





A retirement calculator that will help you plan your after-retirement finances can be found at the Retirement Jobs Online Website (<http://www.retirement-jobs-online.com>). This calculator will help you

opportunity...and then of course there are the usual urban-legend suspicions about the trustworthiness of housekeeping staff. Talk to your potential neighbors when you visit and keep a list of questions handy to add to as you go.

- Occupancy is tight - but some facilities maintain a waiting list. This can be used to your advantage if you shop a year or two ahead of time. Many facilities are building additional capacity in response to the demand. Some facilities offer both assisted living and nursing home care and some also maintain medical suites. This may allow a couple with very different health needs to live in the same location, even when living together is no longer possible due to advanced health issues of one spouse.
- Staff qualifications vary - Be sure you check it all. A white lab coat does not mean the staffer graduated from medical school, or if they did, what nation gave them their license to practice.

will never get that far. Inquire about the complaint process at each home you visit. If the institution is a national one, what are the options for you to communicate with management if your local staff is unresponsive to your concerns? Is there an issue escalation process? Is there a quality control office? Ask and compare-and remember to speak to the residents about this factor as well. It is likely in any facility that someone is going to be unhappy about something. Understanding how a problem was handled in the end and what the results were could be some of your best information.

Additional housing information for seniors can be found at:

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

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### **C. MEDICARE RELEASES DATA ON 2007 DRUG PLAN OPTIONS**

Seniors who are satisfied with their current Medicare prescription drug coverage will not have to take any action when the Medicare Open Enrollment period begins November 15th, but those who wish to make a change will find new options with lower costs a wiiseni7A573.098( sive coverageavailaobln for )Tj



## **E. THOUGHTS FOR THE MONTH**

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

Gary Player - "The more I practice, the luckier I get."

Burt Lancaster - "I judge a restaurant by the bread and by the coffee."

Stefanie Powers - "Unfortunately, sometimes people don't hear you until you scream."

Roseanne - "Women are cursed and men are the proof."

Walter Cronkite - "The perils of duck hunting are great--especially for the duck."

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

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## **F. FREE THINGS**

### **GLAUCOMA GUIDE**

Glaucoma is an eye disease that gradually diminishes sight without warning and often without symptoms. The damage results from an increase in the pressure of fluid within the eye. The rise in pressure caused by fluid build-up leads to progressive damage to the optic nerve. Over time, glaucoma can lead to a gradual loss of peripheral vision. Get more information at Glaucoma Research Foundation (1-800-826-6693). Receive a free copy of Prevent Blindness America's Guide for People with Glaucoma at:

<http://www.preventblindness.org/glaucoma>

### **CAN ALZHEIMER'S DISEASE BE PREVENTED?**

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## **G. SPECIAL SURFING SITES**

### **INVESTMENT TOOLS**

For do-it-yourself fund investors, leading fund organizations offer numerous financial planning tools. You can track your holdings and figure out what changes you should make to meet your goals. Most of the retirement planning tools are generally free and you don't have to be a customer to use them. Some firms may limit the tools you can use online but make them accessible in their offices. Even if you are using a financial planner, the tools help you arrive at your appointments with greater knowledge about

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