

\*\*\*\*\* Seniorresource.com E-zine \*\*\*\*\*  
September 2004

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## A. BECAUSE MEDICARE DOESN'T PAY FOR YOU TO HEAR

Joan was slowly losing her hearing. After some years, even she could not deny it. It was not a joke anymore that her grandchildren spoke too softly, or that the theater kept the sound too low. Instead of it being fun to have lunch with several friends, it was embarrassing to know they were all discussing last nights' TV program, the sale of grapes at the supermarket and the birth of their newest grand- or great-grandchild, and she was missing out on a great deal of the conversation. So instead of seeing an audiologist or ear, nose and throat specialist, Joan declined invitations from her friends and stayed home alone. Joan was becoming a prime candidate for senior depression.

Stories about seniors who become increasingly isolated due to hearing loss are not rare. Isolation can lead to depression. Why didn't Joan see a specialist who could measure the degree and range of her hearing loss and get fitted for a hearing aid? Because of the cost.

Medicare does not cover visits to specialists to assess hearing and it does not pay for hearing aids, although medical conditions that effect your ears (e.g. cochlear-imbalance related problems and ear infections) are generally covered.

State-of-the-art hearing aid technology means digital hearing aids small enough to be detectable only from a side view of the ear. But people pay upwards of \$3,500 per hearing aid for them. That's after paying for a visit to a specialist with expertise to select and custom-fit which hearing aid device could be best for each individual hearing problem. This process of fitting the hearing aid not only can cost many hundreds, but also can take several weeks and include upwards of 5-6 visits to get the device fitted correctly.

Cost is one of the biggest reasons why seniors choose to ignore their hearing problems and delay seeking amplification solutions. Many seniors can afford to buy only one hearing aid, even though there are significant benefits of wearing hearing aids in two ears, just like we wear eyeglasses and contacts in both eyes. Many buy none and accept increasing isolation from the rest of the world. Isolation can start to impact other aspects of health. Not hearing is a handicap to the same degree that not seeing is a handicap. Modern technology developers recognize that fact even if Medicare doesn't.

This information is from a conversation with [Songbird Hearing Inc.](#), sellers of “universal fit”, high-quality, digital, disposable hearing aids. Their one-size-fits-all Songbird 400 Hour hearing aids should fit over 90% of the mild- to moderately-hearing-impaired population with some degree of hearing improvement and comfort. The small, in-the-canal digital nature of the device enables it to moderate loud noises and amplify soft ones. It is sold without a hearing professional's fitting, requires no supplemental batteries and never any repairs. When the 400-hour built-in battery dies it is thrown away. The company's literature does not focus on the need to use these aids for all day wear, but rather for use in the situations needed the most: at the movies, when out in public, to watch TV. However they can be worn all day if that suits one's needs. When not worn, the Songbird 400 hour hearing aid should be switched off to preserve battery life. Many wearers purportedly can get two or three months of use this way, bringing the cost of the hearing aid down as low as \$25-30 per month, which means a significantly smaller initial outlay than the thousands for traditional aids which may only have a longevity of five(5) years. Although not inexpensive devices, the disposables bring hearing aids within reach of many more seniors and within the reach of children to give as gifts to parents. In accordance with good health practice, U.S. FDA recommends that you consult your physician to ensure there are no medically treatable causes for hearing loss before starting to use any hearing aid.

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## **B. WORLD SERIES TIME AND WHO'S ON FIRST**

Abbot and Costello, Computerized!

ABBOTT: Super Duper computer store. Can I help you?

COSTELLO: Thanks. I'm setting up an office in my den, and I'm thinking about buying a computer.

ABBOTT: Mac?

COSTELLO: No, the name's Lou.

ABBOTT: Your computer?

COSTELLO: I don't own a computer. I want to buy one.

ABBOTT: Mac?

COSTELLO: I told you, my name's Lou.

ABBOTT: What about Windows?

COSTELLO: Why? Will it get stuffy in here?

ABBOTT: Do you want a computer with Windows?

COSTELLO: I don't know. What will I see when I look in the windows?

ABBOTT: Wallpaper.

COSTELLO: Never mind the windows. I need a computer and software.

ABBOTT: Software for Windows?

COSTELLO: No, on the computer! I need something I can use to write proposals, track expenses and run my business. What have you got?

ABBOTT: Office.

COSTELLO: Yeah, for my office. Can you recommend anything?

ABBOTT: I just did.

COSTELLO: You just did what?

ABBOTT: Recommend something.

COSTELLO: You recommended something?

ABBOTT: Yes.

COSTELLO: For my office?

ABBOTT: Yes.

COSTELLO: OK, what did you recommend for my office?

ABBOTT: Office.

COSTELLO: Yes, for my office!

ABBOTT: I recommend Office with Windows.

COSTELLO: I already have an office and it has windows! OK, let's just say, I'm sitting at my computer and I want to type a proposal. What do I need?

ABBOTT: Word.

COSTELLO: What word?

ABBOTT: The Word in Office.

COSTELLO: The only word in office is office!

ABBOTT: The Word in Office for Windows.

COSTELLO: Which word in office for windows?

ABBOTT: The Word you get when you click the blue "W".

COSTELLO: I'm going to click your blue w if you don't start with some straight answers. OK, forget that. Can I watch movies on the Internet?

ABBOTT: Yes, you want Real One.

COSTELLO: Maybe a real one, maybe a cartoon. What I watch is none of your business. Just tell me what I need!

ABBOTT: Real One.

COSTELLO: If it's a long movie I also want to see reel 2, 3, and 4. Can I watch them?

ABBOTT: Of course!

COSTELLO: Great, with what?

ABBOTT: Real One.

COSTELLO: OK, I'm at my computer and I want to watch a movie. What do I do? ABBOT: You click the blue '1'.

COSTELLO: I click the blue one what?

ABBOTT: The blue '1'.

COSTELLO: Is that different from the blue "W"?

ABBOTT: The blue '1' is Real One and the blue 'W' is Word.

COSTELLO: What word?

ABBOTT: The Word in Office for Windows.

COSTELLO: But there's three words in 'office for windows'!

ABBOTT: No, just one, but it's the most popular Word in the world!

COSTELLO: It is?

ABBOTT: Yes, but to be fair, there aren't many other Words left. It pretty much wiped out all the other Words out there.

COSTELLO: And that word is real one?

ABBOTT: Real One has nothing to do with Word. Real One isn't even part of Office.

COSTELLO: Stop! Don't start that again! What about financial bookkeeping? You have anything I can track my money with?

ABBOTT: Money.

COSTELLO: That's right. What do you have?

ABBOTT: Money.

COSTELLO: I need money to track my money?

ABBOTT: Yes, it comes bundled with your computer.

COSTELLO: What's bundled to my computer?

ABBOTT: Money.

COSTELLO: Money comes with my computer?

ABBOTT: Yes. No extra charge.

COSTELLO: I get a bundle of money with my computer? How much?

ABBOTT: One copy.

COSTELLO: Isn't it illegal to copy money?

ABBOTT: Microsoft gave us a license to copy Money.

COSTELLO: They can give you a license to copy money?

ABBOTT: Sure, why not? They own it!

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## C. THE 55-74 YEAR-OLDS PREFER METRO SUBURBS

From National Association of Home Builders (NAHB) "Nation's Building News" 7/19/04

Suburban areas near metropolitan markets are the leading choice for home buyers ages 55-74 and the hub of building activity for new independent-living adult communities, according to an NAHB analysis from 2000 U.S. Census data.

Nine of the top 10 counties in the nation for recent active adult home construction are located in suburbs... just outside of metro areas.

No suburban area experienced greater growth than Sumter County, FL which attracts buyers from the Orlando, Lakeland-Winterhaven, Tampa-St. Petersburg-Clearwater and Ocala metro areas. According to Census data, 44.9% of the 9,718 homes there that are occupied by 55-74 year-olds were built between 1995 to 2000. Additionally, Sumter topped the list for recent home buyers ages 55-74, with 61.6% of all active adults in the county buying a new home during that same five-year span.

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## D. DID YOU KNOW?

If you or someone you know has trouble managing their money, the Social Security Administration can appoint a relative or friend to be the “representative payee” and receive payments for you (or a loved one). Having a power of attorney alone is not sufficient to cash the checks. The representative payee must only spend the funds on your needs. Veterans and railroad retirees have a similar ability to designate a legal payee.

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California has more seniors than any other state in the U.S. More than FL and AZ!

\*\*\*\*\*

A person may inherit up to \$11,000 per year without having to pay gift tax. They can inherit up to the maximum cumulative amount in tax free inheritance (presently \$1.5 million) over the years without having to pay tax on the inheritance. Should the maximum amount of tax-free inheritance drop before the death of the gifter, the new rules will apply, not the rules in existence at the time of each yearly gift. Should you gift the maximum amount exempt from gift tax to your heirs each year, that total is added to the amount they inherit upon your death. To the degree that the sum total of all yearly gifts exceeds the maximum amount exempt from inheritance or death taxes in the year of death, inheritance taxes will be owed.

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In a study at the Beltsville Human Nutrition Research Center in Maryland diabetics took a daily cinnamon capsule and saw marked decreases in cholesterol and blood sugar after just 20 days. Although not a large group, and not done over a long period of time, Richard Anderson, Ph.D. coauthor of the study believes cinnamon may stave off diabetes in others as well. Compounds found in cinnamon are believed to help improve the efficiency of insulin, thereby improving the hormone’s ability to regulate glucose entry cells.

Cinnamon need not be taken as a supplement, but added to foods and steeped in drinks to get the benefits. Cereals, teas, coffees, chili, curry, muffins and pancakes, especially those with fruit, are great candidates for cinnamon. Avoiding high-fat buns and pastries is still recommended.

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In a lifetime the average person will travel 100,000 miles on their feet!

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The average person plans his retirement by picking out the day that will be his last day at work.

He/she gives very little thought to what they will do after that day. They figure they will make it up as they go along. They often give no real time to figuring out the yearly costs to expect so they don't know if they can finance what they figure out as they go along. But life is a series of choice points, and one of them should be to think about the possible routine of your days post retirement.

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## E. CYBERSPACE-SAVVY SENIORS HAVE COMPANY

According to "the Senior Sentiment Survey" done by one of our sponsors, [Financial Freedom Senior Funding Group](#) "50% of young seniors are online (not including email) between 8 and 20 hours per week", 26% use the Internet at least 22 hours with 10% surfing the net as much as 29 hours each week.

The survey also revealed differences between the habits of men and women. "More men (58% vs. 44% of women) described themselves as medium users." However, 28% of women vs 24% of men said they use the Web 22+ hours per week.

If you responded to Spring/Summer survey, you may be curious to know that 27% of you expect to vote for a candidate from a different political party this November than four years ago, while some 95% expected to cast a vote. The biggest single factor influencing your vote was the economy. And the place you get most of your current event information is from television, with newspapers taking a close second.

We invite those of you who did not fill our [our present survey](#) to do so now.

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## F. THOUGHT FOR THE DAY

I'll try being nicer if you'll try being smarter.

Sent by G. Pederson to [jokes@seniorresource.com](mailto:jokes@seniorresource.com) (Please send humor pasted into the body of the email, not as an attachment.)

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## G. FREE

[C.A.R.E.-Pro](#) is a cooperative agreement between the American Society on Aging and the Administration on Aging. Through this agreement ASA is collaborating with the American Nurses Association, the American Occupational Therapy Association, and the National



Association of Social Workers to increase the skills and knowledge of those who are providing support for family caregivers. As part of this project, ASA and its organizational partners have developed a series of web events on meeting the needs of family caregivers.

(We apologize if archived information may no longer be timely. It makes a strong case for becoming a subscriber.)

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## H. SPECIAL SURFING SITESh2>

**Rebuilding Together** formerly known as Christmas in April is still working to rehab homes of indigent seniors to make them safer and more accessible to better serve their owners. The not-for-profit national organization is also always looking for volunteers to help them carry out their mission. They have been known to work with other volunteer organizations on a local basis as well. Recently they were joined by AmeriCorps volunteers in Pasadena, CA to repair a roof and add insulation. To volunteer, or recommend a senior-in-need, go to **their website** or call 1.800.4REHAB9.

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If you've had problems finding local phone numbers to dial into your internet provider when on the road, you may be considering a WIFI modem for your next laptop computer. Then the next question is will you find enough "hotspots" to be able to get access via wifi satellites. The good news is that freely accessible locations are popping up all over the globe. Check out **domestic locations and international ones.**

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**Exercise your mind in a scientific way while on the computer! [Memory Concepts](#), a leading provider of Web-based mental fitness programs and educational resources, announces the launch of an on-line service "Memory Sparks" that offers mind-strengthening exercises designed to help reduce the risk of memory loss and increase brain capacity. It's "a scientifically based mental fitness program, that involves far more than games and puzzles to help improve memory," said Janet Walsh, founder and CEO of [Memory Concepts](#). "Drawing from the world of rehabilitation and cognitive testing, our experts have created exercises that utilize more of the brain's capacity."**

**Memory Sparks exercises developed under the direction of Chief Science Officer Shane Bush, Ph.D., a board-certified neuropsychologist, offer a range of difficulty and are tailored to improve cognitive skills by stimulating different areas of the brain. "Recent research indicates that regular mental exercise not only reduces the risk of memory loss, but also can improve long-term cognitive functioning," Bush said.**

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## **I. OH MY AGING FUNNY BONE**

**A couple from Minneapolis decided to go to Florida for a long weekend to thaw out during one particularly icy winter. They planned to stay at the very same hotel where they spent their honeymoon 20 years ago.**

**Because both had jobs, they found it difficult coordinating their travel schedules. It was decided that the husband would fly to Florida on a Thursday, and his wife would follow him the next**

**day. Upon arriving as planned, the husband checked into the hotel. In his room there was a computer, so he decided to send his wife a e-mail back in Minneapolis. However, he accidentally left out one letter in her address, and sent the e-mail without realizing his error.**

**In Houston, a widow had just returned from her husband's funeral. The dearly departed was a minister of many years who had been called home to glory following a heart attack. The widow checked her e-mail, expecting messages from relatives and friends. Upon reading the first message, she fainted.**

**The widow's son rushed into the room, found his mother on the floor, and saw the computer screen which read:**

**To: My Loving Wife  
Subject: I've Arrived.**

**I know you are surprised to hear from me. They have computers here now and you are allowed to send e-mails to your loved ones. I've just arrived and have been checked in. I see that everything has been prepared for your arrival tomorrow. Looking forward to seeing you then! Hope your journey is as uneventful as mine was.**

**P.S. Sure is hot down here!**

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