

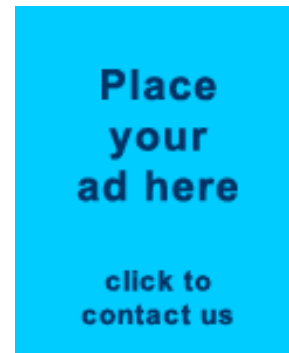


This Month Highlights:

- [Giving \(and Getting\) Stuff For Free](#)
- [Assistance With Energy Costs](#)
- [Social Security Increase For 2007](#)



**** E-zine December 2006 ****



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A. IN THE SPIRIT OF THE SEASON

It is Seniorresource.com's wish that you have a **Joyful Holiday** and a **Bountiful New Year!** As we welcome in this season of the year, our minds and hearts turn to "giving (and getting)". Here is a way to add even more spirit to the season.

The Freecycle Network™ -- Freeing our landfills by Monique Theriault, moderator of FreecycleHB in Orange County, California

The environment is very much on our minds these days and so is our role in protecting it. In 2003, Deron Beale of Tucson, Arizona, had already figured out his role in this area. Deron had become very aware of the accumulation of "stuff" in our county's landfills and of the fact that much of the "stuff" was still very usable. He decided to build a community where this "good stuff" could have a second life, saving it from our overloaded landfills.

Deron tried this idea first in his hometown. He created an online list; then he sent out e-mails to most everyone he knew inviting him or her to join his new group called "Freecycle." The idea was simple: Members would post messages for other members, offering something they no longer needed. Likewise, if someone needed something, they could ask the group for it. There were only three stipulations-everything had to be free, legal and appropriate for all ages.

As his group started growing, others got wind of it and Freecycle™ groups started cropping up all over the country. Three years later, the Freecycle Network™ has grown to over two million members in 3,284 communities all across the globe.

The network is a grassroots, nonprofit movement of people who are giving (and getting) stuff for free in their hometowns. Each local group is moderated by one or more local volunteers. Membership in each group is free.

Members say that an unexpected side effect of this giving and receiving is the feeling of community as members get to know each other through exchanging. It's surprising what people will take. Last year when one family did some remodeling, they were able to give away most of the stuff they had replaced. They gave their old rain gutters to a woman who was so delighted she wouldn't have to be soaked anymore while walking under her eaves. No longer-needed dirt was recycled to another member's garden and most of their old doors were taken by other grateful members. The old saying proves true in these Freecycle groups more than

anywhere else: "One man's junk is another man's treasure."

To become a member of Freecycle in your own community, just go to: <http://freecycle.org> Find your community by clicking on the appropriate region on the left side of the web site. Then locate your local group by city, town, or county.

After you've become a member of the group, you'll begin receiving messages from the group, or you may choose to search and view messages on the group's Web site. If you find something of interest, just send an e-mail to the person who posted the message. You may just be the lucky recipient of that special "treasure." And don't forget to offer something too; the fun really is in the giving. For "empty nesters" or seniors downsizing, this group offers many benefits. Not only do you unclutter and move things out, but also the recipients of your stuff are responsible for picking up your donated items!

Freecycle is a "win-win" for everyone involved and for our environment.

Is your organization helping others? Share your experience with our readers. Please send such to publisher@seniorresource.com

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B. HOME ENERGY TIPS FOR SENIORS

The winter season is already upon us, with heavy snowfall and cold-snap weather in some unusual places across the nation. The management of energy expenses is often a challenge for seniors on a fixed budget-especially with the current prices for fuel oil. Of course, there are things you can do, some so common you may be undertaking the steps already-but often the simplest things go unnoticed. You can begin by calling the Eldercare Locator at 800-677-1116 or visit them online at <http://www.eldercare.gov> to identify your local area's Agency on Aging for information on available community programs providing assistance with energy costs for seniors. Although we've mentioned a few of these tips in earlier editions of Seniorresource.com, it never hurts to put it out there again, for those of you who might have missed an issue or simply need a reminder.

Turn Down Your Water Heater and "Bag" it.

Your water heater is meant to keep a constant high temperature all day and night-but do you really need it to? Those high temperatures require gas or electricity to maintain constant heat. The water heater is constructed like a thermos, but still loses heat throughout the day and night. The higher the temperature setting, the more energy is still used to keep the water at that set temperature. What about when you're sleeping? Or after you've had your morning shower? The rest of the time when you don't need it your water heater is still faithfully keeping the water hot-and using energy to do it. If your water heater is easily reached indoors, try turning the temperature down to the lowest setting-not off-after you've completed your morning routine. The water will still be hot enough to wash with during the day, and you can always turn it up should you need to. A few minutes reading over a cup of tea, and your water heater will

be back to those higher temperatures. Turning it down before bed saves energy during the night. Bagging your water heater with insulation is another way to save energy all year round and should be done wherever possible, even if your water heater is located indoors. Check with your utility-many around the nation offer these specially fitted kits for water heaters at a reduced price. Be sure and follow the directions for installation, or ask a friend who is handy to help you if you don't think you're up to the task, as certain areas of your water heater must remain uncovered for safety at all times.

Extra Blanket? What about a Comforter?

You'd be surprised how inexpensive a down/feather comforter can be. We often think of them as an expensive luxury item-and they certainly can be! But do we need the very best 100% down-filled 1000 thread-per-inch comforter that money can buy? Probably not! If you shop online you'll find a wide variety of down and down/feather-mix comforters for your bedroom at reasonable prices. The feathers in the blend do lower the heat retention somewhat depending on the mix, but they also vastly reduce the cost and are still much warmer than a regular blanket. Places you wouldn't expect often carry these items in today's market. Check your local Ikea, Wal-Mart, Target, or Super K, or shop online (try Overstock.com). If you can't find one within your budget, an extra blanket of any type will help you stay warm at night when temperatures drop. This is important for health safety as well as for energy savings. So add a blanket or a comforter to your bed and turn down the thermostat before you turn in for the night!

Feather Down Comforter

<http://www.seniorresource.com/SRBaz.htm#equip>

Seal up Your Home

An awful lot of energy is released into the outdoors through your fireplace, doors, and windows...even if they close tightly. Check the weather stripping on your doors for worn condition or missing pieces and replace as needed. Close the fireplace flue when your fire is out, and open it only when you're ready to start another fire. Using a thin film covering for windows is inexpensive and effective in holding in the heat. Do you have a forced- air furnace? Change the filter every three months at a minimum-it takes more energy to heat or cool a home when the filter is dirty. You're likely spending far, far more in energy costs from dirty filters than you'll spend on keeping fresh filters in place throughout the year...and it's better for your health! Check <http://www.energystar.gov> for more tips on how to weatherproof your home.

Weather Stripping Foam

<http://www.seniorresource.com/SRBaz.htm#equip>

Check with Your Utility Company

Your local gas, electric, heating oil supplier, and your water company may offer assistance. Many states have programs for seniors and those on a limited income to budget those high-energy costs over time. Often they offer special heating financial assistance from funds set up for the purpose, and "no cut off" guidelines for elderly, disabled, and low-income customers.

Make a Plan

As with any other financial matter, be sure and make a plan, and a budget for your energy consumption.

Does someone in the house leave all the lights or the television on when they are not home? This would be a good time to address the changing of habits for hard-dollar savings. How about replacing burned-out incandescent light bulbs with energy efficient ones? That incremental change can save a lot of money over time and might be part of your plan. Have a contingency plan for where you would go in an emergency situation, or plan for someone to check in on you should extreme weather occur, to be sure you're safe, especially if your phone line is down because of snow or wind. Make sure you have a supply of medicine for emergencies-if you are snowed in and need your medications you could be in trouble. Finally, be sure you have telephone numbers for emergencies handy, and share yours with everyone who would need it in such a situation. Following these simple concepts can mean the difference between life and death-as well as a difference in managing energy expenses!

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

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C. SOCIAL SECURITY ANNOUNCES 3.3 PERCENT BENEFIT INCREASE FOR 2007

Monthly Social Security and Supplemental Security Income benefits for more than 53 million Americans will increase 3.3 percent in 2007, the Social Security Administration has announced.

Social Security and Supplemental Security Income benefits increase automatically each year based on the rise in the Bureau of Labor Statistics' Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), from the third quarter of the prior year to the corresponding period of the current year. This year's increase in the CPI-W was 3.3 percent.

The 3.3 percent Cost-of-Living Adjustment (COLA) will begin with benefits that nearly 49 million Social Security beneficiaries receive in January 2007. Increased payments to more than 7 million Supplemental Security Income beneficiaries will begin on December 29.

Some other changes that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$97,500 from \$94,200. Of the estimated 163 million workers who will pay Social Security taxes in 2007, about 11 million will pay higher taxes as a result of the increase in the taxable maximum in 2007.

Information about Medicare changes for 2007 can be found at www.cms.hhs.gov.

Other important 2007 Social Security information is as follows:

Tax Rate	2006	2007
Employee	7.65%	7.65%

Self-Employed	15.30%	15.30%
NOTE: The 7.65% tax rate is the combined rate for Social Security and Medicare. The Social Security portion (OASDI) is 6.20% on earnings up to the applicable taxable maximum amount (see below). The Medicare portion (HI) is 1.45% on all earnings.		

Maximum Earnings Taxable:	2006	2007
Social Security (OASDI only) http://www.socialsecurity.gov/OACT/COLA/cbb.html	\$94,200	\$97,500
Medicare (HI only)	No Limit	

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

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D. DID YOU KNOW...?

EXTRA CREDIT CARD FEES

Merchants accepting Visa or MasterCard credit or debit cards are not allowed to set a minimum amount for using the card; that is a violation of the merchant agreement. However, there is no federal regulation that prohibits this. In fact, this regulation was abolished in 1984.

The credit card companies want to make sure that people can use their cards for smaller items. If a merchant insists on charging a fee for a small purchase, you can report the merchant to the company that issued your charge card. A merchant can offer a discount for paying by cash or check, but they cannot charge more for putting it on plastic.

It is interesting that the government doesn't follow the general practice. When paying your federal income tax by credit card a "convenience charge" is permitted on these transactions.

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

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E. THOUGHTS FOR THE MONTH

We present here some words from those with a birthday this month.

Lou Rawls - "Music is the greatest communication in the world. Even if people don't understand the language that you're singing in, they still know good music when they hear it."

Bette Midler - "If somebody makes me laugh, I'm his slave for life."

Martin Van Buren - "As to the presidency, the two happiest days of my life were those of my entrance upon the office and my surrender of it."

Andy Williams - "The important things are children, honesty, integrity, and faith."

Maria Callas - "That is the difference between good teachers and great teachers: good teachers make the best of a pupil's means; great teachers foresee a pupil's ends."

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

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F. FREE THINGS

BOOK ABOUT FREE THINGS

Free Stuff & Good Deals for Folks Over 50 hunts down deals on goods and services available for those over the age of 50. With information on tourist attractions, dining and entertainment, golf, travel, auditing classes, and tax relief, this bargain hunter's bible opens up a world of cheap and even free goodies. Information on free health care, details on prescription medicine discounts, and resources featuring sports, fitness, and exercise bargains offer invaluable guidance for individuals nearing or beyond retirement age. Included are practical listings of health organizations and public and private agencies that work for seniors, as well as a list of books and magazines aimed at mature adults. Advice for using the Internet and lists of toll-free numbers to find great deals are also provided. ISBN: 1891661159

DO IT YOURSELF POTPOURRI

Looking to make gifts or freshen up your home? Here is a do-it-yourself project that is easy and can save you some money. How to make potpourri instructions can be found at <http://www.pioneerthinking.com/potpourri.html>

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G. SPECIAL SURFING SITES (especially for this time of year)

SUPPORTING THE TROOPS

Seniors should be careful when making donations to entities claiming to be charities in support of our troops. Fraudulent activities associated with donations may come in the form of an e-mail or a telephone call. Before making a donation, verify the legitimacy of the organization using the following sites:

Support Our Troops Center -

http://www.military.com/Content/MoreContent1/?file=support_troops

America Supports You -

<http://www.americasupportsyoudil/americanasupportsyoudil/help.html>

PATRIOTIC ART

Flags Across The Nation (<http://www.flagsacrossthenation.org>), a registered 501(c)(3) nonprofit charitable organization, promotes patriotism through the arts. The organization creates opportunities for children and adults to get involved in creating patriotic art, letter writing, demonstrating respect for the American flag, and giving support to our troops and veterans.

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H. OH MY AGING FUNNY BONE

OH, FOR A PARKING SPOT

Paddy was driving down the street in a sweat because he had an important meeting and couldn't find a parking place. Looking up to heaven he said, "Lord take pity on me. If you find me a parking place I will go to mass every Sunday for the rest of me life and give up me Irish whiskey." "Miraculously, a parking place appeared. Paddy looked up again and said, "Never mind, Lord. I found one."

CELL PHONE THINKING

We went to the movies the other night. I sat in an aisle seat as I usually do, because it feels a little roomier. Just as the feature was about to start a baby boomer from the center of the row got up and started working her way out. "Excuse me, sorry, oops, excuse me, pardon me, gotta hurry, oops, excuse me." By the time she got to me I was trying to look around her and I was a little impatient, so I said, "Couldn't you have done this a little earlier?" "No!!" she said in a loud whisper, "The TURN OFF YOUR CELL PHONE, PLEASE message just flashed up on the screen and mine is out in the car."

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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