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

Changing Hearts and Minds about Poverty

Informed by his life experience, Chad Dull, Ed.D.,



has been an educator, college administrator, basketball coach, and speaker. He is the author of the award-winning book Poverty Informed Practice

in Education and established Poverty Informed Practice, LLC in La Crosse, Wisconsin. Dr. Dull is also the CEO of a community foundation.

Growing Up Poor

Dr. Dull understands what it is like to grow up in poverty. “I am the child of teen parents who divorced when I was quite young. We didn’t have much when they were married, but we had even less after that. The first home my mother rented after they split cost \$50/month, but didn’t include a shower or toilet. At that price, the landlord said he could install one or the other. My mom chose a shower, so I am one of the few people you know who spent a significant portion of their childhood

with an outhouse as a bathroom. We struggled through most of my youth, but my mom found a way to return to school, which eventually gave us stability. She remarried when I was in middle school, which also helped financially, but my stepdad was a very abusive man.”

Fortunately for Dull, his father continued to be part of his life. However, “He struggled too. In desperation, he tried to sell 50 pounds of marijuana when I was seven and ended up doing jail time.”

Experiencing Belonging and Community through Basketball

Dull’s father was a basketball coach. Dull started playing the sport when he was in the 4th grade. “Basketball was not only my sanctuary but also my way of connecting with my dad.”

With basketball, “I felt part of something and more equal than in other settings. There was something



fair about relying on your talent and hustle versus your unearned privilege that appealed to me. There was also a sense of community, which mattered a lot to a kid who often felt on the outside. It’s a feeling I’ve tried to give back in many settings, including athletics.”

Proving Himself

“One of the ways this poor kid proved he was just as good as everyone else in his mind was by being an exceptional student. I got a lot of positive feedback from teachers from my earliest days, and college always seemed like a requirement...It took 12 years and three different institutions to get my bachelor's degree (I'm proud to hold a doctorate now).”

Unlike some more economically advantaged students, Dull recalls, “I didn't know how college worked or what it was like to be broke and be at college. I went to a large, state flagship university and was quickly lost in the shuffle. I wish I'd started at a community college, but in those days, students with my test scores weren't encouraged to do so. I spent three years riding an emotional roller coaster at UW-Madison before leaving with less than 50 credits and very mixed grades. (It is worth noting that not one staff person ever reached out to me in those three years.)”

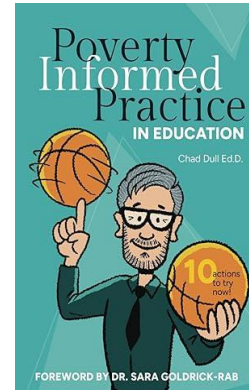
At 27, Dull returned to college and found someone who encouraged him. His program advisor got him “to the finish line” by saying, “The kids need you, Chad.”

Four years after finishing his bachelor's degree, Dull returned for his master's, and in 2018, he began a doctoral program. At the age of 51, he became Dr. Dull.

A Man on a Mission

“I started my career teaching grade school for a few years. I moved into managing a project at my local technical college and taught remedial writing and English there. That led to a 20-year career as a community college administrator, culminating as a provost before I decided to change direction. I established my company, Poverty Informed Practice, to help create awareness and action in organizations, and I have had great success speaking and training around the country. This work inspired me to write *Poverty Informed Practice in Education: 10 Actions to Try Now*.” A key takeaway

from this book is, “Poverty is a circumstance, not a character flaw.”



In addition to running his business, Dull recently became CEO of a local Community Foundation. “I see it all as anti-poverty work, and I have always been more loyal to my cause than to a specific career.”

Developing a Bias for Action

In one of his podcasts, “The Patient is Dead,” Dull discusses the importance of developing a bias for action. As a follow-up to that podcast, he notes, “All too often, we form a committee or task force instead of jumping in and helping. Maybe we can do both. I encourage people to take action that they can immediately do. Poverty is a crisis; it is literally killing people.”

On Potential Funding Cuts for Head Start Programs

“I was a Head Start kid. It was the place where teachers started to take notice of me. I also saw the power of Head Start when I led community impact work in public housing communities. Losing the program would be short-sighted and a tragedy. Individuals can speak up and give their time, treasure, and talent to support the things they believe in. Just last month, a group of high school students conducted a penny war and raised over \$800 to support causes through our community foundation. They understood the power of taking action.”

For Relaxation

“I recently married my wife, Mandy, and we enjoy home improvement projects in the home we bought together. We also spend time with our children and our grandson, Parker. We also enjoy visiting the amazing region we live in, called the Driftless Region along the Mississippi River. (Yes, we go for Sunday drives:)”

Advice for Living Our Best Lives

“As we get older, if we are fortunate, we can focus on what really matters to us... Take care of yourself physically; find time if you have a passion. Post-50 has been one of the best seasons of my life, and I can't wait to see what comes next.”

Poverty: A Sustained Disadvantage

According to the National Center for Education Statistics (NCES), 1 in 7 school-age children live in poverty. As reported by [Augusta University](#), “Just 25 percent of college-bound graduates of high-poverty schools earn a college degree within six years, compared with 60 percent who attend low-poverty schools.”

A study reported in [JAMA Network Open](#) found that the accumulation of poverty-related disadvantages over time (cumulative poverty) “was associated with approximately 60% greater mortality than current poverty. Hence, cumulative poverty was associated with greater mortality than even obesity and dementia.”

Red Meat and Cognitive Decline?

From a recent Neurology Advisor [report](#), “A higher red meat intake is directly related to increased risk for dementia and worse cognition, according to study results published in the journal *Neurology*.”



The report also revealed that “Replacing red meat with one serving per day of nuts and legumes was associated with a lower risk for dementia, fewer years of cognitive aging, and a lower risk for subjective cognitive decline.”

Gait Speed and Mental Functioning

Recent research indicates a strong link between gait speed and cognitive decline in older adults. Research published in a 2022 [JAMA Network Open](#) report involving 16,855 people suggests that an annual gait speed decrease of at least two inches per second, along with some cognitive decline, was associated with a higher risk of developing dementia.



[Various studies](#) have suggested that gait training, along with strength and balance training, can improve physical mobility. Coupling physical training with cognitive training may help enhance both functions. Studies examining dual benefits are ongoing.

AI: The Genie is Out of the Bottle

Leaders and experts from various fields have warned that developers have released the artificial intelligence (AI) genie from the bottle. For example, a May 14, 2025, [Neuroscience News](#) report states, “A new study argues that some generative AI agents meet all three philosophical criteria for free will: agency, choice, and control.”

Some people would prefer to distance themselves from AI. However, that is no longer possible. AI influences almost every area of our daily lives, including medical care, research, education, planning, proofreading, and what we interpret as reality.

Another option is to learn what we can about this rapidly emerging technology and use it wisely. One way to learn more about AI is to take free online courses. A recent [Mashable](#) article provides a list of 40 free online AI courses.

I regularly use the Generative AI platform ChatGPT. Within seconds, AI created the image of the man running on the beach in the previous article. I also use this platform to locate credible research studies for some of my articles.

Sometimes, I use ChatGPT to troubleshoot technical problems with my phone or tablet; it will often generate a step-by-step set of instructions to resolve my technical issues.

This morning, I asked ChatGPT to list popular, free (though sometimes limited) AI tools and how they are typically used:

- **ChatGPT (OpenAI)**
Coding help, brainstorming, and research
- **Google Gemini**
Writing support, summaries, search-enhanced answers
- **Microsoft Copilot**
Email writing, Office tools, coding, and summaries
- **Claude**
Long-form summarizing, safe Q&A, thoughtful writing
- **Leonardo AI**
Concept art, illustrations, game assets
- **Playground AI**
Art creation, style-based image editing
- **Craiyon**
Quick image generation (formerly DALL·E mini)
- **Runway ML**
Video generation, AI video editing, image-to-video

Carefully and cautiously using AI tools may help prepare us for a new future and, perhaps, a “brave new world.”

Turning 65 Soon?

By Cindy Eastman

Are you aging into Medicare? If so, it's very important to understand the differences between the



two types of plans you can initially enroll in. In some cases, that decision will be the final one for the remainder of your time on Medicare. Check with a Medicare agent and understand your options so that you can make the

right choice for your situation. Please remember that Medicare does not pay for any part of long-term care. If an individual becomes debilitated enough to require custodial assistance, no provision in Medicare will pay for that. Some policies can help with custodial care, but they must be purchased while the person is still healthy.

Cindy Eastman is a Medicare and health insurance agent licensed in Oregon, Washington, Texas, Arizona, Colorado, and New Mexico. She is adding additional states as needed. Eastman is available to meet by phone, Zoom, or in person.

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