******* Senior*resource*.com E-zine *******
August 2004

SPONSORS OF THIS ISSUE

Financial Freedom Senior Funding Corporation, a subsidiary of IndyMac Bank, FSB, offers reverse mortgages for house rich/cash poor seniors, and as an instrument for estate planning for the wealthy.

New LifeStyles, Inc publisher of Senior Housing and Care Guides in 50 major markets for the US & Canada is for seniors, their families and friends, social workers, case managers, physicians and anyone searching for senior housing and care options. The guide and web site are free. The information, invaluable!

Hartford Auto Insurance offers competitive rates for insurance for seniors through AARP and can be contacted for a no-obligation quote in your state under Insurance: Auto.

This E-zine is FREE. Get your own copy delivered once-a-month by subscription!

CONTENTS
CONTENTS

A. **Vitamins and Low Vision Aids in Macular Degeneration**
B. **Fear Of Moving Away From Home**
C. **An "A" and "B" Trust**
D. **While It's Still The Gardening Season**
E. **Did You Know?**
F. **Thought For The Day**
G. **FREE**
H. **Special Surfing Sites**
I. **Oh My Aging Funny Bone**

Our present Survey is waiting for your input! Your privacy is respected. We don't capture your

email or plant code in your computer. We receive only the answers you provide. It helps seniorresource.com and our clients serve you better by knowing "you" collectively!

A. VITAMINS AND LOW VISION AIDS IN Macular Degeneration

By Scott Hearing, OD, FAAO

Every day, patients ask me questions about eye care such as, “Will vitamins cure macular degeneration?” and, “Can Low Vision aids help me see again?”

Regarding the use of vitamins to help cure macular degeneration or low vision, neither vitamins, nor any other current treatment, have the ability to do this. Vitamins , however, can stabilize and prevent further vision loss from macular degeneration as well as helping to prevent development of such conditions in those who are at risk, due to hereditary or otherwise.

The Age Related Eye Disease Study (AREDS) developed by the National Institute of Health and the National Eye Institute studied the use of vitamins with macular degeneration in 5,000 patients over a six-year period. It focused on various antioxidants in combination with the mineral zinc. Conclusions showed that taking this formula, available in Ocuvite PreserVision by Bausch & Lomb,, tends to stabilize and prevent further vision loss in patients with early and moderate macular disease and those who are at risk to develop macular degeneration.

It’s important to note that vitamins need to be taken in moderation and checked with what you may already be taking (such as a multivitamin) to ensure that the formula is not duplicated and safe limits exceeded. Smokers should consult a doctor before taking any vitamins. For additional information, visit the National Eye Institute’

In regards to low vision aids, there is no “quick fix” to restore vision loss. With the proper attitude and use of some devices, those with low vision can regain some visual function. Low vision devices range from special lights, glasses and telescopes, to magnifiers, electronic video magnification systems and head-worn technology. These devices allow you to read, write and work with hobbies using your remaining sight.

Tom Perski, a leader in the low vision field who is also vision impaired stated, “There is no magic or quick fix, but low vision technology enables people to maintain quality of life as much as possible”.

Scott Hearing, O.D. is the Director of theLow Vision Clinic at the Stuart Eye Institute in Stuart, Florida and Adjunct Professor of Ophthalmology at the West Virginia University School of

Medicine. His nearly 20 years interest in low vision includes development of head mounted low vision systems.

Article made possible through Enhanced Vision a leader in developing Low Vision devices. Their products include desktop, handheld and portable video magnifiers. JORDY, a pair of glasses that weighs about 9 oz. was recently featured in the New York Times article, “Sleek New Devices Help Low-Vision Patients See” (April 6, 2004). The JORDY enables you to view images near, far and anywhere in-between, providing the ability to watch TV and more. Contact them at 1-888-811-3161.

B. Fear Of Moving Away From Home

Phyllis Slater, Elder Care Consultant and Professional Organizer

There may come a time when care giving at home is no longer an option. Both the caregiver and the aging parent inevitably have powerful feelings about moving from home. Most caregivers dread initiating this heartbreaking decision. Sadness, anger, guilt and grief are common. As a caregiver, you may feel that you failed your parent.

If you truly believe that your parent can no longer live safely at home and they will not comply with your suggestions, you may have no choice but to initiate emotionally difficult legal proceedings to establish a conservatorship or guardianship over your parent. It is far better to develop skills in the art of compromise and communication to resolve the problem without having to go to court.

How you approach the discussion may determine the outcome.

- You don’t have to address and respond to every complicated feeling but you must recognize their existence. You must be alert to how this mix of emotions can quickly lead to tempers and raised voices. Be prepared.

- Forgive yourself in advance for making this decision. Caregivers must make hard choices based on the realities of a parent’s condition, financial resources, and the available support network.

- Leave room for your parent to make some decisions. If home care is no longer a viable option, offer them some level of choice about how to make the move. You might line up two or three different facilities and let them choose between them. Visit the facilities for lunch. This will give them a chance to see if others appear happy. You may decide not to choose that facility if your parent may not work well with the type of people they will live with.

Having someone with no emotional ties can assist and work with your parent. A professional organizer and moving specialist can assist in this process.

Learn more about Phyllis Slater or email her.

C. AN "A" AND "B" TRUST

When estate planning leads you and your spouse to set up a living trust with concerns about passing wealth and assets to another generation, inclusion of provisions for an "A" and a "B" trust is often part of the planning. Funding of the "A" and "B" trust occurs following the death of the first spouse.

To remember the difference between the two make note that the "A" trust is for the surviving spouse - the spouse "alive", above ground. The "B" trust represents the share of the estate that belongs to the person who has been "buried" or is below ground, hence it's the "B" trust. Assets put into "B" trust are being set aside for passing from the deceased to other heirs (not the spouse), so that it is not inherited by the spouse first and then inherited again by the surviving heirs (i.e. children and grandchildren) thereby being subject to the scrutiny of inheritance taxes twice as it would be if it went first to the surviving spouse and then to the children for example.

When Shelly and Bob went to their Elder Law Attorney to draw up their Living Trust, they were told not to worry at that time about the "A" and "B" trust. It would be set up upon the death of the first spouse by the surviving partner. So they gave it no more thought. Then they heard a story from Rita. After her husband died, she met with their lawyer to apportion assets to fund the "A" and "B" trusts provided for in their living trust. When Al was alive she had agreed to make the beneficiaries of the "B" trust their three children. During the nine months allowed after his death for funding the "B" trust Rita rethought the beneficiaries they had named. She decided she would like to add the names of grandchildren to the "B" trust. But it was too late to make that change. It was now her late husband's trust, not her's.

Rita could change the share distribution to the beneficiaries from equal to unequal, but not who those beneficiaries were. The "B" trust belonged to Al, the deceased and therefore his general wishes could not be changed. She could divide the trust unevenly, with one half to one son and one quarter to each of the daughters, but could add no new beneficiaries or refuse to give a named beneficiary a share.

During the surviving partners lifetime (Rita in the above example) income from the "B" trust can be used to supplement their support and well being, and if necessary they may also use principle. But the "B" trust must be set up, funded and managed as a business, and is subject

to state oversights. Inappropriate expenditures covered from the "B" trust can cause legal problems for the surviving spouse. So care should be taken when it is funded following the death of the first spouse to for-see possible future scenarios and plan accordingly.

Things to consider when dividing assets between the "A" and "B" trust.

- Will there be sufficient liquidity in the "A" trust to meet the financial needs of the surviving spouse?

- Will putting real estate into the "B" trust make liquidation of it at a later date, while the surviving spouse is still alive, difficult?

- What should be put into the "B" trust to provide sufficient liquidity upon the death of the second partner to enable the beneficiaries to pay the estate taxes due?

- Should some assets be liquidated during the months immediately following the death of the first spouse and used to purchase different assets that will be deposited into the "A" or "B" trust (i.e. life insurance on the surviving spouse for the "B" trust that can be used to meet death tax obligations)?

How assets are divided after the death of the first spouse to fund the "A" and "B" trust can be complicated. Survivors should seek professional help from an Elder Law or Estate Attorney as well as from their CPA.

This article is not meant as legal advise but is for information purposes only.
Find an Elder Law Attorney in your state or through this link and find financial planning information. .

D. WHILE IT'S STILL THE GARDENING SEASON

TH E G A R D E N
Come to the garden alone, while the dew is still on the roses....

FOR THE GARDEN OF YOUR DAILY LIVING, PLANT THREE ROWS OF PEAS
1. Peace of mind
2. Peace of heart
3. Peace of soul
PLANT FOUR ROWS OF SQUASH
1. Squash gossip
2. Squash indifference
3. Squash grumbling

4 Squash selfishness
PLANT FOUR ROWS OF LETTUCE
1. Lettuce be faithful
2. Lettuce be kind
3. Lettuce be patient
4. Lettuce really love one another
NO GARDEN IS WITHOUT TURNIPS
1. Turnip for meetings
2. Turnip for service
3. Turnip to help one another
TO CONCLUDE OUR GARDEN WE MUST HAVE THYME
1. Thyme for each other
2. Thyme for family
3. Thyme for friends
WATER FREELY WITH PATIENCE AND CULTIVATE WITH LOVE. THERE IS MUCH FRUIT IN YOUR GARDEN BECAUSE YOU REAP WHAT YOU SOW.

From judybarb2000 to "Oh My Aging Funny Bone". Find our extensive collection of senior humor.

E. DID YOU KNOW?

There is a travel medicine societyand an organization that certifies physiciansin travel medicine when they pass a rigorous test. Although their numbers are still small, when possible, world travelers should not just rely on their family physician for updates on inoculations related to third-world or exotic-places travel. Check with your health insurer before you go to a travel specialist if they will cover the cost of the visit, inoculations and/or prescriptions. From personal experience I know you may have to fight to get reimbursed, but keep at it if they originally said they would cover the cost. (It took us four months to get reimbursed, long after we had returned from our trip, but it was worth the insurance knowing we were protected from malaria and yellow fever.)
****
There is an under-supply of affordable senior housing in every urban community in the U.S. Section 8 is one program that allows people to have their rent supplemented when they live in a market-rate rental. The approved renter, with the Section 8 voucher in his hand, pays the landlord whatever is one third of his monthly income towards the rent. The Federally funded Section 8 program provides the differential rent to the landlord so the landlord receives the full market-rate rent. He just gets it in two checks. One from the tenant. One from the government. Over the years funding for Section 8 subsidies has been in short supply compared to the demand. The present administration in Washington is proposing to cut $1.6 billion from the

program's budget.
****

A will is a designation of who will get what, after you die. Even if you have a trust, a will is a separate document that can earmark specific items for a designee. (An heirloom piece to a specific grandchild, for example.) Even if you have very little to leave behind, in a will you can name an executor, the one who will attend to the payment of bills, clearing up of accounts and carry out your wishes.

Distinct from a will, a "living will" is a legal document which states that you do not want life-sustaining treatment to be done for you when there is no hope of recovery. It is also referred to as a health care directive. In addition to stating your treatment instructions it should also designate who has the durable power of attorney for health care should you be unable to make your own determination.

You can draw up both of these documents with forms often available from a good business-oriented stationary store. But if you are not sure about what you are doing and how it will be regarded in your state you may want to consult an attorney. Perhaps you may find one in through .
****

Seniors find many reasons not to drink enough water. Number one is having a weak bladder. An enlarged prostate puts enough pressure on the bladder, why have it be full to boot?
It doesn't taste as good as wine, beer or coffee which you like better.
You just don't remember to drink it.

But as we age like all our other senses, our ability to sense our thirst also decreases. Long before seniors feel thirsty their body is dehydrating or dehydrated. How much water you need to drink for your metabolism, weight and diet is unique to you. Pinch your skin and if it doesn't return to normal instantly, you could be dehydrated. It is essential for processing your food, cleansing your body organs and maintaining healthy cells throughout your body. Test if you drink additional water for a few days (and make as many trips to the bathroom as you need to) do you feel better overall?
****

Just because a request for information comes supposedly from a doctor, banker or someone with a professional title doesn't mean it's not a scam. Readers notified us of a scam that says someone has died in an accident asks you to become the next of kin to share millions of dollars. They ask for your bank account number, social security number and other identity-theft related information. Never give that information to anyone unless you initiate the contact and have a good reason to want to share. After working hard all your life to earn and protect your money, no one is going to hand it to you now.

F. THOUGHT FOR THE DAY

You never see a hearse with a luggage rack.

From Dick E. Bird Newsa $15 annual-subscription-publication with items about nature, the environment and lots to feed your sense of humor.

And a thought for tomorrow....

Don't take yourself so seriously, after all, the amount of people at your funeral will depend on the weather.
From Debbie

Send your humor to us not as an attachment but pasted in the body of the email. Or view senior humor collected so far.

G. FREE

"Retirement Lifestyles in the Carolinas" magazine on the left side of their web page sign up to receive your free issue or call 888.742.7362. The publication is bi-monthly and you will receive an email acknowledgment right away but may have to wait to receive the next issue. Recent newspapers abound with articles about the job boom going on in the south and central parts of the country, attracting young families to relocate. The fact that housing prices are lower in the southern and central cities of the country doesn't hurt either. When considering relocation for retirement, seniors at least give consideration to retiring close to their children. The Carolinas could be on the list of many soon-to-be-retirees. Other young family-hot-relocation-spots include Atlanta, Dallas, Denver and Phoenix.

****
Since 1987 New LifeStyles, a family owned & operated business has been publishing senior housing guides. This source for seniors, now offers comprehensive guides to senior housing and care in almost 50 areas in the U.S. & Canada. Each guide lists all state licensed senior housing and care options for the area. Order a free guide by calling 800-820-3013 or from their site.

H. SPECIAL SURFING SITESh2>

Glucosamine-arthritis.org has this warning to offer. Look at a

recent bottle of your favorite NSAIDS such as aspirin, ibuprofen, naproxen, acetaminophen or branded products such as Tylenol or Advil. Check the label. Do you see the caution to take for NO LONGER than 10 days? It is only recently that it is FINALLY supposed to be an included warning on the label. The recommeded 10 days of dosing for over the counter medications is a problem for people with arthritis, because pain is constant and may grow worse with time. How are you supposed to follow the label and yet get pain relief? The New England Journal of Medicine reported that "anti-inflammatory drugs (prescription and over-the-counter, which include Advil®, Motrin®, Aleve®, Ordus®, Aspirin, and over 20 others) cause over 16,500 deaths and more than 103,000 hospitalizations per year in the US."

****

QualityCheck.org list hospitals and health care providers across the U.S. that have been accredited, or reviewed for same by the Joint Commission on Accreditation of Healthcare Organizations (JCAHO). The specific information on what was lacking if they had to improve to get full accreditation is not evident, but the site does provide information about the provider organizations and affiliated physicians. It could be useful when you plan to relocate, take a snowbird vacation or are traveling in your RV. (Find more about short term vacations.

I. OH MY AGING FUNNY BONE

And God populated the earth with broccoli and cauliflower and

spinach and green and yellow vegetables of all kinds, so Man and Woman would live long and healthy lives.

And Satan created McDonald's. And McDonald's brought forth the 99-cent double-cheeseburger. And Satan said to Man, "You want fries with that?" And Man said, "Super size them." And Man gained pounds.

And God created the healthful yogurt, that woman might keep her figure that man found so fair.

And Satan froze the yogurt, and he brought forth chocolate, nuts and brightly colored sprinkle candy to put on the yogurt. And woman gained pounds.

And God said, "Try my crispy fresh salad."

And Satan brought forth creamy dressings, bacon bits, and shredded cheese. And there was ice cream for dessert. And woman gained pounds.

And God said, "I have sent your heart healthy vegetables and olive oil with which to cook them."

And Satan brought forth chicken-fried steak so big it needed its own platter. And Man gained pounds, and his bad cholesterol went through the roof.

And God brought forth running shoes, and Man resolved to lose those extra pounds.

And Satan brought forth cable TV with remote control so Man would not have to toil to change channels between ESPN and

ESPN2. And Man gained pounds.

And God said, "You're running up the score, Devil."

And God brought forth the potato, a vegetable naturally low in fat and brimming with nutrition.

And Satan peeled off the healthful skin and sliced the starchy center into chips and deep-fat fried them. And he created sour cream dip also.

And Man clutched his remote control and ate the potato chips swaddled in cholesterol. And Satan saw and said, "It is good."And Man went into cardiac arrest.

And God sighed and created quadruple bypass surgery.....

And Satan created HMOs..

From David McGee

Send your jokes pasted into the body of the email, not as an attachment

Please note: if you fill out an interactive form you are leaving behind a trail that could result in unsolicited email, UNLESS IT'S A REPUTABLE SITE and SAYS IT WILL NOT SHARE YOUR EMAIL OR INFORMATION WITHOUT PERMISSION. WE DO NOT SHARE OR SELL YOUR INFORMATION!

Subscribe a friend to this monthly E-zine at http://www.seniorresource.com/ezine

SPONSORS INFORMATION

Financial Freedom Senior Funding, a Subsidiary of IndyMac Bank, FSB, is solely responsible for information provided herein and on their site.

New LifeStyles, Inc. is solely responsible for information provided herein and on their website.

Hartford Auto Insurance is solely responsible for information they provide herein and on their website. Contact them at your own state information at Insurance: Auto get a cost effective quote.

Copyright 2004 seniorresource.com, LLC ALL RIGHTS RESERVED. Information in this document is subject to change without notice. Other products, service and companies named herein are trademarks or registered trademarks of their respective companies or mark holders and solely responsible for the content of their articles. Their articles are included for informational purposes only.

This Copyright E-zine may be forwarded to others only if sent in its entirety. Other uses are subject to written permission of the publisher seniorresource.com, LLC
858.793.7901
Toll free: 877.793.7901
ezine@seniorresource.com