

***** Seniorresource.com E-zine *****
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A. IS IT A STROKE?

Sometimes symptoms of a stroke are difficult to identify. Coupled with a lack of awareness, it can spell disaster. A stroke victim may suffer brain damage when people nearby fail to recognize the symptoms of a stroke. In an attempt to educate the general public to recognize signs, doctors suggest three steps to follow if a stroke is suspected:

- Ask the individual to smile.**
- Ask him or her to raise both arms.**
- Ask him or her to speak a simple sentence.**

If the person has trouble with any of these tasks, call 9-1-1 immediately and describe the symptoms to the dispatcher.

The ability of non-medically trained personnel to recognize the occurrence of a stroke was presented at the American Stroke Association's annual meeting February 2004. Quick response and treatment may prevent brain damage.

B. LIFESTYLE OPTIONS AS CREATIVE AS THE LIFE YOU'VE LED

Been adventurous all your life? Why stop just because retirement is yours! Isn't that why so many RV's are sold to the AARP generation? So that retirees can pick up and see the world at a pace that works for them? Now there comes another creative option for living out the last third or last quarter of life. Living in a neighborhood of your making, designed at least partially by you, to meet your unique needs at this stage of

your life and it has been called “co-housing.”

Co-housing creates an "Aging in Place," grassroots lifestyle where seniors come together and plan their own neighborhood as they want it to exist, and then they move in and enjoy it. Working with a professional team, a group of seniors address considerations necessary for them to be able to stay in their private home as long as they want because of the added benefit of a supportive senior community.

One of the United States' centers for co-housing is Boulder, Colorado. Zev Paiss and Neshama Abraham are the husband-and-wife professional consulting team whose Elder Co-housing Communities network division is supporting creation of elder co-housing neighborhoods in the U.S. Age-targeted co-housing capitalizes on the concept that seniors have much to contribute to each other and to the society in which they reside. Paiss and Abraham facilitate bringing together a group of people with a common living concept in a workshop environment and developing their concept of a neighborhood. Under their guidance a future neighborhood evolves. It may be only 12-20 single-family or attached homes, depending upon the size of the group and the size of the property they ultimately secure for their neighborhood.

Through a series of workshops the future homeowners identify the physical makeup of their neighborhood, the nature of the homes they will build and own and the nature of common areas that will help make their neighborhood a community. The process of working through conceptual development helps lay the groundwork for future interdependence and the social support that follows.

Denmark has over 200 elder co-housing communities built over the past 20 years. The first co-housing communities in the U.S. were intergenerational but now this \$800 million dollar industry reflects strong retiree and empty nester interest. Attractive to developers, the concept assures them of buyers with 75-80 percent of homes pre-sold prior to groundbreaking. It also gives them vocal advocates for the development when facing city approvals and permits.

Abraham Paiss & Associates is offering a series of workshops for those interested in exploring the co-housing concept. Workshops will to be held in Boulder, Colorado, March 18-20,2005, and again in June and September. Developers as well as seniors interested in co-housing as a lifestyle are encouraged to inquire. Do so via <http://www.ElderCohousing.org>, email Zpaiss@comcast.net or call 303.413.8066.

Learn more about aging-in-place ideas at <http://www.seniorresource.com/ageinpl.htm>.

C. DID YOU KNOW

Maybe in spring a young man's fancy turns to love, but with maturity it also turns to taxes. If several children are contributing to the support of a parent and none puts in more than 50 percent, but jointly their share amounts to more than half of the parent's support, they may be able to take turns in successive years claiming the parent as a dependent on their taxes.

If you pay day care for a parent or spouse unable physically or mentally to take care of him/herself, even if it is a temporary disability, the “dependent care credit” of \$3,000 for one dependent and \$6,000 for two, often thought of as a benefit to parents with small children, may be applied to dependent adults as well.

A woman booking a hotel should do so using only her first initial and last name. Never use a title (Ms., Mrs., Miss) and register upon arrival the same way. Upon leaving, do not leave the mag-strip key behind. It has your personal information on it and if nothing else, it indicates that the person living in your home is away at this time.

Antihistamines function differently in those over 70 than they do in younger people. A group of hospitalized patients given Benadryl showed significantly affected attention and alertness levels and disorganized speech, as reported in the Archives of Internal Medicine 2001. Geriatric specialists are no longer recommending the drug for older patients.

Iron deficiency may cause breathlessness, fatigue, frequent infections and problems with concentration. Half of women 60 and older taking part in a Pennsylvania State University study were found to be iron deficient, although they were otherwise “well-nourished and healthy.” Along with iron-deficiency, they showed a significant drop in T-cells, which are needed to fight infection. Just the addition of orange juice to each of three meals daily can boost a body’s ability to absorb iron from chicken, fish, red meat, beans and iron-fortified grain products.

A new way to make purchases online is to use a perishable credit card number. The down side of virtual single-use cards? You can't order theater or airline tickets, make hotel or rental car reservations because they require credit card confirmation and the card/number doesn't really exist. The card is "web virtual." You also cannot use it to pay recurring expenses such as a phone or utility bill because the number will expire with the first use and will therefore create quite a hassle the next month.

NPH (normal pressure hydrocephalus) is an all-too-often missed disease in which excess cerebrospinal fluid builds up, causing enlargement of the ventricles of the brain. The enlargements stretch the nerve tissue, causing symptoms that resemble Alzheimer's Disease. NPH is diagnosable and treatable, so if there is a suspicion of Alzheimer's, NPH is one of the alternative diagnoses that need to be ruled out. Experts say it is missed in 5% of dementia/Alzheimer's examinations.

D. GIFTING PROVISIONS IN A FINANCIAL POWER OF ATTORNEY

Attorney Timothy P. Crawford, JD, CPA and CELA*

The person who drafts a Power of Attorney is generally known as the "Principal." The person selected by the Principal is generally known as the "Agent" or the "Attorney-in-Fact." When drafting a Power of Attorney there may be different goals, although generally, the goal is very simple. It is

designed solely to select someone to manage your financial affairs, especially when you are unable to do this for yourself. It usually is called a “General Durable Financial Power of Attorney”. The word “General” means that it is designed to cover all of your financial affairs. “Durable” means that even if the Principal becomes incompetent, the Agent can still continue to conduct the Principal’s financial affairs. The law of Principal and Agent has been around for hundreds of years. The concept of a Durable Power of Attorney is of recent creation. In Wisconsin, the law has allowed the creation of a “Durable” Power only since 1984. Now, almost every Power of Attorney drafted will contain the appropriate language as required by state law to make it a “durable” power. This is very important, because with this word in the will, even though the Principal becomes incompetent, the Agent can still take action. This is helpful, because the Principal will have selected an Agent who can conduct financial affairs for the Principal, and thus, the Principal’s family will not have to go to court to have the Principal declared incompetent by a judge in a costly and expensive proceeding called “Guardianship.” There would be no need for a guardianship to be created because the Principal has taken action in advance, as part of good planning, to select a person he loves and trusts to manage his affairs.

This is a very important planning tool and everyone over the age of 17 should have this kind of a document. This is true because everyone runs the risk of becoming incompetent. Seniors are concerned with it because of dementia and other physical problems. Younger people need to be concerned because of the risk of an automobile or other accident, making one either permanently or temporarily incompetent.

All Financial Power of Attorneys are not created equal. Most Financial Power of Attorney documents will allow the person selected to pay bills and change investments around. Thus, such a document may be helpful to keep a person from probate court in the event that the person becomes incompetent.

Many Powers of Attorney do not permit the Agent to do planning. They do not contain the necessary language to permit the Agent to do gifting. The ability of an Agent to gift is barred by law in many states. The document must specifically authorize gifting in order for an Agent to be able to gift. This law exists for the protection of the Principal. However, in a family setting, where a trusted loved one has been selected by the Principal, it is generally appropriate to include gifting language in the document.

Language that says, in effect, “My Agent can do anything and everything” is not sufficient under the law to allow the Agent to make gifts. In fact, if the Agent makes gifts, the law would require the Agent to return the money to the Principal. The reason for this is that the Agent exceeded his or her authority. An Agent who exceeds this authority can get into serious trouble with the law.

A better solution may be to authorize the Agent to make gifts. There may be a number of times in which gifting by the Agent of an incompetent Principal could be very important.

- One might be planning for after incompetence, where planning is being done through gifting to reduce taxes.**
- Another may be reducing the Principal’s net worth through**

gifting in order to get the Principal qualified to receive government benefits to pay for the Principal's nursing home care costs.

Thus, I would recommend reviewing your existing Power of Attorney. See if it contains express language authorizing the Agent to make gifts. See if any restrictions have been placed on the Agent's ability to make gifts. Laws can be different from state to state. You need to know what your state law provides and what the requirements are to have a valid Power of Attorney in your state. Consult with an experienced board-certified attorney and tell him or her that you want your Agent to be able to make gifts to protect your assets from being sold to pay for nursing home care costs.

[Attorney Timothy P. Crawford](#), Racine, WI 53403 is one of fewer than 400 Elder Law Attorneys nationwide Board-Certified by the National Elder Law Foundation. He is also a CPA and has been protecting people's homes from being sold to pay for nursing home care costs for over 30 years. He can be reached by email.

E. SALTY FACTS

In "Salt; a World History, Mark Kurlansky relates that as early as the first or second century A.D. "The Yellow Emperors Classic of Internal Medicine" related that salt can cause high blood pressure, which can lead to strokes. Today we know that salt deficiency can lead to low blood pressure and that low-salt diets are unhealthy. With high

salt intake, excessive salt is stored in the kidneys. No evidence is documented of how much can be stored in healthy kidneys and it is best to rely on exercise to create sweating, which rids the body of salt, and drinking lots of water to eliminate excess salt in urine. The body's ability to control excess salt seems to lie also in the balance of potassium to sodium, although it appears salt balance cannot be achieved merely by eating potassium-rich foods. The observation today is that people who ingest large quantities of salt are not as healthy as those who do not.

Aside from the salt-health facts, fashionable twenty-first century cooking sees a return to the salt-encrusted roasting of foods popular more than 1,000 years ago in China. The good news is that encrusting fowl or fish in this manner results in a crusty outside to the food, without the addition of salt into the interior.

F. REMEMBERING THE GOOD OLD DAYS

Older Than Dirt Quiz: Count all the ones that you remember - not the ones you were told about!

- 1. Blackjack chewing gum**
- 2. Wax Coke-shaped bottles with colored sugar water**
- 3. Candy cigarettes**
- 4. Soda pop machines that dispensed bottles, not cans**
- 5. Coffee shops with tableside jukeboxes**
- 6. Home-delivery milk in glass bottles with cardboard stoppers**
- 7. Party lines**

- 8. Newsreels before the movie**
 - 9. P.F. Flyers**
 - 10. Butch wax**
 - 11. Telephone numbers with a word prefix (Olive-6933)**
 - 12. Pea shooters**
 - 13. Howdy Doody**
 - 14. 45-RPM records**
 - 15. S&H Green Stamps**
 - 16. Hi-fi's**
 - 17. Metal ice trays with lever**
 - 18. Mimeograph paper**
 - 19. Blue flashbulbs**
 - 20. Packards**
 - 21. Roller skate keys**
 - 22. Cork popguns**
 - 23. Drive-ins**
 - 24. Studebakers**
 - 25. Wash tub wringers**
- If you remembered 0-5 you're still young**
If you remembered 6-10 you are getting older
If you remembered 11-15 don't tell your age,
If you remembered 16-25 you're older than dirt!
-

G. FREE

Legacy.com offers a free obituary search service for 15 major newspapers across the U.S. Register at <http://www.legacy.com> to receive emails from "Obit messenger" if they find a name you list with them, or if any keywords you enter in their database such as your old high school, or

hometown, appear in the obituaries in the participating publications.

Whether or not you qualified for and applied the free \$600 Prescription Drug Credit Card in 2004, you may qualify for one in 2005. Individuals with an annual income of less than \$12,569 and couples with an income less than \$16,863, who do not have prescription coverage can qualify in 2005. BUT the deadline for application is March 31, 2005.

If you do not qualify and would like to save money on out-of-pocket costs on prescriptions not covered by insurance, regardless of your age, [sign up for a free card](#) through seniorresource.com. You can then go back to the back to the page online with your assigned code or go to your local pharmacy with the card sent to you (within three weeks of your signup). Those who have the FREE savings card already saved an average 41% off U.S. retail prices last month. Your membership card will be good at most local U.S. pharmacies.

H. THOUGHT FOR THE DAY

For those of you who watch what you eat, here's the final word on nutrition and health. It's a relief to know the truth after all those conflicting medical studies!

- 1. The Japanese eat very little fat and suffer fewer heart attacks than Americans.**
- 2. The Mexicans eat a lot of fat and suffer fewer heart attacks than Americans.**

3. The Chinese drink very little red wine and suffer fewer heart attacks than Americans.
4. The Italians drink excessive amounts of red wine and suffer fewer heart attacks than Americans.
5. The Germans drink a lot of beer and eat lots of sausages and fats and suffer fewer heart attacks than Americans.
6. **CONCLUSION:** Eat and drink what you like and learn a foreign language. Speaking English is apparently what kills you.

Sent by A.Inglis to jokes@seniorresource.com (NOT as an attachment.)

Find more at ["Oh My Aging Funny Bone/Medically speaking"](#)

I. SPECIAL SURFING SITES

Have a wild idea for a vacation or learning experience? Chances are you can find a way to do it at [Shaw Guides](#). They offer experiences for cooking, photography, writing, art adventures and more, and you can find "travel chums".

["Living to 100"](#) was developed at Harvard Medical School and the Boston Medical Center to project your life expectancy and give you pointers on what you could do to increase that expectancy - that is if you think your nest-egg will last that long, or your children will step in and pick up the slack! (Sent to us by Gordon Burgett author of [Super Second Life Newsletter](#).)

LongTermCareInsurance.org is a public service website staffed by volunteers. The founding volunteer is a former insurance industry professional. Who better to help you through the treacherous maze of long-term care insurance?

Retirement-Happy offers information about savings for retirement and searching your relocation options to attain the lifestyle you feel you've earned.

J. OH MY AGING FUNNY BONE

"Cash, check or charge?" I asked, after folding items the woman wanted to purchase. As she fumbled for her wallet I noticed a remote control for a television set in her purse. "So, do you always carry your TV remote?" I asked.

"No," she replied, "but my husband refused to come shopping with me, so I figured this was the most evil legal thing I could do to him."

Sent anonymously to jokes@seniorresource.com.

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Edited by Betsy J. Day.

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