



\*\*\* E-zine April 2007 \*\*\*

**This Month Highlights:**

- [Seniors Go to College](#)
- [Don't Miss This Tax Tip](#)
- [Do You Have Persistent Fears?](#)

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The New Survey <http://www.seniorresource.com/survey.htm> is ready for your input! Your privacy is respected; we don't capture information unless you type it, and we never sell it or give it away. What you share helps seniorresource.com and our clients know and serve the collective "you" better! Even if you have never done a survey before, take this one! The results of the last Survey can be found below.

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## **A. COLLEGE LIVING... IT'S NOT JUST FOR STUDENTS ANYMORE!**

Campus Continuum has a new idea that seniors are interested in: living on a university campus.

Yes, senior citizens think the idea of living on a college campus is a good one. In a recent study 700 respondents indicated what they thought of the idea. 17% (119) were "very interested," and 37% (259) reported being "mildly interested." 86% of the interested respondents were 51-70 years old. Baby-boomers. Go figure. They changed our society from their dorms on American college campus in the 1960's, and now they want to move back. Who says you can't go home again?

While we're not actually talking dorm living - residents have condominiums and co-ops to choose from - Campus Consortium <http://www.campuscontinuum.com> is currently working with two universities: the independent Juniata College in Pennsylvania, and UMass and Dartmouth in Massachusetts.

The apparent potential benefits are many, but perhaps can be summed up by a statement on Campus Continuum's web site:

1. One-stop shopping for stimulating intellectual, cultural, social, volunteer, part-time work and wellness opportunities - on and off campus, within an intergenerational setting - all coordinated by a Dean of Senior Students.
2. Camaraderie enjoyed through membership in a lively, diverse community of lifelong learners.

Residents will have access to college programs and facilities, as well as programs they organize themselves, and other events on campus. A "Dean of Senior Students" is there to support senior residents, matching them with appropriate activities within their interests, and coordinating events and concerns with the college. The Dean will also coordinate volunteer events, travel, social events, and educational opportunities ?

## **Other Campuses Provide Senior Living**

Rose Garden Village and Royal Rose senior apartments are owned and operated by California Baptist University. The residents of the complexes are enjoying college life and a greater sense of security than many feel they ever had before at the locations.

The arrangement is working well for the university, too. Many residents were skeptical at first, but the university has lived up to its promises, and all is well. Currently no new residents are being accepted, and the school may opt to redevelop the real estate in the future into student housing or other services. However, for now all parties seem content with the arrangement. The university staff is making repairs and improvements to the buildings and the grounds, and the senior citizens enjoy feeling like a valued part of the university. At social events, outings, and cultural events senior residents can be found in attendance as special guests, and some even don Cal Baptist T-shirts. The university intends to start an "Adopt-a-Grandparent program, and some seniors are considering furthering their educations.

## **University Living at Ann Arbor**

University Living is working with the University of Michigan to leverage the benefits of the institution, and the life experience and vitality of senior-citizen residents of University Living. From the "UL" web site: "Through a relationship with The University of Michigan, University Living provides its residents with the opportunity to get involved in discussion groups, attend lectures, and develop positive relationships with University of Michigan students. Together with the University of Michigan's Institute of Gerontology, which maintains an office at the facility, University Living conducts ongoing research into the most innovative ways to enrich and enliven the daily experiences of seniors."

<http://www.umich.edu>

University Living operates an "Intergenerational Culture Program" in which residents participate in discussions and activities with the students of the university. The result is a greater understanding between the generations, exchange of life experience within learning opportunities, and intellectual and friendship needs.

The University Living web site introduces their philosophy to treat the entire person, and by interaction with friends and family, patients in the Gerontology program can feel good about themselves even while dealing with the difficulties of growing older.

<http://www.univliving.com/uofm.htm>

## **Senior Citizen Tuition-Free Education Update:**

East Stroudsburg University in Pennsylvania offers a tuition waiver for all retired senior-citizen residents of Pennsylvania sixty years of age or older. There are undergraduate programs and graduate programs.

East Stroudsburg University, 200 Prospect Street, East Stroudsburg, PA 18301-2999. Phone:

570-422-3211

<http://www3.esu.edu>

Additional aging related information for seniors may be found at: <http://www.seniorresource.com/ageproc.htm>

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## **B. TIME IS RUNNING OUT FOR A GREAT TAX ADVANTAGE**

On August 17, 2006, President Bush signed H.R. 4, Public Law 109-280, the "Pension Protection Act of 2006." This sweeping law was aimed at strengthening pension funds that are woefully under-funded at many organizations by requiring them to be fully funded over a seven-year period, beginning in 2008. But it also contains many other provisions, one of which expires at the end of 2007.

If called to active duty between September 11, 2001 and December 31, 2007 military personnel can take a penalty-free withdrawal from their 401-K or IRA. The IRS allows these persons to re-deposit the money within up to two years after they finish their active duty and avoid penalties for early withdrawal.

The act also allows senior citizen taxpayers over the age of 70.5 years to donate money to their favorite charity directly from their IRA account, avoiding the usual income tax generated by such withdrawals. Qualified taxpayers may donate up to \$100,000 per year from their IRA. The trade-off is that since you paid no tax on the money you first deposited in your IRA, and are now removing those untaxed funds plus (potentially) untaxed earnings from your IRA, you may not claim an additional deduction on your income taxes for the donation. This tax provision is effective for tax years 2006 and 2007.

While you won't be able to take both the deduction for the gift and the deduction you got when you deposited the funds into your IRA, there may still be an ancillary benefit to you beyond the natural benefits of philanthropy by combining the gift with your plans for a Charitable Remainder Trust, or "CRT."

Charity needs the CRT. It allows the donor to leverage and use his or her investments today with large tax deductions from the IRS, in exchange for leaving the remainder of their trust to a favorite charity. Everyone wins. What about the heirs? Well, if the trust is planned properly, they get a tax-free insurance check equal to the value of your estate, while the charity gets the actual assets of the estate upon your passing.

While persons making tax preparations should always speak with a qualified tax advisor about their personal situation prior to taking action, here is one such strategy: Say you own a building

outright and have large potential capital gains to pay should it be sold. If you form a Charitable Remainder Trust and transfer the ownership of your building into your new trust, and then sell it under your authority as the trustor, there will be no taxes owed. Why? Because that trust's assets belong to the charity (even though they only get it upon your death) and charity pays no capital gains tax!

You now take the original investment and profits from your tax-free real estate sale and purchase income securities such as government bonds or perhaps an annuity within the trust, again using your powers as trustor. The trust allows you to remove 6%-9% of the assets each year and voila - the low-income generating, high-value real estate with a large potential capital gains tax obligation is now liquid and tax-free income-generating.

The money is in effect "tax free" because the generous deduction the government gives you in exchange for your gift to the charity (the act of forming your trust) is too large to use in any one year, and is typically spread out over time. This shelters the income spun off annually to you by the trust. When the trustor then re-directs some of their newfound income into an insurance policy (usually a "second-to-die" policy) the heirs are protected and receive that tax-free check... eventually. By making the gift from your IRA today as allowed by the Pension Protection Act of 2006 in conjunction with the creation of a CRT, your retirement planner may be able to garner benefits for you from the charity, such as free legal assistance in creating the trust, or a higher negotiated payout to you over the life of the trust.

<http://taxes.about.com/b/a/257331.htm>

<http://www.whitehouse.gov/news/releases/2006/08/20060817.html>

[http://www7.nationalacademies.org/Giving/Charitable\\_Remainder\\_Trusts.html](http://www7.nationalacademies.org/Giving/Charitable_Remainder_Trusts.html)

Additional finance information can be found at:

<http://www.seniorresource.com/finance.htm>

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## **C. MANAGING YOUR PERSISTENT FEARS, DEPRESSION, AND EVERYDAY ANXIETIES**

By: Stanley Popovich

Everybody deals with anxiety and depression; however some people have a hard time in managing it. As a result, here is a brief list of techniques that a person can use to help manage their most persistent fears and everyday anxieties.

When facing a current or upcoming task that overwhelms you with a lot of anxiety, the first thing you can do is to divide the task into a series of smaller steps. Completing these smaller tasks one at a time will make the stress more manageable and increases your chances of success.

Sometimes we get stressed out when everything happens all at once. When this happens, a person should take a deep breath and try to find something to do for a few minutes to get their mind off of the problem.

A person could get some fresh air, listen to some music, or do an activity that will give them a fresh perspective on things. A person should visualize a red stop sign in their mind when they encounter a fear- provoking thought. When the negative thought comes, a person should think of a red stop sign that serves as a reminder to stop focusing on that thought and to think of something else. A person can then try to think of something positive to replace the negative thought.

Another technique that is very helpful is to have a small notebook of positive statements that make you feel good. Whenever you come across an affirmation that makes you feel good, write it down in a small notebook that you can carry around with you in your pocket. Whenever you feel depressed or frustrated, open up your small notebook and read those statements. This will help to manage your negative thinking.

Learn to take it one day at a time. Instead of worrying about how you will get through the rest of the week, try to focus on today. Each day can provide us with different opportunities to learn new things and that includes learning how to deal with your problems. You never know when the answers you are looking for will come to your doorstep. We may be ninety-nine percent correct in predicting the future, but all it takes is for that one percent to make a world of difference.

Take advantage of the help that is available around you. If possible, talk to a professional who can help you manage your depression and anxieties. They will be able to provide you with additional advice and insights on how to deal with your current problem. By talking to a professional, a person will be helping themselves in the long run because they will become better able to deal with their problems in the future. Remember that it never hurts to ask for help.

Dealing with our persistent fears is not easy. Remember that all you can do is to do your best each day, hope for the best, and take things in stride. Patience, persistence, education, and being committed to trying to solve your problem will go a long way in fixing your problems.

Stan Popovich is the author of "A Layman's Guide to Managing Fear Using Psychology, Christianity and Non Resistant Methods," an easy-to-read book that presents a general overview of techniques that are effective in managing persistent fears and anxieties. For additional information go to: <http://www.managingfear.com/>

Additional health information for seniors can be found at:  
<http://www.seniorresource.com/health.htm>

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## **D. DID YOU KNOW...?**

### **Making Lemonade From Lemons, the Zen Way!**

thanks to BK, San Diego

An elderly Chinese woman had two large pots, each hung on the ends of a pole, which she carried across her neck. One of the pots had a crack in it while the other pot was perfect and always delivered a full portion of water. At the end of the long walk from the stream to the house, the cracked pot arrived only half full.

For a full two years this went on daily, with the woman bringing home only one and a half pots of water. Of course, the perfect pot was proud of its accomplishments. But the poor cracked pot was ashamed of its own imperfection, and miserable that it could only do half of what it had been made to do.

After two years of what it perceived to be bitter failure, it spoke to the woman one day by the stream. " I am ashamed of myself, because this crack in my side causes water to leak out all the way back to your house." The old woman smiled. "Did you notice that there are flowers on your side of the path, but not on the other pot's side?"

"That's because I have always known about your flaw, so I planted flower seeds on your side of the path, and every day while we walk back, you water them. For two years I have been able to pick these beautiful flowers to decorate the table. Without you being just the way you are, there would not be this beauty to grace the house."

Each of us has our own unique flaw. But it's the cracks and flaws we all have that make our lives so very interesting and rewarding. You've just got to take each person for what he is and look for the good in him.

### **Learn Infant /Child CPR**

The American Red Cross, American Heart Association and National Safety Council recently agreed on NEW guidelines for performing CPR. Both parents and grandparents should know how to do CPR.

Drowning is the leading cause of death in children ages 1-to-4. Airway obstruction is the leading cause of injury-related deaths among infants under age 1. If a child is not administered CPR within two minutes, brain damage, long-term disabilities or death may result.

When emergencies occur, immediate bystander resuscitation could mean the difference between life and death. Get a copy of INFANT & CHILD CPR: WHAT EVERY PARENT SHOULD KNOW. This DVD demonstrates traditional and new methods in a clear and easy manner. Performing these techniques buys precious time until professional help arrives.

The DVD can be found at:

<http://www.seniorresource.com/SRBaz.htm#equip>

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## **E. THOUGHTS FOR THE MONTH**

We present here some words from those with a birthday this month.

Jane Goodall - "Change happens by listening and then starting a dialogue with the people who are doing something you don't believe is right."

Abraham Maslow - "What is necessary to change a person is to change his awareness of himself."

Ali MacGraw - "Looking at beautiful things is what makes me the happiest."

Alec Guinness - "I don't know what else I could do but pretend to be an actor."

Marlon Brando - "Never confuse the size of your paycheck with the size of your talent."

More "Thoughts" at <http://www.seniorresource.com/thought.htm>

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## **F. FREE THINGS**

### **Federal Tax Preparation**

The Free File program is a free federal tax preparation and electronic filing program for eligible taxpayers developed through a partnership between the Internal Revenue Service (IRS) and the Free File Alliance LLC, a group of private-sector tax software companies. Since Free File's debut in 2003, more than 15.4 million returns have been prepared and e-filed through the program. Free File allows taxpayers with an Adjusted Gross Income (AGI) of \$52,000 or less in 2006 to e-file their federal tax returns for free. That means 70 percent of all taxpayers - 95 million taxpayers - can take advantage of the Free File program. Visit:

<http://www.irs.gov/efile/article/0,,id=118986,00.html>

To learn more about finances visit:

<http://www.seniorresource.com/finance.htm>

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## **G. SPECIAL SURFING SITES**

### **New Generic Drug Approvals Listing**

The government provides daily generic drug updates for consumers. The Electronic Orange Book (EOB) contains the current list of approved generic products, which is important for substitution purposes.

The EOB content includes:

- Generic product ANDA (Abbreviated New Drug Approval) (daily)
- All product changes received and processed (monthly)
- New Drug Application (NDA) approvals (20,000 and 50,000 series) (monthly)
- Patent information (daily)
- Exclusivity information (monthly)

Check it out at:

<http://www.fda.gov/cder/ob/obfaqs.htm>

### **Get a Human on the Phone**

Tired of getting a computer voice and directions when you make a call to a business? Here is the way to get to a real human being. Go to <http://gethuman.com/us/> to learn how to bypass the automated system. The site, based on input from consumers, provides instructions and special phone numbers. You can also report your hold times to help the next site visitor. Unfortunately, some of the numbers given frequently change, so you may need to check each time you call a business.

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## **H. OH MY AGING FUNNY BONE**

### **Names Make the Man (or Woman)**

- Experience : The name men give to their mistakes.
- Philosopher: A fool who torments himself during life, to be spoken well of when dead.
- Diplomat: A person who tells you to go to hell in such a way that you actually look forward to the trip.
- Opportunist: A person who starts taking a bath if he accidentally falls into a river.
- Optimist: A person who while falling from Eiffel Tower says in midfall, "See? I'm not injured yet."
- Pessimist: A person who says that O is the last letter in ZERO, Instead of the first letter in word OPPORTUNITY.

## Retirement, a Wife's View

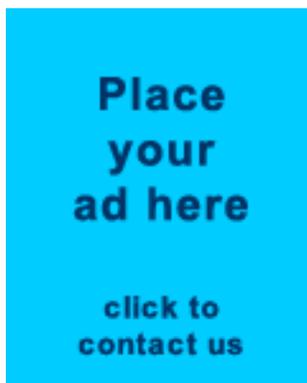
A frustrated wife told me the other day her definition of retirement: "Twice as much husband on half as much pay."

Visit 1000's of jokes of interest to people who have lived a long and rich life. "Oh My Aging Funny Bone" is at <http://www.seniorresource.com/jokes.htm>

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This issue has been edited by Betsy Day (Betsyjday@aol.com).

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