

Great Age

Quarterly newsletter of the Marin County Commission on Aging

Spring 2004 Contents

Dear Readers: Inside you will find news and views of the aging population of Marin, including

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Great Age Newsletter is a quarterly publication of the Marin County Commission on Aging.

The Longevity Revolution:

How Aging will Change the Values of a Generation

An Interview with Theodore Roszak, Ph.D.

Editor's Note: *Ted Roszak Ph.D., is a Professor Emeritus at California State University, Hayward. He was twice nominated for the National Book Award. His books include Longevity Revolution: As Boomers Become Elders, a comprehensive study of the cultural and political implications of our society's lengthening life expectancy, and The Making of a Counter Culture, a best-selling interpretation of the turbulent sixties. Great Age interviewed Ted Roszak at his home in Berkeley.*

GA: What are the characteristics and consequences of the "Longevity Revolution?"

TR: All industrial societies are growing older and at the same time, smaller. In the course of this century, there will be more people above the age of 50, and eventually 60, than below. That's revolutionary. As the longevity revolution follows the industrial revolution throughout the world, rural, third world countries will make this transition. As women become educated and have more opportunities, they don't have as many children, and populations naturally shrink. I also call this "senior dominance." There has never been a society where people in their 50s and 60s dominate in society. In native cultures, where elders were revered, elders were 45 years old and there weren't very many of them. Public expenditures will inevitably begin to shift. We will begin to think of healthcare as a true economy, as somebody's profit, somebody's job, a prime source of innovation and enrichment instead of a black hole. In the past, we saw healthcare as a liability because there was little that

doctors and hospitals could do for you. Today, spending on medicine gives better value than any other expenditure. It buys the gift of life. Moreover, most forms of medical work – doctors, nurses, paramedics, pharmaceutical research, physical therapy – are forms of employment that can't be outsourced or totally automated.

GA: How has the concept of aging changed since the industrial revolution?

TR: In the early phases of the industrial revolution, people were considered old by age 45 and suffered more than any

other group. They were the silent victims of industrialization. They lost their factory jobs and descended into poverty. As late as 1960, the elderly were the largest part of "the other America" – the poor. Families often couldn't support elderly parents, so they were dumped in poor houses, where they didn't survive well. The image we have of old age is still haunted by memories of people who were sick, backward, dependent and in every sense a burden to society. With nothing to do and abandoned by society and their family – it was a prescription for a bleak, futureless life.

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As we moved into the 20th century things shifted radically. All industrial societies have decided to eradicate old age poverty through medical care and pensions. Europe and Japan were ahead of the U.S. in realizing that this was as necessary for the children of the old as the old themselves. Social Security has helped provide some degree of independence for the old so that they no longer have to live with their children.

GA: Is there a maximum lifespan or life expectancy? What will it be in the future?

TR: Biotechnology is predicting extending the life span to 200 years. This is not so unlikely. The oldest person on record lived to 121 (Mme. Jeanne Calment) and did this without any advanced technology; she smoked, didn't have the benefits of great nutrition or medicine, she just had good genes. If you could get to the basis of aging, then you can impact this. Every generation will have the chance of living longer.

All industrial societies are aging beyond the values that created them.

GA: How does longevity change societal values?

TR: In every great phase of industrialization, new values arise that determine the choices people make with their time and money. By and large older people welcome being out of the rat race and look for better things to do with their lives. Active elders in their seventies and eighties will continue to do useful work in the world. Experience is one of the greatest values longevity brings. All industrial societies are aging beyond the values that created them. Competition, careerism, market-oriented values – an older population will be less connected to those values, so we should expect to see new values created that have to do with friendship, family, companionship, volunteerism and the search for meaning in life.

GA: How will Baby Boomers change aging?

TR: By their numbers and their need. They are going to need a secure retirement and medical care and will demand it. Boomer women are going to rebel as the unpaid, "sandwich generation," caregivers. What is being demanded of them is a great labor and is unfair. Boomers moving into their senior years have enormous voting power. Conservatives suggest we can't afford senior entitlement programs, like Social Security and Medicare, so there is a desperate effort to get rid of them before the Baby Boomers realize that their security and independence

will hinge on these programs. We will have to shift more tax money into these programs, but they are not going to bankrupt us.

The biggest political lie of the past twenty years is the argument that this rich, productive society can't afford Social Security. What nonsense! Social Security has never been based on the number of people working in relation to the number of retired people. If that were true, the best place on earth to retire would be Somalia, where there are 40 working people for everyone over 65! Social Security has always depended on the productivity of the economy. In every society the "dependency load" is made up of children, the disabled and the retired. (Bear in mind that the retired are not fully dependent, they do a lot of work that is of value.) As part of the longevity revolution, the dependency load is shifting toward fewer children, more elders. However, productivity and technology are growing, so we need fewer people in the workforce.

GA: What is the function of "retirement" and isn't this a new phenomenon?

TR: It's a new thing. When the word was first coined in 1900, it meant getting fired because you couldn't do your job anymore. Older people had nothing to fall back on so they moved in with their children and scrambled until they died. Retirement has changed a lot – it's much longer and could be as long as your working life. The question is what will people do with their time? Most people above the retirement age will continue to hold their jobs, take part-time or temporary jobs, but will be gradually less engaged in the regular workforce. People will outlive their family responsibilities and their career and be in a very new situation. Many people will go back to working in order to support their retirement. Older people are ideal employees; they are mature, flexible, motivated, already have benefits. For those who can afford it, volunteer work is an enormous frontier. Volunteers are in the same category as housewives; their contributions are not counted as productive time. We will come to recognize that volunteers, the third economy as they call it in Europe, just like housewives, are providing useful work. Many grandparents now work as child minders for instance. The value to the economy doesn't diminish just because you're not getting paid.

Half of all the people who ever managed to live to the age of sixty-five in the whole of human history are alive today.
- Longevity Revolution

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Calling All Centenarians

By Jerry Moore

The Marin County Genealogical Society has a 25 year history of service to Marin and the larger community of those trying to research their family history. We have conducted monthly programs with speakers on various genealogical topics. We have published many books of records from Marin's past, cemetery tombstone transcriptions, old tax rolls, property, birth, marriage, death and other records and posted over 10,500 obituaries on the internet, available to all for free. We are available to do family history research for others.

In 2002 we created the *Marin Century Society*, formed to identify all Marin Centenarians and honor them with a beautiful and ornate certificate, and also to identify the oldest living Marin-born resident and honor that individual with a beautiful engraved cane. After an extensive search, we determined that retired Judge Samuel Whittier Gardiner, born in Larkspur and then living in Greenbrae, was the oldest living person in Marin who was born in Marin. Judge Gardiner was presented with the cane in April of 2003. City of Larkspur officials also honored Judge Gardiner as their "Honorary Citizen of the Century" and had him ride in their Memorial Day parade. I am told he loved the cane, used it all the time, and waved it to the crowd as he rode down Sir Francis Drake in the Memorial Day parade. Judge Gardiner passed away at his daughter's home in Mill Valley on Labor Day, September 1, 2003.

After retrieving the cane we continued the search for the oldest living Marin-born resident, and on November 15, the cane was presented to Boyd Stewart, patriarch of the Stewart Ranch in Olema, who was born in Nicasio in March of 1903. It was presented to Boyd at a wonderful gathering of over 100 people who heard him and his 95 year old sister, Henrietta, being interviewed at the Nicasio School for the Nicasio Historical Society.

The genesis of this idea came from the fact that my own great-great-great grandfather, Daniel Smith, was the first man in Illinois to reach the age of 100 (in 1885), and his townspeople took up a collection, bought him a cane, and had a gold (foil) head put on the cane inscribed, "God Bless the Oldest Citizen of Oneco Township." That cane has been passed down from oldest man to oldest man over the years to 28 different people, all born in Oneco Township, Stephenson County, Illinois. That cane now has a history of its own. We at the Marin County Genealogical Society hope our cane will have a similar future, being passed on and on.

We have found 16 centenarians to date: Elaine Yates, Petrelin Bird, Rudy Geringer, Signe Nielson, Verna McGill, Alice Block and Clarence Kreisler, all of Novato; Judge Gardiner, Katherine Adams and Lena Myers, all of Greenbrae; Ruby Strickler, Joe Reis and Phillip Caccamo, in San Rafael; Tillie DeFenzi of Larkspur; Boyd Stewart of Olema and Helen Benedict of Tiburon. The oldest among this group are Rudy Geringer, born March 1900 in Austria, and Signe Nielson, born August 1900 in Sweden.

According to the U.S. Census bureau, there were 218 people over the age of 97 in 2000 in Marin (making them 100 in 2003). We appreciate any help in locating the remaining (surviving) esteemed seniors. Please contact the Marin County Genealogical Society P.O. Box 1511, Novato CA 94948-1511 or call Jerry D. Moore at 492-0361. Additionally, a research company is attempting to get DNA samples from as many U.S. men over 90 and women over 94, for basic genetic research into aging. Contact Stephanie Jo Brewster, Elixir Pharmaceuticals, One Kendall Square, Building 1000, 5th Floor, Cambridge MA 02139; Toll-free 1-(866) 548-3100; www.elixirpharm.com.

Jerry Moore is Second Vice President at the Marin Genealogical Society.

May is Elder Abuse Awareness Month

In connection with Elder Abuse Awareness Month in Marin, the Elder Abuse Prevention Community Task Force is sponsoring the following events around the county to inform and prevent financial abuse of older adults.

May 4

11:00 a.m.—12:30 p.m.
Marguerita Johnson Snr Ctr
Marin City

May 19

11:00 a.m.—1:00 p.m.
San Rafael Comm Ctr
618 B Street

May 6

10:30 a.m.—12:00 p.m.
Tomales

May 19

3:00 p.m.—5:00 p.m.
Margaret Todd Snr Ctr
1560 Hill Road, Novato

May 11

1:00 p.m.—2:30 p.m.
Mill Valley Comm Ctr
180 Camino Alto

May 20

1:00 p.m.—2:00 p.m.
Bolinas

May 13

3:00 p.m.—5:00 p.m.
The Redwoods
40 Camino Alto
Mill Valley

May 27

1:00 p.m.—2:00 p.m.
Point Reyes/Woodacre

Elderhostel—Journeys in Lifelong Learning

By Hope McCrum

Elderhostel was started in 1974 by two American men who were friends; an inveterate traveler who had spent four years traveling on foot through Europe and became enamored with the youth hostelling movement, and a college administrator. The first Elderhostel programs met on college campuses. International programs were introduced in 1981 and there is now an intergenerational program for grandparents and their grandchildren. Elderhostel uniquely combines guided traveling and educational programs, for those age 55 and over. Now Elderhostel covers the globe with 1,500 sites in the U.S. and 1,100 overseas in over a 100 countries.

Elderhostel trips start with a schedule of programs including morning, afternoon, and evening lectures and field trips. Both singles and couples enjoy the companionable group that always seems to form no matter the location of the trip. All different levels of activities are offered.

250,000 people from the U.S. went on trips last year. For singles it is a comfortable way to travel, to meet people and to travel safely. Wheelchair users can successfully travel with Elderhostel. There is a program for all interests: active outdoors trips, such as skiing and bicycling to the Signature Cities tours, focusing on major cities. There are trips to the Galapagos Islands, train trips, floating trips aboard ship, theme-based trips, for example in the footsteps of Lewis and Clark; national parks; entertainment and performance programs; service programs, where you provide service to others; or even weekender trips for those short on time. In all there are 17 different types of programs from which to choose.

Programs are from two nights to up to four weeks in groups of between 25 and 30 people. You can register for trips listed in the free catalogue or website, by mail, online or telephone. Domestic programs are typically about \$110/day/person and are all inclusive, of air fare, lectures, excursions, medical and other insurance, meals and accommodation in inns, hotels and cottages. Overseas trips are more expensive. There is no membership fee. Scholarships are also available. For more information, visit www.elderhostel.org.

Hope McCrum is a Commissioner representing Sausalito and Elderhostel host.

The New Medicare Drug Discount Card

By Pat Wall

Prescription drug discount cards are the first step in the new Medicare prescription drug benefit program enacted by Congress last year. Information about these cards will be mailed by the government to beneficiaries this April, and voluntary enrollment will take place in May. These cards will offer 10% to 25% in savings on certain medications; however, which medications will be covered by these discounts is not clear. The cost for these cards cannot be more than \$30 per year. Medicare beneficiaries are eligible to enroll if they do **not** already have prescription drug coverage through their Medi-gap insurance, retirement plan, the V.A., TriCare for Life, or through their HMO. Those seniors with low-incomes may be eligible for a discount card that includes \$600 in benefits. Two or more cards may be offered in an area; however beneficiaries may only sign up for one card.

Remember, California residents can currently use their Medicare cards to receive prescription drug discounts at their pharmacies. State law provides Medicare beneficiaries with Medi-Cal drug discount rates through the California Medicare Prescription Drug Discount Program. To find out whether the new discount cards will offer better savings compared to the existing Medi-Cal discount rates, seniors will need to shop and compare cards to find the best discount rates.

Seniors need to be aware that people impersonating insurance agents or Medicare representatives are selling worthless Medicare drug discount cards. At this time, there are **NO** approved Medicare drug discount cards, and consumer advocates warn that seniors should be careful not to fall prey to these fraudulent tactics. When the new cards become available in May, they will have a Medicare seal. If you suspect fraud or need more information, contact Medicare at 1-800-Medicare or 1-800-633-4227, or contact HICAP at 1-800-303-4477.

The Commission will sponsor a presentation on the new benefits on June 10 at 11:00 a.m. at the San Rafael Community Center on B Street.

Pat Wall is a Projects Coordinator with the Division of Aging.

“Of all the self-fulfilling prophecies in our culture, the assumption that aging means decline and poor health is probably the deadliest.”

-Marilyn Ferguson, The Aquarian Conspiracy, 1980

State Budget Cuts Threaten Aging Services

By Annette Gent

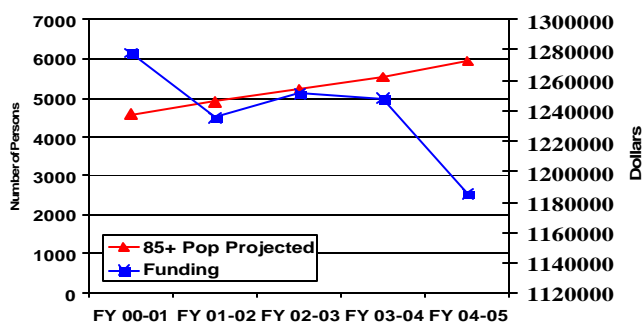
Governor Schwarzenegger's budget proposal for the California Department of Aging for FY 2004-05 is, like other actions he has taken since becoming Governor, bold. He proposes to:

- \$ Eliminate the legislative authority for the Older Californians Act;
- \$ Consolidate all funding into a single local block grant; and
- \$ Reduce funding for the block grant by 5%.

What this means in Marin is a \$41,169 reduction in state funding, or a 9% cut from this year's amount. Why the bigger than 5% cut? Well, that's because several state funded program are exempt from the cut—funding for Ombudsman, elder abuse prevention and Older Worker programs—so our other state funded programs must take a greater share of the overall cuts.

The impact of these cuts erodes the ability of our local providers to expand service delivery to meet the needs of a growing older population. The Linkages case management program, under this proposal, could face a cut of \$20,227, the Alzheimer's Day Care program a cut of \$6,812. Meanwhile, the number of persons over the age of 85 in Marin grew by 62% between 1990 and 2000. As the chart below shows, Marin's public funding for aging services is in no way keeping pace with this demographic reality.

Growth in Population 85+ Compared to Public Funding for Aging Services FY 00-01 to FY 04-05



Another cut, in the Social Services budget, will impact some 75,000 seniors and people with disabilities throughout the state. The proposed elimination of part of the In Home Supportive Services program that supports family caregivers of people who might otherwise be forced into a nursing home will hurt the most vulnerable in our

society. The \$450 million savings to the state may be negated by rising nursing home costs.

The state legislature is still working out many of these budget details and the full impact of cuts will be realized over the coming months.

Annette Gent is a Projects Coordinator with the Division of Aging.

Chair's Report

By Roberta Michels

The proposed state and county budget cuts in health and human services are of particular concern to the Marin County Commission on Aging. According to the 2000 census report, "18% of Marin's population was 60 years of age and older, a greater proportion than in any other North Bay County and San Francisco." Not all of Marin's aging population is affluent. The census lists the median income for males living alone at \$36,768, and for females living alone at \$26,570.

If Marin's aging population is to be able to age well, it will need increased services in such areas as chronic disease management, adult day care, home delivered meals, para-transit, and home health care, including "in-home support services" which serves low income elderly and disabled of all ages.

Assisted living facilities are proliferating throughout Marin, but often they are only for the very rich. The state of California will not provide Medi-Cal funding to low-income individuals who need the care provided in assisted living facilities. Such individuals are often forced to enter skilled nursing facilities that are not only more expensive for the state, but may be an inappropriate placement for the Medi-Cal recipient.

The Marin County Commission on Aging is acutely aware of the fiscal crisis that has befallen our state and county. At the same time, its members urge the Governor, the state legislature, and the Board of Supervisors to preserve essential services for our ever-increasing aging population.

A word about Len...

Our esteemed Editor, Len Schlosser, is slowly recovering after complications from surgery in December. We all wish him the best and greatly miss his contributions and stewardship of our humble newsletter and television show. Our thoughts are with you, Len!

Moving a Loved One with Memory Loss

By Laurie White

Moving a relative is the hardest decision families have to face. It goes against family values, feeling responsible to take care of the person at home. The decision often comes in response to a crisis. Anticipated short stays after a hospitalization become long term. Common reasons for moving a relative with memory loss are:

- Caregiver exhaustion/health
- Family is not available
- Competing responsibilities and demands (jobs, children)
- Services are not available or are too expensive
- Behaviors of the person are too difficult to manage (wandering, agitation)
- Medical crisis (incontinence, fall)

According to current estimates there are 5,500 families affected by Alzheimer's Disease in Marin. It is projected that there will be 6,985 in 2020, 8,350 in 2030 and 22,000 by 2050. Many residents in long-term care facilities have some kind of dementia.

Families usually don't understand the financing and levels of long-term care until there is an issue, so this contributes to the stress that they face. Costs can range from \$3,000 to \$7,000 a month. It is important to check the assisted living contract very carefully and preferable to have paperwork in order in advance (wills, written instructions, Durable Power of Attorney for Healthcare).

The idea of moving a relative often creates feelings of guilt, ambivalence and fear. Once the decision is made to move, it is often felt as the only thing to do and there is a temporary sense of relief. Permission and support are needed to help families through the process.

After the move, there is a grieving process and separation for the person from their daily routine and environment. Both the resident and the family have to navigate a new system with new people. Caregivers have a new job – they take on educating the team in the facility about their relative's preferences and signs of needs. Once families look back, they realize the positive aspects that the move can bring; support from professionals, and help in the care of their loved one.

Laurie White is Regional Director of the Alzheimer's Association North Bay and co-author of Moving A Loved One with Memory Loss.

Roszak—Continued from Page 2


GA: Why is our culture so youth-oriented and anti-aging?

TR: There is a paradox. With the Baby Boomers, the culture became infatuated with youth. Most Boomers I meet still think they are not getting old; it's their parents who are aging. In terms of marketing, everything is oriented to the 18-34 age group, who are more likely to believe marketing messages. Older people are not good consumers because they buy for durability and reliability, though there is a market now for "age-defiance" products. We are way overdue for a big marketing shift because youth isn't where the demographics and the money are.

GA: Can you talk about the significance of near-death-return-to-life experiences?

TR: Increasingly people age through a medical crisis; a heart attack or cancer, and are brought back to life to live another 10 or 20 years. I went through this; my wife went through this. It is now becoming a common experience; where you come through utterly transformed by a near-death experience. You are challenged to live in a way that is worthwhile to you. It is potentially a rite of passage into the senior years. These experiences of course are not limited to old age, but in the senior years, it can have great philosophical potential. It is becoming an ordinary part of life that can have enormous impact and radically change your values.

By special arrangement, Theodore Roszak's book Longevity Revolution (cover price \$15) is available postage-free at a discount price of \$12. Send checks to Berkeley Hills Books, Box 6330, Albany CA, 94706 or order by phone (510) 559-8650.



**Marin County Commission on Aging,
Marin General Hospital and the Women's
Commission present**

**How We Age &
Do Women Do It Better?**

Featuring Michael McCloud, M.D.

**Thursday, May 13, 2004
10:00 a.m. – 11:30 a.m.**
Sheraton Four Points,
1010 Northgate Drive, San Rafael.

Reservations required. Call 499-7396.

MCOA on Comcast Cable 26 and 27

A Time for All Ages
Tuesdays at 8:30 p.m.
Host: Jack Hanson

April 2004

Guests: Hope
McCrum & Joy Best
Topic: Elderhostel,
Adventures in Life-
long Learning

May 2004

Guest: Stephen Deering,
Medicare & Christine
Tschummi, HICAP
Topic: New Medicare
Prescription Drug Bene-
fits

June 2004

Guest: David Laub, MD
Topic:
Your Aging Skin

The mission of the Commission is to provide information and advocacy for services that enable older adults to live with dignity.

Spring 2004 Calendar of Meetings

The public is invited to attend and participate in all meetings held by the Commission and its Committees. Commission meetings are held on the second Thursday of the month at 9:30 a.m, followed by a presentation and discussion at 11:00 a.m.

Thursday, April 8, 2004

Topic: *Public Hearing: Services
for Aging Services in Marin*

Speakers: *Division of Aging
Staff*

Place: *Hill Community Room
Margaret Todd Senior Center
1560 Hill Road, Novato*

Thursday, May 13, 2004

Topic: *How Do We Age & Do
Women Do It Better?*

*Cosponsored by Marin General
Hospital and the Women's Com-
mission.*

Speaker: *Michael McCloud,
M.D.*

Place: *Sheraton Four Points,
1010 Northgate Dr., San Rafael.
Reservations required.*

Thurs, June 10, 2004

Topic: *New Medicare Prescription
Drug Benefits*

Speaker: *Stephen Deering, Medi-
care & Christine Tschummi, HI-
CAP*

Place: *San Rafael Community
Center, 618 B Street,
San Rafael*

Committee meetings are held at the Division of Aging's offices at 10 North San Pedro Road, San Rafael. For details call 499-7396.

For information
about services
call 457-4636

An Interview with
Ted Roszak:
Longevity Revolution.

Featured in
This issue

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