



\*\*\* E-zine March 2007 \*\*\*

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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.

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## **A. DIABETICS REFUSE TO EXERCISE**

Though numerous studies have shown that increasing physical activity helps to prevent diabetes and its many complications, a new survey in the February issue of Diabetes Care shows that people with diabetes or at high risk for this disease remain far less active than the rest of the nation.

A separate study being published in the same issue finds that inconsistent methods for measuring glucose levels in hospitals make it difficult for doctors to help people with diabetes maintain target levels that could increase their chances of surviving serious illnesses. And a third study points to the dramatically increasing economic burden of diabetes for people in developing countries, such as India.

### **People With Diabetes Fail to Get Enough Physical Activity**

According to a study by researchers at the University of Colorado at Denver and Health Sciences Center, just 39 percent of adults with diabetes are physically active, compared to 58 percent of adults who don't have diabetes. As the number of risk factors for type 2 diabetes (such as obesity and hypertension) increase, the amount of physical activity decreases, the study found. The results reinforce the need for Americans to become more physically active in general, but also suggest a need to better tailor exercise programs to people who may have physical limitations as a result of their disease, said lead researcher Dr. Elaine Morrato.

"Everyone can benefit from regular, daily physical activity," she said. "But people who have diabetes, or who are at greatest risk for it, have even greater incentive to get out there and exercise. We know for a fact that increased physical activity can greatly reduce the risk for type 2 diabetes and its numerous complications. We need to do a better job reaching, motivating and helping these people to stay active."

The study looked at activity levels for adults with both type 1 and type 2 diabetes. While increased physical activity can't prevent type 1 diabetes (the less common form of diabetes), it can help to prevent complications in both types 1 and 2 diabetes. Numerous studies have shown that regular physical activity does help to prevent type 2 diabetes.

Studies show that exercising for 30 minutes a day, at least five days per week, along with moderate weight loss, can reduce the risk of developing type 2 diabetes by nearly 60 percent. Dr. Morrato said people who have diabetes may have a harder time exercising because of complications from the disease, such as painful peripheral neuropathy. The challenge is to encourage people to work exercise into their routine before diabetes and its complications develop, or to find ways to help them stay active if complications have already set in.

### **Managing Glucose in the Hospital: The Need for Consistency**

Studies show that when people with diabetes are admitted into the hospital for serious illnesses, they are more likely to survive if their glucose levels are kept under tight control.

But maintaining proper glucose targets isn't that simple, according to a paper by the research team led by Dr. Kathleen Dungan at the University of North Carolina at Chapel Hill. Numerous variables can make it difficult to determine if the patient is actually meeting optimal glucose targets. For example, the location in the body that blood is taken from and the instrument used to measure glucose levels can produce substantially different results. Medications can also obscure proper blood glucose readings, along with the patient's physiology.

"Nowhere else is there greater potential for multiple confounding factors to be present at once than in the hospital setting," wrote the authors, in the paper's conclusions. Because of this, the researchers advise that glucose targets be individualized for each healthcare setting, taking into account how measurements will be taken and the needs of specific patient populations.

### **In India, Diabetes Takes One-Third of Family Income From Poor**

The economic burden of diabetes in developing countries has risen substantially over the past decade, as the prevalence of this potentially fatal and often debilitating disease has also grown worldwide.

In India, which lacks a comprehensive healthcare system, the direct cost of diabetes has doubled since 1998, as it has in the United States. However, the economic burden upon low-income families is much higher in developing countries such as India, where reimbursement for care is low-to-nonexistent. In India, poor urban families spend as much as 34 percent of their total income treating diabetes and its complications; the rural poor don't fare much better, spending up to 27 percent of their income on health-related costs due to diabetes.

Not surprisingly, the economic burden for families grew along with the duration of their diabetes

and the number of complications they developed.

Diabetes Care, published by the American Diabetes Association, is the leading peer-reviewed journal of clinical research into the nation's fifth leading cause of death by disease. Diabetes also is a leading cause of heart disease and stroke, as well as the leading cause of adult blindness, kidney failure, and non-traumatic amputations. For more information about diabetes, visit the American Diabetes Association Web site.

**This article reprinted from:**

<http://www.medicalnewstoday.com/medicalnews.php?newsid=61733&nfid=crss>

**Additional Resources:**

<http://www.diabetes.org/home.jsp>

<http://diabetes.niddk.nih.gov/>

<http://www.simplefitnesssolutions.com/articles/diabetes.htm>

<http://exercise.about.com/cs/exercisehealth/a/diabetes.htm>

<http://www.buzzle.com/editorials/6-29-2005-72300.asp>

<http://www.webmd.com/content/article/107/108721.htm>

<http://www.seniorjournal.com/NEWS/Fitness/2-12-20Tips42003.htm>

Additional health information for seniors can be found at:

<http://www.seniorresource.com/health.htm>

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## **B. SENIOR DOGS LIVING WITH SENIOR CITIZENS**

Many studies have shown that a pet around the house even a visiting pet can enhance the lives of older Americans. There is just something about caring for an appreciative, loving companion that brings joy into the lives of people. Pets rely upon us, and give back endlessly in thanks through unconditional love. Additionally, you may be saving the life of an animal who might otherwise be "put down" or spend the rest of its life in a cage in a kennel.

The problem is a pet can be not only a responsibility, but a rather bouncy one, too! Puppies and kittens are cute, but may not be the best pairing for the senior citizen who is enjoying life at a subdued pace. Sure, you're active and get out of the home. You walk, go to outside activities, spend time with friends but chasing a puppy around probably wasn't on your retirement checklist of things to do.

### **Go Older!**

The answer? How about adopting an older pet? They're like you seen it all, ready for a walk but

maybe not a run headlong into the sunset. The older pet often isn't interested in new tricks. They can learn new things, of course, but mostly they're just taking it easy. We all need a little motivation in life, and you and your pet will provide that for each other. Like older humans, they are changing their lifestyle; someone they've previously loved is missing, and they feel the onset of Mother Nature's ways in their old age. Older dogs can be a godsend to a senior citizen who would like a devoted companion to spend time with, walk with, care for, and be unconditionally loved in return.

### **Do Your Homework First**

Naturally, there are many factors involved that should be looked at and worked out first. For instance, a particular pet might not be the best for some living situations; certain breeds are better for those afflicted with allergies. What about teaching the care and feeding of an animal to a person who longs for companionship but has never cared for a pet before? And finally, what about the policies of the building in which the senior citizen is living? These are all factors to be investigated especially if the pet is a gift. Be sure you do not surprise your loved one with the gift of the pet itself. A card and stuffed animal might be a way to introduce the concept of a living companion as a gift.

### **Choosing Your Companion**

There are many places from which an older pet can be adopted. Many of them will have already given the dog a clean bill of health before allowing them to be adopted, but you need to ask. When you find an animal that seems right to you, take your new pet to the vet for a check-up. The veterinarian will check the animal's eyes, teeth, ears, and general health. After all, just as a human, the older pet may have declining eyesight, too! This is a factor in the care and feeding of your pet. You'll want to keep things in regular spots so she knows where her bed is, where her favorite toy is, and where the food and water are. It's comforting for an animal to have a regular routine and lifestyle, just as it is for humans. The veterinarian will offer advice to you on the care and feeding of your new best friend, but be sure and follow up with the reading he or she recommends.

### **Caring for Your Pet**

Regular grooming is important and enjoyable for both of you. You'll enjoy spending those few minutes each day brushing your pal's coat, and he'll enjoy it too! You'll have less hair floating around, and any skin problems that may arise are found quickly this way. The vet will have treatments for them should something come up, and finding "the dry spot" quickly will keep Fido from rubbing and scratching it into a larger problem. Daily walks are important for both of you! Mr. Fido-the-Dog gets his constitutional, you get fresh air and exercise, and there is a certain comfort in knowing he isn't at risk of soiling the carpet when you get home. Your vet will recommend the proper food for your breed's size, weight, age, and activity level. Once an animal gets used to a certain food, stick with it.

### **Social Opportunities**

Pets offer other social opportunities for seniors as well. You'll meet other people with their animals when you're out walking with yours. You might take a weekly trip to the "dog park." Many cities set up special fenced-in areas where dogs are allowed to run off-leash, and owners can catch up

on events while their furry friends are at play. Ever notice the jar of doggy treats at the local coffee house? Those are there for your new friend! When you go for your morning coffee you can take your pet with for a morning walk.

With a little planning, saving the life of an older pet can be extremely rewarding and life enhancing for a senior citizen with love and caring to offer to a new best friend!

### **Additional Resources:**

Federal Mandates Allow Senior Citizens to Have Pets

<http://www.peteducation.com/article.cfm?cls=0&cat=1495&articleid=631>

Border Collie Rescue

<http://www.nebcr.org/>

P.A.W.S Program Offers Free Felines to Senior Citizens

[http://www.azhumane.org/artimgr/publish/article\\_211.shtml](http://www.azhumane.org/artimgr/publish/article_211.shtml)

Additional aging information can be found at:

<http://www.seniorresource.com/ageproc.htm>

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## **C. EDUCATION OPPORTUNITIES FOR SENIOR CITIZENS**

(Editor's Note: We continue here a discussion on educational opportunities for seniors which we began last month.)

Did you know that taking a class in just about any subject can improve your cognitive abilities, rejuvenate your memory, and give you some fun, all at the same time? Recent scientific studies clearly show that senior citizens who stay mentally active enjoy all of these rewards. We were asked about opportunities in Oklahoma, and found state-authorized tuition waivers. However, we've been in an ongoing search for free and low-cost educational opportunities for senior citizens and have found more opportunities to report on as well. Don't forget to ask your tax advisor about Uncle Sam's \$10,000 lifetime senior citizen deduction for higher education!

**Here are the opportunities we've found this month along with links to learn more:**

**Oklahoma** does offer discounts to senior citizens wishing to educate themselves at its public colleges and universities. The links below provide details; however be sure to discuss your needs

and goals with the admissions department of the institution you desire to attend.

<http://www.okhighered.org/student-center/publications/Guide/html/money-for-college.shtml>

<http://www.okhighered.org/student-center/publications/grants-scholarships-2006.pdf>

**The Academy for Lifelong Learning** provides quality educational programs for adults 55 and over to enhance their intellectual, physical, and personal well being in a friendly and flexible environment. Most programs for seniors are offered with a \$10 registration fee.

[http://www.ocean.edu/conted/academy\\_for\\_lifelong\\_learning.htm](http://www.ocean.edu/conted/academy_for_lifelong_learning.htm)

**Southern Illinois University Edwardsville** is offering a wide variety of leisure learning, non-credit programs for as low as \$69 per couple. Dance in ballet, swing, ballroom and Latin styles, T'ai-Chi Ch'uan beginner and advanced classes, and much more are available to senior citizens.

[http://www.siue.edu/CE/LLA/LLNCA\\_SP\\_07.htm](http://www.siue.edu/CE/LLA/LLNCA_SP_07.htm)

**Palo Alto College** in California offers various courses for senior citizens at no cost where space is available, so you'll need to contact the program manager there and register on the first day of class.

[http://www.accd.edu/pac/htm/Community/ce/senior\\_citizens.htm](http://www.accd.edu/pac/htm/Community/ce/senior_citizens.htm)

**Ohio State** has been offering free non-credit courses to senior citizens since 1974. Ask about: "The Office of Continuing Education's Program 60."

[http://www.osu.edu/news/lvl2\\_news\\_story.php?id=585](http://www.osu.edu/news/lvl2_news_story.php?id=585)

**Oakton Community College** in Des Plaines, IL offers continuing education for seniors at half price. There are specific requirements, so check with Oakton online at the link. [http://www.oakton.edu/cont\\_ed/all/registration.html](http://www.oakton.edu/cont_ed/all/registration.html)

**San Antonio College** offers tuition-free attendance to senior citizens on a space- available basis. You need to apply with the instructor of the program you desire on the first day of class. You have the option of full attendance or simply auditing the class. [http://www.accd.edu/sac/ce/gen\\_info.html#seniorcitizenprogram](http://www.accd.edu/sac/ce/gen_info.html#seniorcitizenprogram)

Additional aging information can be found at:

<http://www.seniorresource.com/ageproc.htm>

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**D. DID YOU KNOW...?**

## Your Countdown to Retirement

Here are some of the things to consider or do when you are about a year away from retirement

\*Review how much you'll be spending annually. Consider your current expenses and retirement expectations. Look for ways to reduce living expenses, or consider part-time employment.

\*Calculate the value of your entire investment portfolio. Review your entire portfolio, estimating how much income you can reasonably withdraw annually.

\*Check with your employer about your pension plan benefits. Pension benefit choices are typically irrevocable. Start this process early so you have plenty of time to review your options and to consult a professional. Delaying your retirement by a short time could increase your benefits.

\*Decide when to start Social Security benefits. Several factors will impact your decision about when to start benefits, including your health, work income after retirement, other sources of retirement income, and your spouse's age and health.

\*Consider working after retirement. Be aware that earnings exceeding certain limits can reduce your Social Security benefits if you are between the ages of 62 and full retirement age. In addition, once your income exceeds certain levels, a portion of your Social Security benefit is subject to federal income taxes.

\*Make sure you have health insurance. Even if you qualify for Medicare benefits, your spouse may not if he/she is under age 65. Review other financial matters.

\*Review your life insurance coverage and your need for long-term-care. Check that your estate plan reflects your current wishes for your estate's disposition.

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.

Harry Belafonte - "Each and every one of you has the power, the will and the capacity to make a difference in the world in which you live."



Jean Harlow - "When you lie down with dogs, you get up with fleas."

Jon Bon Jovi - "Don't get too comfortable with who you are at any given time you may miss the opportunity to become who you want to be."

Desi Arnaz - "I Love Lucy was never just a title!"

Jennifer Jones - "My mother told me never explain, never complain".

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

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## **F. FREE THINGS**

### **Home Repair Loans Available**

The U.S. Department of Agriculture (USDA) Rural Development has made home repair grants and loans available for low-income senior adults aged 62 or older. A family of two with an annual adjusted income of up to \$21,480 can qualify. Loan and grant funds can be used to install insulation or storm doors; repair or replace water and sewerage systems; repair weak or damaged floors, walls and roofs; and remodel for physical or handicap disability. Grants cannot exceed \$7,500.00, and the maximum loan is \$20,000. All loans have a fixed interest rate of 1 percent, and must be repaid within 20 years. Applicants must own and occupy the home to be repaired; must be able to obtain credit elsewhere; and must not have the income resources (cash or other assets) to finance the repairs. Loan applicants must also have an acceptable credit rating.

For more information:

[http://www.rurdev.usda.gov/rhs/sfh/brief\\_repairgrant.htm](http://www.rurdev.usda.gov/rhs/sfh/brief_repairgrant.htm)

### **Low Income Nutrition Program**

The Senior Farmers' Market Nutrition Program (SFMNP) program grants are awarded to states, territories, and federally recognized tribal governments to provide seniors with coupons that can be exchanged for eligible foods at markets, roadside stands, and supported agriculture programs.

The purposes of the program is to provide fresh, nutritious, unprepared, locally grown vegetables, and herbs farmers' markets, roadside and community supported agriculture programs to low income seniors.

Coupons are issued to eligible seniors, which can be used to purchase fresh, nutritious, unprepared, locally grown fruits, vegetables, and herbs at authorized farmers' markets, roadside stands, and community supported agriculture programs.

To learn more about the nutrition visit:  
<http://www.seniorresource.com/health.htm>

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## **G. SPECIAL SURFING SITES**

### **Survivors and Dependents Benefits--Death After Active Service**

The Department of Veterans Affairs web site

<http://www.vba.va.gov/bln/dependents/index.htm>

provides benefits information for survivors and dependents of veterans who died after their term of active duty. They provide assistance to survivors and dependents of veterans who honorably served in our nation's armed forces. Information is given about documents needed and where to get help.

### **More Old-Time Music**

In response to several requests we have found another place to listen to some "old- time music.

"Forever Oldies Music" is dedicated to those who can appreciate the upbeat tunes that will move your feet, harmonies that will lift your spirit, and sweet lyrics to remind you of the simple, carefree life, the love and memories of the past and present days, romantic moonlight nights and dancing the night away. Take a walk down memory lane, dream on and have fun. Happy listening. <http://www.foreveroldies.com/>

More "Oldies but Goodies " can be found at:

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

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

**When Insults Had Class** thanks to JB, San Diego

"He has all the virtues I dislike and none of the vices I admire."

- Winston Churchill

"A modest little person, with much to be modest about."

- Winston Churchill

"I have never killed a man, but I have read many obituaries with great pleasure."

- Clarence Darrow

"He has never been known to use a word that might send a reader to the dictionary."

- William Faulkner (regarding Ernest Hemingway)

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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This issue has been edited by Betsy Day ([Betsyjday@aol.com](mailto:Betsyjday@aol.com)).

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