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Savoring Life with a Song in Her Heart and a Spring in Her Step



Ithaca, New York, is known for its gorges and waterfalls. Jeri Frank attended Cornell University, located in Ithaca, and considers the area her second home. “When the Cornell Alumni Magazine called for five-word phrases about our Cornell experience, I wrote, ‘Became who I am today.’”

“My college years and two years afterward (when I still lived in Ithaca) were the years I started my lifelong activities and lifestyle. I became a vegetarian, a runner, a dancer, and a lifelong learner.” Frank also discovered her passion for teaching during this period.

A Teacher and a Guitar

When she was a student at Cornell University, Jeri Frank met a gym class requirement by working in a daycare center. “I loved it and decided I wanted to become a teacher.” She graduated with a teaching degree for nursery through 6th grade.

“I have fond memories of singing with my nursery school and kindergarten classes. I played the guitar, and every day we would all sing together. A very

bright boy in one of my kindergarten classes asked me to go through “Puff the Magic Dragon” line by line and explain what every word meant (e.g., ‘Frolicked in the autumn wind’).

“There are many other memorable young children I had over the years. It’s hard for me to believe that the first children I taught in 1976 are now around 50 years old.”



From Dance Partner to Life Partner

“Woody and I met at a contra dance in Ithaca in August 1983. I had just moved back to Ithaca and was teaching kindergarten, and Woody was in his last year of graduate school, getting his Ph.D. in Animal Science. We also both liked folk music, and he was organizing and producing concerts. Somehow, we managed to spend enough time together to want to move together to Madison, Wisconsin, where Woody had a faculty position at the University of Wisconsin.” In 1988, Jeri Frank and Woody Lane were married in Madison.

Creating a New Life in Oregon

In 1990, Jeri and her husband moved to Roseburg, Oregon; at the time, “it was a huge sheep ranching area and a good fit for Woody to start an

independent consulting business.” Jeri taught in the Roseburg School District for a year as a substitute. “Then I saw a job opening to teach in the Adult Basic Education/ Pre-GED Program at Umpqua Community College.” She was offered a part-time position teaching “reading, writing, math, and everything else. I loved it so much that I stayed at UCC for 28 years.”



While teaching for UCC, Jeri helped start a part-time faculty union and was its president for her last four years of teaching. “I’m extremely proud of our accomplishments in achieving greater visibility, respect, appreciation, benefits, and salary increases.”

Jeri is also proud of her 43-year teaching career. “I am proud that I helped many people get a good start to their education, and that’s what both my time teaching kindergarten and teaching adults at UCC did.”

For Relaxation

Jeri and her husband live on six “woody acres” northwest of Roseburg. “I enjoy being outdoors for several hours a day doing my jog/walk. I love watching all the details of the trees, flowers, grass, hills, and clouds in all seasons and weather. I feel like I’m part of my surroundings, a part of the natural world.”

Jeri had been jogging and incorporating brisk walking into her daily routine for the past ten years. She generally covers four to seven miles, six days a week. Tracking only her actual “road miles,” she logged 1800 miles last year. “My favorite time of the day to do my jog/walk is around sunset. I start in

the afternoon and return in the evening; I’ve been out there for the whole transition. I love that.”

Jeri knows how to savor her life through meaningful activities. “Besides my exercise routine and love of reading, I have always enjoyed cooking. I’ve been a vegetarian for as long as I’ve been running and love to make casseroles, stews, soups, pasta dishes, and salads.”

Along with her husband, Jeri has enjoyed a lot of traveling and continues to appreciate folk music and dance, including contra and square dancing. “Dancing has been a great joy in my life. “Woody and I also enjoy swing and ballroom dancing.”

Advice

“Having good health is a top priority for me. All the usual recommendations of eating a healthy, nutritious diet, getting exercise, and getting enough sleep really work!

“Maintaining friendships is so important to our well-being. I think it’s a good idea to reach out and make those phone calls, even if you wish someone would call you instead. Just make the call

“If any of us has a book or anything else they want to do, we should all get to it. An old friend of mine had a book in mind but suddenly died before he had a chance to write it. We never know how long we will live.

“After getting and recovering from breast cancer in 2005-2006, I have become even more deeply grateful for every healthy day. Anyone’s life can change in an instant, any day, so we should all try our best to enjoy every day as much as we can.”



Watch a Contra Dancing Demonstration

A form of folk dancing, contra dancing has some similarities to square dancing and includes a caller but is done in a line rather than a square. To watch a contra dance on YouTube, [click here](#).

Benefits of Dancing

In addition to having fun, dancing—no matter what kind—may help us enjoy life to the fullest for much longer. According to a 2021 [Webmd article](#),



“Dancing helps your endurance, strengthens your muscles, and improves your balance.”

A 2021 article from [Bethesda Health](#)

reports, “Dance provides low-impact cardio at an activity level that produces many of the same heart and pulmonary benefits as traditional cardio exercises.” Further, Bethesda Health indicates that dancing helps strengthen our bones, gives us increased energy levels, stimulates the production of “feel-good” hormones, enhances agility, and may improve cognitive ability. “Research shows that dancing 1-2 hours a week can improve cognitive skills. The memorization of steps and the focus required by dancing results in increased brain activity, which promotes better cognitive function.”

Getting Started with or Without a Partner

YouTube offers a variety of dance instruction options. Here are a few to get you started:

[30 Minute Cardio Latin Dance Workout with Mom](#)

[Workout to the '50s & '60s at Home](#)

[Salsa Dancing Beginner Basics](#)

[African Dance Lesson Three: Dancing on the Clock](#)

[The Electric Slide Line Dance Tutorial](#)

For those who prefer ‘live’ dance instruction, [Medline Plus](#) suggests looking for “classes at dance schools, health clubs, or community centers. Do not worry if you don’t have a partner. Many classes will find you a partner if you don’t have one. Some types of dancing such as tap and line dancing do not require a partner.” Medline Plus also points out that it can be helpful to watch a few classes if you don’t know what type of dance to choose. “It can take some time to learn how to move your body and feet together with the music.”

I’m having fun with some of the YouTube dance videos. If you decide to try a new dancing activity after reading this Boomer Best U Newsletter issue, let me know. As an FYI, next month’s newsletter will feature someone who discovered Salsa dancing after 60 and loves it.

Light Walks after Meals Can Improve Blood Sugar Levels

As [reported](#) in the August 4, 2022 New York Times, a meta-analysis found that light walking after meals “in increments of as little as two to five minutes, had a significant impact in moderating blood sugar levels.”

Annual Opportunity to Change Medicare Plans Coming Soon

By Cindy Eastman



The season is coming: The annual enrollment period (AEP) when members can review their current Medicare health plan or Rx plan and make changes for next year. Every year, from October 15th-December 7th, Medicare allows changes. It’s a very good idea for everyone to review their plan because there are often plan changes and, more importantly, changes in people’s needs for health care which can be addressed during this time.

Medicare Agents Know What's Available

As a broker for HealthMarkets, I, along with other Medicare agents, will be reviewing new changes and taking more exams so that I can be knowledgeable about the best Medicare and RX plans available for next year. That way, when I start talking with new clients in October, I can assess my client's needs.

Help is Available

I suggest finding a broker who can access various Medicare plans from different companies. And, don't worry about using a professional agent to help you – there is never any cost to you for using an agent, and the experience of finding the best plan can be much less complex if you do. Health insurance today, especially Medicare, can be wildly confusing for most people.

Start Early

I know I'm already booking October appointments and beyond for the upcoming AEP. It's a busy season for Medicare agents but very rewarding. If you have an agent, it would be a good idea to contact them and schedule a review of your current plan. If you don't have a good Medicare agent, this would be a good time to connect with someone. Thanks to technology, the agent doesn't have to live and work in your neighborhood, but you should have a good rapport with them.

Recent Legislation

Some very recent legislation has been passed that should help Medicare consumers with their prescription drug costs in the future. Under the Inflation Reduction Act, for the first time, the federal government must negotiate prices for some of the highest-spending drugs covered under Medicare.

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Net Worth Statements: A Snapshot in Time



My late husband was very careful with financial matters, and we regularly discussed them. He also had a firm grip on our cash flow and estimated net worth as

two retired teachers.

In a 2022 *The Balance* [article](#), Deshena Woodard explains that a net worth statement “acts like a financial snapshot that allows you to assess your financial status at any given stage of your financial journey.” Ben James, CFA, CFP, suggests in his book, *The Playbook: 7 Fundamentals of Financial Planning, Organized and Addressed*, that it is advisable to update financial statements “at least once a year or anytime you have a major change.”

After my husband passed, I needed to clearly understand my cash flow and financial status to plan for the years ahead responsibly. Fortunately for me, my son is my financial advisor and the one who wrote *The Playbook*. We are meeting this week to discuss the current status of my finances. To prepare for that meeting, I reviewed “Chapter Two: Financial Statements” in his book and then put together my net worth statement, cash flow, and budget information.

Whether you are near retirement, newly retired, a recent widow or divorcee, or need to revisit your financial status, it is worth your time and energy to stay on top of this crucial part of life planning. Then get the best advice you can to prepare for your future.

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