

***** Seniorresource.com E-zine *****
August 2005

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.

Hartford Auto Insurance - specifically for seniors accessible via [seniorresource.com/states.htm](#). Click on Insurance: Auto in your own state to find specific senior rates.

This E-zine is FREE. [Get your own copy delivered once-a-month by subscription!](#)

CONTENTS

- A. [Planning To Stay Independent](#)
 - B. [Fish](#)
 - C. [Thank Goodness Things Are The Way They Are](#)
 - D. [Did You Know?](#)
 - E. [Thought for the Day](#)
 - F. [A Niggle In The Back Of Your Mind You Think You Remember?](#)
 - 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. PLANNING TO STAY INDEPENDENT

By Sharon Drager

What will happen when we can no longer climb stairs or open doors in our home?

Aging in place successfully involves anticipating whether you will be able to move freely and safely in your home. When you reach your 70s, you may not have the physical or financial capacity to make necessary changes to your home so that you can maintain independent living. It is best to take action while you can with for-thought.

Many modifications do not require advanced construction skills. Remodeling may be as simple as removing interior doors. You may eliminate all but those necessary for privacy such as those on bedrooms, bathrooms and perhaps the laundry room. Once the doors are gone, threshold strips can also be removed to avoid tripping. This allows more freedom of movement and will open up the space in your home. You can replace knobs on doors and cabinetry with lever type handles for easier access. Consider removing throw rugs, as they are a major cause of trip-and-fall accidents.

In the bathroom, installing a raised toilet will make accessibility easier and less taxing on sore joints. A shower bench will allow you to sit and relax in the steam even before it becomes a necessary aid. There are also benches specifically made for tubs. Adding handrails will aid your use of both the shower and the tub.

Independent living allows senior citizens and individuals with disabilities the freedom to remain in their homes and enjoy their surroundings.

Sharon Drager is the sole female construction expert focused on independent living for senior adults and individuals with disabilities. She is the author of "Exploring Independent Living: Designing a Home to Meet Your Needs." Visit her website at <http://www.sharondrager.com>

Find additional information on aging in place with the use of community services as well as home adaptations at <http://www.seniorresource.com/ageinpl.htm>.

B. EAT FISH FOR HEALTH

While many people enjoy eating fish and seafood the benefits of just how good it is for you wasn't known until recent years. Fish has seen a boost in sales and more and more people are enjoying the benefits of this relatively inexpensive protein-food. Fish can be prepared in so many different ways it can suit even the fussiest person's palette.

Fish becomes a part of an ideal diet as it is rich in protein. It is preferred over beef with its

fewer calories per serving. It's an ideal choice if you want to reduce caloric intake and at the same time consume highly nutritious food. But be aware when you use condiments with it, like tartar sauce, that they are rich in calories. Also if recipes add butter and creamy sauces their calories can add up quite quickly. Instead flavor fish and seafood with simple marinades and/or herbs. Broil them with a light oil spray and herbs or bake them in low-calorie broth. Avoid the breaded and other processed frozen fish sticks at the grocer's. Doctors and nutritionists recommend eating two or three fish servings per week because fish contains potassium, B-complex vitamins, selenium, iron, and other important trace minerals' while having a low sodium content. Some of the fattier species; i.e. salmon, also are rich in vitamins A and D.

With many American's concerned about cholesterol levels and the high cholesterol content of most meats, it's healthful to know that most fish, is low in cholesterol. The saturated fat content is also low. In fact, some studies show fish may actually aid in lowering cholesterol. Fish; i.e. salmon and trout, rich in Omega-3 fatty acids which are known as the good fats, are necessary components in achieving optimum health. Omega-3 is believed to aid in lowering blood pressure, helping to prevent hardening of the arteries, arthritis, and sometimes hair loss. Although there are supplements that can provide Omega-3 fatty acids (one common one is expensive flax seed oil) a much easier and more pleasant way to ingest these fatty acids is to eat those fish which are particularly high in omega-3. More studies are under way to determine more ways in which the omega-3s improve our health. Add a few more fish meals to your weekly diet and make one of them salmon or trout. Creative recipes with fresh fish are abundant.

Fish is a great choice for anyone wanting to make a positive change in the way they eat. Fish is easy to prepare, fast cooking and you can make some unique meals that your entire family will surely enjoy.

Brent Symmonds is the owner and operator of Fish HH, <http://www.fishhh.com> a fish-information resource.

C. THANK GOODNESS THINGS ARE THE WAY THEY ARE

Think a gallon of gas is expensive? Here is a crash course in Economics 101...

Diet Snapple 16 oz \$1.29... \$10.32 per gallon

Lipton Ice Tea 16 pz \$1.19...\$9.52 per gallon

Gatorade 20 oz \$1.59...\$10.17 per gallon

Ocean Spray Cranberry juice 16 oz. \$1.25...\$10.00 per gallon

Brake Fluid 12 oz. \$3.15...\$33.60 per gallon

Vick's Nyquil 6 oz. \$8.35...\$178.13 per gallon

Pepto Bismol 4 pz. \$3.85...\$123.20 per gallon

Whitout 7 pz \$1.39...\$25.42 per gallon

Scope 1.5 oz. \$0.99...\$84.48 per gallon

Evian water 9 pz \$1.49...\$21.19 per gallon!!

So next time you're at the pump be glad you car doesn't run on Evian water, Scope, Whiteout, Pepto Bismal or Nyquil!

Sent [anonymously to seniorresource.com](mailto:anonymously@seniorresource.com) in the body of an email.

D. DID YOU KNOW...

A study published in the June 15 issue of Journal of the American Medical Association shares that those suffering from arhythmias of the heart and those with implanted cardiac defibrillators may not benefit from fish oil supplements, as do others. In fact, against control subjects on placebos, those on the supplements were more likely to experience arhythmia episodes. This does not point to reasons to avoid eating recommended portions of fish oil in their natural state.

You can launder UV-blocking into your garments with Rit Dye's Sun Guard. It's the same Rit that manufacturers fabric dye's. But the Sun Guard, which is purported to last through 20 washings, does not change the color of clothing. T-shirts supposedly only block 10% of the sun's UV rays, while this product blocks 96%.

Half of seniors over 75, and one-third of those 65-74 do not have a pension outside of social security.

E. THOUGHT FOR THE DAY

Good health is merely the slowest possible rate at which one can die.

Sent to jokes@seniorresource.com by S.Jacobson

The next time you feel like complaining remember...Your garbage disposal probably eats better than thirty percent of the people in the world.

Sent to jokes@seniorresource.com by E.Tabb

F. A NIGGLE IN THE BACK OF YOUR MIND YOU THINK YOU REMEMBER

Anonymous

How many times a day do we have difficulty recalling a word that's "on the tip of our tongue"? How often do we know we met someone before but can't recall their name? How often are we distracted as we pull out of the garage and can't recall if we closed the garage door automatically without thinking, or without thinking left it opened? How many miles have we covered going to other rooms for "something" to return without "it" because by the time we got there we were distracted, or just forgot why we came?

These things happened to me even when I was in my twenties. I was jiggling a house and a job and kids and knew it was just that I was over-programmed.

In my thirties I knew I didn't recall names because I rationalized names were not as important as the people attached to them and since I could recall the persons life history they shared, there was nothing wrong with my memory.

In my forties I decided it was good exercise to needlessly run up and down the stairs and didn't worry about the distracted memory issues.

In my fifties I was quite focused on my aunt and father who were suffering from Alzheimer's disease, and the stories of their father, my grandfather, who died in his 60's before I was ever born - unable to remember things, quite disoriented and suffering from...what later was deduced to be Alzheimer's?

So in my sixties I began to pay real attention to my memory lapses. Read all I could about symptoms of Alzheimer's. Became more diligent than before about working the Sunday crosswords even if I could not finish them. Rationalized that my mind was functioning normally for a 60-something because three days later I remembered what I could not recall before. Knew my ability to learn how to program html websites from scratch, clean up cookies and clean out trash files on each successive new computer I bought meant I was laying down new tracks in my brain which could mean circumventing old tracks that could be riddled with plaque.

By now, many of you readers are bobbing your head so furiously you could have a headache. And if you can remember threads of this monologue tomorrow you are probably doing okay.

G. FREE (OR FREE IF YOU EARNED THE RIGHT)

Earn less than \$1,197 a month (\$1,604 as a couple)? You may be eligible for help to pay for your 2006 Medicare drug benefit. As of July 1, applications to apply for the benefit are on line

<http://www.ssa.gov> or through 1.800.772.1213. If you are eligible you should receive an application from the SSA but you don't have to wait and can request it. Caregivers may apply on behalf of Medicare enrollees if they cannot file for themselves.

If you now have health benefits from a former employer you should hear about the changes they are making in your 2006 drug coverage from them.

By early November you should hear from the provider of your medigap insurance telling you about the new options they offer, or how your previous coverage will change if you do not opt for one of the new coverages. If in an HMO you will also hear about changes to your drug coverage.

Get any one of these booklets [FREE](#)

- Annuities: which are good, which are bad
- How to Select High Dividend Stocks
- Cut Taxes on Your IRA Withdrawals
- How Any Retiree Can Slash Income Taxes
- Where to Find CDs That Pay More
- Mistakes When Selecting Mutual Funds
- Avoid These Common Estate Plan Errors
- Long-Term Care Protection - FREE
- Beat the Tax on Your Social Security Income
- Learn to Guard Yourself Against Financial Advisor Shenanigans

Have trouble receiving any of the FREE items in this E-zine do [let us know](#). You are our best monitors.

H. SENIOR SURFING SITES

[Consumer-action](#) offers updates about consumer issues including comparisons between credit cards. Attracted to it because it includes the skinny about added fees for foreign currency exchanges I was able to compare the additional fee charged by the card-issuing bank, in addition to the one percent charge initiated by VISA and Mastercard. Go to [Consumer-action](#) click on "Credit Cards" on the left menu, then on the March '05 report and scroll to the middle of the page to see what your issuing bank charges. On the way to the report there is a lot of consumer education to distract you. (B. Krueger)

Not much money and material goods to leave to your heirs? Perhaps you have something

more significant. [Learn how Dr. Barry Baines, author of "Ethical Wills: Putting Your Values on Paper"](#) and chief medical officer for UCare Minnesota, presents ideas for bequeathing values, beliefs, life lessons, hopes and aspects of love you couldn't speak aloud. An ethical will can also be a place to forgive and ask forgiveness.

["About Vitamins and Nutrition"](#) provides descriptions of and information on various vitamins, amino acids, minerals, herbs and nutritional supplements and their possible benefits.

[NutraSanus Natural Health Guide](#) provides natural health and nutrition education and evidence-based information for health conscious consumers. Dedicated to empowering consumers to make informed choices about nutritional supplements; vitamins, minerals, herbs, antioxidants and nutraceuticals, they concentrate on offering reliable guidance, information and resources relating to the most important aspect of our lives -- our health.

I. OH MY AGING FUNNY BONE

Abe and Esther are flying to Australia for a two week vacation to celebrate their 40th anniversary. Suddenly, over the public address system, the Captain announces, "Ladies and Gentlemen, I am afraid I have some very bad news. Our engines have ceased functioning and we will attempt an emergency landing. Luckily, I see an uncharted island below us and we should be able to land on the beach. However, the odds are that we will may never be rescued and will have to live on the island for the rest of our lives!" Thanks to the skill of the flight crew, the plane lands safely on the island. An hour later Abe turns to his wife and asks, "Esther, did we pay our charity pledge check to Beth Shalom Synagogue yet?"

"No, sweetheart," she responds. Abe, still shaken from the crash landing, then asks, "Esther, did we pay our United Jewish Appeal pledge?" "Oy, no! I'm sorry. I forgot to send the check," she says.

"One last thing, Esther. Did you remember to send a check for the Synagogue Building Fund this month," he asks?

"Oy, forgive me, Abie," begged Esther. "I didn't sent that one, either."

Abe grabs her and gives her the biggest kiss in 40 years.

Esther pulls away and asks him, " So, why did you kiss me?"

Abe answers, "They'll find us."

Sent to seniorresource.com by J.Williams

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 that says it will not share your email or information without permission. WE DO NOT SELL YOUR INFORMATION!

[Subscribe a friend to this monthly E-zine.](#)

SPONSORS INFORMATION

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

Hartford Auto Insurance is solely responsible for the information and services offered on their website and in the link from seniorresource.com/states.htm that links to them.

Edited by Betsy J. Day.

Copyright 2005 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