

***** Seniorresource.com E-zine *****
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seniorresource.com and our clients serve you better by knowing "you" collectively!

A. WHEN YOU NEED HELP IT HELPS TO KNOW THE RULES

"If Seniors at least 62 years old qualify for low-income housing, where do I stand? I'm 57 years old with a permanent disability (moderate stage Parkinson's disease) and in need of low-rent housing. I receive \$1527.00 a month from SSDI benefits. Help!"

Sent to ask@seniorresource.com

In response we said:

"It is our understanding, Bruce, that someone younger than 62 is eligible for 62+ housing if they are disabled. Therefore you should be able to apply for low-income 62+ housing, although there is usually a waiting list and you may have to wait your turn to move in. But if you are married to someone younger than 62, who is not disabled, she may not be able to move in with you. And we don't know if a "caregiver" can live in your apartment if they are younger than 62. If you are prevented from getting on a waiting list I would contact the Local Area on Aging in the area or the district attorney's office and find out where you can get free legal muscle to help you."

If you are disabled it is possible to qualify for 55+ or 62+ age-restricted housing even if you are younger. If you also qualify for low-income housing that is age-restricted, you would then need to meet the qualifications for "low-income" as set forth in the regulations governing the housing's charter, bonding or other governing entity. Your income has to meet the requirements for the level of "low-income" set for the building.

Limits for "low-income" are set by the governing jurisdiction that dictated the building be filled by low-income residents, or by the funding that helped the developer to fund building the housing in the first place.

But know that "low-income" is not an absolute. It is not based on the average income in America, but compared to the median income in the county where the housing is being built. When the terms of the funding or development approval are set, the criterion for affordability is also set. Income limits are set within a narrow band. They could be 100% of median income to qualify, or 50% of median income to qualify. Earn too much and you won't qualify. Sadly, earn too little and you will also be unacceptable, even if your only other housing alternatives are market-rate prices. Affordable units also have a "family" profile, or can be age-restricted. Only a single person, or two people, or a family can move in. If the developer applied for tax credits to fund the development partially or wholly there could be criteria set as a result of that arrangement. But again, it will be set as an income that is a percentage of median in the county as determined for a family of four, a couple, or an individual.

To add another glitch in understanding affordable building designations, some of the terms have a sunset clause. When the building is 20 years old the "affordable" requirements may expire. People living there with subsidized rents can then be subjected to raises, making the rents equal to market rate.

Where can you find the median income criteria in your county? Your county housing office should be able to tell you the amount.

"Ida Ballanoff put her name on a waiting list for a Jewish senior home. She considers herself well off. She owns her home free and clear, and supplements her social security and payments from her late husband's pension with money from an annuity and/or other investments. She was surprised to learn that upon review of her assets and income, the home found her qualified for their 'affordable' apartments. This meant that the smaller, affordable one-bedroom (100 by 200 square feet), would cost her approximately \$400 less each month than the senior home. Although she felt, at age 88, she was not likely to outlive her money, the determination was made by the Jewish agency home, which was also protecting itself from the likelihood that she would run out of money while she was living there. Their habit is not to evict residents in those circumstances, but to put them on scholarship--support their rent, in essence, from an endowment fund."

B. A PICTURE CAN BE WORTH A THOUSAND WORDS

From DVDsByBetsy.com

About a month ago I was sitting in church and the pastor was preaching about "our passions." He went on to explain that each of us has a passion in life, and it is our duty to share our passion with others. I sat in my pew asking myself the question; "How can I help others with my passion?"

My passion has always been photography; whether my own or strangers'. Photos invoke emotion and conjure up memories. Several years ago I started a business taking photographs and setting them to music on DVD. Thinking about my passions during the sermon I had a "light-bulb" moment. What if I were to design DVDs to help Alzheimer's patients remember their past and present through photos? I am all too familiar with Alzheimer's disease and how it slowly robs people of their memory, year by year, until they only remember their childhood, and eventually not even that. I watched it happen to my aunt, my good friend's father, and my father's best friend.

I gather photographs and memories from loved ones and put them together as a life story for an Alzheimer's patient. Each frame of the DVD names the person in the photograph. Between

photos there are oral memories in familiar voices with the copy displayed for 30-40 seconds, giving ample time for individuals to read the memory. My mother and her sisters have been wonderful in recalling memories of their childhood--silly events that happened when they were young; girls, events that we hope will spark memories in my aunt. My cousin told me her mother still remembers the words to many songs; hence I found era-specific music to incorporate. In my aunt's case that's Glen Miller, Nat King Cole, and Frank Sinatra.

Alzheimer DVDs are a family affair. It is important to receive input from as many people as possible close to the person with Alzheimer's. If someone is in the early stages of Alzheimer's it is wonderful to interview them, asking them about their favorite childhood memories, school memories, their marriage, children, and grandchildren. What are their hobbies? Where did they like to vacation? What are they most passionate about? Then the DVD can be tailored to them.

If I cannot interview an Alzheimer's patient in person, or meet personally with loved ones, email and telephone-relayed stories also work. When I receive photographs I ask for a description of the event; if this is done through the mail I ask people to write a description on a Post-it note and put it on the back of each photograph.

There are many good times in every life. Sharing it on a DVD is a way to preserve the memories.

Find more information or contact Betsy through <http://dvdsbybetsy.com>.

C. ON BEING OLD

The other day a young person asked me how I felt about being old. I was taken aback, for I do not think of myself as old. Upon seeing my reaction, he was immediately embarrassed, but I explained that it was an interesting question, and I would ponder it, and let him know.

Old age, I decided, is a gift. I am now, probably for the first time in my life, the person I have always wanted to be. Oh, not my body! I sometime despair over my body: the cellulite, the wrinkles, the baggy eyes, the jiggly thighs, and the sagging butt. And often I am taken aback by that old lady who lives in my mirror, but I don't agonize over those things for long.

I would never trade my amazing friends, my wonderful life, my loving family for less gray hair or a flatter belly. As I've aged, I've become kinder and less critical of myself. I've become my own friend. I don't chide myself for eating that extra cookie, or for not making my bed, or for buying that silly cement gecko that I didn't need, but looks so avant garde on my patio. I am entitled to overeat, to be messy, to be extravagant.

I have seen too many dear friends leave this world too soon, before they understood the great

freedom that comes with aging. Whose business is it if I choose to read until 4 a.m. and sleep until noon? I will dance with myself to those wonderful tunes of the 60's, and if I at the same time wish to weep over a lost love, I will. I will walk the beach in a swimsuit that is stretched over a bulging midriff, and will dive into the waves with abandon if I choose to, despite the pitying glances from the bikini set. They, too, will get old. IF they're lucky.

I know I am sometimes forgetful. But there again, some of life is just as well forgotten, and I eventually remember the important things. Sure, over the years my heart has been broken. How can your heart not break when you lose a loved one, or when a child suffers, or even when a beloved pet is hit by a car? But broken hearts are what give us strength and understanding and compassion. A heart never broken is pristine and sterile and will never know the joy of being imperfect. I am so blessed to have lived long enough to have my hair turn gray, and to have my youthful laugh-lines be forever etched into deep grooves on my face. So many have never laughed, and so many have died before their hair could turn silver. I can say "no," and mean it. I can say "yes," and mean it.

As I get older, it is easier to be positive. I care less about what other people think. I don't question myself anymore. I've even earned the right to be wrong.

So, to answer your question, I like being old. It has set me free. I like the person I have become. I am not going to live forever, but while I am still here I will not waste time lamenting what could have been, or worrying about what will be. And I shall eat dessert every single day.

Sent to info@seniorresource.com by Sima with no author named.

D. PROTECTING YOUR FINANCIAL IDENTITY

With much in the news about rising identity theft, and the dangers of putting personal information into cyberspace, we decided to pass along to you this "pass-along" reminder from our attorney friend. It supposedly originated from another attorney,

My wallet was stolen last month. Within a week, the thief/thieves ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN number from DMV to change my driving record information online, and more. But here's some critical information to limit the damage in case this happens to you or someone you know:

- When writing checks to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead just write the last four numbers. The credit card company knows the rest of the number and anyone who might be handling your check as it passes

through all the check processing channels won't have access to it. - Put your work phone number on your checks instead of your home phone (or no phone number). If you have a PO box, use that instead of your home address. If you do not have a PO box, use your work address. Never have your Social Security number printed on your checks. You can add it if it is necessary (although it is only needed when you send money to the IRS). But if you have it printed there, anyone can get it. - Place the contents of your wallet on a photocopy machine and make copies of every card/document. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel should your wallet be lost. Keep the photocopy in a safe place. Going traveling? Also carry a photocopy of your passport when traveling in the U.S. or abroad. - We have been told we should cancel our credit cards immediately. The key is having the toll-free numbers and your card numbers handy so you know whom to call. Keep them where you can find them at home or while traveling. - File a police report immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one). - Most important of all, call the three national credit reporting organizations immediately to place a fraud alert on your name and Social Security number. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means that any company checking your credit knows your information was stolen, and that they have to contact you by phone to authorize new credit. By the time I was advised to do this, almost two weeks after the theft, all the damage had been done. Since I asked for the alert no additional damage has been done. - Here are the numbers you always need to have:

- 1) Equifax: 1-800-525-6285
- 2) Experian (formerly TRW): 1-888-397-3742
- 3) Trans Union: 1-800-680-7289
- 4) Social Security Administration (fraud line): 1-800-269-0271

The rest of the numbers you need are unique to your home state and your specific credit cards, insurers, and so forth.

On related notes: A subscriber advised us one cannot get a FICO credit score annually for free as we said last month; only the credit report. Trans Union told us we could get it from them for \$5.95.

-To put a long term security freeze one must send a written request certified mail with a \$10 check or for free if you send a copy of a police fraud report. In the immediate short term, deal with lost identification items by calling Experian (number above) and have a fraud alert put on your file, FREE, right on the phone. They alert Equifax and TransUnion. The alert will be in effect for six months and you will be given a confirmation number should you wish to have it removed sooner. You can then follow up with the paid-for longer term security freeze as needed.

E. DID YOU KNOW...

Need to know the value of a stock at a date long past for an estate settlement? Get free historical quotes at <http://finance.yahoo.com> or <http://www.moneycentral.msn.com>.

Maria Cantwell senator from Washington State. has expressed concern that the Medicare Prescription Drug bill borrows funds from oncology reimbursement to physicians. That could affect the number of centers willing to treat patients who need cancer treatment. She has spearheaded a demand that the president revisit the issue and make it right for seniors. Is your senator aware of where you stand on this issue?

According to a Forbes magazine article, at any one time 1.4 million Americans receive one to three months of home health care. Long-term care insurance policies can be written to cover all or some of this cost of Medicare, Medicare supplemental insurance or if your HMO does not cover it. Find providers through <http://www.seniorresource.com/states.htm> . Then from your own state visit Insurance: Long Term Care.

Only 44% of Americans have a last will and testament or living trust. The other 56% may be wrong in thinking they don't have enough money to worry about. There should be a legal document regarding what someone else should do about what you leave behind and who that someone should be.

Carry in your wallet a card listing your medical conditions, current medications, dosages and allergies. When traveling, put your meds, copies of prescriptions, and an emergency contact list (family member, doctor) into your carry-on bag. Or join one of the on-line medical record services that keep this information for you. (One example is at <http://www.medikeeper.com/seniorresource/>).

Veterans Salute, a Veterans Affairs Aid and Attendance Pension, assists qualified veterans, and/or their surviving spouses to purchase necessary homemaker and personal care services. Vets (or spouses) select from whom they wish to receive needed services and the pension pays for the long-term care for the veterans. The process can be cumbersome to negotiate, so Atria Senior Living Group, a provider of independent, assisted, and Alzheimer's communities is doing the paperwork necessary for qualified seniors who wish to move into their communities. Find their locations in California, Arizona, New Mexico, Nevada, Ohio, Indiana, Florida, Texas, and Michigan via www.seniorresource.com/states.htm. Find out the differences between independent, assisted and Alzheimer's housing at www.seniorresource.com/housing.htm.

Assisted Living Foundation of America (ALFA) members and state affiliate organizations

have stepped forward to offer available bed space/apartments to assisted living residents and providers displaced as a result of Hurricanes Katrina and Rita. ALFA is compiling a master list of all assisted living communities offering to care for displaced assisted living residents in their communities. This list will be sent to their state affiliate organizations. To see the availability list visit www.alfa.org/forms/form.cfm?id=53.

F. THOUGHT FOR THE DAY

I've suffered a great many catastrophes in my life. Most of them never happened.
Sent to jokes@seniorresource.com by J.Wilhelm

G. FREE

[Get FREE financial planning pointers](#). AmericaSaves is dedicated to helping women learn how to build and preserve a nest egg through having them enroll in a challenge to save for tomorrow. Although men are welcome to enroll in the challenge, the focus is to encourage women, whose lifetime income lags behind that of men, to learn how they too can plan for a rainy day. Enroll as an "American Saver" and receive free information and free financial planning advice.

H. SPECIAL SURFING SITES

[eFinanceDirectory.com](#) offers not just a growing directory of finance related articles, but is a repository of sites that help you find answers on many finance-related articles.

[National Conflict Resolution Center](#), provides mediation in some locales for over 20 years. Now some Area Agencies on Aging (AAA) are funding them to add services for seniors. In San Diego, Aging and Independent Services, the local representative organization for the AAA, is hoping to use "mediation to protect the autonomy and dignity of older persons while assisting and enabling family caregivers to resolve problems, which if left unresolved, could destroy the family and caregiver support systems and might result in institutionalization, financial exploitation, neglect or abuse." With questions regarding how San Diego is adding this service contact [send email](#) or Visit [National Conflict Resolution Center](#) if looking for mediation help anywhere in the country, or a speaker to help understand how the program can work in your area.

I. OH MY AGING FUNNY BONE

George 92, and Edith, 89, had been seeing each other for two years when they decided that life was too short and they might as well get married. Excited about their decision to become newlyweds, they went for a stroll to discuss the wedding and what plans needed to be made. Along their way, they found themselves in front of a drugstore.

George said to his bride-to-be, "Let's go in. I have an idea."

They walk to the rear of the store and addressed the man behind the counter: "Are you the owner?" asked George.

The pharmacist answered, "Yes, sir, I am. How can I help you?"

George: "Do you sell heart medications?"

Pharmacist: "Of course we do."

George: "How about support hose for circulation?"

Pharmacist: "Definitely."

George: "What about medications for rheumatism, osteoporosis, and arthritis?"

Pharmacist: "All kinds."

George: "How about waterproof furniture pads and Depends?"

Pharmacist: "Yes sir."

George: "Hearing aids, denture supplies, and reading glasses?"

Pharmacist: "Yes."

George: "What about eye drops, sleeping pills, Geritol, Preparation H, and ExLax?"

Pharmacist: "Absolutely."

George: "You sell wheelchairs, walkers, and canes?"

Pharmacist: "All kinds and sizes. Why all these questions?"

George smiled, glanced shyly at Edith, and replied to the pharmacist, "We've decided to get married and we'd like to use your store as our Bridal Registry."

Sent to jokes@seniorresource.com by G. Pedersen in her monthly newsletter.

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Edited by Betsy J. Day.

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858.793.7901

Toll free: 877.793.7901

ezine@seniorresource.com