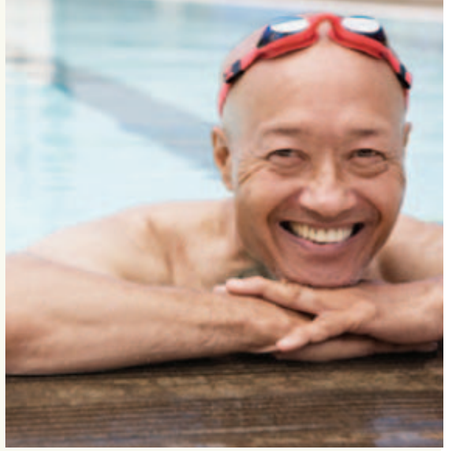
Minnesota Board on Aging

Getting There

A Discussion Guide *offering helpful tips and questions for the thirteen aging related segments covered in the Getting There series, a production of Twin Cities Public Television.*

Quick Facts You'll Learn



- Minnesota has a higher rate of fatal falls than most other states.
- Not all exercise programs are the same. Check for evidence based programs that are run by a trained or certified instructor.
- Eating more white meats and plant foods and less saturated fat helps maintain a healthy heart. Calcium rich foods help in prevention of osteoporosis.
- Buying and storing foods can be key in healthy cooking and portion control.

Fitness & Nutrition

The Fitness & Nutrition segment provides insight into physical changes that may occur as we age as well as ways to prevent or lessen impacts of difficult changes. Some of these changes can be complicated by diseases such as diabetes or accidents such as falls. There are a number of ways to continue regular activities and eating habits into older adulthood that benefit health. The segment features alternative options, such as Midway Judo in Saint Paul, with innovative exercises applicable to all ages.

Hosted by Jan, guests included Gilbert, Nancy, Gustavo, and Pam York from the Minnesota Department of Health.

Discussion Questions:

1. Reminisce. What roles do culture and family play in fitness and nutrition? What kinds of foods did you eat as a child? Young adult? Older adult?
2. At what point did you begin to see changes in your fitness and nutrition? How did you react to these changes and what would you have done the same or differently?
3. How are you or can you become a better consumer of foods and understand affects on health? What tips can you share with others?
4. What alternative methods have you used to maintain fitness (such as judo)? What would you be willing to try? Have you ever tried a pedometer, a small device that tracks steps?
5. What can you do today to better your fitness or nutrition? What goals can you set and how can you motivate yourself to achieve your goals?

Notes

Quick Facts You'll Learn

- Medicare is a federal health care program for people over 65, on Social Security Disability, or people with ALS or kidney failure.
- Medicare Part A covers hospital services and Part B covers doctor services. Medicare Part C, known as Medicare Advantage, is a private option for receiving all of your Medicare benefits from one specific plan. Medicare Part D covers prescription drugs.
- The Senior LinkAge Line® is designated by the federal government as the Minnesota State Health Insurance Assistance Program (SHIP) and offers free health insurance counseling to people of all ages on Medicare.
- Medicare covers many, but not all, health care services. For the services that are covered, not all of the cost will be paid by Medicare.

Medicare

The Medicare segment provides insight into the often confusing and complex system of Medicare. The segment features information about the Senior LinkAge Line®, a free statewide health insurance counseling service, with health insurance counselor Beth Woods and volunteer Susan Haram.

Hosted by Jan, guests included Victoria, Bob, Vanne, Gary and John Selstad from the Minnesota Department of Human Services.

Discussion Questions:

1. What is your biggest health care concern and how do you think it will affect your future finances? What types of planning have you done for your future health care?
2. Have you ever delayed services or purchasing prescription drugs because of the cost of health care? How can you plan to avoid these problems?
3. Do you know everything you need to know about your health care coverage and Medicare? How do you find answers?
4. Did you select a prescription drug plan (Medicare Part D)? How did you find one that fits you the best? What tips would you offer others who need help?
5. How can you take advantage of your Medicare benefits such as the Welcome to Medicare physical and preventive services?

Notes

Quick Facts You'll Learn

- Research by the Department of Human Services found that nearly one quarter of Minnesota baby boomers will not have adequate income to support health and long-term care costs in retirement.
- Libraries offer a wide variety of paper and Internet resources on financial and employment matters. Librarians specialize in connecting people to information sources.
- Learning to use the Internet is easy through a free Senior Surf Day class. Contact the Senior LinkAge Line® at 1-800-333-2433 to find a class.
- Financial scams can happen. Never give out Social Security, banking, or account numbers unless you are absolutely sure you are speaking with your banking representative.

Finances

The Finances segment provides insight into navigating finances related to aging and retirement. Recent financial problems in the housing, credit, and market sectors changed many retirement incomes of older adults. Financial plans are individualized to a person's income, savings, and other assets. There is no one plan that fits everyone. The segment features local libraries as a resource for learning more about financial and employment related questions with Southdale librarian Kim Poole.

Hosted by Jan, guests included Allan, Nancy, Tony, Vanne and financial expert Sandra Anderson.

Discussion Questions:

1. Reminisce. What do you remember about past economic downturns? What did you or your family do to weather through these times?
2. How open are you to talking about your money and finances? If you have fears, what are they?
3. Have you ever had an experience where you "trusted your gut" regarding a financial matter? Would you do it again?
4. How have you planned for your retirement? What steps have you taken to ensure you can live financially secure?
5. What are your thoughts on using credit cards? How do you ensure that you do not go into debt?
6. Where do you get help with your financial questions? How does your personal history and family affect your financial philosophy?

Notes

Quick Facts You'll Learn

- According to the Bureau of Labor Statistics, approximately one third of all boomers volunteered for formal organizations in 2005.
- No Child Left Behind is federal legislation that created benchmarks in reading, writing and math. Children must past tests and seniors do not graduate if they do not pass the tests. Mentoring programs are often critical support for some students in school.
- The Advocacy Leadership in Vital Aging program offered through the Vital Aging Network (VAN) provides skills for civic engagement. VAN specifically designed the program for "vital agers" or retired people that have skills and assets to give back to the community.

Civic Engagement

The Civic Engagement segment provides insight into the concept of civic engagement. Civic engagement is a diverse concept involving personal, community, spiritual, and other meaningful factors. The segment featured a mentoring program formed by 3M where volunteer mentors like Dick Streeper and Jim Scheibel work with inner-city youth. Barbara Kaufman describes the 3M CARES program which helps individuals transition to retirement.

Hosted by Jan, guests included Vanne, Bob, Victoria, and Diana and City of Hopkins Manager Rick Getschow.

Discussion Questions:

1. Reminisce. Has civic engagement been a part of your life? Did your family shape your engagement? How?
2. What does the term "civic engagement" mean to you? What are the factors, such as community and spiritual, you see are part of civic engagement? What are examples of civic engagement?
3. How do you search for activities related to civic engagement? Have you ever considered mentoring youth in school activities?
4. What skills and assets do you have that could be valuable to an individual or organization?
5. How do you balance your own life and civic engagement within your community?

Notes

Quick Facts You'll Learn

- There are a large number of alternative housing options for older adults including co-housing, townhomes, independent living apartments, assisted living, and traditional detached homes. Senior LinkAge Line® can help you compare housing options to find one that fits your needs.
- Co-housing is a type of housing where individuals of all ages and abilities own a portion of the housing space and share collective areas.
- Services are available to help with upkeep of housing such as outdoor chore or indoor house cleaning. More information can be found at the Senior LinkAge Line®.
- There are resources and programs to help individuals with limited income pay for housing.
- According to research by the Minnesota Department of Human Services, 75-80 percent of baby boomers want to remain in their own homes or in the same community when they retire.

Housing

The Housing segment provides insight into housing and aging in place in communities. The segment features The Monterey co-housing community in St. Louis Park with Minnesota Good Age's Tricia Cornell who interviewed Monterey members John Trygstad, Ken Fox, Susan Elizabeth Bring, and Joelyn Malone. A second segment features County Commissioner Amy Wilde and City Administrator Myles McGrath representing rural Dassel, Minnesota (1,233 people) and their implications of an aging population and out migration of younger people for college and work.

Hosted by Jan, guests included Nancy, Gilbert, David, Dorii and Larhae Knatterud from the Minnesota Department of Human Services.

Discussion Questions:

1. Reminisce. What types of housing have you lived in over the years? What were the strengths and weaknesses of the different types of housing?
2. Why is "home" important to you? What attachments do you have to the "place" that is a home and the "memory" that is a home?
3. Are you currently living in housing that meets your needs? Will you be able to "age in place" in your home?
4. What about "aging in place" in your community? Does your community design support or detract from "aging in place?"
5. What financial considerations do you have to take to remain in a home? What physical considerations do you have to take?
6. How are living in a metropolitan, suburban or rural areas different? What assets and barriers do each hold for "aging in place?"

Notes

Quick Facts You'll Learn

- Assistive Technology is defined by the Assistive Technology Act as any item, piece of equipment, or product system, whether acquired commercially, modified, or customized, that is used to increase, maintain, or improve functional capabilities of individuals with disabilities.
- Telehealth provides specialty care such as dermatology to residents in rural locations through videoconferencing technology like a webcam on a computer.
- Learning to use the Internet is easy through a free Senior Surf Day class. Contact the Senior LinkAge Line® at 1-800-333-2433 to find a class.
- Research by Dr. Gene Cohen has shown strong benefits of creative arts to the physical and mental health of older adults.

Technology

The Technology segment provides insight into the rapidly changing world of assistive technology, information and communication. The segment features new medical technologies through the Sister Kenny Institute with Director of Research Lars Oddson, research intern Katarina Lund, and occupational therapist Matthew White. Another segment features the role of creativity in aging and the Minnesota Creative Arts and Aging Network with poet Louis Alemayehu and composer/musician Carei F. Thomas.

Hosted by Jan, guests included Bob, Diana, Allan and Stuart Speedie from the University of Minnesota.

Discussion Questions:

1. Reminisce. How has technology changed over your lifetime (for example, think about the evolution of television from radio, black and white, color, cable, on the Internet)?
2. What does the term "technology" mean to you? Do you have any excitement, fears, or other feelings about technology?
3. What medical technologies have improved the quality of your life? What assistive technologies do you see as important to you and your friends or family?
4. Do you use a computer? Are you connected through social networking sites such as MySpace, Facebook, or Twitter?
5. How do spirituality and creativity affect your aging? How have they changed or evolved over your lifetime? Do you participate in artistic or creative activities?

Notes

Quick Facts You'll Learn

- Transportation includes both public (buses, trains, etc.) and private (cars) sectors.
- According to the 2005 Survey of Older Minnesotans 12.9% of people 65 years and older lack transportation, 11.9% do not drive, and 15% have used public transportation.
- There is some form of public transportation in most communities in Minnesota, though some can be more limited (days and times) than others. To find options in your area, contact the Senior LinkAge Line®.
- Most people are aware of their declining driving abilities and have worries about safety.
- Maintaining a range of motion and strength, as well as staying physically fit helps with driving skills.

Transportation

The Transportation segment provides insight into both public and private transportation services and infrastructure. In Minnesota, automobiles are a primary mode of transportation which causes both opportunities and problems for urban and rural communities. The segment features a driving simulation at the Sister Kenny Institute with occupational therapist Chris Tripp and rehab patient Roger Leighton.

Hosted by Jan, guests included Amy, Bob, Diana, and Hal Freshley with the Minnesota Board on Aging.

Discussion Questions:

1. Reminisce. Do you remember your first car? What was it like? How many miles per gallon of gas did it get? What were the car's safety features?
2. Do you still drive actively? Do you drive less or more than you used to? Have you put any restrictions on your own driving? If you no longer drive, what was the transition to "car-less" like?
3. What transportation options are available in your community if you do not drive a car? How does transportation affect "aging in place?"
4. What planning have you done and can you still do to prepare for changes in your abilities to drive? When answering, think about scheduling, costs, and availability of transportation.
5. What do you think about mandated driver's tests for people of a certain age?

Notes

Quick Facts You'll Learn

- The Osher Lifelong Learning Institute (OLLI) is a membership-based community of older adults in the Twin Cities metropolitan area who love learning and enjoy spending time with like-minded individuals through over 200 activities annually.
- The Advocacy Leadership for Vital Aging program (ALVA) is a leadership development program sponsored by the Vital Aging Network for experienced adults who are interested in providing leadership for the common good.
- The SHiFT network mentioned by Steve Benson supports people in mid-life who seek greater meaning in life and work.

Lifelong Learning

The Lifelong Learning segment provides insight into lifelong learning. Lifelong learning occurs in both formal and informal settings. Learning may change across the lifespan depending on goals or work. The segment features the Golden Girls Homes with Kathleen Holland and Pam Rusten and the Vital Aging Network's Advocacy Leadership for Vital Aging (ALVA) program with Mary Kowalski.

Hosted by Jan, guests included Diana, Allan, Vanne, and Steve Benson from the University of Minnesota's Osher Lifelong Learning Institute.

Discussion Questions:

1. Reminisce. What do you remember about learning early in life? What kinds of education did your parents and grandparents have? How have opportunities changed over the years?
2. What ways do you participate in lifelong learning? How are the learning opportunities traditional and non-traditional (such as in a classroom, through travel, or by hobbies)?
3. For what purposes are you learning? What freedoms do you have to explore learning that you want rather than required?
4. What is the value of lifelong learning, why would you do it? How do you share your experiences to benefit the community?
5. How can you increase lifelong learning in your life today? How can you engage other generations in your lifelong learning?

Notes

Quick Facts You'll Learn

- Social Networking includes not only new technologies such as Facebook, but also traditional in person networking through groups and faith communities.
- Relationships and social networking can affect physical health through decreasing isolation and symptoms of depression. Isolation can be fatal. Relationships are important to supporting healthy behaviors such as exercising and eating.
- Faith communities such as churches play important roles in the social networking of some people, but not everyone.
- Social networking can often lead to change. Change is vital for growth and can be a meaningful and vibrant part of life.

Social Networking

The Social Networking segment features discussions on both in person and virtual networking such as volunteering, new technology, and family roles. Discussions include the role of technology in networking such as Facebook and email, the cultural implications of social networking, and the faith community's role. Mary Jo explains the connections between social networking and health as well as the Purpose Prize – the ability to refire, not retire. In addition, Brian Mattson explains how he has begun to change his lifestyle through Blue Zones, a program that encourages social networking through walking and other fitness groups.

Hosted by Ken, guests included Diana, David and Shelly. Special guests included Mary Jo Kreitzer from the University of Minnesota Center for Spirituality and Healing.

Discussion Questions:

1. Do you social network through the computer using sites such as MySpace, Facebook or Twitter? Why or why not?
2. Imagine having sites like Facebook when you were in high school or younger. How would that have changed your relationships and friendships?
3. How do you build intentional communities in your life? How are those communities intergenerational? Cultural?
4. How can physical health or activity be connected to social networking?
5. What steps can you take in the next week to expand your social networking and increase your healthy behaviors?

Notes

Quick Facts You'll Learn

- You'll need about 75% of your income while you were working in your retirement years. However, this number is dependent upon what you want to do in retirement (staying home, traveling, etc.). You'll live the life you lived before retirement in retirement. Start where you are today and make adjustments over time.
- As you enter retirement years, you want to be as close to debt fee as you can be. There may be times where you downsize.
- One third of all scams are targeted at older adults. This is disproportionate with 33% of scams for 15% of the population.
- Develop an "I can sleep" portfolio. Stick with government guaranteed debt such as treasury protected securities. Your age should be in a conservative portfolio (if you're 65, 65% should be invested conservatively).
- Most people will not be able to save to maintain their standard of living in retirement if they don't do anything else. People are also going to work longer. Factor these into retirement planning.

Protecting Your Money

The Protecting Your Money segment explains finances as they relate to scams, retirement, and the economy. Chris Farrell from NPR's Marketplace Money answers common questions about retirement and finances. He explained that while there may be answers to retirement and finances, they are different for each person and his or her situation.

Hosted by Ken, guests included Diana, Gustavo, and Vanne.
Special guest included Chris Farrell from NPR's Marketplace Money.

Discussion Questions:

1. How did you (or will you) make the financial decision to retire? What did you consider?
2. Who does the financial planning in your family? Are plans shared with others?
3. Have you ever come across a scam? What did you do and what would you do differently?
4. What have you learned from the financial decisions you made and what advice would you offer others?
5. How are your children or younger generations' lifestyles different from yours? How will they financially be in retirement?
6. What do you think is considered a "normal" economy? Is there a "new normal" that we've never seen before?

Notes

Quick Facts You'll Learn

- COBRA is a program that allows an individual to keep health insurance after losing or leaving employment.
- Positivity is important when job searching. While not legal, age discrimination is real and can occur and it's possible to use age as a skill of experience and maintain positivity.
- In rural areas there is a narrower range of possibilities for employment opportunities.
- It's important to acknowledge frustrations and anger. The first place to start is to look at strengths and experiences before searching for work.

Employment

The Employment segment explains complexities around employment including losing a job, searching for work, age discrimination, and retirement. Catherine Byers Breet from Arbez, Inc. provides motivation for job searching and working past retirement. Ron, Bruce, and Shirlee explain their experience with working, losing a job, and retirement in the second half of life.

Hosted by Ken, guests included Vanne, David, Bob, and Victoria.
Special guest included Catherin Byers Breet from Arbez, Inc.

Discussion Questions:

1. What is your work history? How has the history changed over time? Do you continue working in retirement?
2. Where does work fit into your life right now?
3. What are your strengths and passions that you can use if you're interested in working?
4. How have you seen interactions with younger people versus older people in employment? Have you worked with people of different generations?
5. How has work changed over your lifetime? What jobs were high employers when you were younger compared to today?
6. Have you had experiences with losing a job? How did you move forward to find additional work?

Notes

Quick Facts You'll Learn

- The vast majority of long-term care is unpaid informal care provided in someone's home – a friend or family member helping with daily living.
- Health insurance or disability insurance rarely pays for the cost of care. Disability insurance pays for a portion of lost income and health insurance pays for medical services.
- Long-term care insurance is like buying a portion of what you might need. Around 12 percent of the population has long-term care insurance and is most often paid by family, out of pocket, or public dollars.
- As the baby boom generation ages, Medicaid (also known as Medical Assistance (MA) in Minnesota) cannot afford to pay for long-term care services for everyone.
- The Senior LinkAge Line® at 1-800-333-2433 can help you learn about long-term care options including how to modify your home.

Long-term Care Basics

The Long-term Care Basics segment explains the many facets of long-term care including paying for long-term care and alternative services to nursing homes. Professor Marlene Stum from the University of Minnesota helps explain the complex notion of paying for long-term care services. Care Providers of Minnesota's CEO Patti Cullen lays out the spectrum of long-term care options and offers helpful first steps in getting questions about long-term care answered.

Hosted by Ken, guests included Amy, Gilbert, Bob, and Vanne. Special guests included Professor Marlene Stum from the University of Minnesota and Care Providers of Minnesota's CEO Patti Cullen.

Discussion Questions:

1. Have you planned for long-term care in advance of needing it? For what things do you think you need to plan?
2. Have you talked about finances with your family members or friends who may need to help you in the future?
3. If you require assistance, who can help you in your home? Do you have family members, friends, faith communities such as churches, or other organizations that you know you can call?
4. What things can you do to stay at home rather than living in a nursing home? Have you done any modifications to your current home?
5. What one thing can you do walking away today to prepare for long-term care?

Notes

Quick Facts You'll Learn

- An advanced directive, sometimes known as a living will, is a tool that outlines what happens when a person becomes incapacitated, or unable to make decisions. It names a person, or agent, who can give health care wishes and instructions.
- Advanced directives are free and can be done at home without a professional. Minnesota has a suggested form that can be obtained through the Senior LinkAge Line®.
- A health care agent is an advocate named in a directive that will make decisions based on an individual's wishes. A health care agent works within the best interest of you based on your thoughts and feelings about care.
- Long-term care is complex. The Senior LinkAge Line® can help you learn about long-term care options including long-term care insurance options.

Long-term Care Essentials

The Long-term Care Essentials segment continues the conversation from Long-term Care Basics. The segment focuses further on services and advanced directives. Mary Bornong from Volunteers of America explains Minnesota's health care directive. Louise Segreto explains her role as a health care agent for friends. Care Providers of Minnesota CEO Patti Cullen helps answer questions about long-term care.

Hosted by Ken, guests included Amy, Gilbert, Bob and Vanne. Special guest included Mary Bornong from Volunteers of America, Louise Segreto and Care Providers of Minnesota CEO Patty Cullen.

Discussion Questions:

1. Have you had the three discussions Patti Cullen outlined as important: where do you want to have care, what are your finances like, and how do you want care if you can't make decisions? How can you start having those conversations if you haven't?
2. Do you have an advanced directive? Why or why not?
3. Would the discussion about advanced care be difficult with family or friends? How could you approach it so it wasn't so difficult?
4. What are your thoughts about a nursing home? How are these thoughts influenced by what you see in the paper?
5. What ways do you support the saying that "it takes a village" to help people? How are your strengths used to help others? How are others strengths used to help you?

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Helpful Links:

Getting There
www.mnaging.org/advisor/tpt.htm

Minnesota Board on Aging
www.mnaging.org

Senior LinkAge Line®
1-800-333-2433
www.MinnesotaHelp.info®

Minnesota Department of Health
www.health.state.mn.us

National Council on Aging Healthy Aging Programs
www.healthyagingprograms.org

Minnesota Falls Prevention Initiative
www.mnfallsprevention.org

Midway Judo
www.midwayjudo.com

Live Well at Home
www.mnlivewellathome.org

Vital Aging Network
www.vital-aging-network.org

SHiFT
www.shiftonline.org

AARP
www.aarp.org

Minnesota's Area Agencies on Aging
www.mn4a.org