

***** Seniorresource.com E-zine *****
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A. ADULT COMMUNITIES IN FUTURE

How sick are you of hearing that the baby boomers are calling the shots for products, advertising and trend-setting? After hearing it for the past 40 years now generations older than the boomers have to face the fact that the complexion of new senior products and age-restricted housing will be dictated by the profile of what boomers want. The leading edge of boomers are 60 and in anticipation of their transitioning into third-age lifestyles marketers are taking their pulse and gearing new products to cater to boomer needs.

New senior communities are no exception and are already reflecting their demand for luxury. Coldwell Banker surveyed 363 boomers on-line and found buyers 40-58 are driving the luxury home (\$500,000+) market. They also learned that the home this age cohort is now buying they expected to sell and move from within five years, a pattern boomers have been following. Some 86% of them moved into their new luxury home from another home they also owned less than five years. Perhaps the restlessness of baby boomers is adaptation to the transient nature of the job market. No longer is there 40-year loyalty to an employer, or to an employee. Perhaps it is the boomers' need to have it all, now, that leads to their lack of commitment to a neighborhood but rather to acquiring.

Del Webb, one of the earliest developers of sun-belt senior communities as well as one of the most successful and better known ones, sees the demand for more smaller, age-restricted communities. Instead of communities of 4,000+ homes there will be small (100 units), mid-sized (3-800) or large (1-2000) communities sprinkled throughout the country. The boomer who is not necessarily going to retire and leave the work force wants to stay near employment centers or even in retirement to continue a habit of dining in good restaurants and enjoying the theater. Boomers are used to indulging themselves and are not about to stop because they reach 55 or 65. They are less interested in down-scaling than in a continuation or increase in their level of luxury. Smaller communities can be developed more economically than larger ones close in to urban centers. Smaller parcels of land can be acquired for communities, whereby 5,000- and 6,000-home communities can only be developed economically away from dense population concentrations.

How foreign is this to the 70+ population and to the 80+ population? The 80+ WWII generation bought a home and stayed put. Less than 8% of them left the home where they raised their children to move to an age-restricted community. And those that did move did so after the majority of the husbands retired at 65. The younger retirees--those in their 70's, were a bit

more mobile and less likely to spend all their working years in the same home. They were also only slightly more likely (11%) to relocate to a retirement home in the sun belt--whether it was in an age-restricted community or not.

Senior communities have been built to accommodate the desires of the prevalent retiring generation. So in the 1980's, when the WWII generation was retiring after attaining full Social Security, new, age-restricted communities were designed to appeal to them. Homes were not loaded with high-end appliances. Dishwashers may have been included in kitchens, but for many retirees it would be their first such appliance. Counters were Formica, rooms were not very large and laid out traditionally. Community-wide amenities suggested a resort hotel's offering of the times.

By the late 1990's, when the Eisenhower generation was ready for 55+ housing, it became clear to developer's of retirement communities they needed to include lifestyle amenities that would appeal to freer-spending, younger retirees. According to Del Webb, in the mid-90's, the average new buyer was in his/her low 60's. They wanted flexibility in their homes and lifestyle amenities. New Del Webb homes included great-rooms, convertible dens and some 200 upgrade extras from which to select. Communities featured golf courses, tennis courts, fully equipped workout gyms, pools, spas and clubhouses with flexibility to host dances and entertainment, and more than 200 clubs reflecting the diversity and vitality of this generation. Seniors relocating to the sun belt and putting an average two-thirds of the cash from their longtime home into their retirement-community home were also not focused on saving some of their nest egg for their children to inherit. They preserved/invested the balance of their nest egg in hopes it would support them through their estimated 20+ years of retirement.

As baby boomers become eligible for active (not meant to discriminate against the couch potato, of course) senior communities at 55, what builders will offer in their homes is not what past seniors looked for in a home, but what the baby boomers want. The good news is this will offer age-restricted communities in more diverse locations. Baby boomers want to live in communities that can provide them lifestyle, whether that be a beach community, a golf resort, a stone's throw from fishing, hiking or lots of theater and dining-out. New age-restricted living is already cropping up close in to town, in higher density communities and urban centers. [SunsetRidge Senior Townhomes](#) in Minnetonka, Minnesotais just one example. The loft-homes are amenity rich and the trade-off for the denser, attached quality of the homes is the closeness to good dining, theater or the opportunity for the 55+ population to keep working and enjoy the sophisticated concept of in-town living. Urban or close-in suburban offerings are also attractive for retirement options if they offer the chance to be close to children and grandchildren or to old friends who never moved away from where they all grew up.

Seniors of any age should make note of this if they are thinking of relocating to an age restricted community. If you started looking at new retirement communities ten years ago and liked what you saw, and are now ready to relocate, you may be happiest with the room layouts

of resales in older communities. One can always update interiors to add luxury appliances, finishes and flooring. If you didn't like the layouts before, check out the new offerings geared to greater luxury and the younger retirees. Many developers make it easy to visit new communities from your own home with a free video (as does [Robson Communities in Phoenix and Tuscon](#)) or the chance to try before you buy with an attractive few days' stay in a home within the community.

[Find more about age restricted housing.](#)

B. WHAT IS A GRANDPARENT? (When You Are 8)

Grandparents day is September 9th!

(Taken from papers written by a class of 8-year-olds and sent to us via jokes@seniorresource.com)

- Grandparents are a lady and a man who have no little children of her own. They like other people's.
- A grandfather is a man grandmother. -Grandparents don't have to do anything except be there when we come to see them.
- They are so old they shouldn't play hard or run. It is good if they drive us to the store and have lots of quarters for us.
- When they take us for walks, they slow down past things like pretty leaves and caterpillars.
- They show us and talk to us about the color of the flowers and also Why we shouldn't step on "cracks."
- They don't say, "Hurry up."
- Usually grandmothers are fat, but not too fat to tie your shoes.
- They wear glasses and funny underwear.
- They can take their teeth and gums out.
- Grandparents don't have to be smart.
- They have to answer questions like "why isn't God married?" and "How come dogs chase cats?"
- When they read to us, they don't skip. They don't mind if we ask for the same story over again.
- Everybody should try to have a grandmother, especially if you don't have television, because they are the only grown ups who like to spend time with us.
- They know we should have snack-time before bedtime and they say prayers with us every time, and kiss us even when we've acted bad.
- A 6-year old was asked where his grandma lived. "Oh," he said, "She lives at the airport and when we want her we just go get her. Then when we're done having her visit we take her back to the airport"

C. FOLATES MAY LIMIT ALZHEIMER'S RISK

Adults who eat the daily recommended allowance of folates--B-vitamin nutrients found in oranges, legumes, leafy green vegetables and folic acid supplements-- significantly reduce their risk of developing Alzheimer's disease, according to results from a long-term National Institute on Aging study of diet and brain aging. It also appears that folates have more impact on reducing Alzheimer's risk than does vitamin E.

Maria Corrada and Dr. Claudia Kawas of UC Irvine's Institute for Brain Aging and Dementia led analysis of diets of non-demented 60+ year-olds. They compared food and supplement intake of those who later developed Alzheimer's disease to that of subjects who did not develop the disease.

Researchers used the Baltimore Longitudinal Study of Aging data to study the relationship between diet and Alzheimer's disease risk. Between 1984 and 1991, study volunteers provided diaries of calorie and supplement intake for a typical week.

"Participants who had intakes at or above the 400-microgram recommended dietary allowance of folates had a 55-percent reduction in risk of developing Alzheimer's," said Corrada. "But most people who reached that level did so by taking folic acid supplements, which suggests that many people do not get the recommended amounts of folates in their diets." Although folates are abundant in foods such as liver, kidneys, yeast, fruits (like bananas and oranges), leafy vegetables, whole-wheat bread, lima beans, eggs and milk, they are often destroyed by cooking or processing. Because of their link to reducing birth defects, folates have been added to grain products sold in the U.S. since 1998. But even with this supplementation, it is thought that many Americans have folate-deficient diets.

"It is still possible that other unmeasured factors also may be responsible for this reduction in risk," said Kawas, the Al and Trish Nichols Chair in Clinical Neuroscience. "People with a high intake of one nutrient are likely to have a high intake of several other nutrients and may generally have a healthy lifestyle. Further research and clinical studies on this subject will be necessary."

Dutch scientists recently found relationships between folates and brain aging when adults who took 800 micrograms of folic acid daily had significantly improved memory test scores, giving evidence that folates can slow cognitive decline.

Results appear in the inaugural issue of the quarterly peer-reviewed research journal, *Alzheimer's & Dementia: The Journal of the Alzheimer's Association*.

Judith Hallfrisch of the U.S. Department of Agriculture, Denis Muller with the National Institute

on Aging and Ron Brookmeyer with Johns Hopkins collaborated on the study. d\sl-

Begun in 1958, the Baltimore Longitudinal Study of Aging is America's longest-running scientific study of human aging. More than 1,400 men and women are study volunteers.\f2

Find information regarding Alzheimer's Homes or about [senior day care](#).

D. DID YOU KNOW?

The law allows you to request your credit score once a year for free from each of the three leading agencies that keep such records: Experian, Equifax and TransUnion. Facilitate your request at 877.322.8228 or "(<http://www.sunsetridgeseniortownhomes.com>)" [www.](#)

[AnnualCreditReport.com](#) (but note that on-line inquiries require sending personal identification information via cyberspace)..

You' re invited to take 15-minutes and help out a University of Nevada Las Vegas Psychology Department study on Attitudes and Depression in Older Adults Depression is a serious mental illness that affects millions of people each year, and may be more common in the elderly. Dr. Kim Barchard is conducting the study to help better understand the causes of depression in older adults.

They are looking for people over the age of 60 to complete two brief questionnaires online, and participants do not need to be depressed to participate. During the process, participants may receive feedback bases upon their responses and suggestions for how to seek treatment.

Therefore, participation in the study may provide immediate benefit to those who participate, as well as assist the research team the long-term understanding of this problem. To participate go to <http://www.scsv.nevada.edu/~eigroup/dep> (Copy and paste this address into the address bar of your browser if it doesn't show as a clickable link in your email.)

In response to "EAT FISH FOR HEALTH" in our August issue, vegetarians took exception and wanted us to know they get Omega-3 fatty acids from non-fish sources. According to \ldblquote Maidawg\rdblquote (<http://www.softlavevents.net>) this health-giving essential fatty acid is also available in nuts and seeds; especially walnuts and flax seeds, avocados and in seaweed. Instead of fish oil supplements, one can take seaweed derived DHA to get Omega-3 fatty acids.)

Use supplemental oxygen and want to travel within the U.S. or to the United Kingdom? Air Products Medical UK with corporate headquarters in Pennsylvania can deliver oxygen concentrators or portable cylinders anywhere in the U.K. (011-44/1270-614-360). Or check out the Society for Accessible Travel Hospitality at <http://www.sath.org> or the Department of Transportation disability hotline at 800.778.4838 for resources for oxygen delivery to a U.S. vacation destination. Note: A recent decision to permit portable oxygen delivery systems on some planes is now in effect. However, be sure to contact your carrier before booking your

flight to make sure that the policy is valid for that airline. d

E. THOUGHT FOR THE DAY

A healthy attitude is contagious but don't wait to catch it from others. Be a carrier.

[See more Thoughts For The Day.](#)

F. FREE

[Sign up for a free weekly email newsletter](#) featuring hundreds of dollars worth of discounts, information on how and where to locate senior discounts, senior related discussions, and even a chance to win great prizes. Sign up is easy and non-invasive and after four years of collecting bargain information the site is impressive in its variety of savings.

H. SPECIAL SURFING SITES

[Shop for the most competitive airfare](#), sensibly. Instead of letting some middle-man company put a piece of the fare in his pocket and be treated like a shabby traveler when you board at the gate (yes it happened to me when I bought a Priceline.com ticket) go to the website and do a search for the best airfare between destinations for the date you want. Then go to the airline's website and book it directly with the airline.

The National Center for Health Statistics has posted this useful web page with state-by-state information on where to write for birth, death, marriage and divorce records <http://www.cdc.gov/nchs/howto/w2w/w2welcom.htm> . It also has a link to a pdf listing of the same, which can be printed out.

I. OH MY AGING FUNNY BONE

Many years ago a farmer couple gave birth to a son. They named him "Odd." When Odd began going to

school all of his classmates teased him because of his name. He finally graduated and got a factory job, and once again all of his co-workers would poke fun at his name. Finally, he got married and lived and worked a farm, since he could not take being around people teasing him about his name.

When he became 50 years old, he told his wife that he was fed up from going through life with his name. He told her when he died that would end it. No one would ever make fun of him again. He requested that his wife not put his name on his headstone, only the date he was born and the date he died. About 20 years later the poor farmer died.

His wife wanted to honor his wishes and purchased his headstone with no name engraved; just the date he was born and the date he died.

Today when mourners visit the cemetery they walk by and look at his headstone and see there is no name on the headstone and they always say, "Isn't that Odd?".

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