—which

address the Earth's climate emergency, Santa Barbara's Society of Fearless Grandmothers was formed last October. After their first training session—led by two of the founding grandmothers of the indigenous group Idle No More S.F. Bay, and the Bay Area Society of Fearless Grandmothers—the group quickly built momentum. They rallied in front of the County Administration Building on Valentine's Day, demanding the denial of new fossil-fuel project permits; they

SENIORS BAND TOGETHER TO FIGHT EARTH'S DESTRUCTION



DANIEL DREIFUSS

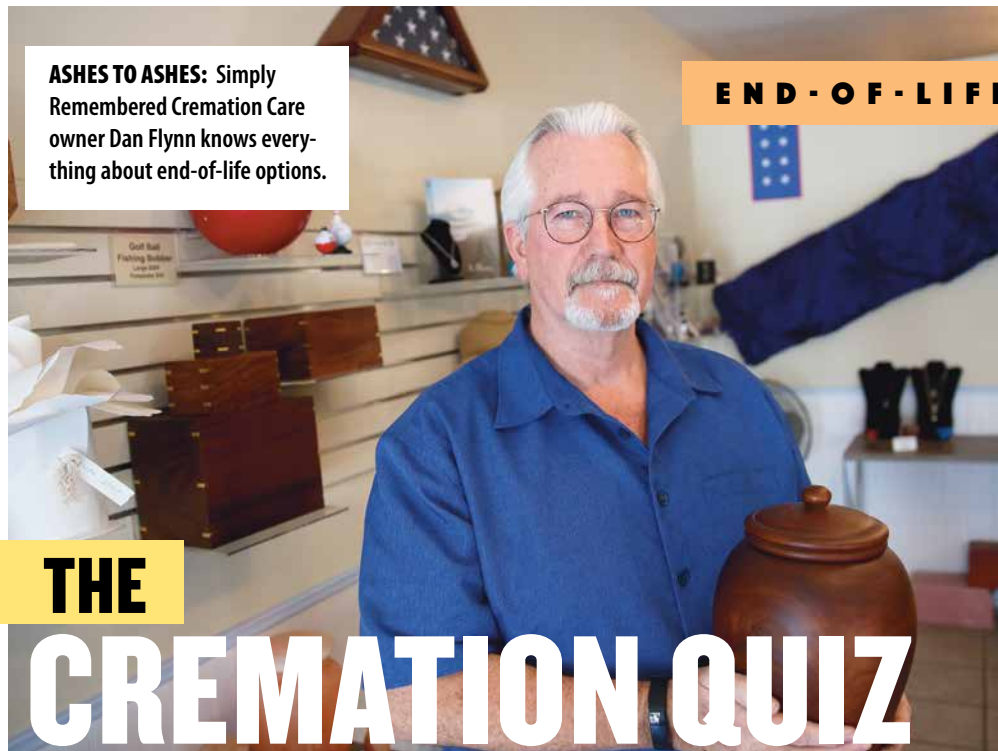
GET UP STAND UP: Irene Cooke is leading the charge to combat climate change and fight for social justice as part of Santa Barbara's Society of Fearless Grandmothers.

has about 40 members ranging in age from their late fifties to 85 — is currently using technology and other physically distanced tools to demand that COVID-19 responses focus on a transition away from the fossil-fuel economy to a system that addresses climate justice and protects people, not profit.

They are also adamantly opposed to racial violence, and one of their official statements connects that movement to climate activism: “We recognize that the impacts of climate change disproportionately affect people of color. We can no longer tolerate a planet where anyone’s right to breathe is compromised — whether by police brutality or by pollution.”

The Fearless Grandmothers fear that time is running out. “At a certain point, if enough action hasn’t been taken, it will be too late,” said Cooke. “And we’re not there yet. A lot of people have just said, ‘It’s too late, we can’t do anything,’ but that’s not true. The technology is there. It’s just a matter of the political will and people rising up to demand that we do something about this. That’s the main thing that we want to communicate.”

The Society of Fearless Grandmothers:
fearlessgrandmotherssb.org



ASHES TO ASHES: Simply Remembered Cremation Care owner Dan Flynn knows everything about end-of-life options.

END - OF - LIFE

THE CREMATION QUIZ

DANIEL DREIFUSS

“The death of a loved one can be overwhelming,” says Dan Flynn, owner of Simply Remembered Cremation Care, a funeral home offering cremation services, home funerals, and green burials. “Planning for one should not be.”

When considering cremation services, it’s important to get the facts straight. Test your knowledge with this short True-or-False quiz.

False. Ashes may be scattered at sea, provided they are at least 500 yards from shore.

6) Ashes may not be scattered in a lake, pond, or river in California.

True.

7) Ashes may be scattered on land in California.

True, provided you have permission from the landowner.

8) Cremation accounts for just 25 percent of all dispositions in the United States.

False. Cremation now accounts for 52 percent of all dispositions in the United States, 63 percent in California, and 90 percent in the Santa Barbara region.

9) Full-body burial at sea is not legal.

False. Full-body burial at sea is legal. The only requirements for full-body burial at sea are that the boat be a minimum of three miles offshore (federal waters) and in 600 feet of water. Due to the shallowness of the coastline in Santa Barbara, boats must go out eight miles to reach a depth of 600 feet.

10) A “green burial” means that no fossil fuels were used in the preparation of the body.

False. “Green burials,” which are legal provided the cemetery allows them, are when there is no embalming, no casket, and the body is wrapped in a cloth shroud and buried directly in the ground. There are currently no cemeteries in Santa Barbara that offer this option. A loved one’s ashes can also be planted in a “Bio Urn” that will grow a tree of your choosing.

11) “Water cremation” is illegal in California.

False. Effective July 1, 2020, California became the 14th state to allow “water cremation,” also known as alkaline hydrolysis. This is literally a warm, soapy bath, where the high-alkaline solution dissolves the soft tissue over a couple of hours. What remains is only the skeleton, which is then processed to a fine white powder.

SIMPLY REMEMBERED EDUCATES ABOUT END-OF-LIFE OPTIONS

1) The County of Santa Barbara regulates funeral homes and cemeteries.

False. They are regulated by The Cemetery and Funeral Bureau of the California Department of Consumer Affairs.

2) Embalming (preservation of a corpse from decay) is required by law.

False. Embalming is not required by law. The embalming trend was kicked off by the first celebrity embalming, Abraham Lincoln, said Flynn, explaining, “They stopped at every single town on their way to his final resting place.”

3) A deceased loved one’s body must be removed from the home within 72 hours.

False. There is not an amount of time by which a loved-one’s body must be removed from the home.

4) It is legal to hold a funeral in your home.

True.

5) Ashes may not be scattered at sea in California.

Simply Remembered Cremation Care: simplyremembered.com

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