



*** E-zine October 2006 ***

This Month Highlights:

- [Alzheimer's Disease Prevention Discovery](#)
- [Online Groceries](#)
- [How to Find a Caregiver](#)

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A. FINANCING THE GOLDEN YEARS

Historically, senior citizens have rarely retired in wealth. Only one of one hundred Americans will retire with enough wealth to be completely self-sufficient. If you consider ancient times-the family provided for the elderly. There were no government or civic organizations to help in pre-history-or even in 1920's America, for that matter.

Social Security is a modern invention and was meant as a safety net to eliminate the poverty so prevalent among older people. However, it is often not enough to guarantee our welfare in the current economy.

We recently set out to find grants, loans, and other types of financial assistance that a senior in need can apply for and receive with dignity. Happily, it turns out there are quite a few; however, they are scattered among city, county, state, federal, and non-governmental organizations. Hospitals generally have programs to assist the low-income senior citizen, and non-profit organizations offer information and sometimes funding for Americans in need. It is definitely worth your time to contact your local, county, and state governments to locate resources closest to your home. This should be your starting point.

Resources are often tailored to specific needs: healthcare, housing, legal assistance, and so forth. If you identify your needs and organize your search, need-by-need, it will make your time online more productive and the results far more satisfying.

We've listed some helpful links below to get you started:

Rent, Property Taxes, Heating Bills

<http://ssl3.benefitscheckup.org>

<http://www.hud.gov/groups/seniors.cfm>

<http://www.turn.org/STATEassist.shtml>

Healthcare Expenses

<http://www.nlm.nih.gov/medlineplus/financialassistance.html>

<http://www.shhh.org/advocacy/HC12.asp>

<http://www.seniors.org/whoweare.asp?id=1260>

<http://ltcconnection.lacounty.info/KinshipCaregiverWebsites.asp>

State Pharmaceutical Resources

<http://www.ncsl.org/programs/health/drugaid.htm>

<http://www.aging.pitt.edu/seniors/resources/assistance.asp>

Federal Benefits, Grants, and Financial Aid
<http://www.firstgov.gov/Citizen/Topics/Benefits.shtml>

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

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B. WHERE DO YOU WANT TO LIVE?

When asked the question "Where do you want to live?" Americans have a myriad of answers. We might say, "at the beach," "on a tropical island," or perhaps "in New York" or "in Paris." That is, until we're older. Then the answer is, almost universally, "at home."

Most seniors prefer living at home for the independence, the sense of security and familiarity, and for the relationships and interactions we have with those commonly around us: our familiar mail carrier, our neighbors, or the corner grocer. These things come crisply into focus for seniors, and are far less so for younger Americans. For some adult children it is hard to understand why a widowed parent is clinging to his or her home even though it may be in a rural area where contact with others is not an everyday event. We see them "hole up" in their home as it becomes disheveled, the weeds grow rampant, and property falls into disrepair. Sometimes personal hygiene and regular meals are a problem for an older person. For the adult children of a not-so-with-it older person, solving these needs with a move to a retirement home sometimes seems like the obvious response. But to a senior, that move may sound like "the beginning of the end." No more independence. No more privacy. No more familiarity with their surroundings. A new routine -anathema to many senior citizens.

What can we do?

We can help them stay at home! You might begin by discussing daily activities of living with your older relative or friend. For example, you can talk about things like personal care, homemaking, cleaning, or even suggest a few products that can make living at home easier, such as lever-style door handles that make opening a door much easier for a person with arthritis. Might your elder retain (or regain) more mobility if he or she used a motorized scooter? A special senior-friendly can opener? Affectionate, caring, and open discussion is the key to understanding what the older person feels she needs to live at home.

Next, sit down and think through their day as you know it. Make a list of the things they might appreciate being helped with. What about a ramp at the front door? Shower grab bars, or a handle to make entering the bathtub easier?

If he is resistant and you are concerned, and if you live reasonably close by, you might just begin calling more often to say hello, mention that you are on your way to the store and can you "pick anything up for you?" If she has a trusted neighbor, perhaps you can arrange to split chores with that person. One of you can go to the grocery store while the other can take her to a doctor's appointment or the hairdresser. Naturally, this depends upon the unique situation of each older American and his individual

needs.

What if they shouldn't be alone?

If you are caring for an older relative and you need to go to work, look for adult daycare facilities in your area. Some larger employers even provide these services. Visit the local senior center-or if you're in a rural area, visit the senior center nearest to your community. It may have resources for you to contact in this regard.

Government resources

There are a number of government and non-governmental organizations that have resources, advice, and, in some cases, federal dollars to assist in the care of an older person. The Internet is an excellent place to begin. The National Institute on Aging (NIA) has a resource directory with hundreds of listings for services and advice at: <http://www.nia.nih.gov/healthinformation>. Also check <http://www.medicare.gov>. For financial assistance you can check with <http://www.govbenefits.gov> ; however, it is best that you have an idea of what types of assistance you need funding for, as there are many categories of assistance, each with specific requirements. The National Council on Aging also has resources for researching benefits for elder care. <http://www.benefitscheckup.org> is the Web site to check for these resources. And of course, for the "Greatest Generation" don't forget the VA. Veterans have extensive benefits available to them, sometimes going unused for lack of a person's knowledge of their existence.

"I just can't do it"

Sometimes helping a senior citizen isn't easy. Distance, personalities, work, and family responsibilities are all in play here. The adult child or friend who cannot assist an older person personally can still locate assistance. Long-time neighbors may be willing to assist with certain activities. Adult caregivers can be located through a variety of sources. Some of the organizations listed above will be able to provide you with a starting point for such a search. These services may or may not be covered by the senior's medical plans, so check all options for funding.

It is well worth the effort!

While assisting an older, perhaps feeble person to remain at home can take a lot of work, every ounce of energy is worth it for that elder's self esteem and well being. Begin with your homework. Understand and list his or her needs. Set goals. Locate resources to help finance the hard-dollar requirements, list the options, and then help your elder apply. Begin with the small things first, such as grocery shopping if it is needed. Once you have organized your lists of needs and goals, resources and options, you'll find that continuing to live in the home is possible at an older age, and highly preferable to the options of retirement home living, nursing home care, or relocating a senior to an unfamiliar place.

Additional housing information for seniors can be found at:

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

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C. ALZHEIMER'S DISEASE PREVENTION DISCOVERY

A new discovery has been made in the study of Alzheimer's disease. One factor in the cause of the disease has been discovered to be stress.

Professor of neurobiology and behavior, Frank LaFerla, and a team of researchers at the University of California, Irvine, made the discovery using genetically modified mice.

The research team injected the mice with a compound similar to the stress hormones in humans for seven days. The protein, beta-amyloid increased in the brain 60 times. This protein is one of the main causes of plaques in the human brain. Plaques are one of the two lesions that cause Alzheimer's disease. The researchers also noted increased levels of Tau protein. Tau leads to the creation of tangles that are the other brain lesion symptom of Alzheimer's. The findings were published this week in the Journal of Neuroscience: <http://www.jneurosci.org/>

Stress reduction

Stress plays a major role in human health. Heart disease, sleep disorders, weight gain, diabetes, and many other common ailments have all been found to have links to stress, or are improved when stress is reduced. Stress can be reduced, and thus add many other positive benefits to daily living. Proper eating, relaxation, memory exercises, and physical exercise all combine to reduce stress in older adults (and baby boomers). We've listed some links to information on stress reduction. However, be sure and discuss all health matters with your physician before making decisions or taking actions that may affect your health.

Stress Reduction Helps Diabetes

http://www.webmd.com/content/article/16/1667_51789.htm

Discussion on Stress and Weight Gain

http://www.webmd.com/content/chat_transcripts/1/104875.htm

Stress Reduction Techniques

<http://www.mindtools.com/smpage.html>

Meditation for Stress Reduction From the Mayo Clinic

<http://www.mayoclinic.com/health/meditation/HQ01070>

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

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D. DID YOU KNOW...?

AARP'S NATIONAL EVENT & EXPO

AARP's National Event & Expo in 2006 at the Anaheim Convention Center, Life@50+, Anaheim, California, October 26-28, 2006--

Three unforgettable days and nights filled with non-stop activity, fun, and excitement.

Also, enjoy these and other speakers:

Ahmed Amber	Dr. Maya Angelou
Terry Bradshaw	Ken Burns
Connie Chung	Queen Latvia
Dan Rather	Carl Rainer
Anthony Villaraigosa	Raquel Welch

Don't miss exciting exhibits, seminars, movies, exercise classes, and much more

For more information: http://www.aarp.org/aarp_benefits/natl_events/anaheim/

SOME TIPS ON SAVING ENERGY THIS WINTER

- Be sure your thermostat is located in an area that is not too cold or hot.
- Install an automatic timer to keep the thermostat at 68 degrees during the day and 55 degrees at night.
- Wear warm layered clothing indoors during cold weather.
- Use storm or thermal windows in colder areas.
- Don't just concentrate on the windows... install storm doors before the cold weather arrives.
- Open drapes and shades in winter to let in the sunshine.
- Prune any branches on shade trees that block the sunlight.
- Remove awnings that may block the sun from the house.
- Seal off any place where heat might escape. Check for cracks and holes around windows, doors, or in the foundation.
- Weather-strip doors and windows. Don't forget attic and basement doors.
- In colder areas it makes sense to move furniture away from exterior walls.
- Heat only those rooms that you use.
- For long-term absences turn off the heat and the hot water heater. (Ah, that vacation in Florida!)
- Wrap heating ducts with duct tape (that's where the name comes from!) in places where they may be exposed to cold air. Putting insulation around pipes that need it is also an energy saver.
- Frequently dust or vacuum all radiator surfaces.

HOW TO FIND A CAREGIVER

A geriatric-care manager can help in this search. These professionals typically charge about \$60 to \$150 an hour; to find a private care manager, consult the National Association for Professional Geriatric

Care Managers at <http://www.findacaremanager.org>

Some private groups, such as Catholic Charities or Jewish Family Services, provide senior case management. For referrals, contact your Area Agency on Aging, reachable through the Eldercare Locator at <http://www.eldercare.gov>

Faith in Action, an interfaith foundation-funded long-term care voluntarism initiative, can sometimes provide volunteers to cook, run errands and so on; see <http://www.fiavolunteers.org>. The National Association for Home and Hospice Care, a trade group at <http://www.nahc.org/>, offers an online locator for in-home service providers by area. For other suggestions, a useful brochure on long-distance elder care is "Handbook for Long-Distance Caregivers," available free at <http://www.caregiver.org>

Finally, remember that in-home assistance is not the beginning of the end. Rather it's an active step to prolong your elder parents' ability to live in their lifelong home for as long as possible. Hiring an in-home caregiver is a proactive step that can help the elderly continue to lead healthy, active and happy lives. To find additional information on selecting a caregiver, visit our Aging In Place Information <http://www.seniorresource.com/house.htm#hire>

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E. THOUGHTS FOR THE MONTH

We present here some words from those whose birthday was this month.

Chubby Checker - " I'm just grateful to be on this planet. I have no enemies that I know of. I'm just the guy who makes happy."

Jimmy Carter --"Unless both sides win, no agreement can be permanent."

Julie Andrews --"Some people regard discipline as a chore. For me, it is a kind of order that sets me free to fly."

Mark McGwire --"I'm a very positive person and I just wish everybody else would be positive."

Mahatma Gandhi --"Nonviolence is a weapon of the strong"

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

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F. FREE THINGS

SAVE MONEY ON THEATER TICKETS

Most major performance theaters offer discount tickets for seniors. Generally, seniors may purchase rush tickets at select performances at a significant savings. The ticket category is called "senior rush."

Typical requirements are:

- 1.) Each individual wishing to purchase a rush ticket must have an I.D. identifying him- or herself as a senior (65 years or older),
- 2.) Limit one ticket per person,
- 3.) Tickets are to be purchased in the 90 minutes prior to the start of the performance, depending upon availability as determined by management. Senior rush tickets are NOT available for EVERY performance.

Some of the venues and performances offering "senior rush " tickets are: Carnegie Hall, Boston Ballet, Houston Ballet, Los Angeles Opera, Hartford Symphony, Pittsburgh Symphony, Detroit Symphony, and Chamber Music Northwest.

Give it a try. You could search the Web for theaters or concert venues in your town and call to ask about their "Senior Citizen" policies.

FREE CONSUMER REPORTS AND INFORMATION

<http://www.savvyconsumer.org> will take you to thousands of reports you can read online. Topics include Appliances, Cars, Electronics, Money, Jobs, Food, and Travel. You'll also find consumer news, scam and fraud alerts. Explore, learn, have fun

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G. SPECIAL SURFING SITES

ONLINE GROCERIES

With the rise in gasoline prices, online grocery shopping has its advantages. Supermarkets such as Safeway, Inc. and Sam's Club, and Internet grocers Peapod and FreshDirect, among others, which concentrate on urban areas, have growing online operations. Amazon.com has begun selling groceries, offering free delivery for orders above \$25. Even if you do have to pay a small fee, say \$5 to \$10 per delivery, you can avoid running the supermarket obstacle course and lugging those groceries around, especially in cold or icy winter weather. Tip: Try to order a large supply at one time-you get more bang for your buck, and who knows how long that snowstorm may last?

On the other hand, a possible downside issue to consider is that there may be that extra fee. And getting orders placed without too much trouble can be tough if you have a dial-up Internet connection. The ordering process requires a lot of clicking, and the Web sites probably will be too slow. However, you will probably be able to locate a phone number for these sites. For busy folks, the biggest downside can be waiting for that delivery. Some outfits specify two-hour delivery windows, while others may offer discounts if consumers are willing to handle four-hour windows.

With faster connections, Web grocers are starting to make it easier to do things that can be of benefit to you. For instance, Peapod.com will let you sort items by calories, fats, and other nutritional measures. FreshDirect.com groups products into helpful usage charts that help with menu selections and ingredients. And good customer service tends to be a plus; Albertsons.com lets you request the type and condition of fruits/vegetables you want. All in all, it is probably worth a try .

EASIER INTERNET ACCESS FOR THE VISION-IMPAIRED

Major Internet companies are improving access for blind people who regularly browse the Web. Google Accessible Search (<http://labs.google.com/accessible/>) ranks results based on page layout simplicity. Pages with a large number of headings and that lack extraneous images and text will rank higher, making navigation easier for blind Internet users.

AOL Web mail will be updated later this year to make it more screen-reader friendly. The revisions will eliminate the need to switch to a separate text-only page. Yahoo, Inc. implemented ways to make its home page more accessible to vision-impaired users. For example, using a greater number of headings like "Entertainment" and "Sports" makes it easier to spot the desired content

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H. OH MY AGING FUNNY BONE

PURE SCIENCE

Two sages of Chelm got involved in a deep philosophical argument.

"Since you're so wise," said one, sarcastically, "try to answer this question: Why is it that when a slice of buttered bread falls to the ground, it's bound to fall on the buttered side?"

But as the other sage was a bit of a scientist he decided to disprove this theory by a practical experiment. He went and buttered a slice of bread. Then he dropped it.

"There you are!" he cried triumphantly. "The bread, as you see, hasn't fallen on its buttered side at all. So where is your theory now?"

"Ho-ho! "laughed the other, derisively. "You buttered the bread on the wrong side!"

Submitted by G. SEAGUL

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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