



Change your mindset: Thinking young helps your body and brain

At this year's Super Bowl, The Who performed their 45-year-old song "My Generation," which features the famous line "I hope I die before I get old."

Boomers know the first of those life events is inevitable, but are there ways to not go gentle into the dark night of aging? Yes, says one anti-aging expert: Start by not acting old. "Unless you plan, the traditional senior culture is going to get you," says author Barbara Morris. "It becomes embedded in your thought process that you're getting old."



Barbara Morris

Morris says this "traditional senior culture" is especially deadly for women because it expects them to grow older but not grow mentally. "Continuous lifelong learning is the key," she says. "There's absolutely no reason for a senior to be buffalooed by



a cell phone or a computer."

Her new book, "No More Little Old Ladies!" is aimed not so much at reversing the aging process as it is reversing the aging mindset. And while she advises keeping your chronological age to yourself, she proudly gives hers. "I'm

Thanks, Mom! What's the best Mother's Day gift you've ever given or received? What made it so special? Tell us about the best Mother's Day you've celebrated and why it beats all others. Share your story for possible publication.

Let us hear from you

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81," she says. "I'm not in the age closet." Morris makes the distinction between aging and being old. "Aging is inevitable, but being old is a choice," she says. She also says it is important not to ignore your age. Instead, she advises living in a state of "perpetual awareness" about the changes your body is going through, because the knowledge can help you reverse some of the damage.

"You have to educate yourself about nutrition," she says. "You can't be eating the [bad] all-American diet and expect to get into your 50s and 60s and 70s and look good and feel good."

And don't forget to exercise. Morris recognizes that our spark — what she calls our life force — starts to diminish as we age, but exercise can jump-start our bodies and revive vitality. She also offers tips on her website, nomorelittleoldladies.com.

Most important, do not classify yourself as a senior — a term she despises. "I'm a mature woman in a constant state of growth," she says. "You can call me a senior if you want, but that's not my mindset, and that's not my lifestyle."



PHOTO BY VINCE KISH, 2007

Get gardening: Plant sale at Old Westbury Gardens

If you're tired of garden-variety plants in your yard, here's a chance to buy annuals and perennials from the pros.

Old Westbury Gardens' Spring Plant Sale and Gardening Weekend starts Friday with several events. The Gardens' signature varieties will be offered for sale, and you can talk with horticulturists to get tips about which plants are best for you. Bring half a cup of dry soil from about four inches deep in your garden for free testing. Also on hand during the weekend will be members of the American Rhododendron Society, who will be selling rhododendrons and azaleas.

The show and sale are 10 a.m.-5 p.m. Friday-Sunday. Admission to the Gardens is \$10. Seniors 62 and older, \$8. For information, go to oldwestburygardens.org or call 516-333-0048.



Stop the excuses, walk into good health

Now that the long winter is just a bitter cold memory, there's no excuse not to get outside. But don't just stand there: Start walking.

A new study from the Harvard School of Public Health that looked at more than 39,000 middle-aged women over a period of 12 years found that those who walked at least two hours a week had a 37 percent lower risk of suffering a stroke than the nonwalkers. Those who said they walked at a brisk pace did even better. Their risk of suffering a stroke was 68 percent less than the nonwalkers. Brisk was defined as a pace of at least 3 miles an hour.

The study was published earlier this month in the medical journal *Stroke*: Journal of the American Heart Association.

What can at-home wife keep?

My husband and I are both over 80 years old. We have a house, our Social Security and his IRA, which is under \$100,000 and pays our living expenses. If he needs nursing home care, must his required IRA distributions be spent on his care? I believe the at-home spouse of a Medicaid recipient is allowed to keep some assets. Would it be necessary to move money from his IRA to other savings to qualify it for this exemption?

An at-home spouse can keep \$109,560 in her name. But transferring money from his IRA into your name is a bad idea because IRA withdrawals are taxable.

To qualify for nursing home Medicaid benefits, he can't have more than \$13,800 of assets in his name, says Jennifer Cona, a Melville elder law attorney. That doesn't include his primary residence or an IRA from which he's taking distributions. But the IRA distributions go to the nursing home; and they must be based on his

life expectancy, according to Medicaid's actuarial table, not the Internal Revenue Service table. The Medicaid table requires bigger distributions.

The "at-home" spouse is allowed \$2,739 of monthly income in addition to \$109,560 of assets. The income entitlement could mean the IRA distributions go to you instead of the nursing home, Cona says. If your other monthly income is only \$739, for example, you'd be entitled to \$2,000 of your

husband's income. If the house is solely in his name, she recommends he transfer it to you. Otherwise, Medicaid can put a lien on it and force a sale after his death to recoup benefits paid to him. That can't happen if you own it jointly with right of survivorship.

THE BOTTOM LINE The spouse of a nursing home resident on Medicaid is entitled to keep \$109,560 of assets and \$2,739 of monthly income.

Two websites with more information: bit.ly/ayY0JW and bit.ly/agFfsC.



ASK THE EXPERT

Lynn Brenner

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Looking to house for equity payouts

Even with the hits the real estate market has taken, your house still might be your biggest asset. If you've ever wondered how much you can get in a reverse mortgage, a new online calculator will give you a quick answer.

The reverse mortgage calculator, along with others, can be found at NewRetirement.com. There's a link to the reverse mortgage calculator on the site's home page. The results do not include fees, but you can get a general idea of how much you will receive.

A reverse mortgage allows you to convert some equity in your home into cash either as a lump sum or in monthly, lifetime payouts. To qualify, you must be at least 62 and own your home free and clear or have a low mortgage balance.