



*** E-zine February 2007 ***

This Month Highlights:

- [Family Technology is Coming](#)
- [Getting Senior Education](#)
- ["Use-it-or-Lose-it"](#)

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CONTENTS

- [A. THE FAMILY MEETS TECHNOLOGY](#)
- [B. FREE EDUCATION FOR SENIORS?](#)
- [C. MIND EXERCISES: "USE-IT-OR-LOSE-IT"](#)
- [D. DID YOU KNOW...?](#)
- [E. THOUGHTS FOR THE MONTH](#)

[F. FREE THINGS](#)

[G. SPECIAL SURFING SITE](#)

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

The New 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! The results of the last Survey can be found below.

[return to top](#)

A. THE FAMILY MEETS TECHNOLOGY

America used to be a land of extended families living together. Families took care of their seniors and small children in the same home. Today, living with adult children is not an option for many seniors. Companionship, family traditions, and even day-to-day conversation are lessened. Loneliness can set in. Imagine the benefit it would be to millions of Americans if we could chat and eat together at the dinner table every night nonetheless? Well, we can.

Remember the videophone that was promised to us by Ma Bell in the 1970s? It was a regular feature of science fiction television programs... one space commander talking to another over a video screen and they all seemed to have those screens conveniently placed on every desk! How fantastic it seemed, the cost alone to outfit every American with a screen and system like that would be unimaginable! Such a system would need to be integrated to people in Europe and elsewhere across the globe at an even greater expense. The promise was enticing. We would talk face-to-face in real time with loved ones thousands of miles away and the world would become as intimate as our own neighborhood. But alas, all Ma Bell could deliver in the end was the touch-tone telephone.

Computer technology came into the home when innovation and science took over, and the Internet was born when Tim Berners-Lee <http://www.w3.org/People/Berners-Lee> invented a method by which people using computers could converse over telephone lines. Thus the lifestyle-improving promise and science fiction of the videophone was resurrected. The telephone service providers formerly known as "Ma Bell" are learning that broadband Internet fast access and delivery of data is the future. These factors combined with the fallen price of technology have made the future promise of a videophone a reality today. And those monitors? Look around; they seem to be on desks everywhere!

Pull your up table to a large flat-panel screen hanging on your wall and eat dinner with your family

who've pulled their table up to their own wall monitor 2000 miles away. You can chat together, eat together, you can admire the beautiful repast your daughter has put on your grandchildren's table, your grandson can show you the nifty trophy he recently won, and your son can hold up the new baby for you to see you just can't pass the mustard to their side of the table!

Science fiction? Not anymore. The technology, equipment, and software are available today. Circuit City will sell you a nice 32" liquid crystal flat-panel wall mount monitor for \$600. You can watch television or use your computer on it. With a web-camera hooked to your computer, friends and family can see and hear you on their computer screen or wall monitor for another \$25 or so. The broadband connection is available now between \$20 and \$40 per month from a vast array of providers including Verizon, cable TV providers, and other phone services. The carrier that will route your "video call" sells access for \$14.99 per year. The calls are free beyond that. How can you set it up today? Here's a site that can help you with the software and setup: <http://www.skype.com/products/skypeout/index-nau.html>

While available today, it requires a computer with speakers and a web camera and some fiddling around on both ends of the connection. However, it is going to get much easier. Now a company is developing a simpler version of the technology. Accenture will launch in the next year or two what they refer to as the "Virtual Family Dinner." Essentially a monitor with speakers and a camera, the entire device can be the size of a large wall-mounted television, or as small as a sheet of paper or picture frame. It will not require a computer and will be friendly to use for the average person who may not be familiar with computer technologies. Here is a link to an article we found on MSNBC describing Accenture's coming service in detail: <http://www.msnbc.msn.com/id/16330362>

For more information on how family connections are important to senior citizens check this Administration on Aging web site: <http://www.aoa.gov>

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

[return to top](#)

B. FREE EDUCATION FOR SENIORS?

Senior Resource was asked by one of our readers to investigate an attractive opportunity. The reader had heard the U.S. Government had mandated free education for senior citizens. As continuing education enriches the lives of many seniors, and recently has been shown to combat the onset of dementia, we were intrigued.

We did some homework on the matter and have found a vast amount of information available on a host of topics including education, at <http://www.firstgov.gov>

Unfortunately, it seems the government has not mandated free education for all senior citizens. However, from our research we are finding that a trove of free and low-cost education opportunities for seniors does in fact exist all across America. As with so many other social improvements to be found via government, it happens at the state level.

Virginia - The first state that we found mandating free education for seniors is Virginia. The Senior Citizens Higher Education Act of 1974 entitles any citizen of the Commonwealth of Virginia who is eligible, to register for and attend courses in any state-supported institution of higher learning and pay no tuition. The act was modified in 1999 to eliminate the one-year residency provision. However, you must earn less than \$10,000 in taxable income for Virginia tax purposes in the year preceding your enrollment to qualify. <http://legis.state.va.us/>

Maine - Senior College is the first school for Mainers aged 55 and older. It is an adjunct of the University of Southern Maine. The fees are nominal. A \$25 annual fee is charged, plus \$25-\$50 per course. There are a number of class locations and most courses meet one day a week for six to eight weeks. Other programs are sponsored by Husson College <http://www.husson.edu> and the University of Maine at Presque Isle. <http://www.umpi.maine.edu/cms/index.php>

Minnesota - Minnesota state law allows persons 62 and older to register on the second day of a class in credit (degree or certificate programs) courses for \$9 per credit or to audit courses free of charge on a space-available basis.
<http://www.r.umn.edu>

North Carolina - Durham Tech waives the registration fees for North Carolina residents 65 years of age or older, unless a course is conducted on a self-support basis. Seniors are responsible for paying any additional expenses for a course, such as the computer lab fee.
<http://www.durhamtech.edu>
<http://www.ncgov.com>

California - Cal State University at Long Beach (CSULB) is the home of the Osher Lifelong Learning Institute. Sponsored by the College of Health and Human Services, the institute is staffed by volunteers. There are four, eight-week sessions per year. Lecture class fees are \$10. There is a membership fee of \$40 per year. <http://www.csulb.edu/centers/senior-university>

There are likely many more opportunities than we have detailed here. We are still searching, and will further inform you of these opportunities as we find them. In the meantime, you can review your state government's web site and check with the professionals in your state capital for the free and discounted educational opportunities.

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

[return to top](#)

C. MIND EXERCISES: "USE-IT-OR-LOSE-IT"

"Use-it-or-lose-it." That saying has been around for longer than anyone can remember, and now it turns out to be very accurate in terms of the onset of human dementia. For years physicians, scientists and researchers have been asking questions about dementia and how it affects us. Some researchers feel the brain deteriorates naturally over time regardless of the patient's efforts, some feel early training and stimulation pay dividends later in life, and others feel it can be kept more resilient by simple and regular analytical use. There are many theories that have been pursued by researchers over the years.

In the 1990s a connection published in the Cambridge Journals was found between less educated seniors and dementia: <http://journals.cambridge.org/action/displayAbstract?fromPage=online&aid=25515>

Now The Journal of the American Medical Association (JAMA) has published a new study that is considered the toughest test of these hypotheses to date by some experts in the field. The entire study can be viewed at JAMA's web site:

<http://jama.ama-assn.org/cgi/content/abstract/296/23/2805>

What's the upshot? The report begins: "Cognitive training has been shown to improve cognitive abilities in older adults but the effects of cognitive training on everyday function have not been demonstrated."

Perhaps in other words we might say it works out in the lab but it hasn't been proven yet on the street? Nonetheless the study's results are very intriguing.

The researchers held ten training sessions for memory, reasoning, or speed of processing four sessions of booster training at eleven and thirty-five months after training in a random sample of those who had completed the training.

Close to ninety percent of the speed training group of subjects had improvements in tests. Over seventy percent of the group tested for reasoning had improvement, and in the memory group of test subjects twenty-six percent of individuals showed improvement.

These improvements in performance seem to be lasting. Most had five years' benefit, and most notably those in those randomly selected recipients of the refresher training experienced a long-term benefit. The mean age of the subjects tested was 73.6 years of age.

This training is not a cure-all by any means. However, it seems that all our friends who spend time each day working the "old noodle" have been ahead of the curve and that morning crossword or Sudoku puzzle with coffee is time well spent.

Here is a link to an MSNBC article on the study:

<http://www.msnbc.msn.com/id/16284851>

Other resources on mental aging can be found here:

<http://www.healthyagingprograms.com/content.asp?sectionid=71>

<http://www.uky.edu/Subject/aged.html>

<http://www.mhaging.org>

<http://www.public-health.uiowa.edu/icmha/links/resources.html>

<http://www.hhs.gov>

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

[return to top](#)

D. DID YOU KNOW...?

MUMPS ON THE RISE

Last spring there were many hundreds of possible mumps cases reported in the midwestern United States. The reason for the outbreak and spread was believed to be air travel.

Vaccination is the best way to prevent mumps. Although many children receive two doses of the mumps vaccine which also includes inoculation against measles and rubella and is known as MMR, some people may have received only one dose as a child. For more information, contact a local medical clinic or health care provider. Though the disease is rarely fatal, it often requires several days of home care and possible hospitalization.

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

AVOIDING COMMON INVESTMENT MISTAKES

To improve your investment performance avoid these common mistakes.

- Churning your investments without considering transaction costs,
- Buying high as a result of "performance chasing."
- Confusing a great company with a great investment.
- Investing in individual stocks instead of in a diversified portfolio of securities.
- Lack of patience that leading to excessive risk taking.
- Listening to the media as the sole source of information (i.e., tips).

- Making tax avoidance decisions vs. sound investment decisions
- Neglect periods of inactivity are frequently the result of discouragement
- No investment strategy serving as a framework to guide future decisions.
- Not determining your appetite for risk .
- Not knowing fees and commissions.
- Not selling low because of ego, refusing to acknowledge a mistake.

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

[return to top](#)

E. THOUGHTS FOR THE MONTH

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

Clark Gable - "The only reason they come to see me is that I know that life is great and they know I know it."

Christie Brinkley - "I now use makeup for a healthy-looking glow because a real one isn't that healthy."

Tommy Smothers -"The only valid censorship of ideas is the right of people not to listen."

Rosa Parks - "Memories of our lives, of our works and our deeds will continue in others."

Betty Friedan - "It is easier to live through someone else than to become complete yourself."

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

[return to top](#)

F. FREE THINGS

GIVING THANKS AT MEALTIME

Tyson Foods offers a no-cost booklet on giving thanks for the food we eat.. This unique booklet is designed to help you discover (or rediscover) the joy and power of saying a word of thanks at mealtime. It's a wonderful way to celebrate the sharing of good food with family and friends. <http://www.tyson.com/Corporate/AboutTyson/TysonCares/GivingThanks/>

PROVIDING FOR YOUR PET'S FUTURE

Learn what steps you can take to plan and provide for your pet's future without you by following the links below. The HSUS also offers a free kit, "Providing for Your Pet's Future Without You," complete with a six-page fact sheet, wallet alert cards, emergency decals for windows and doors, and caregiver information forms. For the full kit, please write to petsinwills@hsus.org or The HSUS, Humane Legacy, 2100 L Street NW, Washington, DC 20037, or call 202-452-1100.

[return to top](#)

G. SPECIAL SURFING SITES

OLD-TIME RADIO SHOWS

If you are interested in radio programs from "radio's golden age," these are the WWW pages for you. They are filled with many entertaining and educational topics for fans of nostalgic/old-time radio shows. <http://www.old-time.com/>

More "Oldies but Goodies " can be found at:
<http://www.seniorresource.com/SRBaz.htm>

BRIDGE HAND GENERATOR

The playBridge Hand Generator is a bridge training and education tool. Use one of three available generator screens and playBridge will shuffle and deal for you. Use it to practice bidding with your partner, to visualize hands, to resolve what-if situations or to produce pre-filled duplicate forms. <http://www.playbridge.com/>

Large-Print Playing-Cards can be found at:
<http://www.seniorresource.com/SRBaz.htm>

[return to top](#)

H. OH MY AGING FUNNY BONE

ALL IN A NAME

A man scanned the guests at a party and spotted an attractive woman standing alone. He approached her and asked her name. "My name is Carmen," she told him. "That's beautiful," he

said. "Is it a family name?" "No," she replied, "I gave it to myself. It reflects the things I like most-- cars and men.

THINKING GOOD THOUGHTS

One morning a man comes into the church on crutches. He stops in front of the holy water and splashes some of it on both of his legs, then throws away his crutches.

An altar boy witnesses the scene and runs into the rectory to tell the priest what he's just seen. Without batting an eye, the priest says, "Son, you've just witnessed a miracle. Tell me, where is this man?"

"Over by the holy water, Father. Flat on his back."

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](#)

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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

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