



*** E-zine January 2007 ***

This Month Highlights:

- [Watch Out for Financial Scams](#)
- [Long term Care Factors](#)
- [Save on Your Pharmacy Bill](#)
- [2006 Survey Results](#)

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a Senior
or Grandchild.**



**Find what you need
Visit our Senior Bazaar™
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Survey**

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The New Survey is online,
and it's about travel.
- [click here](#) -

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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. SENIORS ARE TARGETS OF FINANCIAL SCAMS

It's a terrible reality, and fortunately not one that most seniors will encounter. However, we must be on our guard against financial scams targeted at senior citizens.

Scams Come in Many Forms

Did you ever get a booklet in the mail announcing fantastic opportunities? Did it have testimonials? If you didn't send away for it, it was likely an attempt to have you send a check. Perhaps you did, and they sent more booklets? These activities rarely result in a benefit to the senior citizen. At best they are paid-for descriptions of home businesses that one must invest time, mobility, and money to be successful with. At worst, they are outright scams. Recently the government successfully prosecuted firms promoting home mailing services. They purported to pay seniors for stuffing envelopes... in the era of email.

Other scams come in the form of "tax opportunities". When a respectable man in a tie and white shirt is speaking - it is easy to get hoodwinked. Ask yourself: "Where and how did I meet this fellow?" If it is a referral from a friend or family member who has been successful with them, and they are duly licensed you're probably ok. If you met them at a seminar, or through the mail, check them out thoroughly and get a second opinion on their advice before moving forward. If it sounds too good to be true - like gigantic returns, risk free transactions, or complete avoidance of taxes - it probably is.

On the Street Scams

With holiday time over, we often see the familiar "Salvation Army Santa" replaced by the person with a plastic bucket and an official looking plastic coated ID card? If you do not clearly recognize the organization - don't give on the street. If it is a worthy cause, get the office number and call to

find out about them and mail a check if you're satisfied. Never offer to accompany someone to a bank and help them withdraw money, catch a criminal, assist an undercover officer, or any other task. The real undercover officers catching bank robbers don't ever ask a citizen for help. A person who is in need can go to the bank manager and get assistance on their own.

Here are a couple of resources to learn about financial scams and how to protect yourself:

<http://www.sec.gov/investor/seniors.shtml>

<http://www.fbi.gov/majcases/fraud/seniorsfam.htm>

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

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B. LONG TERM CARE CONSIDERATIONS

Yes, long term-care is expensive. It has been reported that national median price of a typical long-term-care policy is \$1,400+ a year. Several parameters help determine this price.

- Extent of your costs that are covered.
- When benefits become effective
- How the policy handles cost inflation
- Your age and medical condition when you sign up.

Here are a few things to evaluate as you consider long term insurance.

Estimate your costs. Most policies include a set dollar amount for care, for example, \$125 a day. This amount should be balanced against what you can afford to pay yourself to reach a total amount for care. The more you pay the less the insurance needs to cover. Try to determine the costs of nursing homes in the area that you plan to live in when you retire. Weiss Ratings offers a planning guide at no charge to help this evaluation. http://www.weissratings.com/LTC_plan_intro.asp

[asp](#)

It addresses such questions as:

- What can you afford to pay for insurance?
- What type of care and living arrangement will suit your needs?
- When will you most likely need to utilize the insurance benefits?
- Do you want a tax-qualified or non-qualified policy?

Coverage Before your policy helps with your costs they often require you to be unable to perform

certain key activities (i.e. bathing or dressing). Others may require you to be cognitively impaired. Some policies require that a doctor determines you need care.

Elimination Period Many policies have a period like a deductible that determines when benefits begin. Policies have different methods to determine this period. It is important to spend some time reviewing this factor.

Insurer Stability It is important that the insurance company you chose is stable. In recent years, a number of long-term-care insurers have exited the market or raised premiums. To check on a company you are considering use one of the following resources: insurance agent, rating service, or library. Look for companies that have been in the business for several years and have a track record of minimal price increases.

Learn more. Check out State Health Insurance Counseling and Assistance Programs (SHIPs) for your locale. They are listed on the Medicare site <http://www.medicare.gov/>

There are other private and public resources available.

These can be found at: <http://www.seniorresource.com/insur.htm>

Be aware some resources are provided by insurance companies t:

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C. Seniorresource.com 2006 SURVEY RESULTS

First, we would like to thank all those that participated in this edition of our Senior Survey. While the survey results are not statistically valid, the survey provides some interesting insight to the events in our daily lives. See the chart below for the survey results.

Medical Drug Plan Implementation Findings

1. The majority of the responders to the survey have not signed up for the Medicare prescription Plan.
2. Those that have signed on are pleased with their plans.
3. Previous drugs have been covered.
4. Participants are saving money. Looks like those not currently in a Medicare Drug Plan should give it another look.

Gasoline Price Changes Findings

It is clear that this set of questions showed some clear direction.

1. There is no question that the high gasoline prices impacted people's spending in other areas.
2. However, very few folks changed their mode of transportation.
3. Most responders blame the oil companies for the price run up.
4. An effort for the country to become energy independent is certainly favored.
5. People are willing to have tougher automobile mileage standards and pay higher taxes for energy independence.

Hopefully the country's leaders will recognize the desire for a new approach to energy.

Beneficiaries with limited incomes who qualify for extra help will have a range of options available for comprehensive coverage. Beneficiaries who qualify for the full Medicare subsidy will pay no premiums or deductibles in these plans. Nationally, over 95 percent of low-income beneficiaries will not need to change plans to continue to receive this coverage for a zero premium.

Did not get a chance to contribute to our findings?

Well, the next Seniorresource.com Senior Survey is ready to make your voice heard.

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

Survey Results Table

Question		Response Percentage									
		10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
1. Have you signed up for the new Medicare Prescription Plan?	Yes										
	No										
2. Are you pleased with your plan?	Yes										
	No										
3. Are you saving any money with the plan	Yes										
	No										
4. Are your previous drugs covered?	Yes										
	No										
5. Would you change plans if you could?	Yes										
	No										
6. Do you expect to be impacted by the Medicare Drug Coverage "hole"?	Yes										
	No										
7. Has the recent increase in gasoline prices impacted you?	Yes										
	No										
8. Have you reduced spending elsewhere to cover gasoline purchases?	Yes										
	No										
9. Have you changed your primary transportation method?	Yes										
	No										
10. Who is most responsible for the price increases?	Auto Companies										
	Foreign Governments										
	Oil Companies										
	US Government										
11. Should the U.S. have a goal to become "energy independent"?	Yes										
	No										
12. Should mandatory automobile gas mileage standards be increased?	Yes										
	No										
13. Should significant tax dollars be used to become "energy independent"?	Yes										
	No										
14. Are you married or do you live with a significant other?	Yes										
	No										
15. Are you male or female?	Yes										
	No										

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D. DID YOU KNOW...?

Online Pharmacy - A Place to Save

For one reason alone America's seniors have looked to other countries as a source for their prescription medication needs: Price. Originally, seniors in Border States looked to Canada as the first choice provider for these overpriced drugs. Television news stories showed America's greatest generation lining up to get on Greyhound and chartered buses for "vacations" to visit our

Curling-loving neighbors in the hopes of picking up a three month supply of Lipitor, Zocor or whatever drug they had to have to keep their health.

Unfortunately, for the vast majority of Americans not able to easily make their way across the northern border, saving money by going international was not an option. That was until the advent of the online pharmacy. These sites seemed to spring up overnight, giving seniors with technological know-how a way to get discounted meds without travelling to the Great White North.

It wasn't long before drug companies began cutting off these supplies by restricting the number of drugs given to Canadian pharmacies. To stay in business Canadian internet pharmacies looked elsewhere to find the meds they needed to supply to their patients. They looked to New Zealand, Argentina and the UK as providers. In fact, 70% of the medication that is from a "Canadian Online Pharmacy" is actually dispensed from outside Canada.

Seizing this opportunity, companies in these countries formed online pharmacies that began to cut out the Canadian middle man. The UK, because of its strict medical standards and low prices became the most successful of these international pharmacies. For example, Speedyhealth.com has been successful because of its low prices and quality customer service. And even though Speedyhealth is based in the Great Britain it is not out of reach for the average senior. Many of America's seniors have ordered from the company by faxing or mailing their prescriptions through its very senior-friendly ordering process. In fact, the customer service and fax numbers are toll-free and go directly to their London office - it's actually kind of neat. Plus, if you don't have a fax machine, you can mail your order to their US mailing address where they process mail orders. It's so easy, even the most computer-illiterate have no problem. Check it out for yourself.

See their ad at:

<http://www.seniorresource.com/health.htm#drugs>

It's worth a try. All you have to lose is your high monthly drug bills!

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E. THOUGHTS FOR THE MONTH

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

J. Edgar Hoover "The cure for crime is not the electric chair, but the high chair."

Sally Rand "If you love living, you try to take care of the equipment."

Cuba Gooding, Jr. "I've always been a sucker for attention."

J.D. Salinger "Don't ever tell anybody anything. If you do, you start missing

everybody."

Tia Carrere "My baby girl is my biggest production ever "

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

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F. FREE THINGS

MEDICARE PUBLICATIONS

To help you understand how Medicare works, which options are available, and how to apply, ask for free Medicare information by mail, or find free Medicare information in online publications you can download. For fastest service, go to the Medicare Publications Website (<http://www.medicare.gov/Publications/>) to view or download current free Medicare publications. Call 1-800-MEDICARE (1-800-633-4227) to order free Medicare publications, and they will be mailed to you.

POCKET GUIDE TO STAYING HEALTHY AT 50+

This guide will help you stay healthy. Here is what is in each section.

1. Your Doctors and Nurses-What To Ask Them and What To Tell Them.
2. Staying Healthy-How To Take Charge of Your Health.
3. Checkups, Tests, and Shots-Which Ones You Need and When To Get Them.
4. More Resources for Good Health-Where To Get More Information.
5. Prevention Charts-How To Keep Track of Your Health Care.

Get it at no cost at <http://www.ahrq.gov/ppip/50plus/>

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G. SPECIAL SURFING SITES

TANK MUSEUM

The American Armoured Foundation Tank Museum in Danville, Va., has an large private collections of tanks and tank memorabilia. There are 115 tank and artillery pieces, hundreds of rifles, thousands of patches, uniforms, helmets, and the personal effects of 130 generals. For more information, visit the museum's website. <http://aaf-tankmuseum.com/>

VINTAGE MUSIC TO DOWNLOAD

- The University of California, Santa Barbara's Cylinder Preservation & Digitization Project Web site (<http://www.cylinders.library.ucsb.edu>) has almost 6,600 songs. On this site you will have the opportunity to find out more about the cylinder format, listen to thousands of musical and spoken selections from the late 19th and early 20th centuries, and discover a little-known era of recorded sound...:
- Library of Congress's American Memory archive include thousands of recordings from the inventor of the gramophone, Emile Berliner (<http://memory.loc.gov/ammem/berlhtml/berlhome.html>),
- The Virtual Gramophone: Canadian Historical Sound Recordings, a growing multimedia website devoted to the early days of Canadian recorded sound. It has a database of images and digital audio recordings, as well as biographies of musicians and histories of music and recorded sound in Canada. The Virtual Gramophone provides researchers and enthusiasts with a comprehensive look at the 78-rpm era in Canada. (<http://www.collectionscanada.ca/gramophone/index-e.html>) which has around 5,000 pre-1940 songs.
- The Internet Archive <http://www.archive.org/details/78rpm> is a 501(c) (3) non-profit that was founded to build an Internet library. Their purpose is to offer permanent access for researchers, historians, and scholars to historical collections that exist in digital format. They have over 700 songs from early 20th century in 78 rpm format

More "Oldies but Goodies " can be found at:

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

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H. OH MY AGING FUNNY BONE

SOME ONE-LINERS FROM VAUDEVILLE COMEDIANS

- There was a beautiful young woman knocking on my hotel room door all night! I finally had to let her out.
- A car hit an elderly Jewish man. The paramedic says, "Are you comfortable?" The man says, "I make a good living."
- I just got back from a pleasure trip. I took my mother-in-law to the airport.
- I've been in love with the same woman for 49 years. If my wife ever finds out, she'll kill me!
- What are three words a woman never wants to hear when she's making love? "Honey, I'm home!"
- Someone stole all my credit cards, but I won't be reporting it. The thief spends less than my wife did.
- We always hold hands. If I let go, she shops.
- My wife and I went back to the hotel where we spent our wedding night, only this time I stayed in the bathroom and cried.

- My wife and I went to hotel where we got a waterbed. My wife called it the Dead Sea.

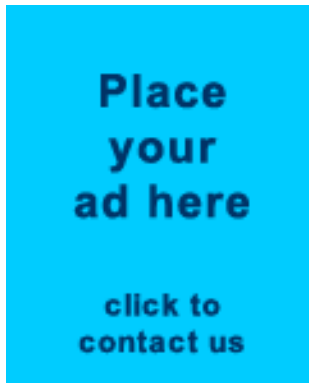
THE THINKING OF A SCIENTIST

- Ambition is a poor excuse for not having enough sense to be lazy.
- Hard work pays off in the future, laziness pays off now.
- I intend to live forever; so far so good.
- If Barbie is so popular, why do you have to buy her friends?
- What happens if you get scared half to death twice?
- My mechanic told me, " couldn't repair your brakes, so I made your horn louder."

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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