

***** Seniorresource.com E-zine *****
November 2004

SPONSORS OF THIS ISSUE

[Financial Freedom Senior Funding Corporation](#), a subsidiary of IndyMac Bank, FSB, offers reverse mortgages for house rich/cash poor seniors (62+), and as an instrument for estate planning for the wealthy.

[A Drug Savings Programs](#) can save those with no other means of saving on the retail cost of drugs an average of 37-40% off prescription drugs. The card is not affiliated with Medicare or AARP and can be used at your local pharmacy. Those who have already received the FREE DRx savings card offered on our site, are already saving on each purchase for which they use their membership card. Our goal is to help you afford your medications, safely.

This E-zine is FREE. [Get your own copy delivered once-a-month by subscription!](#)

CONTENTS

- A. [Finding Affordable Housing](#)
 - B. [National Aging In Place Week](#)
 - C. [Behind the Scenes at seniorresource.com](#)
 - D. [Did You Know?](#)
 - E. [Nostalgia](#)
 - F. [Thought For The Day](#)
 - G. [FREE](#)
 - H. [Special Surfing Sites](#)
 - I. [Oh My Aging Funny Bone](#)
-

Our present [Survey](#) is waiting for your input! Your privacy is respected. We don't capture your email or plant code in your computer. We receive only the answers you provide. It helps [seniorresource.com](#) and our clients serve you better by knowing "you" collectively!

A. FINDING AFFORDABLE HOUSING

One of the most frustrating tasks is finding affordable or appropriate housing for retirees who have not managed to save a large enough nest egg, have outlived their nest egg, had their nest egg divided or depleted through divorce or are on a fixed income and in need of assistive services available where they live. We get many individual inquiries for help with the search. Some go to seniorresource.com advertisers, but where advertisers don't seem to provide what a family needs we get specific email inquiries.

“My National Guard unit has been called up and my mother who can manage to take care of herself although she needs kidney dialysis twice weekly has lived with me for the past five years. Her income is limited and I would like to find affordable housing for her in the New York, New Jersey or Connecticut area. I expect to be deployed to Iraq for a year.”

**“Can you give me information on how I might find an apartment? I am a low income senior and I can qualify for HUD. Please contact me.
Thanks, Martha C.”**

**“Can you help with assisted living ideas for seniors? My mother is 85 and living alone in Brooklyn on social security and some savings. I am looking for assisted housing in Manhattan, either rental or purchase. I don't really know where to begin.
Edward G.”**

Do you have low cost housing for seniors married couples on social security?

Thanks Edyth”

“I am interested in information about housing for seniors. In less than 2 years, I will be of retirement age. What are the costs I can expect? I am on a limited income.

Sandra”

The reality is, subsidized housing exists in most urban communities, but unfortunately it is in very short supply. Over the past 20 years, while longevity has increased, divorces increased requiring two living units for a couple that once shared a unit. The means through which subsidized housing has been funded is limited. Federal funding for 2002 housing and Section 8 vouchers have not kept pace. The local allocations through these programs are far short of meeting any amount of the real need. The funds are also not available exclusively to seniors, and are tapped by families who cannot make ends meet as well. Cities and Counties, strapped with other priorities and needing to go to the electorate for bond approvals for many causes aren't able to provide enough affordable apartments through redevelopment bonds. The federal tax credit system is limited and where there might be 100 applications for affordable tax credit allocations for apartments in a state, only a handful can be approved yearly. So each year the shortage for affordable living spaces grows and is not likely to be sufficiently addressed any time soon.

So what can families do?

1. Find out where the affordable apartments are and get on the

waiting list.

Almost all of it is for living independently, with no care services and meals only in rare situations. There are some older apartment complexes that, in order to keep their aging seniors have added add-on services like meals, housekeeping. That said, she would first have to qualify for subsidized housing. HUD and tax credit buildings would charge her 1/3 her income as rent, but some qualify you as a percentage of the median income in the county. i.e. if their program is for those earning 80% of median in LA and she only makes 60% of the median she might not qualify. I don't want to discourage you, only point out that it will not be easy.

2. Find out what companies or organizations are building affordable housing and get on the waiting list before they are built. The city or county planning or housing department should be able to provide a list and how to contact the developers.

3. Contact senior centers and find out if they have a community liaison person who can tell you what exists and how to inquire about availability. They will usually have the pulse of the senior community.

4. Pull all the strings you can with anyone you ever knew or heard of to see if you can get moved up on any of the waiting lists.

5. Apply for Section 8 vouchers usable in market rate rentals with the voucher subsidizing the portion above 1/3 your income, limiting your portion of the rent to an affordable level. The list is sure to be years long but don't leave this stone unturned.

6. Look into shared housing organizations to see if you can share an apartment with another senior, or share another's

house as a border with decreased rent in exchange for work (i. e. babysitting the family's children after school).

7. Look into staying in your own home of many years and bringing in a boarder. Perhaps a college student, or someone with whom you can be matched by a shared housing organization.

8. Have a family pow-wow and see what resources can be pulled together to help financially with rent. Look into ECHO units and see if one is feasible on one of the family owned properties and explore if that is a feasible solution for a parents affordable housing.

9. If in addition to affordable housing a parent is in need of medical care, Medicaid provides for a limited number of approved beds in limited numbers of nursing homes. If someone can qualify for a medicaid bed their needs can be met with government subsidies. Again because of short supply in most communities, priority goes to residents who have lived a while in the assisted living or nursing home community and run out of funds and therefore now qualify for the Medicaid bed.

If it sounds like all doom and gloom, when you are unable to find housing that you can afford as a senior, it is doom and gloom. As a younger adult watching the blight of a parent in this situation, there is some planning you can do to avoid finding yourself in the same position.

1. Save yearly as much as you can toward your retirement. Educate yourself about investments and know what amount of investment risk is appropriate for your age and your risk tolerance.

- 2. Be aware of what is going on in your community. Know which organizations provide what services.**
- 3. Stay on good terms with your children as they mature.**
- 4. Hope that luck is on your side.**

Information about ECHO housing.

[More about apartments.](#)

B. NATIONAL AGING IN PLACE WEEK

November 7-13, 2004 has been declared National Aging In Place Week. Michigan and South Dakota have followed suit and issued proclamations commemorating the same in their states. Vermont is expected to follow them.

The concept for the commemorative week is a joint effort of NRMLA (Reverse Mortgage Lenders Organization) and the Aging In Place Council. Their goals were to build coalitions of allied business professionals in communities across the U.S. to assist homeowners in meeting their long term needs and help highlight programs and support services that enable seniors to successfully age in place.

Issues of aging in place are exacerbated for rural residents because low density makes it uneconomical or impractical to offer services to the widely scattered population. That leaves those in rural regions to their own devices to meet their needs as they age.

The best way to assure that you will be able to age in place, whether you live in a city, suburb or out in the country is to

know what you are likely to need to do to modify your home, inside and out, to accommodate a normal aging process. Then evaluate what your presently aging conditions are (arthritis, macular degeneration, increasing heart problems, etc.) and how they may further impair your ability to function in your home. Should any of the needed modifications to accommodate you and your spouse in the future be made now?

- What type of outside assistance are you likely to need?**
- Grocery delivery?**
- Meals prepared for you?**
- Garden and house maintenance?**
- A driver or transportation to get to the doctor or to shopping?**
- Might you need home care, if only for a short while some day?**
- Are you going to need help managing your investments, income and/or bill paying?**
- If you are a couple now, what services or help would one of you need if the other was no longer able to do their share?**
- What agencies are there in your area that provide these services?**
- What is the cost to you?**

- **How much help can you expect to get from your children? From siblings? Neighbors?**
- **For how many years can you expect to have money enough to live in your home and meet your needs?**

It is a good idea to reassess what services and help you might need in the future based on a realistic projection now and revisit this every few years.

i.e. Sarah's husband died 4 years ago. At the time there was no question she would continue to live in their condo in the senior community. She had plenty of friends and enough investments to supplement the lose of her husband's pension income, pay for a supplemental medicare insurance policy she now needed, plus more than meet her other needs. Neither of her children lived nearby, but they met with the investment advisor and established a relationship that they felt would cover the gap left by the death of their father. Their mother knew nothing about investments and showed no interest in wanting to focus on them now. Over time the children realized that they needed to take a more involved role with Sarah's finances. The once trusted financial advisor, although he had agreed to contact the daughters when their mother asked for changes in her investment withdrawals, did not notify them when he convinced Sarah to make new investments that carried a front load. It became apparent through a series of conversations with their mother that the daughters needed to take a more active role in the monthly status of their mothers

finances while leaving her the freedom to spend what she wanted to for entertainment, travel, clothing, food etc.

When a crisis occurs, like the death of a spouse it is important to assess the chores that were the purview of that spouse. If the surviving spouse is not willing or able to take over that responsibility it will go unmet unless others can take it on. In this case it was management of investments. And reassessment of their mother's needs was done by the children.

When the wife dies the surviving spouse may not eat properly because he never planned and prepared meals. He may not know where to begin with housekeeping or laundry. Services to provide these services are available with custodial home care or cleaning people or services. Recommendations from neighbors may solve this problem. This responsibility for identifying someone to provide the service may fall to the children.

When a husband dies the surviving wife may not know whom to call when a faucet leaks or a step on the porch becomes loose. In some areas maintenance insurance agreements are available when a home is purchased. With older homes this is not usually an option and guidance from a neighbor, friend or relative is needed to find a tradesman to do the work.

When the driving spouse dies it may become necessary to identify which supermarket will deliver food and supplies ordered via the internet. Identification of what public transportation is available may involve contacting the regional

transportation district or arranging a weekly taxi service if buses are not an option. Sometimes college students hired through the campus placement office will do scheduled driving. They also can become a link with the outside world for otherwise isolated seniors.

With age, remembering what the doctor said may become harder and family should have a list of numbers of their elderly parents' doctors and friends.

No one knows if their medical future will enable them to age in place until the end, but those who plan best and reevaluate periodically what is likely in the near future, and know how to best deal with it are more likely to succeed than those who don't plan at all.

[Learn more about what to take into consideration when planning to age in place.](#)

C. BEHIND THE SCENES AT SENIORRESOURCE.COM

How do we keep our website and E-zine FREE?

We count on our subscribers and visitors to our site to click on listings and ads in the many informational pages of seniorresource.com thereby proving to our advertisers that we do have an interested, interactive audience of those concerned with matters of interest to seniors. There is no implicit agreement that you, our audience, will buy anything. Once a click lands our visitor on another's site, it is the responsibility of those at the advertisers site to convince you that you need

their service or product, or to sufficiently peak your curiosity for you to ask for more information.

When you see our E-zine sponsors' listings in this monthly email, we hope that if their product or service is of the least interest to you that you will also click to visit their website to learn more. This makes it easier for us to convince companies that we have an active audience that is curious, involved and technologically savvy, or working at becoming that.

How do we decide what advertisers to accept?

When you click to respond to a [survey](#) you are helping us to know you better, assisting us in convincing possible advertisers to put up money to support our site while buying them exposure to each and every one of you (almost 30,000 subscribers). Sometimes you are answering questions directly for the benefit of our clients. When we can, we like to share profile information about you our survey respondents so you can be reminded of your uniqueness, or how like other seniors you may be. We try to screen the people that fill out an inquiry to be an advertiser at <http://www.seniorresource.com/ratecard.htm> that they are reputable and can provide a product or service that fits the demographic of our audience.

On the lighter side...

Some of the information we collect is just for fun, or to bring a smile to the faces of seniors and those who work with them. Undoubtedly "Oh My Aging Funny Bone" was started with that in mind. Most of thousands of jokes that have been sent to us over the last 8 years appear in several categories at <http://www>.

seniorresource.com/jokes.htm.

On this lighter note someone dear to me keeps saying anyone with the name of Barbara was born before 1950. So we did a sort of our first names of subscribers, just for fun. Some 90 percent of our subscribers were born before 1950 so we wondered what percent are Barbara's? We found 1.4 percent of them are named Barbara. But that is not the most common female name. Mary (or Mary plus a middle name) is the name of 2 percent of subscribers and topped the list as the most common. There were slightly less Sue's, Susan's, Suzanne's and Susanne's (which we counted as one name) followed by Patricia. In the case of Patricia, it might have been the second most popular female name if we knew if the Pat's registered were male or female. To date we ask for gender only in our surveys, not to subscribe to the E-zine.

There appears to be more diversity in names among males. John, as expected, is the moniker of 2% of them. The second most common is Robert, but even when combined with Bob it is as common as Patricia the third most common female name.

Not surprising, there is not one Lisa receiving this E-zine in her own name. If you know of someone who would enjoy or benefit from our articles why not ask them to go to <http://www.seniorresource.com/ezine.htm> and sign up.

D. DID YOU KNOW?

More than half of non-drivers over the age of 65 are likely to stay home on any given day. The lack of transportation is

believed to be the biggest single factor in isolation among seniors. When driving is no longer an option, those who live near a public transportation system that is easy to understand and use are less likely to become isolated.

Effective January 1, 2005 the Medicare Modernization Act of 2003 (MMA) offers coverage of a new consultation benefit to evaluate an individual's need for hospice. It requires hospital discharge planners to evaluate a patient's need for hospice care and post-hospital extended care services. State Medicaid plans have been permitted to add a hospice benefit to their Medicaid program and many states have done so.

A Medicare beneficiary is eligible for the benefit if they have been diagnosed with a terminal illness with a life expectancy of six months or less and elects to receive hospice, waiving right to coverage of services through Medicare related to the treatment of the condition which has led to the assessment of the short life expectancy. (The life expectancy of six months or less relates only to diagnosis for purposes of eligibility for the benefit and not to the period of coverage under the hospice benefit.)

From an article authored by Christopher J. Donovan from McDermott Will & Emery

All nuts contain antioxidants which are known to hinder cancer growth. The amount and variety of antioxidant varies by the variety of nut. The highest are:

- Brazil nuts - quite high in selenium, a powerful antioxidant**

- **Peanuts - has reversatrol which may decrease cancer risk**
- **Pecans - contain ellagic acid believed to be a cancer fighter**
- **Walnuts - contain ellagic acid and omega-3 fatty acids an excellent antioxidant.**

It's now recommended that we work small amounts of nuts into your weekly diet.

E. NOSTALGIA

Hey Dad," one of my kids asked the other day, "what was your favorite fast food when you were growing up?"

"We didn't have fast food when I was growing up," I informed him. "All the food was slow."

"C'mon, seriously. Where did you eat?"

"It was a place called 'at home," I explained. "Grandma cooked every day and when Grandpa got home from work, we sat down together at the dining room table, and if I didn't like what she put on my plate I was allowed to sit there until I did like it."

By this time, the kid was laughing so hard I was afraid he was going to suffer serious internal damage, so I didn't tell him the part about how I had to have permission to leave the table.

But here are some other things I would have told him about my childhood if I figured his system could have handled it:

Some parents NEVER owned their own house, wore Levis, set foot on a golf course, traveled out of the country or had a credit card. In their later years they had something called a revolving charge card. The card was good only at Sears Roebuck. Or maybe it was Sears AND Roebuck. Either way, there is no Roebuck anymore. Maybe he died.

My parents never drove me to soccer practice. Mostly because we never had heard of soccer. I had a bicycle that weighed probably 50 pounds, and only had one speed, (slow). We didn't have a television in our house until I was 11, but my grandparents had one before that. It was, of course, black and white, but they bought a piece of colored plastic to cover the screen. The top third was blue, like the sky, and the bottom third was green, like grass. The middle third was red. It was perfect for programs that had scenes of fire trucks riding across someone's lawn on a sunny day. Some people had a lens taped to the front of the TV to make the picture look larger.

I was 13 before I tasted my first pizza, it was called "pizza pie." When I bit into it, I burned the roof of my mouth and the cheese slid off, swung down, plastered itself against my chin and burned that, too. It's still the best pizza I ever had. Pizzas were not delivered to our home! ! . But milk was.

We didn't have a car until I was 15. Before that, the only car in our family was my grandfather's Ford. He called it a "machine." I never had a telephone in my room. The only phone in the house was in the living room and it was on a party line. Before you could dial, you had to listen and make sure some people you didn't know weren't already using the line.

All newspapers were delivered by boys and all boys delivered newspapers. I delivered a newspaper, six days a week. It cost 7 cents a paper, of which I got to keep 2 cents. I had to get up at 4 AM every morning. On Saturday, I had to collect the 42 cents from my customers. My favorite customers were the ones who gave me 50 cents and told me to keep the change. My least favorite customers were the ones who seemed to never be home on collection day.

Find [10 categories of collected humor](#).

F. THOUGHT FOR THE DAY

**A college student challenged a senior citizen saying it was impossible for their generation to understand his. "You grew up in a different world," the student said. "Today we have television, jet planes, space travel, nuclear energy, computers . . . " Taking advantage of a pause in the student's litany, the senior said, "You're right. We didn't have those things when we were young. So we invented them!"
Sent by VJFemia to jokes@seniorresource.com.**

G. FREE

No longer available.

H. Special Surfing Sites

Still haven't found a place to get a flu shot? Find [a database of](#)

[places giving shots by zipcode.](#)

Next of Kin Registry, <http://www.pleasenotifyme.org>, was set up as a legacy to a woman Mary of El Cajon, CA whose death was turned over by the coroner to the public administrator. Had she been in a known registry with friends or next of kin to be notified her burial might have been different. This registry is becoming a vital link for law enforcement and emergency services. If you know someone who lives out of town from family and close friends you should consider helping them register their next of kin.

HALT at <http://www.halt.org> is an organization of Americans For Legal Reform with publications like “The Legal Resources Directory for Seniors” and a wealth of information regarding inheritance planning, probate and seniors’ rights. It pursues simplification, greater affordability and equity in the justice system.

[National Council on Aging](#) accepts donations to help them further the cause of educating seniors on benefit-entitlements. They have been recognized as using 99 cents of every dollar to further the cause of seniors. We have sent you to their site before to [see what benefits seniors might qualify for](#). Do you know what income level qualifies a senior for property tax deferment, or lifeline level charges for utilities? This is where you go!

I. OH MY AGING FUNNY BONE

Two women met for the first time since graduating from high

school. One asked the other, "You were always so organized in school, Did you manage to live a well planned life? "

" Yes," said her friend. "My first marriage was to a millionaire; my second marriage was to an actor; my third marriage was to a preacher; and now I'm married to an undertaker."

Her friend asked, "What do those marriages have to do with a well planned life?"

"One for the money, two for the show, three to get ready, and four to go."

Sent by I.Lerner to jokes@seniorresource.com

[Chuckle through thousands of jokes.](#)

Please note: if you fill out an interactive form you are leaving behind a trail with us that contains ONLY WHAT YOU HAVE TYPED. WE WILL NOT SHARE YOUR EMAIL OR INFORMATION WITHOUT PERMISSION.

Subscribe a friend to this monthly E-zine at <http://www.seniorresource.com/ezine>

SPONSORS INFORMATION

[Financial Freedom Senior Funding](#), a Subsidiary of IndyMac Bank, FSB, is solely responsible for information provided herein and on their site.

DRx is solely responsible for information provided on their website through <http://www.seniorresource.com/states.htm> is solely responsible for information provided herein and on their site. They are responsible for the issuing of their cards for drug savings.

Copyright 2004 seniorresource.com, LLC ALL RIGHTS RESERVED. Information in this document is subject to change without notice. Other products, service and companies named herein are trademarks or registered trademarks of their respective companies or mark holders and solely responsible for the content of their articles. Their articles are included for informational purposes only.

This Copyright E-zine may be forwarded to others only if sent in its entirety. Other uses are subject to written permission of the publisher seniorresource.com, LLC
858.793.7901
Toll free: 877.793.7901
ezine@seniorresource.com