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

Courage, a New Life, and a Lesson in Preparedness

After earning a college degree in economics and business from Ohio State University and having a pilot's license, Wayne Medley volunteered to serve in Vietnam. Later, he had a successful career before retiring to Paradise, California. Then, fire struck this idyllic community, and Medley didn't know if he'd escape the inferno that consumed nearly everything. Today, he lives in a small town in Oregon that somehow reminds him of Paradise. One lesson he learned from Paradise is always to be prepared.



Flying was a Dream that Became a Reality

Medley knew he wanted to fly a plane even at nine years old. "When I was fifteen, my dad took me to a local airport in Napa and introduced me to the owner. I started by cleaning and washing planes. Then, the owner took me through instrument pilot training. At 17, I got my pilot's license."

Serving in Vietnam

After college, Medley chose to enlist and joined the Air Force once the war in Vietnam started. He was commissioned as a captain and piloted an F-4 Phantom fighter plane. "People who have not experienced combat cannot possibly understand what it was like. That's why we talk about the good things, like you see on *Mash*; it's less traumatic."



Post-War Career Success

Utilizing his military service and his business degree, Medley built a successful career as a contract manager for Delta Dental Government Programs for California, Tennessee, Illinois, and Oregon. "I had a 100-person staff in California, and about as many in other states, including managers. The budget for that program was \$15 million annually. I was compensated handsomely, which allowed me to fly my Cessna airplane."

Moving to Paradise

After his successful career, Medley and his wife moved to Paradise, California. It was a beautiful,

rural community with numerous trees. While in Paradise, the Medleys embraced a new family member—a gorgeous red and tan German Shepherd named Gracie. Wayne trained her and loved her.

Because he was retired and looking for new ways to experience life, Medley started taking watercolor classes at the Paradise Art Center. “I discovered that I had a hidden talent—that’s what most students discovered.”



For ten years, life in Paradise was good. Then, in 2018, everything was wiped out because of a horrific fire. (To learn more, see this [video](#) on YouTube produced by *60 Minutes*.)

Escaping Paradise

“Escaping the fire in Paradise was the most traumatizing event since flying an F-4 in Vietnam. Fire was surrounding us. Propane tanks were blowing up, and bullets from gun cabinets were going off; it sounded like a war zone. We were stuck in two lanes of traffic, unable to move. The fire was all around us. Trapped in our vehicle, the tree above us caught fire as we sat. The smoke was so dense that you couldn’t see.”

Not knowing if they would survive, “I thought about Gracie in the back seat and didn’t want to think about her being burned to death. I wondered how I could kill her” so that she wouldn’t have to suffer.”

Eventually, the Medleys could drive through the fire and smoke and see clear, blue sky ahead. Wayne wondered, “What kind of ‘Twilight Zone’ did we just get out of?” Unfortunately, Gracie developed lung cancer because of the fire and smoke, and she only reached her eighth birthday before passing.

Relocating to Sutherlin, Oregon

“The various California fires left limited housing opportunities, and the prices were exceptionally high.” In addition, taxes, fuel prices, insurance costs,

and other issues made it less desirable for the Medleys to stay in California.

“Sutherlin, Oregon, in Douglas County, Oregon, is in what I call ‘the banana belt.’ Also, it is only about an hour away from the beautiful Oregon Coast. Snow is light here in the winter, and summer temperatures usually don’t get above 100.”

A realtor helped the Medleys find a home on the West side of Sutherlin in a community with a higher-than-average number of retired people. They could purchase a new, 1,900 sq. ft. house near a golf course, surrounded by trees and hills, for a fraction of what it would cost in California or other areas in Oregon.

Wayne continued to apply his interest and talent in art. He taught watercolor classes at the local community college (Umpqua Community College) for five terms.

For Relaxation

“I’ve taken up driving battery-powered RC race cars in Roseburg at the Twisted Steel RC Hobby Store.



Additionally, I have a ‘Toy Hauler’ RV that I use to haul my Polaris RZR1 sand car to Winchester Bay to play at the dunes. Otherwise, I go to the gym 3 days a week, burning off 500-700 calories daily. Exercise lowered my diabetes to the point that my M.D. says it’s almost undetectable. Just do it!”

Advice

“My best advice for anyone living anywhere is to be ready for Mother Nature’s arrival. She gets credit for Kodachrome flowers, rainbows, and waterfalls, but she’s also a stalker and a serial killer! Having survived the fire, I now carry a ‘bug-out bag’ in my truck because when she strikes - at any time - no one’s coming to help you! You’ll be on your own! So put cellophane-wrapped food items, a flashlight, gloves, a jacket, and H2O to sustain you

for 3 days in a bag in your car. Also, avoid going to shelters. When 500 people came down with the flu and only two bathrooms were available, it was a miserable experience. The traumatic thing about it was the misery. Get a motel first – phone, shower, privacy, etc. “

Be Prepared: It's Fire Season

Climate change and dry summer weather can lead to fire disasters within seconds. Along with Wayne's suggestions, The Red Cross also advises you include the following items in your emergency preparedness kit, including: One gallon of water per person per day (3-day supply for evacuation), non-perishable food, hand-crank radio and extra batteries, first aid kit, medications, multi-purpose tool, hygiene items, copies of essential personal documents, cell phone and charger, emergency contact information, extra cash, blankets, extra set of keys (house and car), etc.

Retirement Communities or Naturally Occurring Retirement Communities?

Typical retirement communities are developed exclusively for older adults (usually 55+). They may offer several amenities, including a clubhouse and workout facilities, a golf course, structured activities for social engagement, and possibly group transportation. In addition, these communities often provide exterior property maintenance. For a price, residents can enjoy low-maintenance living while experiencing a relatively safe and social environment. For some older adults, this may be a great choice. However, there are other independent aging-in-place alternatives to consider.

Naturally Occurring Retirement Communities

A naturally occurring retirement community (NORC) isn't designed for older adults but evolves

into an area where a disproportionate number of residents are 60+; this can occur for various reasons, such as aging in place or being drawn to a particular location because of its offerings, including reasonable housing prices. These informal (and sometimes formal or supported) communities often offer numerous advantages for older adults without some of the added costs. Even NORCs with additional supporting services don't necessarily involve additional costs to community residents, depending on what agencies provide support and how that support is funded.

A Rural, Informal NORC

Sutherlin is a small city in rural Southern Oregon (near I-5). Most houses on the west side of Sutherlin, where an informal NORC has evolved, are either new or have been built within the past 30 years and are generally single-story.

Lower Home Prices: Gordon Avery, a real estate broker and developer, has built homes (Avery Homes, LLC) on the West side of Sutherlin for several years. He recently shared that many of his buyers today are from California or other states and are drawn to this area because of the lower housing costs and the quality of life.

Numerous Recreational Opportunities: A local recreational area, Ford's Pond, is within walking distance of many homes on the west side of Sutherlin. (My house is just two blocks away from this



area.) Like others in the community, I enjoy seeing friends and neighbors at the pond and love seeing various wildlife, including large pond turtles and playful river otters. My dog also enjoys walking at the pond.

We have a public golf course in the center of our community. For those who love fishing or river activities, we are just a few short miles from Cooper Creek Reservoir or the Umpqua River, and only

about an hour away from the Oregon Coast or an hour from Eugene. For those who prefer indoor exercise, we have a local fitness center. Some enjoy biking over scenic, rolling hills or visiting local wineries. Others take advantage of enrichment opportunities at the local community college. Still others like volunteering in the community. Most of us appreciate the friendliness of neighbors, the slower pace, and the minimal traffic when driving in the area.

Support Services: Sutherlin has access to public transportation. Some neighbors also help each other with transportation needs or watch each other's homes when someone is on vacation.

On the west side of Sutherlin, a fire station with paramedics and a new urgent care center are located. The freeway entrance is a little over a mile away, and the hospital and VA Center are about 15 minutes away.

Locating NORCs

Formal NORCs that provide supportive services can often be found by contacting local area agencies on aging. Realtors may help identify informal NORCs based on demographics. Also, ChatGPT can be surprisingly helpful if you can provide a detailed description of what you would like in a naturally occurring retirement community (including the general geographical location).

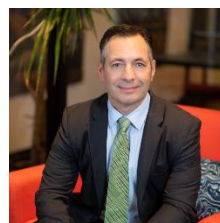
A Sense of Well-being is Associated With Healthy Aging

From a recent longitudinal study published in the *Journal of Aging & Mental Health*, [Best Life](#) reports that mental well-being (including feeling happy and fulfilled) may be instrumental in staving off dementia. The study was conducted over 16 years and involved 10,760 adults 50 or older. In a second longitudinal study, reported by [PsyPost](#) and published in *Psychological Science*, researchers also found that well-being, especially a strong sense of purpose, was associated with "less cognitive decline over time."

Estate Planning Doesn't Need to Feel Overwhelming

Various surveys suggest that the idea of estate planning is overwhelming for many and, therefore, does not get done. Based on a study about estate planning, [SmartAsset](#) shared that in 2021, only 44% of adults 55 and over had completed estate planning.

One area of confusion for many is whether they



need a Will or a Trust. For clarification, I asked Ben James, CFA, CFP®, ChFC, a financial advisor who has worked extensively in the field for 27 years and is the founder and president of [Elevate Wealth](#)

[Advisors](#), what the difference is.

James explains, "A Will governs the probate process; it does not help people avoid probate. Trusts help you avoid probate by allowing you to pass things directly to your beneficiaries. Additionally, Trusts are a matter of private record."

Both Wills and Trusts can be completed online and are relatively inexpensive. James and his colleagues shepherd clients through the online process. Working with James, I completed my trust document in about 20 minutes. It was surprisingly easy.

Family Caregivers

If you are a family caregiver (for a spouse or loved one), you are likely a woman. It is also common for you to ignore your own health needs while serving as a caregiver.

My recent [article](#) for *Next Avenue*, "The cost of failing to communicate as my husband's caregiver," is both a personal story and a warning for others. Please, take care of yourself while tending to the needs of your loved one.

Pets as Valued Family Members

According to [Pew Research Center](#), 62% of Americans own pets, and 97% of those pet owners consider their pets as part of their family. In fact, 51% of all pet owners feel their pet is as much a family member as “human members.”

[The National Poll on Healthy Aging](#) reports that 55% of adults 50+ have pets. Older pet owners share that their pets “help them enjoy life (88%), make them feel loved (86%), reduce stress (79%), provide a sense of purpose (73%), and help them stick to a routine (62%). Respondents also reported that their pets connect them with other people (65%), help them be physically active (64% overall and 78% among dog owners), and help them cope with physical and emotional symptoms (60%), including taking their mind off pain (34%).”

For the Love of Dude



Roger and Julie Cox had no idea how a little dog could melt their hearts and forever change their lives until a “little man” named Dude became part of their family. “We never understood what being a pet [dog] parent meant until we had our Dude. He was our

world, and we did everything possible for him during his lifetime.”

Treasuring each moment with their four-legged family member, Roger and Julie planned most “everything around what was best for him.” They also passed on social invitations if it meant leaving Dude at home. “We couldn’t bear to see the look on his face when we would leave him alone.”

Unconditional Love

Dude “gave us more than we could ever give him.” When the Coxes did need to leave him alone for

short periods, Dude would greet them upon their return “with kisses, hugs, and a lot of excitement,” including a lot of tail wagging.

Learning from Dude’s Zest for Life

“Everything that little man did thrilled us. Dude had such an amazing zest for life. He seemed to enjoy everything he did. We loved watching him sunbathe in the yard.” Even after losing sight, “he would still lie in the grass, and as the shade moved, he did too. Just watching him explore the world and seeing his enthusiasm for everything taught us to appreciate the little things that usually get taken for granted.”

Finding Ways to Share Joy When Faced with Dude’s Failing Health

As Dude got older, he developed numerous additional health issues, including diabetes. “He had to maintain a very regimented diet and feeding times as well as all the glucose tests.”

To ensure Dude still had opportunities to enjoy time outside and exercise, the Coxes got him a stroller and walked him around a pond at a local community park. Dude liked to walk part of the way, and the Coxes couldn’t always convince him to get back into the stroller. “He was very popular at the pond, and just about everyone who had the opportunity to meet Dude loved him.”



But Isn’t He Just a Dog?

When seeing Dude in a stroller, a few commented, such as, “Now I’ve seen everything.”

“The people who understood the love between a dog and its family were always happy to see him; the ones who didn’t understand didn’t matter.”

Forever in Their Hearts



Eventually, Dude's body gave up. "Not a day goes by that we don't think about Dude and miss him. He filled our world with so much love and enjoyment...He gave us

everything he had and asked for nothing in return other than our love."

Roger and Julie purchased a bench overlooking Ford's Pond with the inscription, "Take time to enjoy the beauty surrounding us." *Julie, Roger & Dude Cox*. The Coxes often visit their bench and know that Dude will always be there.

Advice

For anyone considering becoming a dog parent, "Prepare yourself for the most loving, sweetest, and loyal love you will ever have in your lifetime."

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