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## "The Senior Sourcebook"

- A Comprehensive Help Guide For Seniors Age 50 and over  
(and those who care for them)

By Victor K. Pryles

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## **Please Read This First**

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## Introduction

In the USA alone, someone turns 50 every seven seconds and the senior population reaching 65 and up will double from thirty-five million to over seventy million over the next two decades.

The Baby Boomers of the 1950's are coming of age indeed. Unlike any generation before them, they will live longer, look and feel younger, have more options and better support systems than any 'elderly' group of people since the dawn of civilization.

No longer required to retire, they will seek 'new growth', continuing education and second or even third careers. They will, thanks to advances in medicine in the new millennium, be capable of more physical activity and greater contributions than even they can imagine now.

As they:

- seek new volunteer and work opportunities,
- become grandparents along the way
- continue to seek out ways to save money
- find new transportation modes
- employ technology
- escape fraud

.....and much, much more, it becomes vital that they have directions to the sources and resources available to them.

That's the purpose of this book. I wrote it because I'm now 56 years of age, and I've been caring for my parents for over ten years. During this maturation experience, I've needed lots of help.

What I found amazed me!

There were everyday lifestyle needs, from finances to driving safety. On the home front there were modifications that needed to be made, retirement communities to look into and senior living options to consider.

Of course, health became a new issue and I found myself taking my mother for laser eye surgery, or helping to fight her arthritis. My father had a stroke and major bypass surgery.

I, myself, decided to have a heart attack along the way, and this led me in all new directions for discovering how and where help could be found.

There are millions of people in my shoes. Reaching a seasoned age themselves, with parents that need continued care and concern while their own health issues may become apparent, often for the first time.

It can all be overwhelming as you search out answers to uncomfortable issues like 'end of life' decisions or paying for current health care so you can achieve maximum enjoyment from life, both your own or someone close to you.

The 'golden years' always arrive without instruction manuals or college courses that explain the options. Everyone is left to their own wits and they still have work and career demands - or children



and family issues to contend with - while they search desperately for assistance.

The Medicare system can be a labyrinth that snares you in a confusing maze of choices and insurance options that can seem never ending. Social Security is another issue that needs to be understood.

There are so many considerations of a financial nature, in fact, that it's best to tackle them as soon as you can.

*What about trusts and wills and reverse mortgages?*

*Which way to turn?*

*How can you best take advantage of the services available?*

It can seem like a tangled mess that is just too confusing to bother with.

I want to clear the way out of the maze, and give you simple, easy directions to the best sources, where real help exists for you and your loved ones.

I've written this book so you can take step-by-step action. It isn't filled with a lot of general information. Rather, I'll tell you exactly what to do - which may sound abrupt or rude, but it's written with the focus that you need to act and act today.

You see, most people don't think about these things until they absolutely have to. Perhaps that's the case with you, dear reader. Maybe you've recently found out you're not immortal (like I did) or you've been responsible for an elderly person that you love and cherish.

I'm sure you've noticed that no one has been banging down your door to offer assistance through all of this or to help you rise above the confusion and lift the burdens?

The wonderful news is that help has arrived. This book works to remind you there are many different programs available to you, and you'll discover some good common-sense help with issues like:

- ✓ social security,
- ✓ senior housing,
- ✓ retirement planning,
- ✓ senior health issues, and more.

It's like having a detailed road map to comfortable mature living!

In fact, with this book you can achieve the solid realization that these can truly be your "Golden Years". Unlike anytime in history, seniors have options that were never before available on a wide scale.

**Your grandparents would have been completely in awe:**

**Discounts:** if you told them they could get an automatic discount on nearly everything they purchased, just because they were of a certain age, they would think you were mad.

**Subsidies:** tell them you could help them get subsidies for their utility bills, with special loans and grants for their continued education, or special help finding employment until very, very late in life. They'd be thrilled!

**Organizations:** tell them about organizations like the National Institute on Aging (NIA), American Association Of Retired People

(AARP) and others that were created just to study and cater to their needs, and they might think you live in a futuristic utopia.

**Internet:** say to them, there is something now called the 'Internet', that has opened a new world of information and instant contact with support groups that will take care of them, offer tremendous resources full of really caring individuals dedicated to their issues. They would be sure that you were reading too much science fiction.

**Health:** they would be amazed to read about the truly miraculous advances made in medicine and be sure that living to 100 or older could well be within their grasp.

**And they'd be right!** More than that, life into very advanced years can be active, with continuing contributions that allowed them to 'feel alive', rather than merely 'preparing to die.'

So, keep your chin up, you're turning older in just the right century!

Prepare to explore the many options available to you in this book. Make sure you follow the hints and tips I'll offer, and take the time to delve more deeply into the programs, both government and humanitarian, that offer remarkable assistance to you.

After all, this information does no good sitting on the page. It needs to be used and explored.

Above all, remember, you are not alone!

### **About Action Steps**

In this book you'll see a text box like this placed throughout, labeled "**Action Step**". These are designed to

get you moving! You should act immediately and follow the directions in these boxes. This allows you to put into practice what you are learning.

There are more organizations and there is more awareness for elder care, or 'geriatrics', than ever in the history of mankind. This trend will only continue to grow over the next 20 years as the 'Boomers' start using their clout to demand attention and support systems.

You can be sure that aging is not going away, and you won't be ignored or 'shuttled away' as was often the case with past generations of the elderly or infirm. Though families were often more sensitive to the problems of aging, taking on the sick and dying in their midst, the 'world-at-large' has become more sensitive with many more resources available to individuals and families.

Aging is a natural occurrence and no longer a terrifying experience but filled with benefits. It should be enjoyed as much as graduating from high school or college, succeeding in your first job or driving your first car.

**About Senior Moments**

These are interesting facts and trivia that will make you proud to be a senior. It's about time to change the perception that seniors aren't 'with it', are 'old-fashioned' or 'outdated'. Instead, the truth will make you free!

Now you have something that no one can ever take away from you; wisdom and experience. Once you realize that there are many support systems, people who really know how to help you, you will enjoy a large sigh of relief as you start living a bolder, more exciting life as more birthdays bump into each other.

Let's begin!

*Victor K. Pryles*

## Chapter One

# Senior Guide to Computer Literacy

## (Oh, Those Blasted Computers!)

"...I will now claim--until dispossessed--that I was the first person in the world to apply the typewriter to literature...The early machine was full of caprices, full of defects--devilish ones. It had as many immoralities as the machine of today has virtues. After a year or two I found that it was degrading my character, so I thought I would give it to Howells...He took it home to Boston, and my morals began to improve, but his have never recovered" ..... *Mark Twain- "The First Writing Machines"*

I know lots of seniors that are intimidated by computers. It's not that they don't know the value of the new 'cyber age' knowledge that is around, it's just that our generation didn't have all of this technology available when we were in our 'learning years'.

Old-fashioned newspapers, real books with real pages and solid covers, magazines, radio and television informed us. But, now it is the computer that rules, it is the main source of knowledge dissemination on the planet. Seniors wouldn't mind putting down the evening paper and going online if it wasn't so blasted complicated.

You're a brave senior if you bought this e-book; after all, e-books are (relatively speaking) all new.

But let me assure you, e-books that you read on your computer screen are often so rich in content that they offer an instant way to many other sources. E-books are capable of getting you knowledge

and information quicker and more efficiently than books on paper. I like to say: "***E-books are better than tree-books any day!***" So, you're reading one now, and I can assume you're already on your way to mastering the basic skills needed to survive (and thrive) in the cyber jungle online.

However, I'm sure it will be helpful to start this adventure into our golden years by really giving you the keys to completely grasp this new technology, which will enhance your life **ten-fold** and give you total confidence as we explore the best ways to make our lives productive and more fulfilling.

After all, throughout this e-book (and this is one of the great advantages of this form), you will be given web sites to visit that are rich in content and full of valuable resources that you can access instantly.

You won't have to:

- × make any painstaking and time consuming trips to the library,
- × make long-distance phone calls or
- × attend specialized group meetings
- × worry about missing out on valuable resources because you didn't know where 'to start'.

It's all conveniently available at the click of a button.

There are tons of ways to learn basic computer and Web skills. High schools and community colleges offer lots of options. I recommend them to you instead of the usual way we learn about computers; namely, our friends and family members. Or worse - on our own;

fumbling along, clicking here and there in a maddening rush to try and understand all the “geek speak”.

Instead, do yourself a favor and take a class. Why? Because I know how important being independent is to us. We’d rather get out of the way of our children and ‘helpmates’ and get this knowledge on our own. Take a class. Many of them are free of charge, you only need take a few sessions to get yourself completely up to snuff, and they are local.

Then, we can amaze them all with our newfound savvy!

In addition, when we take a class, we get all of the information about this subject. It’s not a ‘hit or miss’ proposition. We can take it step by step in an environment where there are **other people in the exact same position** we are in; students eager to learn as a group and share ideas and knowledge.

### Action Step #1

Call your local High School or Community College today and sign up for an “Intro To Computers” class.

[Click Here](#) for **SeniorNet**, a non-profit group that is dedicated to helping us (50+) with computers. Join them today and start sharing your wisdom while learning what you need to know about this marvelous technology.



Are you like me, and learn best by doing? There is simply no substitute for practice. When you put what you learn to use right away, you reinforce what you've learned and this helps you retain it.

When you take action step #1 (see above), you take the first step to a wonderful world of rich, independent living. You learn how to:

- ✓ stay in touch with family and friends
- ✓ make new friends
- ✓ communicate online with people around the world that share your interests and hobbies
- ✓ get news and information for free and instantly
- ✓ even do a little shopping

..... all this without leaving the comfort of your home via a computer with an Internet connection.

#### Senior Moment # 1

Did you know the fastest growing groups of American Internet users are **65+**!

On a **typical day**, 69% of wired seniors are using the internet, compared with 56% of all users, and seniors use e-mail as much as any other age group. \* So, you're far from alone when you 'get online'.

\* United States Department Of Commerce

Here is a website I like and have used myself to learn about computers. It's an excellent, do-it-yourself resource that includes tutorials on e-mail, newsgroups, web publishing, Internet research and much more. [www.learntheinternet.com](http://www.learntheinternet.com)

If you're still happier with a book in your hands\*\* when learning about the computer, then you should try "Ask Mr. Modem"; a terrific resource for senior computer users. They offer a book and a newsletter. [www.mrmodem.com](http://www.mrmodem.com)

If you're looking for free and low-cost Internet services visit [www.netzero.com](http://www.netzero.com) and [www.juno.com](http://www.juno.com)

If you need to buy a computer of your own (and stop sharing the one the grandkids always seem to be on) then, see what's available at [www.senoirdiscounts.com](http://www.senoirdiscounts.com) and [www.computers.com](http://www.computers.com)

You'll often hear me rave about AARP (American Association of Retired Persons) in this book. That's because they are such a helpful group for all of us 50+ seniors. Well, sure enough, they have much to offer in this field of computer knowledge. Visit: [www.aarp.org/comptech](http://www.aarp.org/comptech)

**\*\*More 'tree books' for you to consider:**

***PCs For Dummies*** (8<sup>th</sup> Edition), by Dan Gookin (Wiley)

***The Complete Idiots Guide To PCs*** (8<sup>th</sup> Edition), by Joe Kraynak (Prentice Hall)

***The Macintosh Bible (8<sup>th</sup> Edition)***, by Clifford Colby & Marty Cortinas (Peachpit)

You can find all of them by placing the title in the search box at: [www.amazon.com](http://www.amazon.com)

## Chapter Two

### Medicare & Health Issues

(Or My Bones Ache A Little More These Days!)

*"There are people who strictly deprive themselves of each and ever eatable, drinkable and smokable which has in any way acquired a shady reputation. They pay this price for health. And health is all they get for it. How strange it is. It is like paying out your whole fortune for a cow that has gone dry" .....- Mark Twain's Autobiography*

Most seniors think that Medicare is a complicated topic and I have to agree with them! The confounded politicians recently got involved in it and now it's become a zigzag map that leads to all kinds of frightful destinations. But, I'll try and cover the ABC's of it all, including the prescription drug plans. And, I'll do my best to avoid being too boring about it.

#### The Basics

We all know about Medicare, but knowing about it and understanding it are two different animals. The program is from the federal government (need I say more?) A health insurance program for those 65+ and older, and certain disabled people under age 65. To be eligible, you must be a U.S. citizen or permanent resident of the USA and eligible for benefits from Social Security.

#### **Medicare Part A**

There are two parts to Medicare, Part A and Part B. This one is basically hospital insurance and helps to pay for in-patient care.

## **Medicare Part B**

This part helps pay for doctors, some preventative services, outpatient hospital and emergency room services, medical equipment and supplies, lab work, X-rays, physical therapy, ambulance services and a number of other services and supplies that are not covered by Part A.

The good news is that Part A is free, but Part B is voluntary and costs around \$77.50 a month (at this writing). Part B pays 80% of services covered after a \$120 deductible (which now goes up every year).

### **Non- Coverage In Medicare**

Medicare won't help you with outpatient prescription drugs, private hospital rooms, hospital telephone and TV, routine physicals, most dental care, dentures, routine foot care, hearing aids, eye care, acupuncture, health care outside the U.S. or cosmetic surgery.

#### **Action Step #2**

Find out exactly what is covered in your area by Medicare. Visit the Medicare Coverage Database at [www.cms.hhs.gov/med](http://www.cms.hhs.gov/med)

And, get the government to send you a **free** copy of the "*Medicare & You*" handbook. This will give you the very latest information and updates for the current year. Call **800-633-4227** or visit [www.medicare.gov](http://www.medicare.gov).

### **A Senior Moment**

Supplemental Health Care is a smart purchase. This **Medigap** policy is designed to fill in the gaps of health care expenses. The trick is that you have to get it at the time you apply for Medicare services. A company can't reject you for any policy it sells nor charge you more than anyone else your age. You have 6-month window after enrolling in Medicare Part B for the first time.

## Medicare Prescription Drug Benefits

I guess you've noticed that the most expensive, ongoing expenditure in your health care program is the cost of prescription drugs. Even though Medicare covers 40 million elderly and disabled Americans, more than 10 million are without any form of prescription drug coverage. There are new benefits that occurred in 2005 when Medicare was revamped. Here's what you can expect from what is now titled **Medicare Part D**.

Beginning in 2006, Medicare beneficiaries can sign up for a drug plan or join a private health plan that covers drugs. Under the Medicare plan, you'll be charged a \$35-a-month premium, or \$420 per year. After paying \$250 deductible, insurance will cover 75% of your drug costs up to \$2,250.

After that amount is incurred in total drug costs, Medicare will pay nothing more until you've paid \$3,600 out of pocket, meaning you'd be stuck for \$2,850 more out of pocket in addition to the \$750 already paid. Then there is that \$420 annual premium (the \$35 p/month).

Not so good, huh? Well, you can thank the Congress and Administration for this. We are the only industrialized nation in the world, and the only superpower to boot, that doesn't offer its citizens a good, affordable health drug prescription program.

But, have no fear. I believe this will change dramatically when seniors start using their power to vote in legislators that are more concerned with citizens, especially senior citizens, than with big drug companies.

### ***Catastrophic Coverage***

After you've paid out \$3,600, you will pay 5% of the cost of each prescription. Medicare picks up the other 95%.

## **Limited Income Subsidies**

Starting in 2006 people eligible for Medicaid and Medicare will pay no premium or deductible and have no gap in coverage. You pay only \$1 per prescription for generics and \$3 for brand names drugs. Co-pays are waived for those in nursing homes.

If your income is below the poverty level; under \$14,400 for individual and \$19,500 for couples, then you'll pay for prescriptions on a sliding scale.

All of the changes I've mentioned have already taken place as of this writing. You've already gone through the growing pains and made the changes for benefits, which went into effect in 2006. It was a nightmare deciding on programs and choosing options.

The government couldn't have made it more incomprehensible if they had tried.

### ***Coming In 2010***

Medicare will start testing competition between private health plans and the government. The experiment will involve 2 million seniors in six cities for six years. Affected seniors may have to pay 5% more a year to stay in Medicare if private insurers offer cheaper coverage.



## My Head Is Spinning

I don't know about you, but my head is spinning with all the options and convoluted programs offered for health coverage in this country. Thankfully, there is a national program that offers free one-on-one counseling and assistance to people with Medicare. It's called **SHIP** (State Health Insurance Program). This state directed program is great! It is available in all 50 states plus Washington D.C., Puerto Rico and the Virgin Islands.

Specially trained counselors offer information and assistance for Medicare, Medicaid, Medigap, long-term-care insurance and preventative care. They have direct access to state and federal Medicare information.

They can take you by the hand through the maze and help you make informed choices; from eligibility issues, selecting policies, prescription drug plans, help for those on limited income (all of us) and even steer us clear of the fraud and abuse that occurs in Medicare.

### Action Step #3

Contact your local **SHIP** organization by [clicking here](#).

Or, call Medicare at **800-653-4227**. Some states will have a different name for the SHIP program. Just ask for your ***state health-insurance counseling program*** and you'll be on your way to clarity and reason.

I could write another 100 pages about the issue of health insurance coverage. It's that much of a labyrinth of options and red tape. It's unfortunate that this issue, so vital to our peace of mind as we enter our senior years, can't be more understandable in its conception and implementation. Perhaps that is something for the future. Remember, we have clout. If we start to demand that the system respond in a more helpful and systematic way, we can get changes in the way our government health programs function.

The major point is that eventually, you will be affected health-wise, and the sooner you educate yourself to the options and plan for your needs, the better.

The above action step (#3) is an excellent way to get started today. You can ask questions of these folks and start getting a handle on exorbitant health-related costs.

## **Medicare Fraud**

We'll be talking a lot about the “bad guys” in this book.

Unfortunately, seniors are the **most vulnerable people in our society** and crooks take advantage of them on a massive scale. If nothing else, I want to arm you with the proper defenses to fight back and protect yourself and your assets. In Medicare, it's a common problem to find seniors and the Medicare program itself scammed out of billions of dollars through fraud.

This affect all of us in higher costs, premiums and, in some instances, diminishes the quality of care provided.

Make sure that you (1) receive the service or product for which Medicare was billed. Check your statement to (2) make sure your

doctor ordered the product for you and look to see (3) if the service or product was relevant to your diagnosis or treatment.

If you don't know the answers to these three basic questions, ask your doctor.

If you suspect fraud, here is the **Medicare Fraud Hotline** to call: **800-447-8477**.

All of us need to become conscientious seniors and play "cop" concerning fraud. We can be an army of detectives looking out for our own interests in the process.

Next, treat your Medicare card like a credit card. Never give out your number over the phone unless you initiated the call. If it is lost or stolen, report it immediately.

Don't accept any free medical equipment or services in exchange for your number. Nothing is free in this field of medical care. Crooked providers could bill Medicare for these services or equipment and you may never even know about it, or receive the equipment.

When you hear someone tell you they "know how to bill Medicare", especially for an uncovered item or service, be wary. It's almost always a scam and you should report it right away.

The Feds have come up with a list of the biggest scams:

1. Double Billing (Paying for the same thing twice)
2. Charging for services never performed
3. Performing inappropriate or unnecessary services
4. Offering something "free" in exchange for your Medicare, Medicaid or private insurance number

5. A supplier completing a “Certificate Of Medical Necessity” form for a doctor.

Keep an eye out for these Top 5 big scams. They happen all the time and make victims of us all! If you’d like to learn more about this issue of fraud prevention [click here](#).

#### **A Senior Moment**

How do you compare? The typical American over age 65 takes an average of 6 prescription drugs.

#### **Other Resources**

Get a benefits checkup! The National Council on Aging offers a free Benefits Check Up Rx program. It’s a wonderful online, confidential and personalized report of public and private programs that help us save money on some or all of our prescription drugs. They look into your eligibility for over 260 programs, which cover more than 1,450 prescription drugs. Visit them at [www.benefitscheckup.org](http://www.benefitscheckup.org)

In this chapter, I’ve touched on the issue that will affect every senior sooner or later. Our health care is of such importance that I wanted to start you on the road to dealing with it today (when you’re fresh and have just started reading this book).

I know it’s a dull subject but, unless you tackle it now, you’ll have confusion and uncertainty later on. The time to confront these health insurance and health care issues is not when you’re ill, or incapacitated. Then, it’s much harder to make progress and get organized.

We'll have to come back to this issue of health again. Let's be honest, our bodies have been fantastic machines that carry us through the adventure of life but, as we age, it needs more and more care to keep running. That's life!

As you progress through “The Senior Sourcebook”, you'll find some wonderful assistance and practical programs for taking care of the only body you'll ever have. In the process, you'll achieve longevity and vibrant health that our ancestors could only dream of.

In the meantime, let's leave this issue and take a trip to home sweet home.

## Chapter Three

### Home Sweet Home

#### (I've Become Accustomed To A Roof Over My Head!)

"To us our house was not insentient matter--it had a heart & a soul & eyes to see us with, & approvals & solitudes & deep sympathies; it was of us, & we were in its confidence, & lived in its grace & in the peace of its benediction. We never came home from an absence that its face did not light up & speak out its eloquent welcome--& we could not enter it unmoved" ..... *Letter to Joseph Twichell, quoted in "Mark Twain: A Biography"*

A survey was taken by AARP about housing for seniors. They found that a whopping 83% want to remain in their homes as long as possible. Why not? It's always been a part of the American Dream to own your own home and, after what often turns into decades of living in a home where irreplaceable memories accumulate, the idea of finding new digs is frightening and sad to most of us.

In *The Senior Sourcebook*, you'll find ways to make sure this desire to 'stay put' remains a firm possibility as you age. There is no doubt that one of the most stressful decision you and family members need to face is the option of moving into retirement communities or an assisted-care facility.

Some seniors move in with grown children, others choose assisted living quarters. Regardless, the high hope of staying in the home from which you would have to move (for many reasons we'll discuss) can be smoothed out. In this book, we'll look at lots of options and opportunities to make this as painless as possible.

Let’s settle in!

## **Making Your Home Senior Friendly**

Let’s start by assuming you live in your home now and the issue of leaving it is moot. You have no plans to move and are happy with your current circumstances. However, why not make that living environment as accommodating as possible?

Let’s be honest, your needs change as you age. From using wheelchairs, ramps, easy door levers, large cabinet knobs that turn easily, no slip floors, lowered cabinets, higher wall outlets and grab bars, all of which can remarkably improve your living standard, you will find that altering your current home environment will make new challenges easier to face.

### **A Senior Moment**

Nearly **half of all falls** for seniors occur at home!

It’s estimated that, in the U.S., 1 in 3 seniors will fall each year, and it’s **a leading cause of death** among the elderly. So, take this section seriously and make the necessary changes right now, before it’s too late!

Home safety modifications are becoming more and more common as Baby Boomers age and refuse to be limited in any way, especially in their own home. Supportive features at home increase your ability to move freely and safely. They make you more independent

and self-sufficient. Ultimately, when you follow the advice offered in this section, you’ll experience fewer injuries, falls and emergencies.

Also, since this book is written for those who care for an elderly family member, make some of these suggestions a part of your caring. Surprise the senior in your life by making these changes in the environment for them. Hire a plumber, a handy man or “do-it-yourself” to give the senior you love an environment they can negotiate with ease and peace of mind.

You should start by considering the following right now:

1. Remove all the clutter and electrical cords you find around the house. Plan a day or two just making your way through the accumulated debris that we all usually don’t notice in our house.
2. Next, check out the shower, near the toilet and by the tub to decide if installing grab bars would make your life, or that of the person you care for, more enjoyable and safer.
3. Continue by installing flexible showerheads and placing non-slip strips or decals in the tub and shower.
4. Replace hard to turn faucet handles and doorknobs with the lever kind. They are much easier to turn and require far less pressure, or muscle power, to open doors and water faucets. While you’re at it, put easy-to-grab ring handles on cabinets.
5. Improve the lighting wherever you see darkened areas of a room or any area that might cause you to have to squint to clearly see the object(s) you’re looking to use.



6. If at all possible, widen doorways and hallways to a minimum of 35 inches. This makes walking through them easier and less hazardous. Install handrails for support in particularly difficult areas.
7. Look over areas that could possibly use a ramp for entry and exit. It’s always helpful when you get rid of stairs. They become more and more difficult to use as we become less agile and a bit stiffer.

All of the above can be accomplished (with the exception of widening doorways and installing ramps) for very little money and time. I’m going to give you some great places to go where you can get financial assistance in making changes to your current home so that it is more senior-friendly. No matter the cost, doing these relatively simple things can dramatically increase ease-of-use and safety.

**Action Step #4**

Print out the above page of projects and go through your home today. Decide exactly which changes apply to you and commit to making those changes in the next few months.

## Remodeling Resources for Seniors

Assistance to modifying your current residence for reduced rates is readily available. This is really good news. Now, there is no excuse for not adjusting your environment to reflect the reality of your newest life stage.

- Your local **Area Agency on Aging** may have funds garnered from the Older Americans Act Title III to repair and modify homes. Call the **Eldercare Locator** at **800-677-1116**.
- Development **Block Grants** help us maintain and upgrade our homes. Contact **HUD** at **202-708-1577**, or click here to visit their website: [www.hud.gov](http://www.hud.gov)
- Medicare and Medicaid can help you get some of those durable grab bars and bath shower chairs. Ask your health care provider about this. Your physician can also be a wonderful source of help.
- Your local Housing Authority can take your request for a grant or loan for home modification, especially for seniors and adults with disabilities.
- Low-income seniors can get help from two programs; the **Lower Income Home Energy Assistance Program** and the **Weatherization Assistance Program** of the U.S. Department of Energy, which provides funds to weatherize your home. Contact the **Office of State and Community Programs** at **800-363-3732** or visit by [clicking here](#).

Want to learn more about the latest trends, technologies and issues regarding senior housing? Then [click here](#).

### A Senior Moment

Have you noticed throughout this book how many groups, both private and public, are dedicated **to you**? Being a senior today is so much more empowering than at any time in history.

But, it's up to you to contact these dedicated 'helpers' that happily provide assistance to us!

## Household Helpers

There are lots of cool tools we can start using to maintain our independence and improve our lives. These “helpers” also known as **assistive devices**, offer practical designs and even some fun help with such activities as getting dressed or opening doors. From reading and writing to taking a shower or reaching hard to get to places, or remembering to take medications here is a sampling you can consider for yourself or the senior you love:

1. Try a telephone amplifier that allows you to adjust the volume, tone, and pitch of phone calls.
2. If hearing is a problem try the new flashing light phones, doorbells and smoke alarms.
3. A cordless set of headphones for televisions and audio sources can be a joyful help for the hard-of-hearing senior
4. Vibrating alarm clock that you place under your pillow can help you awaken just in time!

5. "It talks!" From watches, clocks, timers, calculators, scales and indoor/outdoor thermometers that 'speak' to give you the information you need.
6. "It Talks"- Part 2! On the health front you can purchase heart, blood pressure and blood sugar monitors that speak health.
7. Vision impaired seniors can use 'tactile knobs' for stoves that have raised dots to indicate settings
8. A battery-operated light in new magnifiers makes reading a breeze.
9. You can now fit magnifiers directly onto screens for TV and computer viewing.
10. You can get large-number button phones, or try the really cool voice-activated dialer.
11. Large letter keyboards for computers are helpful and using very sensitive voice activated speech software helps seniors use their computers more easily.
12. If remembering is hard when it comes to taking your medication, there are electronic pillboxes with alarms that signal when the time to swallow has arrived.
13. Telephones with memory dialers and spaces for photos of those you've called frequently make using the phone much more 'memory friendly'.
14. A timed faucet makes sure the water shuts off whether you remember to or not.

15. Have you heard of the finger loops that help us turn keys in doors and car ignitions?
16. Long arm reach devices help you extend your reach length when getting bottles or cans from a high, out of reach area or cabinet.
17. If you like to write, you can pick up some special pens designed to help reduce shake and muscle pain from your letter campaigns or that novel you’re committed to finishing in long hand.
18. New cooking and eating utensils have been developed that improve your grip to help with tremors.

By the way, all 18 items listed above make **great gifts** for the senior in your life! Most can be found in local hardware stores, pharmacies and plumbing supply stores. Medical supply companies also provide useful items. You can also look under “Medical Supplies” in your phone book.

If you’d like to explore what’s out there, then sit back and enjoy this ‘virtual’ directory of resources for the gadget hungry senior:

- Assistive Devices Network: [www.assistivedevices.net](http://www.assistivedevices.net)
- Beyond Hearing Aides: [www.BeyondHearingAids.com](http://www.BeyondHearingAids.com)
- Disability Products: [www.disabilityproducts.com](http://www.disabilityproducts.com)
- Dynamic Living: [www.dynamic-living.com](http://www.dynamic-living.com)
- Independent Living Products: [www.activeforever.com](http://www.activeforever.com)
- Solutions For Better Aging: [www.caregivers.com](http://www.caregivers.com)

## Chapter Five

### Senior Living Choices

**(It's just too much house and yard for me!)**

"I kind of envy you people who are permitted for your righteousness' sake, to dwell in a boarding house; not that I should want to always live in one, but I should like the change occasionally from this housekeeping slavery to that wild independence. A life of don't-care-a-damn in a boarding house is what I have asked for in many a secret prayer" ..... *Mark Twain in Letter to W. D. Howells, 1/28/1882*

If you start to feel you've got just too much house and yard to take care of, you're not alone. As we age, and much like Mark Twain expressed in the quote above, we may often find ourselves overwhelmed by the responsibility of owning and living in our sprawling homes.

The other side of the coin is the need for personal care. You need someone to watch over things (and you), which is nothing to be ashamed of. It's part of the cycle of life. We come into the world needing constant attention, and often we leave in the same condition.

Additionally, you should be aware that studies have shown this kind of community living is good for you! Social contact increases your satisfaction with life and can positively impact your health. Giving up all those chores around the house, getting monitored regularly by health care professionals and increased mobility because of 'senior' friendly environments are all recommendations for this form of lifestyle.

Regardless of the reason you may be considering a change in residence, it's important to know the options available to you. In this chapter, I'll breakdown the different retirement and assisted living choices along with the services they provide.

### **Retirement Communities**

These are designed for seniors who are pretty independent both physically and socially. It's maintenance free living with opportunities to meet and socialize with other folks that have reached the same stage of life as you have, sharing activities that often include arts and crafts, exercise, entertainment of all types, games and outings. Independent living communities add new dimensions to senior living instead of the often lonely, unattached senior being forced to wait by the phone for a family member to show some attention to them.

Of course, the fact that all this is maintenance-free, from housekeeping to transportation and meals, makes it very appealing for many!

#### **A Senior Moment**

If you decide to go this way, don't expect any federal or government help on the financial end!

Though there are some long-term-care insurance programs which may cover some aspects of assisted-living care, the over riding cost is your responsibility!

How independent can you get?

This area of “assisted living” is one of the fastest growing industries in America today. Shared living arrangements range in size from small, home-style settings to larger full service facilities. Your senior options for more assistance are available, but these aren’t nursing homes. They are filled with activity, although you can often find assisted services (called **ADL- Assisted Daily Living** options) like bathing, dressing and dining. But, over all, the focus is on promoting independent, active lifestyles for residents.

### **C.C.R.C.**

This stands for Continuing Care Retirement Communities. These typically bring together all of the above concepts that a retirement community provides, but also includes nursing-home care.

As your needs change, you don’t have to leave the community to get appropriate care at every stage. Most CCRC’s demand a one-time entrance fee (pretty hefty, usually) along with a monthly rental or service fee.

### **Senior Living Helps**

Let’s start exploring this idea and gather some facts about it, shall we? Listed here are associations that provide senior living resources you can take advantage of today:

- **Area Aging Agency**- they’ll find options in your area and community. The **Eldercare Locator** I mentioned earlier will steer you to them. Call **800-677-1116** and ask for the **local aging agency** in your town or city.
- **HUD**- this government group will help you or your aging parent to find housing options. A HUD approved councilor is waiting at **800-569-4287**, or visit [www.hud.gov](http://www.hud.gov)



- **AAHSA- the American Association of Homes and Services for the Aging** will offer consumer tips on choosing facilities and services. They currently list over 5,600 places and organizations. Visit [www.aahsa.org](http://www.aahsa.org) or call them at **800508-9442**
- **CCAC-** the only fully accredited national body for continuing-care retirement communities. Make sure your choice is accredited and up to code by visiting them online at [www.ccaonline.org](http://www.ccaonline.org)
- **Senior Housing Network:** Over 55,00 listings at [www.seniorhousing.net](http://www.seniorhousing.net)

**Action Step #5**

Start surfing the web and gathering information for the list of ‘helps’ listed on the above page. Even if you’re not planning to move right away, start educating yourself about the options out there. Besides, it’s fun to look over the brochures and discover the many options available to you both now, and in the future.

As I mentioned earlier, the assisted living option is one where over 80% of seniors pay out-of-pocket to enjoy. Medicare doesn’t cover it but some states are beginning to cover some services under Medicaid or other government programs.

Even though you can purchase long-term care insurance policies for assisted living, less than 5% of Americans have such coverage.

### **Alternatives to Total Care**

I know that the idea of living in a nursing home is depressing! There’s no way around it. You feel like you’ll just be ‘waiting to die’ and are completely incapacitated (although this assumption is often not true). So, before we go down that road, let’s look at a few alternatives to total care facilities.

#### **A Senior Moment**

Many seniors can stay right in the comfort of their own homes! Home health-care services, home delivered meals, visiting and shopping services, adult day care, and the Advantage program from the Department Of Human Services all make it possible.

More good news: In some cases Medicare and Medicaid will help defray costs!

**Subsidized Senior Housing** through federal and state programs can help pay for older people with low and moderate incomes. Some of these homes offer assistance to residents who need help with various tasks like shopping and laundry. You usually live independently in an apartment within a senior housing complex.

**Board And Care Homes** offer group living arrangements that meet your needs if you can’t live independently, but don’t require nursing home services. They have a wide range of services and offer help for daily living, including eating, walking, bathing and toileting. In

some cases, private long-term-care insurance medical assistance programs help to pay the costs attached.

We've already discussed the two major options of assisted living centers and continuing care communities. Any of these options work if you need less skilled care, or require some skilled care for brief periods of time.

Here are two more places you can visit to look things over:

1. **Adult Housing Leads** at [www.adulthousingleads.com](http://www.adulthousingleads.com)
2. **The Senior Guide** at [www.theseniorguide.com](http://www.theseniorguide.com)

## **Nursing Homes**

May I make a solid suggestion to you about this subject?

Slow down! Too often, people make snap decisions about a nursing home facility. It's possible that the very best time to start your search is long before you actually need one. Then, you're in no immediate situation of poor health or emergency thinking which overwhelms your judgment, and you can rest assured that this issue has been fully planned for in advance.

Involve everyone that is intimate with your life to join in the search, too. Let them help you make this major decision. After all, they are affected by this choice nearly as much as you are. If you start with an initial list of homes, make sure that list includes places that are close to those that may wish to visit you on a regular basis. Having frequent visitations not only secures your living comfortably, but also saves your loved ones from having to interrupt their often busy lives to make a long out-of-the-way trip to see you.

Just like your own home, when you purchased it you heard the old real estate axiom, "it's location, location, location." It's just a fact of life that residents who have regular visitation are treated better. It's human nature.

**Here are your "sources" to contact for this initial search:**

In many states, citizens have put together organizations that closely monitor nursing home quality. Your local state agency is a source to remember, too. Hospital planners and social workers are another source of information. They always maintain a list of nursing homes and know about vacancies before anyone else.

Once you have your list, you need to actually visit them. See as many as you can to make comparisons. It's amazing how many houses folks will look at when making a home purchase but, when it comes what could very well be the last home of their lives, they rush into it after seeing only one or two places.

Take the time to talk to the Director and staff. Say hello to actual residents and their families. Taste the food, walk the halls, see the rooms, check it out fully and roam around.

It might be very worthwhile to actually plan a "surprise" visit on a night or weekend. No Directors or day staff, but a chance to see the home in "off hours" which might prove to be quite revealing.

Additionally here is your checklist:

## NURSING HOME CHECKLIST

- Cleanliness (Fresh appearance and smell)

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- Treatment (Was dignity shown to all residents, friendliness, patience, respect.)

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- Activities (Residents enjoying a variety of opportunities to interact and exercise)

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- Food. (Is it tasty, varied, served in a pleasant fashion)

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- Help (Staff responds quickly to call bells and show help for those that need assistance)

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- Homey (Is it a place where living is more important than dying and the staff and management reflect this philosophy?)

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- Close to relatives and friends (Is this close to your loved ones so they can visit you often?)

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- Recommendations (Have you talked to at least one resident and one family of a resident for their recommendation?)

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- Surprise Visit (Have you “popped in” on a night shift or weekend to see how things look?)

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- Compare (Use the Nursing Home Compare Web site to check on this facility at [www.medicare.gov](http://www.medicare.gov) )

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**Notes:**

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**Action Step #6**

Makes copies of that checklist and take it with you as you shop around. Go ahead and give a grade for each item and make notes as soon as you hit the parking lot before you go home while things are fresh in your mind. Do this with every nursing home you visit and then compare notes before making a final decision.

### **What You Don't Want To See**

There are definitely things you don't want to see when you make these comparisons. Any one of them should be a warning sign that things aren't what they seem. They include:

- × **Odors:** Any odd smells may indicate poor health conditions and sloppy housecleaning. It may also portend urine and feces are around.
  
- × **Restraints:** Any device that makes people stay in their beds and wheelchairs is demeaning and indicate that there is probably poorly trained staff in the home. These include



vests, wheelchair locks, locked trap trays, bed restraints and wrist restraints. These are all more common than you’d realize.

- × **No privacy:** If you see unclothed residents at open doors or hallways, or if the staff doesn’t have to knock to enter a room you may not get a level of privacy that is important to you.
- × **Disrespect:** If you notice anyone speaking in a rough or inconsiderate tone to a resident, turn around and leave. No one deserves to be treated crudely.
- × **Unanswered calls for help:** Try a call button and see if someone responds in a timely fashion. Go ahead. It’s your life and future residence. If it takes more than a few minutes for a nurse or assistant to appear, **Go home!** You don’t want to spend your life there waiting forever for attention you’ve paid for.
- × **Boredom:** Do the residents look awfully bored and lonely, or inactive? There’s a reason for that.
- × **Eating Assistance:** If you see someone staring at his or her food, or dropping or spilling it with no one around, or notice food that fell on the floor, then you’ve found a sub-standard nursing home.

#### **A Senior Moment**

Even though 1 out of every 3 seniors will need nursing home care at some point in their lives, after age 65 a woman has a greater chance of entering one (62%) versus a man (35%). Why?

No, it's not bad luck - it's simply because women live longer than men.

### Action Step #7

Get the well-written 37-page booklet on **how to choose a nursing home** for free from Medicare Services. You can call 800-633-4227 or visit online at [www.cms.gov](http://www.cms.gov).

After the last section, it might appear that nursing homes are sneaky and full of holes as far as care is concerned. Actually, most homes across the country - by far the majority - give quality care for residents. But, to **make sure** they all stay honest, there is a program in place that you need to know about - the Ombudsmen.

### Advocates for Residents

Ombudsmen resolve problems of each resident and work to effect change, which improves the quality of care. When psychological, physical or other kind of abuse occurs, the ombudsmen want to know about it. Thousands of these trained and dedicated individuals volunteer and regularly visit nursing homes and long-term-care facilities to give voice to the often voiceless.

The program began in 1972 and is now found in all states under the **Older Americans Act**, a function of the **AoA** (Administration on Aging). There are about 1,000 paid ombudsmen, and another 8,000 certified volunteers working in 591 communities across the country.

They stand up for so many fine things, all of which are now law. These include being treated with respect and dignity, free from chemical and physical restraints. Residents must be allowed to manage their own finances, voice grievances without fear of retaliation and associate privately with any person of their choice. From sending and receiving personal mail to having personal and medical records kept confidential, the ombudsman is like a local police force in action for seniors.

Always remember, two additional laws require that residents always be fully informed - prior to admission - of their rights, the services available and all charges. You must be given advance notice of any transfer or discharge as well.

You can volunteer as an ombudsman, you know. It would be a great way to get trained on what should happen when you, yourself, are a resident! For information on your local ombudsmen program call your **Eldercare Locator** at **800-677-1116**, or go online at [www.nccnhr.org](http://www.nccnhr.org) and click on “**Ombudsmen Resources**”.

#### **A Senior Moment**

This Ombudsmen program is one of the most wonderful things about aging at this time in history. These folks not only investigate and resolve complaints. They represent residents before government agencies and fiercely seek legal and other remedies to protect us.

This is another thing your grandparents wouldn't believe was possible as they aged.

## **Far, Far Away**

It can be excruciating if you're a long-distance care-giver. Long distance care is more and more common in our society as children of seniors travel extensively for career advancement, or simply because our super-mobile world allows moves to distant locales.

We've come so very far from the time when families took on the elderly into their midst and the family lived in close proximity to each other.

So, I'd like to introduce you to a relatively new phenomenon known as the **Geriatric Care Manager**. This professional specializes in helping families to meet their long-term care needs. They can help you tackle problems such as eligibility for assistance and your specific needs for service. They also screen, arrange and monitor in-home help and other services. They even take care of financial, legal and medical issues as well as provide referrals to geriatric specialists so you can conserve assets and avoid future problems.

Think of them as your on-site senior care manager and long-distance liaison to the care-giving community. They can even move your loved one comfortably to or from a retirement complex, care or nursing home. They are experts and offer consumer education, advocacy counseling and support.

### **Choose Carefully!**

Before you decide on a G.C.M., remember that this field is fairly unregulated and some people without specialized training put out a shingle as a Geriatric Care Manager. So, you must screen applicants to assure that you've found someone that is truly qualified.

**ASK:**

- ? What are their professional credentials?
- ? To see their license
- ? Are they a member of the **National Association of Professional Geriatric Care Managers**?
- ? How long have they been providing care?
- ? What is their average response time to calls from clients and their families?
- ? What is their method of getting back to you? It might be pager, phone, cell phones, answering service or voice mail.
- ? Do they provide home-care services?
- ? How are vacations and days off covered?
- ? Will you be working with one G.C.M. or several?
- ? What are their fees? In writing, if you please!
- ? What references do they provide? (Check them!)

***How Much For A G.C.M.?***

The cost varies with the scope of services provided. You may choose from various alternatives according to where you live. If you're not too far away, you can handle some issues, if they are rare, yourself. Expect to spend between \$299 and \$350 for a client assessment and around \$40 to \$150 an hour for services provided.

You can find a G.C.M. through your **Area Aging Agency (800-677-1116)**, the **National Association of Professional Geriatric Care Managers** at [www.caremanager.org](http://www.caremanager.org) or through your local

hospital, geriatric assessment center and charitable organization, such as the **Alzheimer’s Association**.

The **Family Caregiver Alliance** offers support and resources for you at [www.caregiving.org](http://www.caregiving.org)

The **CareGuide** gives you a full range of services, articles, and help for children of seniors at [www.careguide.net](http://www.careguide.net)

### **In Conclusion**

We’ve come a long way in the Senior Source Book, haven’t we? If you’ve been playing fair, you’ve taken seven (7) specific action steps so far. Each of them should make you feel much more secure and knowledgeable about the fantastic options you may choose from.

Congratulate yourself with a big pat on the back because, as I mentioned in the beginning, there has been no one knocking your door down to help you through the aging process or to provide help with caring for your relatives. As you now know, that doesn’t mean help isn’t out there. If you take advantage of all of the resources we’ve discussed so far, you are miles ahead of most seniors that simply ‘fall’ into assisted care and lifestyle choices that are, too often, made for them.

You’re biggest concern right now may be how you’re to afford many of the more expensive options in your elder years. Money is always a nice thing to be surrounded with in your ‘golden years’. That’s why we’ll look at finances next in our exploration of senior living.

## Chapter Six

# Senior Finances

(Or "Show Me The Money!")

"The lack of money is the root of all evil" ....- *More Maxims of Mark Johnson, 1927*

"Some men worship rank, some worship heroes, some worship power, some worship God, & over these ideals they dispute & cannot unite--but they all worship money". .... *Mark Twain's Notebook*

Unlike when we first come into the world where we enjoy childhood, without a care in the world for money and finances, it becomes a constant concern throughout our adult lives and, especially, our senior years. If you're not currently retired, you're surely on your way to it. Will you have enough money? Will it run out?

In this chapter, you'll get some helpful insights on topics like financial retirement, IRA's and 401(k) options. We'll look at health-insurance options, wills, trusts and what to do if you get into debt. We'll also look at ways to save money and find help in planning your financial future.

### A Senior Moment

On average we spend 18 years in retirement.  
Only about half of us have any idea how much we need to save for retirement years.

Today, you have many, many resources for financial peace of mind that were non-existent a

generation ago.

## Retirement

Eighteen years is a long time. That’s the average amount of time today’s senior will enjoy the fruits of their long labor. You no longer have to rely on Social Security or a company pension plan to get you through those years. Instead, you have options, by which you can plan to make good use of tax-advantaged savings and skillful financial planning.

You should start this process by assessing your current retirement needs. But know this: retirement is expensive! Experts say that you’ll need about 70% of your pre-retirement income to maintain your lifestyle when you stop the daily grind of work.

Of course, if you plan on building that hide-a-way bungalow of your dreams, take trips to exotic destinations or play golf at some ritzy ‘members only’ club, you’ll need at least 100% of your current income, maybe more!

The ideal situation is to arrive at retirement free of debt. If you’ve paid off your mortgage, are in good health, own your car, and have paid off the outstanding bills over time, then you’re in ideal shape to say ‘so-long’ to the working world.

Otherwise, make that your top priority pre-retirement. Get rid of as much outstanding debt as you can in your productive years, leading up to your retirement date.

Let’s discover the other important steps you need to take right now, before you retire.



- 1. Learn what your Social Security benefits are.** S.S. pays us, on average, about 40% of our earnings. If you haven't received a statement in the mail, just call the **Social Security Administration** at **800-772-1213** and ask for your **Personal Earnings and Benefit Estimate Statement**.
- 2. Check into your employer's pension or profit sharing plan.** If you have a plan at work, check to see what your benefit is worth. Most businesses will provide an **individual benefit statement**, so ask for it. Before you change jobs, find out what will happen to your pension. Also, find out if your spouse has a plan.
- 3. Contribute to a tax-shelter savings program.** A 401(k) is an excellent way to save for retirement, so sign up and contribute as much as you can. This lowers your current taxes, your company kicks in money and it's easier to fill up this account without suffering too much if you have automatic deductions. Compound interest and tax deferrals add to the amount of money in this account; money you can surely use at retirement.
- 4. Put your money into an IRA.** If you're over 50, you can put \$4,500 into this account and gain tax advantages. You can choose between a traditional IRA (**Individual Retirement Account**) or a **Roth IRA**. Your financial advisor can tell you about the different advantages of each.
- 5. Keep your hands off your savings.** Don't go stripping your savings account; you'll lose principal, interest and even tax benefits. If you change employment, roll over your savings straight into an IRA or your new employer's retirement plan.

All right! You’ve taken five solid steps to prepare for retirement. Each of these is a vital part of independent senior living; so don’t hesitate to do them today.

### Action Step #8

Don’t go any further in this book until you’ve used those 5-steps as your bedrock to financial independence.

Get your ‘ducks in a row’ so you can move on in *The Senior Advisor* to more ways to help assure your financial peace of mind.

## Savings Resources

Explore an organization called “**The National Save For Your Future Campaign**”. This is a partnership between the **Social Security Administration** and the **American Savings Education Council** to inform you about the need to save and plan for retirement. *Highly recommended!* Visit

[www.saveforyourfuture.org](http://www.saveforyourfuture.org)

**American Savings Education Council:** [www.asec.org](http://www.asec.org)

**Pension & Welfare Benefits Administration:** [www.dol.gov/ebsa](http://www.dol.gov/ebsa)

### A Senior Moment

Do you know that you would need at least \$15 in investment savings to cover each dollar you need for retirement income?

For instance, if you need \$20,000 income to supplement your Social Security and pension,

you'll want a nest egg of \$300,000.

## Financial Planners

If you want to get the “big picture” of your retirement needs, a professional financial planner will help you. Your current financial situation and good financial planning decisions are what they specialize in.

Right now, there are about 40,000 C.F.P.'s (Certified Financial Planners), and you can add insurance people, brokers and bankers to the list. All of them will give you advice.

To get the most out of what they have to offer, it's important that you set some measurable financial goals; **specific goals** that you want to achieve, with a timeline. Instead of just thinking “I want to be comfortable” when you retire, try to examine exactly what “comfortable” means to you.

Every financial decision has an effect. In fact, each can impact several areas of your life. There may be tax consequences, for instance. You may help or harm your estate plans, too.

So, be realistic in your expectations and know that events beyond your control, like inflation or changes in the stock market or interest rates, may affect your financial results.

A financial planner can help you re-evaluate your situation, and keep you on track for your goals.

However, the bottom line is that YOU are in control. If you provide your financial planner relevant information and ask questions about

his/her recommendations, you will play an active role in your senior financial future.

### ***10 Questions To Ask Your Financial Planner***

These are questions from the **C.F.P. Board of Standards** so don't hesitate to ask them when choosing your planner. Also remember, it's important that you feel comfortable with this person. They should match your personality and be the kind of person you'd be happy to chat with over a cup of coffee. Believe me, you'll be spending a lot of time with this person, so why not make it enjoyable?

- 1. *What is your experience?*** You want someone with at least 3 years under their belt.
- 2. *What are your qualifications?*** Educational and certifications.
- 3. *What services do you offer?*** Each has an area of expertise.
- 4. *What is your approach to financial planning?*** The types of clients they currently serve and the financial situations they like to work with are two things to focus on with this question.
- 5. *Will you be the only person working with me?*** This planner may be part of a team, or use another office for support. Find out now.
- 6. *How will I pay for your services?*** Get this in writing. Usually it's by fees or commissions or both.

7. ***How much do you typically charge?*** You should get this answer with an estimate of costs for the particular work being done.
8. ***Could anyone, besides me, benefit from your recommendations?*** In other words, what, if any, conflicts of interests are present.
9. ***Have you ever been publicly disciplined for any unlawful or unethical actions in your professional career?*** Make sure you get a listing of the planners' organizations and don't hesitate to contact them to conduct a background check.
10. ***Can I have it in writing?*** Get a written agreement that shows in detail the services that you'll receive.

### ***Financial Planners Resources***

**Certified Financial Planner Board of Standards:** Call **800-237-6275** and visit [www.cfp-board.org](http://www.cfp-board.org)

**National Association of Personal Financial Advisors:** Call **888-333-6659** and visit: [www.napfa.org](http://www.napfa.org)

**Financial Planning Association:** Call **800-647-6340** and visit [www.fpanet.org](http://www.fpanet.org)

### **Legal Eagles For Seniors**

We all have legal questions that arise from time to time about estate planning, wills and trusts. There are some great sources especially for seniors and caregivers that give you legal advice. Some of them are either **free or discounted**.

### A Senior Moment

We're lucky to be alive now when the **Older Americans Act** is in place. Under it, the federal government distributes tax dollars to states so they can provide, among other things, legal services for the elderly.

You should be aware of the following programs that are a tremendous help in this regard:

- **Legal Hotlines**- Every state has a legal hotline with a program called “**Senior Legal Hotlines**” where anyone over 60 gets access to free legal telephone counsel with an attorney. These hotlines are staffed by lawyers admitted to the bar, so it's all-professional! They will review a document for you, write a simple letter on your behalf and make referrals to help you get assistance. To get the toll-free number in your state visit: [www.legalhotlines.org](http://www.legalhotlines.org)
- **Legal Services For The Elderly**- This group comes gratis courtesy of the **Administration on Aging** and offers free advice, legal assistance or access to legal representation for folks over the age of 60. They offer several programs in your community. Just contact your **Area Aging Agency** or call the **Eldercare Locator** at **800-677-1116**.
- **AARP Legal Services Network**- if you're a member, you're eligible for this network program. You get a free 30-minute legal consultation with an attorney in your community who meets the AARP standards. There are some deep discounts

offered to you as well. Call **800-424-3410** or visit [www.aarp.org/lsn](http://www.aarp.org/lsn)

**Action Step #9**

Call **The National Academy of Elder Law Attorneys**: Retain a lawyer that specializes in working with older clients. Here’s the number: 800-881-4005 or visit: [www.naela.com](http://www.naela.com).

### **The Taxman Cometh**

Our friends at **A.A.R.P.** can help you with taxes! As part of their **National Community Service Program, AARP Tax-Aide** is a free, confidential tax-preparation service that’s got a long history (it started in 1968). With 8,500 sites nationwide, all taxpayers can use this service and middle to low-income seniors warrant special attention.

You can find AARP Tax-Aide volunteers to assist you starting each February 1<sup>st</sup> through to that dreaded due date of April 15<sup>th</sup>, at most libraries, malls, banks and senior centers. They will also make house calls if you’re physically unable to go to them.

With over 30,000 volunteers, the Tax-Aide program is very successful. They regularly recruit new volunteers, who get comprehensive training and work closely with the I.R.S. For more info and to locate a site near you, call **888—AARP NOW (888-227-7669)** or visit [www.aarp.org/taxaide](http://www.aarp.org/taxaide)

## Thy Will Be Done

We all need a will. Without it, your wishes will remain unknown and the court (read: state) will take over at your death and distribute your property according to the laws in your state. These instruments aren't just for the rich. I'm sure you have assets after a long and productive life, and you probably would like family members and other beneficiaries to get these things. Well, without a will the state can put your assets into probate that ties them up for years and then scatters them where they will, sometimes into their own coffers!

Most seniors, with uncomplicated family situations, create their own wills. There are even software programs you can use to accomplish this. For a will to be legal in most states, you need to be at least 18 years old (no problem there, huh?) and of sound mind and body (you own this book so you pass this test, too!)

The document must be signed by you and witnessed by two people who don't get anything from your estate. Still, it's usually a good idea to have an estate-planning attorney help you review your will and make sure everything is covered.

## Choose An Executor

An executor is the person that oversees the distribution of your assets in accordance with your will. Most seniors choose their spouse, an adult child, a relative, a close friend or an attorney. If you don't name an executor, a probate judge will appoint one.

### A Senior Moment

Over **40%** of adults over age 50 have **NO** will.



Don't be a part of this statistic. Make your survivors glad that you were conscientious enough to love them after your journey here ends. The cold, heartless state court system is no place to send your loved ones, is it?

### Will Resources

A software program that helps you create a will is available from Nolo Press. The "*Will Maker*" is relatively easy to use for hands on seniors: [www.nolo.com](http://www.nolo.com)

The American Bar Association (ABA) publishes its *Guide To Will and Estates*, it's not free but it's jam packed with valuable information. You can buy it at: [www.abanet.org/abapubs](http://www.abanet.org/abapubs)

The **National Network of Estate Planning Attorneys** can find you legal assistance. Call **800-846-1555** or visit: [www.estateplanforyou.com](http://www.estateplanforyou.com)

### Living Trusts

Just like a will, a living trust is a legal document that carries instructions for what you want to happen with your assets, but a living trust avoids probate at death and controls all your assets, which prevents the court from controlling them if you are incapacitated.

I like these instruments because probate can take between 9 months and two years to complete, legal expenses range from 3% to 8% of your estate value, and privacy is non-existent because probate is a public process, so anyone can see what you owned and your outstanding debts.

None of these drawbacks occur when you create a living trust.

When you set up a living trust, you transfer assets from your name to the name of your trust, which you continue to control. Legally, you no longer own anything, but don't let this scare you! Everything now belongs to your trust, so there is nothing for the courts to control when you pass on or become incapacitated.

You can still buy or sell assets, change or even cancel your trust, file the same tax returns. Nothing changes except the names on the titles. The attorney who sets up your trust can help you. You need to change titles on real estate and other assets (like stocks, CDs, bank accounts, investments, insurance, etc.) Most living trusts also include jewelry, art, furniture and other assets that don't have titles.

Your attorney will ask if you want to create a **revocable or irrevocable** trust. They're fancy words for a trust you can modify and change and one that you can't. Federal taxes may be a reason to make it irrevocable. Your attorney will explain the advantages of each.

Do you need a will if you have a trust? Good question! I can see you're thinking out loud as you read. **Yes**, it's a good idea to have what is called a "**pour over will**" which acts as a safety net if you forgot to transfer an asset to your trust. When you pass on, the will catches the forgotten asset and places it directly into your trust.

### ***Living Trust Resources***

**A.A.R.P.** will give you a great booklet on trusts for **free**; "**A Consumer's Guide to Living Trusts and Will**". Look under publications at [www.aarp.org](http://www.aarp.org) or send an e-mail to [member@aarp.org](mailto:member@aarp.org) with your name and address and request it.

Get an attorney at the **National Network of Estate Planning**

**Attorneys:** Call **303-446-6100** or visit

[www.netplanning.com/consumer](http://www.netplanning.com/consumer)

An alternative source for legal advice is the **American Academy of Estate Planning Attorneys** at **800-846-1555**, or visit

[www.aaepa.com](http://www.aaepa.com)

### **Action Step #10**

If you follow only one action step in this guide make it this one!

Get a will! Or create a living trust.

**Don't** put this off, none of us know when the trumpet will blow and our name is called to the hereafter. Do it for those you love!

## **Reverse Mortgages**

Well here it is! This is all the rage these days. You can't help turning on your television without seeing some famous actor extolling the virtues of 'reverse mortgages'. They tell you how painless it is, how you'll be able to get out of debt, how much ready cash you'll receive.

But, I'm on record: I don't like them!

I'll explain why in a moment, but let me give you some unbiased information first. Nationally, over 20% of seniors 65+ live on Social Security retirement benefits. Sometimes, they feel the pinch and find that they are "house rich but cash poor". That's when reverse mortgages start to look appealing.

A reverse mortgage is the flip-side of a conventional mortgage. It allows owners aged 62+, who have paid off the mortgages or have only a tiny balance left, the 'opportunity' to turn their home into a source of income by borrowing against it.

Under a reverse mortgage, a lender forwards money to you based on the value of your home, by either regular payments or a lump sum. Then, a lien is placed on the house but you continue to own it. The loan is paid off in full with interest when you move or die.

Amounts vary greatly according to the program you choose. The largest cash pay-out usually occurs with the federal program, **Home Equity Conversion Mortgage** (HECM), but not always. Other low rates are found from reverse mortgages offered by state and local governments. These have low, or no, loan fees and the interest rates are typically low to moderate. You do pay for an appraisal and a credit report.

And, we're not done yet! You also pay for origination fees, closing costs, insurance and a monthly servicing fee. Many seniors pay these with loan advances, so they are added to your loan balance.

Interest is charged on all loan advances.

### ***The Three Types Of Reverse Mortgage Loans***

1. **FHA-** This plan allows you to get monthly payments for a fixed term or for as long as you live in the home, a line of credit or monthly loan advances, plus a line of credit. As mentioned already, it requires closing costs, insurance and, sometimes, a monthly service fee. Interest is charged at an adjustable rate on your balance. Any change in interest doesn't effect the monthly payment, but only how quickly the

loan balance grows over time. This **FHA** program allows you to make changes, but that incurs a fee which is usually smaller than other programs. The main feature is that you are guaranteed payments even if the lender defaults. The downside is that FHA reverse mortgages may provide smaller loan advances than the lender-insured version (see next item). Also, the costs may be higher than with uninsured loans.

2. **Lender Insured** - you get the monthly loan advances plus a line of credit for as long as you live in the house. Interest is charged at either a fixed rate or adjustable rate, and other loan costs can include insurance and loan fees. You may get larger advances than from the FHA and the opportunity to mortgage less than the full value of the home (which means you can still have added equity for yourself or heirs). The down side is that these loans usually cost more, your loan balance grows faster and, thus, you end up with less equity over time).
3. **Uninsured**- this is a horse of a different color! This plan provides monthly loan advances for a fixed term only. In other words, you're paid for *the* number of years that you select when you first take out the loan.

Your balance is due and payable when that date occurs and advances stop. Interest is usually set at a fixed rate and no insurance is required. This provides a greater monthly advance than the other two. But, because you must pay the loan back on a specified date, you must have a source of

money for the repayment. If not, guess what? You have to sell your home and move!

#### A Senior Moment

The FHA-insured **Home Equity Conversion Mortgage (HECM)** is the most popular and is widely available. **HUD (Housing & Urban Development)** backs it up; you can use it for any purpose. Mortgage companies and banks provide this, the least expensive private sector reverse mortgage.

#### *Why I'm Wary*

To put it bluntly, I just don't like the idea of using the one great asset of your life; your home and the roof over your head, to re-attach a mortgage that you spent decades paying off in the first place!

Usually, if you have this kind of hard won equity in your home, you can find **much better** loan opportunities out there; less costly loans than a reverse mortgage. It doesn't feel right having someone else take over my property when I pass on, or with a new lien on it.

These loans vary substantially, not only in how much cash you get, but also with what they cost and many other aspects. It's like going through the difficult mortgage process all over again. I don't know about you, but that was never any fun when I had to do it years ago.

Reverse mortgages can make you ineligible for benefits such as **Medicaid** or **Supplemental Social Security Income**. You may have to structure your spending within the month they are received. Other types of loans don't affect me like that! This money is considered, above all, as income and that means many public benefits now become out of bounds to you!

Comparing reverse mortgages can be tricky. We like to be wise shoppers, but these instruments can be maddening in the variety of their options. At the end of your reverse mortgage, all of your home's value will have been turned into loan advances, loan costs or left-over equity. So, you have to shop with the idea in mind that you'll discover how much money goes to you and how much will be paid in loan costs, services, insurance and other charges. That's not an easy or fun task!

That's my case, and I'm sticking to it! But if you're not convinced, that's all right, too.

Your financial well-being is what's important, and only you can make the big decisions in your life. Many thousands of seniors have opted for the reverse mortgage option and I'm sure many feel quite comfortable about it.

**Action Step #11**

Do yourself a favor; if you decide to go this route with RM's, contact **HUD** first.

A housing counselor can help you understand the process better with free advice. Call **800-569-4287** or visit [www.hud.gov](http://www.hud.gov)

## ***Reverse Mortgage Resources***

Once again **AARP** comes to the rescue with a fine booklet, "***Home-Made Money: A Consumer's Guide to Reverse Mortgages***"

(order #D15601) Call **800-424-3410** or log on at

[www.aarp.org/revmort](http://www.aarp.org/revmort)

**National Center For Homes Equity Conversion-**

[www.reverse.org](http://www.reverse.org)

## **Down & Dirty Debt**

We baby boomers have been living in debt for most of our lives. We had those dreaded college loans to look forward to when we were "seniors" in college, and then we got suckered in by easy credit loans, credit cards with outrageous (I'd say criminal) interest rates, and so many other "things" which caught our fancy along the way.

We paid on credit, we amassed debt in the billions of dollars, and it was always an anchor around our necks.

But, it's not just our youth that was frittered away in debt. A recent survey showed that the debt of those over age 65 has tripled in the last decade. These aren't even the boomers! Where the typical debt load was carried by about 35% of seniors before, now over 60% have to deal with their accumulated debt today.

Bankruptcy courts are flooded with seniors. In fact, Harvard found that the fastest growing group of bankrupts was the senior population, up 244% from a decade ago!

What can we do? Well, for starters, shop around for cheaper credit cards and refinance your home for a lower interest rate. If things are really out of hand, get some counseling too.



To find a cheaper credit card go to **CardWeb, Inc.** They offer a guide to low-interest, no fee and secured credit cards. Call **800-344-7714** or visit [www.cardweb.com](http://www.cardweb.com)

For a credit counselor that’s free or low-cost call **National Foundation for Consumer Credit Counseling** at **800-388-2227** or visit [www.nfcc.org](http://www.nfcc.org)

If you have legal questions about credit or bankruptcy, contact **The National Consumer Law Center**: [www.consumerlaw.org](http://www.consumerlaw.org)

### **Medical Debt For Seniors**

Last in our exploration of financial concerns, let’s look at the high cost of medical care for seniors. A recent report by the Consumer Law Center reports that 1 in 7 older Americans finds it difficult (make that *really* difficult) to pay medical bills, and it has eaten up their savings, even when they have health insurance.

I’m talking 5, 6 or even 7 figure debt. Hospitals are getting tougher with non-payment, too.

Our options include negotiation, financial planning and bankruptcy (ouch!) It’s sad but true; long hospital stays and prolonged medical care is outrageously expensive. Health care in this country is a major issue on the political front, too.

But, let’s look at all the different approaches:

**Negotiation**- you can negotiate with a hospital, you know. Not just for the amount owed or for monthly payments, but the actual size of the bill. Look at some of the basic services and notice the \$10 aspirins and \$25 Band-aids®. If there is something outrageous, like a \$100 bedpan, let the hospital know you’re willing to negotiate

these ridiculous fees, so they can save face and not let the newspapers cover it in their next edition.

Insurance companies negotiate bills constantly, and often in order to give HMOs some of these deep discounts, costs are shifted to third-party payers. Try working with your insurance company for a discount. Many times they can come to your direct aid.

**Financial Planning-** this is where you set priorities. Know exactly which are your most important bills, like your mortgage, groceries and ongoing prescriptions. Then work with your financial planner (you got one in the session above, didn't you?) and see how your medical payments can best be distributed and paid off over time.

**Bankruptcy-** it's painful, I know. It once had a terrible stigma, but some studies found that overwhelming medical debt is responsible for nearly 45% of **ALL** bankruptcies. You need to protect your home and other assets as much as possible if this happens to you. So, let's look at this excruciating issue more closely.

### **Bankrupt Basics**

Basically, there are two types of bankruptcy; **Chapter 13** and **Chapter 7**. Each is filed in federal bankruptcy court and the associated fees are \$160 (a filing fee of \$130 and administration fee of \$30). Attorney fees are extra.

**Chapter 13-** lets you have a regular income and some debt, to keep property and allows a repayment plan that lets you pay off a default during a period of 3-5 years, rather than give up any property.

**Chapter 7,** on the other hand, involves liquidating all assets that aren't exempt. This could include cars, work-related tools and even

basic household furnishings. Some property may be sold by a court-appointed officer or turned over to creditors. You can only use Chapter 7 proceedings once every 6 years.

Both of these may stop foreclosures and get rid of unsecured debts, repossessions, garnishments, utility shut-offs and those dreaded debt collectors calling you every five minutes. Both provide exemptions so you can keep certain assets. You can't get rid of child support, alimony payments, fines, taxes and most student loan obligations.

### **Medical Cost Resources**

Use the **Patient Advocate Foundation**, a non-profit group, to help sort out your bills for free if you've got a chronic or life threatening disease. Visit [www.patientadvocate.org](http://www.patientadvocate.org)

I've raved about the ombudsmen program. They specialize in health-related help. Visit [www.healthassistancepartnership.org](http://www.healthassistancepartnership.org) and click on "**program locator**".

### **In Conclusion**

This is a meaty and important chapter in "The Senior Advisor", but it doesn't cover all the issues that surround money in your later years. It would take many more pages and have to get much more specific.

But, I'm confident that, if you take each Action Step that's been mentioned along the way, and start to get things in order today, you'll be living a retirement that is peachy!

Most of us wait too long to tackle our finances, and are usually just plain overwhelmed by it. Let this chapter be a road map to your future.

Remember that every small step takes you closer to your goal, so don't let the whole issue overwhelm you. Sure, you probably made financial mistakes in your youth and middle age. So what!? Millions of us have, but it is literally never too late to start playing the game of life smarter and more wisely than we did before.

## Chapter Seven

### Living The Life

#### (Or A Potpourri of Senior Lifestyle Issues)

"What is the most rigorous law of our being? Growth" ..... *Mark Twain's Speeches*

"Wrinkles should merely indicate where smiles have been" .....  
*Pudd'nhead Wilson's New Calendar- By Mark Twain*

### Living Fully As A Senior

This should be the very best time of life for you. These later years have bloomed through decades of choice, mishap, adventure, knowledge, success, failure and persistence. From those things you have acquired wisdom and, hopefully, grace.

It is no secret that many cultures revere the elderly for these qualities. They treat their senior population with deep respect and deference. The Japanese are particularly famous for this attitude toward the seniors in their society. They have a civilization that is built on respect for and accessing the wisdom of past generations.

Unfortunately, America is a young culture and its elderly have often been merely tolerated or, worse, ignored. This obsession with youth and "the new" is endemic to any country as young as ours. We are mere babies when it comes to creating a country, a society - a restless, eager, super-charged 200 year-old baby. That's what we are.

So, it's understandable that the innovative, daring, youthful and new should take precedent over the tried, true, wise and venerated.

The expansion west in America occurred a mere hundred and fifty years ago. Pioneers were, by nature, of a youthful bent. They had to be to survive. Testing, experimenting, learning and adapting; these are the requirements of a burgeoning society in search of roots. These qualities are juxtaposed to societies of an older nature that have passed beyond it; those that now depend on structure, community, an accumulation of knowledge based on experience from the past. Their buildings are monuments to a millennial population. Their ancestors filled thousands of years, not decades or a couple of centuries. Their literature and art is ancient. The scope of their politics spans hundreds of years.

This lingering obsession with youthful enterprise in America; the fearful desire to run away from maturity and old age will pass. In fact, I think we are approaching a sea change in this period of senior neglect.

As I mentioned in the beginning of this book, someone is turning 50 every seven seconds in America. The Baby Boomers are not aging like their predecessors. They have clout and are a huge portion of a population that demands attention and which has the economic clout to make the culture that they helped to build pay note of their needs and desires.

In this chapter, we'll look at a whole series of lifestyle issues facing seniors:

- From working and volunteering to being a grandparent and even genealogy.

- from driving and transportation to lifestyle choices that, again, our ancestors would have thought impossible a generation or two ago.

The adjustments that you must make for a senior life that is worth living are sometimes difficult, but more often ***are made difficult***. By this, I mean that your mental attitude toward aging is all-important. If you go kicking and screaming into this portion of your life, it is not likely to be successful. If you don't agree to make changes in the way you live, then your rigid attitude will do you in.

Most of our challenges in later life surround our inflexibility as human beings. We famously become "set in our ways", unwilling to continue the adventure of living. Most of this may be because we are 'tired', and find change annoying or too demanding. At other times, it may be because we spend an inordinate amount of time looking back over our lives and examining them for flaws, mishaps, failures, and missed opportunities. All of this is natural. As the great Greek stoic, Socrates, once said: "***The unexamined life is not worth living!***"

Yet, too often we **obsess** about the past and try to doggedly resist change. We gather up a silent anger at life that cripples us emotionally and sets the stage for illness and decay.

But, if you can be flexible, willing to adjust to these newest challenges of life, as you always had to do in your youth and up until the present, then new possibilities and a sweet time of productivity and joy awaits!

As we enter this last chapter in the "Senior Advisor", it is my deepest hope that you will find encouragement to do just that. Take

the bull of life by the horns and make some changes. Accept the beauty of fall and winter. The culmination of a life well lived is the living of it, not withdrawal from it.

## Driving Around

Our vision, hearing, mobility and overall strength usually decrease slowly while our age increases. In fact, it's so gradual that we may not recognize any diminished ability until it becomes dangerous. In sudden driving situations, we just don't react as fast as we need to in order to be safe.

Enter the **AARP Driver Safety Program** which over 7.5 million people have already taken advantage of. This 8-hour course, which occurs over two 4-hour sessions, takes just two days to complete. It costs a reasonable \$10 and helps us develop safe defensive driving techniques. There are no tests, but it does cover lots of possible areas of concern like:

- Vision
- Hearing
- Effects of medication
- Reaction times
- Left turns and right-of-way issues
- New laws and their effects on the senior driver
- Hazardous driving situations

As a graduate, you may be able to get a state-mandated discount on your auto insurance. That's a nice incentive to take this course.



To locate the nearest **AARP Driver Safety Course** call **888-AARP-NOW** or log onto [www.aarp.org/55alive](http://www.aarp.org/55alive)

**Action Step #12**

If you don't want to take the course from **AARP**, at least get a copy of their free booklet: "**Older Driver Skill Assessment and Resource Guide**" (stock #D14957).

It will help you assess your comfort with a bunch of driving situations. It also includes some nifty safety tips and reminders.

**Driving Resources**

**AAA (American Automobile Association)** offers a fine senior driving course, too! Contact your local office or visit [www.seniordrivers.org](http://www.seniordrivers.org)

"**Driving Safely While Aging Gracefully**" is a booklet that covers physical changes related to aging, and tips on coping with them. You'll learn a lot from this one: Visit [www.nhtsa.gov/people/injury/olddrive](http://www.nhtsa.gov/people/injury/olddrive)

The **American Medical Association (AMA)** offers a physician's guide to scoring older drivers. To get a copy, log on to: [www.ama-assn.org/go/olderdrivers](http://www.ama-assn.org/go/olderdrivers)

**No More Automobile? No problem!**

Before you jump to the conclusion that having no car, or giving up driving one; is a complete loss of independence, remember that there are lots of transportation options open to seniors in this new millennium.

### A Senior Moment

The **NIA (National Institute On Aging)** estimates that **600,000+** seniors age 70 or up stop driving each year. The average age is 85!

You need transportation for all manner of senior needs, from health care and groceries to medication. Above all, it is necessary to avoid an isolated lifestyle.

Let’s discover some excellent places to turn to for transportation:

**Area Agency on Aging**- a great place to start. Seniors and caregivers can turn to them for community transportation. They are local, cheap or free, and well equipped to transport seniors around the town or city they live in.

**National Transit Hotline**- can provide the names of local transit givers who get federal money to transport seniors and those with disabilities. Visit this website for more information: [www.ctaa.org](http://www.ctaa.org) and click on “**Information Station**” or call **800-527-8279**

**Taxi**- in some areas, this is the only alternative available to get around. They can cost a bundle for seniors. Health and social service agencies often provide discount taxi vouchers to low-income seniors in urban and suburban areas. Contact your local **Department of Health and Social Services** to explore help with vouchers.

**Senior Centers** - in your community may offer significant help in the area of transportation. In fact, more than 15,000 centers across the country provide timely transportation to and from their center.

**Medicaid-** is there to help seniors get to emergency health help, ambulances and other transportation needs if you need to make it to the hospital, an appointment that’s medically related. This is funded by Medicaid so it costs you nothing. Visit [www.ctaa.org/information-station](http://www.ctaa.org/information-station)

**Churches-** faith-based transportation services can help you with errands and other services. Contact your Church or religious center for more information.

**Family-** if you’re fortunate to have relatives that live close to you, they can provide transportation to you. That’s what family is for!

Don’t let the loss of your driving an automobile stand in the way of your getting out and about. It is important for your mental and emotional health to be independent and mobile.

**Action Step #13**

**Set up a meeting with your family members to discuss your transportation needs.**

Make a list of the top 3 ways you will usually get around and place the contact information close by so you can easily retrieve it.

Let family rotate their availability so everyone can share the responsibility and a fair schedule can be arrived at for your most common travel needs.

## Utility Bills

Many seniors find it difficult to pay the high cost of utility bills. The cost of electricity and gas or heating oil is often critically important, especially in extreme weather conditions. On top of that, saving on utility bills require home repairs like insulation and energy-saving appliances, which can often be beyond the reach of our fixed-income budgets.

Happily, there are many ways to get relief in this area. Here are some tips you can use:

- **Level Payments-** you can set up this with your utility company. Many states require utility providers to offer these plans. Your yearly bill is projected and then divided into equal monthly payments which can be stretched out over the year. In this way, a bill too large for you to comfortably pay during extreme usage months does not overwhelm you.
- **Budget Payment Plans-** unlike the above plan, where you are current in your utility bill payments, these budget plans are for those so far in the red that they need help. You can make a fixed monthly payment and the utility promises not to shut off any service. Your local **Public Utility Commission** is your best friend when setting up, or dealing with, this plan. They keep providers honest and fair to seniors.
- **Federal Energy Assistance-** will help low-income seniors pay winter heating bills. Some state programs also help with summer cooling expenses, too. Eligibility varies. Contact your local agency, usually a non-profit agency or state welfare office and ask about the **LIHEAP Program (Low Income**

**Home Energy Assistance Program**) or call **800-674-6327**.

- **Utility Fuel Funds-** is where utility companies join in special funds or grants for those who can't pay their utility bills. Contact your local utility company or agency that administers the above-mentioned **LIHEAP** program. Much of this funding focuses specific attention on helping seniors and low-income consumers.
- **Percentage Of Income Plans-** more and more utility companies and state commissions are trying plans in which individuals or families pay a percentage of their income instead of the amount of their normal utility bills. They are often called “**EAPs**”; **Energy Assurance Plans**. But, most utilities have their own name for this percentage of income plan. Contact your local utility to find out more. Under this plan, it is often possible for you to be forgiven for past bills due, if you pay on a regular basis under an **EAP**.
- **Discounted Rates-** some electric, gas and water companies have special discounted rates for the elderly. Ask your local company or contact the **State Utilities Commission** to see if special lower rates apply to you.
- **Energy Conservation Programs-** homeowners and tenants in some states can get funds to weatherize their homes which reduces heating and cooling costs. Low-cost loans and outright grants are available and many are very generous to seniors. Call the **Weatherization Assistance Program** at **800-363-3732** or visit [www.eere.energy.gov/weatherization](http://www.eere.energy.gov/weatherization)

### A Senior Moment

While our ancestors were huddled together before a fire to keep warm and often froze to death from extreme winter conditions, our generation has access to affordable utility help that gives us a tremendous opportunity to save thousands of dollars and keep warm (or cool) today.

## Volunteering

After a productive, fully-engaging life in which you made significant sacrifices and contributions, it can be hard to retire. That’s why many seniors enjoy volunteering; they are making a continued contribution to their communities.

The **Volunteer Match** web site is a good place to get your feet wet. Just go on the Internet and visit [www.volunteermatch.org](http://www.volunteermatch.org) where you can enter your local zip code and find volunteer opportunities listed by nonprofit and tax-exempt organizations. This site is known to have the largest database of volunteer work opportunities.

Another excellent resource for those of us that are 50+ with a bit of knowledge and time to devote is the **Senior Corp**. They’ve been around for over 30 years and have linked over half a million older Americans to volunteer projects in their communities.

### A Senior Moment

One of the programs at Senior Corp is the **Foster Grandparent Program** where you can be a mentor, tutor or caregiver to children and youth with special

needs. You serve 20 hours a week in schools, hospitals, Head Start and youth centers. More information is available on this and all of the other programs at the website. [www.seniorcorps.com](http://www.seniorcorps.com).

### ***Volunteer Resources***

- **Habitat For Humanity-** dedicated to eliminating poverty housing. Check your local phone book or visit [www.habitat.org](http://www.habitat.org)
- **Points Of Light Foundation-** mobilizes volunteers to work in communities with a network of 500 volunteer centers. Call **800-432-865-8683** or visit online at [www.pointsoflight.org](http://www.pointsoflight.org)
- **Meals On Wheels-** delivers fresh, nutritious meals and maintains social contact for seniors who are homebound. Go to [www.mowaa.org](http://www.mowaa.org)

I don't want to understate the value of volunteering as we age. Isolation and loneliness can often accompany us into our later years. Our need for self-worth, a sense of belonging and making a contribution has helped with the mental health of seniors for as long as studies have been taken. Volunteer work, even just a couple of hours a week, can get you around people and keep you motivated for a prolonged life of useful sharing and meaning.

On the other side of the coin, there are some individuals that don't volunteer. My mother is one of them. She wants to get paid for her time. She's also very involved with her own projects and is constantly filling her time with them. She has the philosophy that she should get paid for services rendered. I guess it's an old

Irish/German ethic that says, “if you want me to work for you, pay me!”

That leads directly to our next section in The Senior Advisor: Employment.

## **Senior Work**

Many seniors continue to search out part-time employment to supplement their often fixed incomes. Putting their experience to work is important to them. They are valued members of any work force because of their wisdom, work ethic and sense of responsibility. Many companies are coming to place a high value on the older worker.

One organization dedicated to providing employment opportunities to seniors is called **Experience Works**. This group offers training and employment as a non-profit, national organization for mature workers.

They serve more than 125,000 people each year and have more than 500 employees and offices in 44 states and Puerto Rico. Experience Works has a total annual budget of \$120 million dollars which is provided by the federal government and more than 75 public and private sources. It’s big, it’s robust, and it can help you!

Some of the fields they specialize in placing seniors into include, but are not limited to:

- Teachers aides
- Computer operators
- Emergency dispatchers
- Child-care providers



- Librarians
- College education

They offer staffing that is temporary or temporary to permanent. They will train you in technology services and other job-related training programs. Call **866-397-9757** or visit [www.experienceworks.org](http://www.experienceworks.org)

### ***Other Employment Resources***

**The Senior Job Bank-** this is an easy, effective and no-cost way for seniors to find occasional, flexible work. They also offer full time jobs. Employers work directly with mature workers through the website. Visit [www.seniorjobbank.org](http://www.seniorjobbank.org)

**Not Yet Retired-** a job seeking site for seniors at [www.notyetretired.com](http://www.notyetretired.com)

#### **Action Step #14**

Make a common-sense assessment of your employment needs into the future.

Do you want to supplement your income by finding some work? Do you want to work part-time or full-time? Don't deny yourself the opportunity to do as you wish with your time.

Not everyone likes full retirement and, if you use the resources listed here, you can continue to make some money and a contribution.

## Grandparent

One of the inexplicable joys of growing older is the time shared with the youngsters around us. The purity of youth and its boundless energy would seem to stand in stark contrast to the much slower, more reasoned and wizened attitude of age. Yet, we find that the juxtaposition of these two seeming opposites couldn't be more pleasant.

Being a grandparent can be a truly rewarding experience. Spending time with your children's children is unlike parenting in more ways than one. You can now enjoy them without the many responsibilities that tie parents down, including the cramped schedules, the fierce competition of work and social obligations and the 'always there' aspect.

A grandparent has the unique opportunity to simply "be" with their grandchild.

Psychologists and social scientists have concluded that this is all that is really needed to be a successful grandparent. The simple act of being 'present', often as the oldest person a child knows intimately, is enough to add benefit to that child's view of the world and appreciation of life.

We all have wonderful memories of our grandparents, don't we? I know that, even though my grandparents (on my mother's side; sadly my father's parents passed on when I was a baby) lived in far off Georgia while we lived in Massachusetts, still held remarkable sway for me in understanding my life. Each small, quick glance my way, every lovely and cherished gesture, still stands strongly in my memory of them. How delightful it was to go to a baseball game with my "Papa", to see my Grandmother play the piano and sew.

Beyond this, I felt an instant connection to these old people; in some distant, childish way I think I could see a flicker of myself in those aged but dancing eyes. They seemed less hurried than my parents, more capable of sitting with me and we always had a pleasant time together.

I’ve heard from other seniors that visiting grandchildren stresses them out. I’m sure this can happen. So, let’s look at it from a place of peace and try and establish a tranquil setting for you as a grandparent in this section.

### ***The Pre-Visit Plan***

It’s always a good idea to have a talk with your son or daughter about their rules for the children:

- ? how much TV,
- ? what is their bedtime or naptime,
- ? what do they eat, how are fighting and other behavior issues handled,
- ? are they allergic to anything?

Once these ground rules are known and established, you should always plan on following them yourself. There is nothing to be gained by undermining the parents. This makes a visit less contentious and disorganized.

A child will always try to ‘slip between the rules’ that are established by father and mother, and get away with things around ‘grandpa and grandma’. That’s the nature of childhood; to push the limits and test the waters.

Experts agree that, while grandparents often provide wonderful changes for children in their lives and permission for more 'leeway' than parents can afford, a consistent discipline that is not too abrupt in change and severity is the best thing for growing children.

The best thing you can do for your grandchildren is simply to give them your attention. Meet them at their level because it's the little things that make the difference. Don't worry if you don't have a lot of toys to show them, or if you cannot provide them with a theme park to visit. The mere availability of yourself is more than enough.

To show you how easy this idea is to accomplish, look over some of the simple activities that you can share which require little or no money, are not stressful at all and provide the quality time that children crave.

1. Take a walk together
2. Cook or eat something together
3. Go window shopping
4. Watch TV or a video
5. Do some yard work or gardening
6. Play a board game or bring out a deck of cards
7. Create a craft or do an art project
8. Go to a movie
9. Visit the public library children's section
10. Read a story
11. Sing a song together

12. Play ‘hide & seek’
13. Relate a story from your life
14. Tell them a story about their parents from the time when they were a child themselves
15. Call someone on the phone together
16. Make some lemonade
17. Have a ‘dress up’ pageant with you as the judge
18. Play ‘musical chairs’ with you as the conductor
19. Fly a kite
20. Go to a ballgame

These twenty ideas will get you started on simple, uncomplicated and stress-free activities that your grandchildren will cherish in their memories forever.

For more great ideas for grandchildren of various ages. visit **Cyber Parent:** [www.cyberparent.com/gran](http://www.cyberparent.com/gran) This web site divides activities by age group and gives lots of good grand-parenting ideas.

### **Safety**

Childproof your environment as much as you reasonably can by moving valuable and breakable objects out of reach. Move cleaning products and any poisons out of cabinets that children can reach and keep all medicines in a locked cabinet. Block electrical outlets with plugs and tape down electrical chords. Have medical information about your child handy along with emergency phone numbers.

## Long Distance Grandparents

These days, it's common for grandparents to be many states away from their adoring grandchildren. Mobility is a reality of modern life, as is the need to move and change locale for career advancement.

Whatever the reason that your children have had to move away from the old homestead you don't have to be left out of the joys of grand parenting. Let's look at the ways you can 'stay in touch'.

Creating a **visual connection** is always important. You can achieve this simply by sending photographs. Ask your children to place those pictures in a prominent place in their homes at a level the children can easily view. These days video is all the rage and you can make a tape to send to your grandchildren showing you at one of your hobbies, going on an outing or sending them a "special" message. The advantage over photographs is that they get to see you in motion and hear your voice and watch your facial expressions.

If both homes have computers, a web camera along with a microphone is great so that you can send messages for free.

However, we know that **in-person visits** are a highly valued experience for grandparent and grandchild alike. This should be a two-way street. Ideally, you visit your children and they visit you, alternating between locales to make the burden of travel easier on you both. Also, make sure you keep in mind that it's easy to plan a 'layover' on the way to some other destination you may have planned. Phone and e-mail visits can happen at pre-arranged times or on a special day of the week.

**Vacation together.** If your grandchildren are making a study of a certain area of your country or some exotic locale, perhaps you can

plan a trip to that location if they are old enough to travel. How about a visit to the city you were born in? These kinds of trips offer a real bonding experience and an opportunity for your grandchildren to get a real sense of family history.

**Regular communication** on the telephone or by e-mail does more good than you might first believe. Though it may seem distance has won the day, your contact in any form has value to you both. Always use these opportunities to ask about the activities they are involved in. Consistent contact is the key.

One clever senior I know began a chess game with his favorite grandson. He would mail his move via ‘slow mail’ (old-fashioned, I know). His grandson loved to find that letter in the mail and would excitedly anticipate its arrival when he would rip open the envelope, rush to his chessboard and make the move his grandfather had chosen. Then he would find pen and paper and, after studying his own move, he would relay it via mail back to his grandparent. This wonderful experience is something that they developed over time and enjoy deeply.

In fact, I often thought that because it had this old-fashioned quality to it, its slower pace and deliberate nature, some of the ‘old world’ met the ‘new world’ and a new love and understanding was developed between them. In this age of *‘faster and faster’* and *‘computer enhanced’* intimacy, it has a certain charm, don’t you think?

### ***Resources For Far-away Grandparents***

**The Foundation for Grandparenting:** [www.grandparenting.org](http://www.grandparenting.org)

**Grandparent’s Web** is at [www.cyberparent.com/gran](http://www.cyberparent.com/gran)

**AARP for Grand Parents:** [www.aarp.org/grandparents](http://www.aarp.org/grandparents)

### A Senior Moment

**National Grandparents' Day:** The impetus for a National Grandparents Day originated with *Marian McQuade*, a housewife in Fayette County, West Virginia. Her primary motivation was to champion the cause of lonely elderly in nursing homes. She also hoped to persuade grandchildren to tap the wisdom and heritage their grandparents could provide. President Jimmy Carter, in 1978, proclaimed that **National Grandparents' Day** would be celebrated every year on the **first Sunday after Labor Day**.

## Your Family Tree

Genealogy is the study of your roots, your family tree. In other words, it is the history of your family members throughout time. It's a fascinating study and one particularly suited to seniors who wish to leave a legacy to their children and grandchildren ..... and great, great grandchildren.

This is one of the fastest growing hobbies in the world with seniors.

**Here are some ways to get started.**

- You can pick up some interesting, fact filled books on the subject like *Genealogy For Dummies*. Your local library will offer you a wide selection.
- You can subscribe to a genealogy magazine like *The Family Chronicle*.



- Join a group. Your state historical society can point you in the right direction.
- Do-It-Yourself by starting with your family memories. Make sure you don't skip any generations. Collect birth certificates (copies), pictures, letters, photographs (place the date and place names with them), cards, newspaper clippings and funeral notices.
- Talk to other living relatives about their memories. Write down details of uncles, aunts etc; birth dates and places of marriage. Gather as many facts and specifics as possible.

Patience is a real virtue when it comes to building a genealogical record of your family. But, that's the real pleasure of it. You can enjoy the pastime over many years and, even if you don't complete the entire project in your lifetime, your work can be picked up by the 'next generation.'

### ***Genealogy Resources***

Internet search engines can often help you in your desire to hunt down missing relatives. [www.familysearch.org](http://www.familysearch.org) or [www.raogk.org](http://www.raogk.org) are great places to start.

Message boards are a nice help, as well. Several offer large genealogical databases you can use. Try [www.genealogy.com](http://www.genealogy.com) and [www.ancestry.com](http://www.ancestry.com)

Many resource web sites can be found at [www.rootsweb.com](http://www.rootsweb.com) and [www.cyndislist.com](http://www.cyndislist.com)

**Beware!** This can become addictive! You'll find yourself digging through state and county records, visiting local libraries in distant

towns, finding a dusty old history book and just having to buy a copy (or get it at the library) simply because it refers to one of your ancient kin. You'll be walking in cemeteries looking for “your” headstone and visiting antique shops because they sometimes have old high school yearbooks or college papers with pictures of your people in them.

The real fun of genealogy occurs when you're stuck! You have a lot of branches set but you need one lone male that's missing. You've heard about him, he's mentioned in several letters you found, but the details of his life are elusive. Then one day, after months of searching, you get what you need and you're the greatest sleuth since Sherlock Holmes.

### **Action Step #15**

#### **Start a new hobby!**

I’ve chosen genealogy as only an **example** of the power of having an absorbing pastime for your senior enjoyment.

The point is, choose something that will occupy your mind, talent and attention through these years.

Fly-fishing? Photography? Anything you find fulfilling but never had the time to pursue, and start learning about it now, because it’s never too late to grow and learn something new!

Remember the opening quote to this chapter by Mark Twain? He said, “What is the most rigorous law of our being? Growth”.

## Afterword

I just finished reading a fascinating study about the so-called "me-generation" of Baby Boomers from the AARP. In it, the University of Southern California asked about boomers caring for their aging parents. Using a scale of 0 to 24, they asked about the willingness of 51 year-olds to care for their parents. The higher the score, the more willingness was shown. The average score was an astounding 16.5 compared to 14.8 for their parents when they were that age.

What does this tell us? It means that the current generation has fewer qualms about caring for the elderly than the previous generation. I would suggest that this 'ability to care' has grown by degrees in each generation simply because it becomes easier, more convenient to do so and there are more societal assistance for each new generation.

I hope that this book, **The Senior Advisor**, has helped you as you search for that assistance which is available like never before in history. Though it is *impossible* to list **all** of the wonderful programs and organizations available to you now, you'll start running across many other dedicated resources for seniors available in your town, city, state and country if you follow the action steps in this book.

The times they are a-changing, indeed!

Even pilots are allowed to fly at age 60, and the momentum for upgrading that requirement to 65 is growing in Congress. That's because 65 is not the 'old' of yesterday. Longevity is nearly a birthright with modern medical treatment, preventative medicine and modern technology in this new millennium.

**Grandma Moses** was once touted as the living example of productivity into one's later years. This painter was held up as an example to another generation that you could still be productive as you aged. Well, now it's not uncommon to read about hundreds of 'Grandma Moses' in your daily newspaper accomplishing amazing feats at 85, 95 or even 100 years of age. As a species, we seem to be allowing ourselves a continued adventure into our advanced years.

***And what's wrong with that?***

As I write this afterword to you, the new Democratic majority in Congress has just passed a bill that would allow Medicare to bargain with the big drug companies on the price of prescription drugs. Though it is expected that the Bush administration will veto this bill, (visit: [www.capitolconnect.com/aarp](http://www.capitolconnect.com/aarp)) we should be encouraged that "our" issues are being debated at long last.

Health care is on the front burner now, and for the foreseeable future it will remain a pressing issue for politically active seniors to get involved with. When the cost of health care is as high as it is, and over 47 million Americans are without any coverage at all, there is much to be done.

Now that corporate America is feeling the pinch, something may be happen. For instance, **Starbucks**, the famous coffee-shop chain, pays more on health insurance for its employees than they do for coffee beans (\$200 million) and their chairman, Howard Shultz says, 'It's completely unsustainable.'

The latest figures show that the average cost of a single month's stay in a long-term nursing home facility has reached \$6,266.

Talk about unsustainable!

By 2030, we will need between 5.7 and 6.6 million caregivers to take care of the elderly (there are only 1.9 million now).

As Roselyn Carter, former First Lady, put it so succinctly, "***There are only four kinds of people in the world; those who have been caregivers; those that are currently caregivers; those who will be caregivers; those that will need caregivers.***"

With a full one-fifth of the population celebrating their 65<sup>th</sup> birthday in the next 20 years, we have important issues to deal with. But now, we have the power of numbers as mentioned in the first pages of this book.

We must remain vigilant and active in making sure our society moves in the direction of compassion and responsibility for all its citizens, especially the vulnerable and aging.

I've written this e-book to that end and for that purpose. My fervent hope is that it provides you with options and ideas that you can pursue through a long and remarkable life.

***Victor K. Pyles***

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