



This Month Highlights:

- [Looking Forward to Medicare Long Term Care](#)
- [Managing the Fear of Loneliness](#)
- [Historical Videos](#)

*** **E-zine September 2006** ***

SPONSOR OF THIS ISSUE



Looking for a; retirement community, assisted living or nursing center, Alzheimer's care, home care, hospice care or other senior service?

Look to **New Lifestyles**, a comprehensive guide to all state-licensed and certified senior housing and care options and more, nationwide.

Visit us online at www.NewLifeStyles.com to search by zip code or city and state and by type of community or level of care needed. Read descriptions, view location maps and online tours, compare amenities and services, contact companies directly via e-mail, and save and recommend your favorites, all from the comfort of your own home.

New Lifestyles also offers free print guides for 44 areas nationwide. Click here (link to www.NewLifeStyles.com) to order a FREE copy.

The E-zine seniorresource.com is FREE. Received it from a friend? Get your own subscription at <http://www.seniorresource.com/ezine.htm>

Please Note: If web addresses do not show as a link, copy and paste it into the "go to" line of your browser.)

To ensure delivery to your inbox (not bulk or junk folders), please add seniorresource.com@mail.vresp.com to your address book.

CONTENTS

[A. TO WEALTHY FOR MEDICARE/MEDICAID LONG TERM CARE?](#)

[B. HOUSING PLAYS A DISPROPORTIONATE ROLE IN SENIORS' LIVES](#)

[C. UNIQUE WIRELESS EMERGENCY CALL DEVICE](#)

[D. DID YOU KNOW...?](#)

[E. THOUGHTS FOR THE MONTH](#)

[F. FREE THINGS](#)

[G. SPECIAL SURFING SITES](#)

[H. OH MY AGING FUNNY BONE](#)

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!

[return to top](#)

A. TO WEALTHY FOR MEDICARE/MEDICAID LONG TERM CARE?

Title VI of the Deficit Reduction Act of 2005 signed into law by President Bush changes the period of time that the government will use to review your assets and expenditures for qualification for long-term care benefits to 60 months.

Why is this so critical to me, you might ask. Double-check your assets and you'll be surprised that the government may consider you to be wealthy and no longer qualified for your long-term care benefits. If that is the case you'll probably want to reverse that status.

When an individual possesses assets beyond a certain point he or she is ineligible for Medicare/Medicaid financial assistance. Given that nursing home care costs upwards of \$4,000 per month, most people would completely exhaust their estate paying for long-term care...a virtually certain future need for most Americans. This means you'll likely expend your assets, and potentially nothing will be left to your heirs. Period. How can you pass assets to heirs in this situation? Well, there are many options if you plan ahead. But, as Medicare rules now include the 60-month "look-back" provision, you'll need to plan six years in advance of when you'll begin using your benefits to avoid being charged by the government for your long-term care needs. That's one year of transferring assets before the five-year period begins.

Start Medicare Planning Now Begin your Medicare/Medicaid planning now - you can't know when you'll need the long-term services you've paid for in taxes each year. Planning can include gifts directly to your heirs to reduce your assets on paper, and making certain types of investments that remove the assets from your control and estate, among other strategies. The changes in law are substantial. For instance: Previously, home equity assets were not included

in the calculation to qualify for benefits. Now, taxpayers with home equity beyond \$500,000 are ineligible for long-term care benefits. In western states - or in places like New York - that amount of equity is common among even middle-class households. Obviously, you'll need time to properly deal with assets of this type. Get qualified legal advice in this matter before you proceed. The word and advice you hear from friends, relatives, or co-workers is insufficient. There are many places to get this information, such as AARP, your attorney, your financial consultant's legal department, etc. Be sure you get local assistance; the rules applied by states change the requirements region-by-region "Don't try this alone at home" is wise advice. If you transfer improperly you'll only regret it later when the government comes calling for payment, increases the period of waiting before your rightful benefits are allowed, or disallows your long-term care benefits outright.

From the Deficit Reduction Act of 2005: "Subtitle A would reduce Medicaid outlays by allowing states to reduce benefits and impose additional cost-sharing requirements and premiums on certain enrollees, reducing payments for prescription drugs, and tightening the rules relating to asset transfers prior to eligibility for Medicaid long-term care services."

For the text of the "Deficit Reduction Act of 2005" follow this link:

<http://www.cbo.gov/ftpdocs/70xx/doc7028/s1932conf.pdf>

Additional financial information for seniors can be found at:

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

[return to top](#)

B. HOUSING PLAYS A DISPROPORTIONATELY IMPORTANT ROLE IN SENIORS' LIVES

Does this sound good to you? Rocking on the porch on a balmy evening, watching the grandchildren playing with the dog on the lawn. A hot bar-b-q brimming with supper, carefully tended by one of your children... Sounds great, doesn't it?

Unfortunately considering that only one of 100 Americans will retire independently wealthy, you need to plan ahead to assure you get to enjoy living an independent life. When it is time to get assistance with living what will you do? Again, forward planning is the first step to living life as you wish, rather than living "as is possible given the circumstances."

Plan Ahead!

Americans think about their golden years, but too few plan for where they will be living them. Housing in general, and owning one's own home play a role in retirement that is disproportionately dominant because of the amount of time seniors spend in their home and the

desire for independence. Family members may be nearby, and living at home is a very low-cost option when compared to assisted living facilities, which average roughly \$4,000 per month.

Factors to consider are:

- Costs of Housing
- Condition of Housing
- Accessibility to housing
- Activities of Daily Living
- Individual Net Worth
- Care-Giving Options

Seniors prefer to live at home...

Over 75% of all adults over the age of 50 prefer to retire to their own home and never move. By age 80 that figure reaches nearly 90%. Considering that 75% of Californians aged 65 and older reported renting their home in the 2000 census, it is unlikely that they will all be able to do so. Additionally, an AARP study conducted in 1995 found that over 60% of Californians aged 65 and older spend 30% of their income for housing. 22% of these seniors pay 50% or more of their income for housing and another 16% reported spending 60% or more on housing.

What to do?

Speak with your trusted advisors and family. Think about your desires and make a plan to assure you'll be living as you desire, where you desire, and how you desire for all of your golden years.

Additional housing information for seniors can be found at:

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

[return to top](#)

C. UNIQUE WIRELESS EMERGENCY CALL DEVICE

For years seniors have been investing in various devices meant to alert a third party should an accident or illness occur in their home, or when outside of the house, driving, shopping, and so forth. The problem with most of these items is the senior must activate them when an accident occurs. Further, they are not preventative devices. Remember "the Clapper"? or, "I've fallen and I can't get up"? While good in their day, today's technology affords a higher value to the user than the earlier rudimentary devices could. Now a truly unique wireless emergency call device (exmocare) has come to market. It's based upon a unique set of physiological parameters and

alerts a third party before the worst has transpired.

It functions as a watch...but also quietly measures the wearer's biometric readings to determine stress levels and emotion indicators such as heart rate over time, and the like. When biometric readings exceed averages for the individual wearer's medical history, an alert is sent to the caregiver chosen by the senior who wears the device.

Monitor yourself while driving. The device can be a big safety factor when a senior is driving. As stress increases to abnormal levels the exmocare device sends an alert to the chosen caregiver. The data is transmitted every 30 minutes to your pc, cell phone, or palm device, depending on where the wearer happens to be. You choose who is to be notified. This device is only for seniors because the biometric responses to stress differ in younger people from those of the elderly. As with any medical or safety device, be sure and consult your personal advisors to be sure it is right for you. Check it out: <http://www.exmocare.com>

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

[return to top](#)

D. DID YOU KNOW...?

THE DIFFERENCE BETWEEN ALZHEIMER'S AND NORMAL AGE-RELATED MEMORY CHANGES

Someone with Alzheimer's disease symptoms

Someone with normal age-related memory changes

- Forgets entire experiences
 - *Forgets part of an experience*
- Rarely remembers something after a time lapse
 - *Often remembers something after a time lapse*
- Is gradually unable to follow written/spoken directions
 - *Is usually able to follow written/spoken directions*
- Is gradually unable to use notes as reminders
 - *Is usually able to use notes as reminders*
- Is gradually unable to care for self
 - *Is usually able to care for self*

MANAGING THE FEAR OF LONELINESS

Sometime or another we will experience a time when we are alone, and we will probably experience great fear and loneliness. However, we all need to learn to "cope" (what a word for that experience!). The first step is to become comfortable with yourself and achieve the self-confidence that you will be able to manage being alone. There is nothing wrong with being alone. If being alone bothers you, seeing a counselor can help you with these issues. In the meantime, here is a short list of techniques that a person can use so that the fear of being alone doesn't become a major issue in his or her life.

The first step is to find an activity that you enjoy and where you can meet a lot of people. For instance, joining a group activity such as a volleyball group, women's club, or making crafts can be a great way to meet people. Doing something that you like to do will make you happy and will increase your chances of making friends. Spending time with animals can be a great source of companionship. Having a dog or cat can make us feel loved. If you don't own a dog or cat, you can volunteer at the local animal shelter. Spending time with an animal or pet can help us to feel better and they can be good company to all of us whether we are alone or not.

Helping others through community service can be of some help. There are many people out there who could benefit from your time and talents. Helping others can give you a source of pride, help you feel better about yourself, and can provide long lasting friendships. Give it a try and you will be surprised.

Challenge your negative thinking with positive statements and realistic thinking. When encountering thoughts that make you lonely or depressed, challenge those thoughts by asking yourself questions that will maintain objectivity and common sense. For example, some people may think that if they are alone at the present time then they will always be alone. This is not true. Even if you're alone today doesn't mean that you will be alone all the time. No one can predict the future with one hundred percent accuracy.

It isn't fun being alone, but sometimes there are worse things. For instance, imagine that you are married or stuck in a relationship that you can't get out of and also makes you miserable. Not only do you have to live with this person, there is no way to get out of the relationship because of various financial or personal reasons. As a result, you are stuck living with someone that you can't stand and makes you depressed every single day of your life. With this viewpoint, being alone doesn't sound that bad.

The important thing is to do something constructive. Sitting around and doing nothing will not make things any better, whether it is dealing with the fear of being alone or something else. Go out and do something that you like to do. In addition, take it one day at a time and stay committed in trying to solve your problem.

By: Stan Popovich author of "A Layman's Guide to Managing Fear Using Psychology, Christianity and Non Resistant Methods" - an easy-to-read book that presents a general

overview of techniques that are effective in managing persistent fears and anxieties.

[return to top](#)

E. THOUGHTS FOR THE MONTH

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

Gloria Estefan: "Having felt people's love and support first-hand through difficult moments in my life makes me feel it's our responsibility to help one another."

Henry Ford II: "What's right about America is that although we have a mess of problems, we have great capacity--intellect and resources--to do some thing about them."

Alan Ladd: "I have the face of an ageing choirboy and the build of an undernourished featherweight."

Rocky Marciano: "Why waltz with a guy for 10 rounds if you can knock him out in one?"

Lily Tomlin: "All my life, I always wanted to be somebody. Now I see that I should have been more specific."

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

[return to top](#)

F. FREE THINGS

AARP MEMBERS SAVE ON EYEWEAR

Seniors can save through AARP Vision Discounts, provided by EyeMed Vision Care. As an AARP member, you get great discounts on exams, frames, lenses, and lens options. You can save on contacts, too--up to 20%.

Visit: <http://www.aarphealthcare.com/prodsvcs/eye/index.aspx>

FASHION TIPS FOR WOMEN WITH OSTEOPOROSIS

It estimated that over 10 million people already have osteoporosis; approximately 80 percent of these people are women. Compression fractures of the spine can cause body changes: a loss

of height, a curving of the shoulders and back, and a thickening waistline. These changes often make it difficult for those with the disease to find stylish, comfortable and properly fitting clothes.

Every woman has had the experience of trying on several outfits before finding one that fits. For women with osteoporosis, shopping for clothes or getting dressed can be a difficult and frustrating experience. Jackets and blouses pull across the back and shoulders. Collars gape. Skirts do not hang properly. All are effects of the physical consequences of osteoporosis. For some free fashion tips.

Visit: http://www.nof.org/patientinfo/fashion_tips.htm

National Osteoporosis Foundation 1232 22nd Street NW. Washington, DC 20037-1292 Phone: (202) 223-2226

[return to top](#)

G. SPECIAL SURFING SITES

HISTORICAL VIDEO

Google announced a pilot program to make holdings of the National Archives available for free, online. This non-exclusive agreement will enable researchers and the general public to access a diverse collection of historic movies, documentaries and other films from the National Archives via <http://video.google.com/>

For the first time, the public will be able to view this collection of rare and unusual films on the Internet. Students and researchers whether in San Francisco or Bangladesh can watch remarkable video such as World War II newsreels and the story of Apollo 11--the historic first landing on the Moon.

Highlights of the pilot project include:

- The earliest film preserved in the National Archives holdings by Thomas Armat, "Carmencita - Spanish Dance," featuring the famous Spanish Gypsy dancer, 1894;
- A representative selection of U.S. government newsreels, documenting World War II, 1941-45;
- A sampling of documentaries produced by NASA on the history of the spaceflight program;
- Motion picture films, primarily from the 1930s, that document the history and establishment of a nationwide system of national and state parks. Included is early footage of modern Native American activities, Boulder Dam, documentation of water and wind erosion, Civilian Conservation Corps workers, and the establishment of the Tennessee Valley Authority. A 1970 film documents the expansion of recreational

programs for inner city youth across the nation.

LEARN ABOUT ELDERCARE ISSUES

A/PACT is a series of 10 articles produced by the Federal Trade Commission in partnership with AARP. The series will introduce you to eldercare issues you may confront, and help you help aging loved ones investigate options and make decisions that can help maximize their independence, comfort and quality of life.

Check the series out at: <http://www.ftc.gov/bcp/online/pubs/services/apact/index.html>

[return to top](#)

H. OH MY AGING FUNNY BONE

RULES TO CONSIDER

1. There is always one more imbecile than you counted on.
2. Experience is a wonderful thing. It enables you to recognize a mistake when you make it again.
3. By the time you can make ends meet, they move the ends.
4. Thou shall not weigh more than thy refrigerator.
5. Someone who thinks logically provides a nice contrast to the real world.
6. It ain't the jeans that make your butt look fat.
7. If you had to identify, in one word, the reason why the human race has not achieved, and never will achieve, its full potential, that word would be "meetings."
8. There is a very fine line between "hobby" and "mental illness."
9. People who want to share their religious views with you almost never want you to share yours with them.
10. You should not confuse your career with your life.

Do you have a joke to share? Send it to humor@seniorresource.com

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>

[return to top](#)

SPONSOR'S INFORMATION

New Lifestyles is solely responsible for the information they provide herein, on *seniorresource*.

com and on their web site at <http://www.NewLifeStyles.com>

Do you have an article to share with others? We will consider any appropriate material for this publication.

Please send such to publisher@seniorresource.com

This issue has been edited by Betsy Day (Betsyjday@aol.com).

Copyright 2006 *seniorresource.com*, 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. Articles are included for informational purposes and are not an endorsement.

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.
