

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

The Power of Words: One Man's Mission to Make a Difference

He is a man who understands the power of words to inform, inspire, and encourage others. During his career, Don Akchin held positions such as a newspaper reporter, a magazine editor and writer, and a communication director for a national nonprofit. He was also self-employed for 18 years. ***“Wherever I worked, I looked for ways to make a positive difference in people’s lives and contribute in some way to making the world a little better than I found it.”***



His post-career mission is to “write and speak about aging with joy, purpose, and grace.” To this end, he publishes a weekly newsletter, [The EndGame](#), and writes articles about “all aspects of positive aging.” He also hosts a related podcast.

Recognizing his Passion and Purpose

“I never doubted the power of words. I was an avid reader in my youth, so I knew how the words of certain beloved authors connected with me and made me laugh, cry, or get angry.”

As a teenager, Akchin experienced how *his* words could make a difference in the lives of others. “The first time I knew my own words could have an effect on others was in high school when I gave speeches for ‘National Brotherhood Week,’ and people told me my words had really made them think about things differently.”

Writing His First “Novel” at Age Ten

When he was seven, Akchin wrote his first story. “It was all of two pages, typed, and derivative of TV westerns. But my father praised it like I was the



reincarnation of Shakespeare. By age 10, I had completed my first ‘novel,’ a fantasy about an enchanted chessboard, which earned additional acclaim from my aunt, who had gone to New York City years ago to become a writer but became a secretary. Shortly after, I trimmed my ambitions from novelist to journalist and focused like a laser on becoming a newspaper reporter.”

Earning a Living as a Professional Communicator

After completing a degree in journalism, Akchin accepted a position as a reporter for the St. Petersburg Times in Florida. “I learned what I was good at, how very young I was, and how much I had yet to learn.”

Akchin realized he was “more interested in being a good writer than in being a good reporter.” He took a position as a writer for a magazine publishing company in Tennessee, which led to becoming an editor and a creative team manager. Then, after earning a graduate degree in communication, he “learned the skill of writing ‘marketing communications,’ particularly for universities and other nonprofits.”

Eventually, he “became a one-person company writing annual reports, fundraising appeals, newsletters and other pieces for corporations, professional firms, small businesses, and nonprofits. I learned I could earn a living – but it not only required good writing but consistent, ongoing marketing. Independent writers who don’t also hustle to get new clients will starve.”

Rekindling “Old Dreams” and Discovering New Ones

“When I retired in 2016, my first goal was to achieve my frustrated childhood ambition of writing novels. I completed two novels over four years and have yet to get any positive response from an agent or a publisher. With the encouragement of a gifted creative coach, I turned to writing a weekly newsletter for my peers about how growing older can be a positive, joyful experience. The EndGame newsletter has been ongoing since March 2021, and I have also added a podcast.”



Akchin’s newsletter “is about experiencing the years after working as an unexpected bonus, an opportunity to rekindle old dreams, a chance to take advantage of years with few adult responsibilities weighing us down.”

Some of Akchin’s most popular pieces involve his own experiences with aging, such as [“My Old Man,”](#) [“I’m From Tech, and I’m Here to Help You,”](#) and [“How Will You Be Remembered?”](#)

To subscribe to The EndGame and listen to his podcasts, go to <http://theendgame.substack.com>. (“The podcasts are marked with a headphone icon and are also listed in major podcast directories.”)

“In The EndGame, I have found the right voice and paired it with the right medium – a happy coincidence or Fate, depending on your belief system. It is amusing to be an “overnight sensation” at 71.”

Akchin’s “latest extension is a possible book about what used to be called retirement, and in particular, making a successful transition from working to not-working.” He “would love to interview readers whose own transition involved periods of doubt, uncertainty, and confusion.”

Finding Time to Volunteer

“Much of my volunteer work has been in an urban neighborhood that prides itself on its diversity but also resists pressures to gentrify and force out long-time residents. These kinds of issues have no easy answers. Along the way, I have also volunteered my time and energies on behalf of a number of community organizations, including my synagogue, a neighborhood association, a consumer rights advocacy group, and organizations pursuing social justice.”

Relaxing

“To relax, I like to read and play with my grandchildren, who are a never-ending source of amusement and amazement.”



Advice for Living Your Best Life

“My best advice is to view life after working as a gift and a great opportunity that should not be squandered on feeling sorry for yourself, disengaging from the world, or bemoaning what might have been.”

Living Your Best Life after Retirement

As stated in a recent Kiplinger [article](#), “Having a sense of purpose in retirement has been shown to be one of the key determinants of happiness in retirement.”

Possibility of a Financial Silver Lining

I recently asked the founder of Elevate Wealth Advisors, Ben James, CFA, CFP, if the current financial sector volatility meant it was a poor time to make investments. Ben’s reply was reassuring when looking at the current situation from a historical perspective and his years of professional experience.



First, Ben acknowledged that it has been a challenging year for people who have held “traditional portfolios containing just stocks and bonds.” But then he suggested there may be “a silver lining for times like this.”

Ben asked if I remembered the old Kmart Blue Light Specials. (I remembered them well.) Then he compared some of today’s investing opportunities to those familiar Blue Light Specials. He explained that it could be a good time to buy when investors can pick up what they want at a bargain. Following his Kmart comparison, he also offered some specific “silver lining” possibilities:

Consider converting IRA money to ROTH IRAs. When prices are lower, like some are now, you can pay fewer taxes to convert. Remember, you can pick and choose what investment in the IRAs you want to convert and convert the ones on sale.

Look to harvest capital losses for tax write-offs. Remember, up to 3k a year can be written off from ordinary income. Just don’t forget, when you sell low - buy low as well. You’ll pay capital gains on what you make, and that’s a lower bracket than ordinary income.

If you have a time horizon great enough - this may be a wonderful time to add to your investment accounts. Historically, when the markets pull back like this, it has been beneficial to invest. Do it thoughtfully, and make sure you know your risk appetite.

For additional insights on financial investing, check out the [Playbook Process](#) on the Elevate Wealth Advisors website.

The Power of a Positive Attitude

“Growing evidence suggests positive psychological factors have a connection to a lower risk of morbidity and mortality. In particular, optimism – the generalized expectation of positive future outcomes – displays a [consistent association](#) with improved health outcomes, including exceptional longevity.”

Medicare Challenges, Risks & Our Role as Healthcare Consumers

Solvency of Medicare



According to a 2019 Center on Budget and Policy Priorities [report](#), Medicare should be able to “pay 100 percent of the costs of the hospital insurance coverage” it provides “through 2026. After that point, there should still be enough revenue to pay 89 percent of related hospital costs. However, by 2043, it may only be able to pay about 78 percent. Nonetheless, Medicare “will not run out of all financial resources or cease to operate.”

Provider Access

Medical providers who accept Medicare typically receive about [80 percent](#) of what private health insurance pays but have increased paperwork. Some doctors opt not to take Medicare patients or limit how many they can accept. For older adults on

Medicare, access to appropriate healthcare can become challenging.

Hospitals Losing Money

The prevalence of chronic conditions among Medicare patients increases the financial burden for hospitals—especially when the reimbursement rates are lower for Medicare patients than for private healthcare patients. **Reportedly**, “three-quarters of acute care hospitals caring for Medicare patients are losing money.”

Chronic Illnesses and Medicare Beneficiaries

Older adults are more likely to suffer from chronic illnesses and the need for hospitalizations. According to the **CDC**, “68.4 percent of Medicare beneficiaries had two or more chronic conditions, and 36.4 percent had four or more chronic conditions.” If a Medicare beneficiary has three or more specific conditions that put them at risk of a serious cardiovascular condition, they might be diagnosed with metabolic syndrome. Various reports suggest nearly half of adults 60+ have this syndrome.



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Potential Hospital Treatment Inequities

A 2022 **report** from the Office of the Inspector General revealed that a quarter of Medicare patients hospitalized in October 2018 experienced harm. “Physician-reviewers determined that 43 percent of the harm events could have been prevented if patients had been provided better care.”

Our Role as Healthcare Consumers

We have an opportunity and a responsibility as older adults to do everything we can to reduce our risk of chronic conditions. Well-known ways we can limit our health risks include watching our diets, getting sufficient exercise and sleep, avoiding smoking, and managing our stress levels. We can also make sure

we follow up with regular medical, dental, vision, and other check-ups.

Check out Don Akchin’s **article**, “The Plot to Kill Medicare.”

Metabolic Syndrome and Stress

Cardiovascular disease is the number one cause of **death** for individuals 65+. A **report** from John Hopkins Medicine describes metabolic syndrome as a “cluster of risk factors specific for cardiovascular disease.” In a heart disease risk factor **study**, metabolic syndrome “was associated with 2.6 times greater cardiovascular disease mortality and two times greater all-cause mortality.”

Metabolic syndrome is “**diagnosed** when someone has three or more of these risk factors: High blood glucose, low levels of HDL cholesterol in the blood, a large waist circumference or ‘apple-shaped’ body, and high blood pressure.”

Some **researchers** have reported that “persistent exposure to psychosocial stress is linked to an increased risk of metabolic disease.” In one **study** reported in *Obesity Reviews*, results suggested that “adults in high-stress groups had a 45% higher chance of having metabolic syndrome than adults in the low-stress groups.”

According to the **Mayo Clinic**, reducing stress levels is one way to reduce our risk for metabolic syndrome. “Physical activity, meditation, yoga, and other programs can help you handle stress and improve your emotional and physical health.”

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