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February 2006

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A. FIND SOMETHING POSITIVE IN EVERY NEGATIVE

* I am thankful.... For the husband who snores all night, because he is at home asleep with me and not with someone else.

* For my teenage daughter who is complaining about doing dishes, because

that
means she is at home and not on the streets.

* For the taxes I pay, because it means that I am employed.

* For the mess to clean after a party, because it means that I have been surrounded by friends.

* For the clothes that fit a little too snug, because it means I have enough to eat.

* For my shadow that watches me work, because it means I am out in the sunshine.

* For a floor that needs mopping, and windows that need cleaning, because it means I have a home.

* For all the complaining I hear about the government, because it means that we have freedom of speech.

* For the parking spot I find at the far end of the parking lot, because it means I am capable of walking and that have been blessed with transportation.

* For the pile of laundry and ironing, because it means I have clothes to wear.

* For weariness and aching muscles at the end of the day, because it means I have been capable of working hard.

* For the alarm that goes off in the early morning hours, because it means that I am alive.

Sent anonymously to jokes@seniorresource.com

B. REBUILD YOUR BRAIN POWER

>From Posit Science for seniorresource.com E-zine February 2006

At the leading edge of a revolution in thinking regarding brain aging, Posit Science has developed software-based exercises that appear to improve the power of one's brain to process and integrate old and new information. Posit Science's founder, Mike Merzenich, is a National Academy of Sciences member and widely regarded as one of the early pioneers and current thought leaders in the subject of neuroplasticity, or the ability of the brain to change and strengthen at any age. It is this ability of the brain that Posit Science leverages with development of its Brain Fitness Program.

The adage "use it or lose it" is getting renewed support from the scientific community. A recent lead story on CBS News Sunday Morning was

about breakthroughs in brain science that will change how we age as well as how we treat neurological conditions. CBS correspondent John Blackstone reported the piece, entitled "Think Again: The Human Brain". Much of the report focuses on the Posit Science Brain Fitness Program, which has been shown to significantly improve brain function in studies among people 50 and older. Participants in the studies were interviewed, as are prominent scientists. See the video by pasting this URL into your browser or click on <http://www.cbsnews.com/stories/2006/01/15/sunday/main1209916.shtml> it to watch the program video.

Similar stories on the same scientific breakthroughs were also recently published in The Wall Street Journal and Technology Review. On Entrepreneur.com, futurist Faith Popcorn identified "Brain Fitness" as a top new trend. Posit Science predicts that this subject will be increasingly in the news, as more scientific studies are released this year that underscore what kinds of activities actually rejuvenate the brain.

The brain fitness program is designed to enable people to work at getting their brain-span to match their lifespan, or help them remain sharp and vital for the rest of their life. The program is a non-invasive, computer based training program that enhances cognitive abilities. Based on the concept of going to the gym to work our your muscles because if you don't use it you lose it, participants in this fitness program work through 40 one-hour sessions over 8 weeks to improve their brain power. Results to date have been very exciting with participants reporting improved memory, better ability to communicate, increased vitality and other quality of life enhancements as compared to control participants.

Posit Science has completed seven science studies to date, with others underway, including ones with Stanford, UCSF, UC Davis and NIA funded centers. See results information at <http://www.positscience.com/company/faqs.php>. Across all of the studies statistical data, on average, indicates participants gain significant auditory and other cognitive function. Presently independent residential communities are using the program to help increase the number of years in which their residents can continue to age in place. You can find out about these communities at http://www.positscience.com/getting_started/get_involved/rc/providers.php or view an overview video overview of how the program works, as well as some testimonials from participants: http://www.positscience.com/sounds/Intro_to_program_TEST_150k.wmv.

The best news, however, may be that now the Brain Fitness Program is available to individual purchasers for use in the privacy of their own homes, and through seniorresource.com it can be purchased with a \$100 discount, during this month of February 2006 if you use the code: sr0602a when ordering from <http://www.positscience.com/programs/individual/>.

Additional articles about the Posit Science Program are at:
<http://www.msnbc.msn.com/id/6974765/>
<http://sfgate.com/cgi-bin/article.cgi?file=/c/a/2005/04/04/BUGJ9C20VS1.DTL>
<http://www.positscience.com/newsroom/>.

Please copy and paste the URL into your browser "go to" window if they are not shown as a hyperlink on your computer.

C. BETTER THAN FOR-SALE-BY-OWNER

Willing to spend a little time to sell your home but don't know if you can do all the legal things necessary for property to change hands in your state? There are companies that will help you sell your home, usually for a low set fee payable at closing if the property sells - nothing in advance. The fee may vary for inexpensive, versus luxury homes, income property, condos, land, and businesses.

Such an arrangement could save the seller, or even the buyer, thousands over the cost of selling your home with a brokerage house that typically charges a 6% commission. (Note: most brokerage houses will negotiate that fee, but it would be better to give the listing agent less, and keep the selling agents commission at the conventional 3% so there is as much interest to sell your property as your neighbors'.) The amount you DON'T spend should increase your net after the sale.

This is how a help-you-sell contract typically works.

WHAT YOU DO

You show your property. Or, they will show your property for a small additional fee, payable to them when the property sells.

WHAT THEY CAN BE EXPECTED TO DO FOR \$3950 (or \$4950 over \$499,999)**

- Guarantee in writing to advertise your property every week.
- Use their marketing system to get you buyers.
- Send an ad on your property to potential buyers now looking for property.
- Provide you "For Sale" and "Open House" signs.
- Send "Just Listed" cards to the neighbors
- Showcase your home on the Internet at their corporate website (in this case, www.HelpUSell.com) and other real estate sites.
- Discuss the "bad" and the "good" in all offers and negotiate to get you the best possible price.
- Help you avoid problems, assist you should any arise, and work to save you money in all the hidden parts of the transaction.
- Coordinate with the engineers, appraisers, inspectors and other professionals for you.
- Handle all negotiations, paperwork, contracts, counter-proposals, and manage your transaction through escrow/settlement and follow through until the closing.

Considering using a help-you-sell company?

Check that they are:

- Licensed real estate professionals
- Full service brokers
- Members of the local Multiple Listing Service (MLS)
- Show both their own listings and MLS properties to potential buyers.

**Fees are from one specific company and may vary around the country, or with other companies that help-you-sell.

Information for this article was provided by Help-U-Sell Real Estate, NW Washington, 121 W. Kellogg Rd., Bellingham, WA. Gene and Barbara Erskine, Owners can be reached at 360-312-4242

D. ADOPT A SENIOR MUTT TODAY!

Information is from <http://www.seniormuttmatch.com> based in San Diego
Five reasons why one might consider adopting an older dog, rather than a puppy, offered by <http://www.seniormuttmatch.com> a senior/dog matching service based in San Diego, California.

1. LOYALTY, LOYALTY, LOYALTY!

Chances are good that by adopting a senior dog you have rescued a wonderful, loving canine from an untimely, unfortunate and unwarranted death. A senior dog can sense that he or she was saved and will be eternally loyal to his or her new "forever" family.

2. BETTER HEALTH

Numerous studies have shown the health benefits a calm, loving dog can have on a senior citizen. Senior dogs need daily/weekly walks which can help the overall health of the adopter and adoptee! See <http://www.seniormuttmatch.com> for research studies and findings.

3. COMPANIONSHIP

Senior dogs have often had difficult lives shuffled from home to home. They have so much love to give and will bond quickly with the adopter that gives them their "forever" home. Senior dogs are also very mellow and often happiest resting at your feet or putting a loving head in your lap. It is hard to feel lonely with a loving dog near you.

4. NO TERRIBLE TWOS OR UNRULY TEENS

Senior dogs are over the puppy-chewing and destructive stages. They are usually house trained and many already know basic commands. Although some senior dogs may require more frequent veterinary visits, their love and devotion far outweigh the effort.

5. NO SURPRISES

Senior dogs are full grown and their personalities are completely developed. When you meet with your senior dog you will instantly know what kind of wonderful, loving dog he or she will be.

E. DID YOU KNOW...?

Signed up for Plan D prescription coverage? Realized that what you pay per prescription re-fill is not the amount listed on www.medicare.gov where you sorted your card options? Feel it was bait and switch that you only pay the listed reduced rate AFTER you meet the \$250 deductible? Remember that your commitment to the company was for 2006 only! Between November 15, 2006 and December 31, 2006 you will be able to select again from all the companies offering prescription coverage for 2007.

You cannot legally be solicited to sign up for Medicare Plan D prescription coverage over the phone by a telemarketer! Such a call initiated by others is a scam! If you want to sign up by phone you must initiate the call. There needs to be some pejorative information exchanged to sign up, which should always be a red-flag when you do not initiate the call.

A Rutgers University study found that people who remain married have twice the wealth of those who stayed single. Those who divorce, on average, end up with one-third less than they would have, had they stayed married.

If you know someone who will have trouble affording their drugs, most pharmaceutical companies are still making drugs available to low income folks on a one on one basis. Your pharmacist should be able to help walk

you or someone you know through the process to apply and assess eligibility.

F. THOUGHT FOR THE DAY

"The world is moving so fast these days that the man who says it can't be done is generally interrupted by someone doing it."

from G.R. to jokes@seniorresource.com

G. FREE

Get a free email issue of an incredible cruise discount newsletter. Available cabins are listed in the last 90 days before sailing at a saving of as much as 75% off the brochure price. Sign up at http://www.vacationstogo.com/cruise_newsletter.cfm

H. SPECIAL SURFING SITES

<http://www.unclaimed.org> the site of The National Association of Unclaimed Property Administrators (NAUPA) can give people access to state-based lists of unclaimed assets. Good place to start if you think money from past pension plans, savings accounts, or inheritances may be due to you.

Interested in searching for a clinical trial for a sick loved one? Try these sites:

<http://www.clinicaltrials.gov>

<http://www.sctweb.org>

<http://www.trialscentral.org>

<http://www.cancer.gov>

<http://www.cancertrialshelp.org>

<http://www.cancer.org>

<http://www.emergingmed.com> a cancer matching/referral service.

(Clinical Trials are just one of many treatment options families should consider.)

I. OH MY AGING FUNNY BONE

It is common knowledge that most mothers regardless of ethnic background are always giving their children advice. Years after the kids are adults and on their own the "advice reflex" continues and goes on throughout their entire lives. Here are some classic examples

Mona Lisa's mother said, "After all that money your father and I spent on braces, is that the biggest smile you can give us?"

Columbus' mother said, "I don't care what you've discovered, you could have written!"

Michelangelo's mother said, "Can't you paint on the walls like other children? Do you have any idea how hard it is to get that stuff off the ceiling?"

Napoleon's mother said, "All right, if you aren't hiding your report card inside your jacket, take your hand out of there and show me!"

George Washington's mother said, "The next time I catch you throwing good money across the Potomac, you can kiss your allowance goodbye!"

Thomas Edison's mother said, "Of course I'm proud that you invented the electric light bulb. Now turn it off and go to bed!"

Paul Revere's mother said, "I don't care where you think you have to go, young man, midnight is past your curfew!"

Albert Einstein's mother said, "But darling, it's your senior picture. Couldn't you do something about your hair?"

Moses' mother said, "That's a nice story, Moishe. Now tell me where you've really been for the last forty years.

Sent to jokes@seniorresource.com by P.Stover

Visit 1000 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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Edited by Betsy Day.

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