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Joan Aragone: Everybody needs to know how government works

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At a social gathering recently, I heard some 40-somethings discussing their futures -- specifically, the prospect of retiring without government support.

"Let's face it," one said. "There won't be any Social Security for us."

The conversation moved to the cost of health insurance.

"I'm working so I can pay for health care," one said.

"That's the only reason I'm staying at my job," said another.

On the periphery, a grandmother piped in. "Does anybody have an opinion on Paul Ryan's plan for Medicare?"

"Who's he?" was the universal response.

"He's the Republican chairman of the House Budget Committee," she said. "He wants to revamp Medicare and turn it over to insurance companies. It would add a new layer of bureaucracy to the process."

"That's too complicated," one said. "All I know is medical expenses are too high."

"But Medicare's administrative overhead is only 3 percent, compared to around 16 to 20 percent with insurance companies," grandma continued. "That contributes to cost, along with factors like drug prices."

Blank stares. Grandma stopped talking. The original conversation resumed: "They" need to cut health care costs. "They" need to fix it. "They" have let

things get out of control.

This was an educated group planning for the future. Their assumption was that nothing would be there, and nobody would be looking out for them when they reached retirement age and

beyond.

Even more disheartening, they appeared uninterested in the players, the system and the procedures they could follow to possibly change the outcomes.

Aren't we all citizens? Shouldn't we at least know the names of the folks who are making the laws that may change our lives?

Pundits decry the apparently low level of education among the young. I'm wondering what happened to the rest of us.

New website for healthy activities

Anne Ferguson, of Sunnyvale, learned to appreciate the arts and the outdoors through her grandparents, who remained mentally and physically active all their lives.

"They were a guide," she said in a phone interview. "They took me to museums, introduced me to nature and probably were the basis for my career in science."

In their honor, she has created a nonprofit

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organization, Bay Area Older Adults, with the aim of promoting healthy living for older adults. The website, www.bayareaolderadults.org, offers more than 1,500 free and low-cost healthful activities. It came online in March 2010.

In creating the site, Ferguson and her volunteer staff canvassed older adults about their needs regarding online material and read the scientific literature concerning important aspects of healthy aging. The upshot is an easy-to-use website filled with practical information about a range of activities from hiking to museums and farmers markets.

"Our staff does the research and users can see the results," said Ferguson, who holds a Ph.D. in molecular biology and works in marketing for a biotech firm.

For example, to find a walk nearby, click on the category "Outdoors." Choose "Peninsula," for example, then on a category of interest, perhaps "Parks." Click on one and find details about the park, including history and layout. Click on "Learn more" and find details, including photos, trails, even the locations of bathrooms.

Next, Ferguson hopes to include group activities and form a ride-sharing community so older adults can travel together to activities.