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*50+ Living our best lives now and in the future!*

## Renaissance Woman, Healer

**E**ver curious, Tess Marino has embraced a life-long love of learning. Growing up, she enjoyed theatre, poetry, writing, playwriting, and other creative pursuits that captured her attention. Some things never change.

Tess satisfied her curiosity—and paid the rent—in various ways. At one point in her life, she spread her wings and became a flight attendant (“stewardess” in those days).



Later, she and her husband lived like pioneers in a log house that they built. “It was the only way we could afford a place to live.”

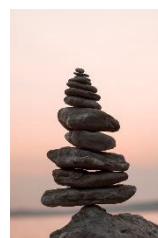
“When we were young, we just flew by the seat of our pants with no tether. But looking back, I can see how everything connects, bringing me to the point where I am now.”

## Nurse and Health Researcher

Tess earned a degree in English but then shifted direction and became a registered nurse. “A perfect choice. Nursing offers so many opportunities.” Her early work took place in nursing and homes and rural community health, focused mostly on children and older adults.

When she and her husband moved to Portland, Oregon, Tess started working as a researcher for Kaiser Permanente’s Center for Health Research (CHR). “It was like an academic setting.”

At CHR, Tess worked on a national study exploring osteoporotic fractures among older women. “We looked at diet, exercise, body type, and fall histories.” She explained that part of the research also involved bone density tests of women’s wrists and spines—two risk areas for women.



Another study focused on falls. Following her own advice for staying on her feet—Tess uses “a little yoga for balance and flexibility and lots of walking and weights (like rocks) for strength.”

## A Life-Changing Learning Opportunity

As she continued to pursue her love of learning,

Tess shifted direction again and earned a graduate degree in Communication Studies from Portland State University; she stayed on for a while in that department teaching intercultural, group, and health communication. “I was so lucky. Teaching those subjects meant I really learned them. It changed my life.”

Tess also conducted workshops on how stress affects our bodies. “Some stress keeps us motivated and is useful. But women are particularly vulnerable to its harmful effects. More than men, women may work in jobs where they have little control over their workspace, schedules, and what they do. At home, they often get pigeon-holed by roles and responsibilities. Over time, stress can lead to heart disease, liver damage, hypertension, and mental health issues.” She added, “We all need some control over our lives.”

### **Insights about Living and Dying**

After she left teaching, Tess took a position as a hospice nurse for the next ten years. “I loved this work. For the most part, we saw people at their best—even knowing they are nearing the ends of their lives.” She suggested that people who need hospice should start as early as possible rather than waiting until “literally” their final days.

“Statistically, people live longer on hospice than without it. The hospice team provides doctors, visiting nurses, spiritual and mental health support, caregivers, and equipment to navigate this experience. Hospice is wonderful. It’s a Medicare program and covers most costs.”

“From a nursing standpoint, hospice reminds me more of labor and delivery than any other area I worked in. Being with a person when they die is truly an awesome experience. Every time.”

Drawing on her love of language as a way to process loss, Tess wrote poems for many of her patients. Occasionally she shared these with the patients’ families and read them at memorial services.

### **Healing through Energy Medicine**

Currently, Tess is a Certified Healing Touch practitioner. “Energy medicine views the body and the area around it as an energy field. If the energy becomes unbalanced—due to anger, illness, trauma, travel, poor sleep...the person may experience anxiety, pain, and depression, for example. Like extended stress, an illness may develop. Energy medicine rebalances energy so the body can heal itself. Energy medicine is not new; indigenous cultures, shamans, medicine women, [and some] faith healers have followed its practices.”

### **Full Circle**

For the past ten years, Tess has been in a “pretty serious poetry group.” She also belongs to two informal writing groups.



“We select a prompt, write to that subject for 30 minutes, then read our writing aloud. It’s intimidating. But...thoughts become written words we didn’t expect...and reveal surprising insights.”

In addition to her Healing Touch practice and her poetry and writing, Tess also volunteers with a small group to provide healing touch for people living on the streets in downtown Portland.

Despite how busy her life can be, she wisely takes good care of herself. Every day, she tries to write, sit to meditate, and walk. “If I do two of those things, it’s a good day.”

### **Advice from a Wise Woman**

“Don’t be afraid. Get outside. Be useful. Grudges waste time. Read voraciously. And...hire someone younger to clean the house.”

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## Imagine What You Could Learn

**TRANSITIONING INTO RETIREMENT 2020**  
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Host: Marianne Oehser  
CRC, MM

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## How Healthy is Social Security?

At a recent Elevate Wealth Advisors' seminar, Ben James, CFA, CFP, presented "The Present and Future of Social Security." Here are some highlights:



Ben explained, "According to the Social Security Trust fund actuaries," the problem isn't that people are living longer; instead, it is that we have had a low birthrate today.

Currently, there are approximately 50 million Social Security beneficiaries and 150 million workers; that means we have three workers paying into the Social Security system for every recipient. However, the ratio of workers to beneficiaries is likely to decrease from 3:1 to 2:1 within the next 17 years.

"If we don't make changes by 2032-2037, it is estimated the reserves will be exhausted. At that point, only 75% or so of existing benefits would be

paid out under the current law. Please keep in mind though, Social Security isn't going away."

## Potential fixes for Social Security?

Ben says that fixing Social Security is a matter of collecting more or paying out less. This could mean increasing Social Security payroll taxes from 12.4% to 14.4%, immediately lowering benefits by 13%, increasing the full retirement age (FRA) beyond 67, or some combination of all three. "One thing to know is they [lawmakers] better fix it sooner than later."

## April Seminar Topic

Each quarter this year, [Elevate Wealth Advisors](#) is holding *free* educational seminars in Oregon City, Oregon. In April, Ben will discuss investment performance and how to maximize earnings. Advisors. *To learn more about the April seminar, the location, and to register, [click here](#).*

*Ben James is the president and founder of Elevate Wealth Advisors*

## Are You Prepared for Healthcare Costs in Retirement?

For anyone who thinks Medicare is free or that it will cover all healthcare needs in retirement, it is time for a reality check. While it is true that Medicare Part A (hospital care) is generally free, that does not include the current \$1408 deductible and other possible expenses.



Part B, which typically covers 80% of doctor's visits, has a [standard](#) monthly premium of \$144.60 and an annual deductible of \$198. Part B does not include co-pays, vision, dental, or prescription drugs.

A few months ago, I attended a Medicare workshop that Cindy Eastman presented.

Cindy is an independent, licensed insurance agent. She explained how Medicare works, what it covers, what it doesn't, and what options are available (e.g., Medicare Advantage and supplemental insurance). If you haven't already signed up for Medicare, I recommend talking with a licensed agent before spending a lot of time on your own, sifting through a maze of insurance information. It won't cost you anything additional to work with an agent, and the right agent can save you a lot of time and money.



### Free Medicare 101 Educational Workshop

Licensed independent insurance agents Cindy Eastman and Melissa Shreeve will be offering a free Medicare 101 workshop in both Sutherlin, Oregon, and Roseburg Oregon between March 25-28<sup>th</sup>. Click [here](#) for more information, dates, times, and locations.

*Although the workshop is free, please call 541-632-4488 to reserve a seat. (Seating is limited.)*

## Ever Wonder if You're Developing Dementia?



If you can't remember a familiar word, if you can't remember where you put your glasses, or if you can't remember what you were looking for when you entered another room, it doesn't mean you're developing dementia. Yet many of us fear that any memory lapse could be a sign of a bigger problem. In the National Poll on Healthy Aging involving adults from 50 to 64, [nearly half](#) felt they were likely to develop dementia as they age. However, research suggests that the majority of us will not develop significant cognitive impairment.

[Click here](#) to read more about what is generally normal, what isn't, and how to reduce your risk of developing debilitating cognitive impairment.

## Are You Prepared to Be A Caregiver for A Loved-One?

*Tena Scallan*

According to the National Alliance for Caregiving, sixty-six million Americans currently provide care for a family member. Before becoming caregiver for a family member, ask yourself:



- Am I financially prepared?
- Does my family member have all their debts paid off and have savings or a long-term care policy?
- Am I capable of caring for my loved one by myself? You must be physically, emotionally, and financially prepared to care for a loved one.
- Is the home ready for caregiving? Your home must be well organized and safe for your loved ones.
- Will I be able to take care of myself? You must be prepared to care for yourself as well because if you are not healthy, you will not be able to care for your loved one properly.

If you answered yes to these questions, then you might be able to care for your loved one at home. But if the answer is no, talk to your local social worker and visit some facilities to make sure they have activities, good food, adequate staff, comfortable rooms, and medical support. If you need help making this decision, please go to <https://www.theultimatecaregivingexpert.com> for help.

*Tena Scallan is "a passionate healthcare professional, virtual assistant, coach, consultant, and published author with over 25 years of experience in healthcare."*

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