



*** E-zine August 2006 ***

This Month Highlights:

- [Estate tax Repeal---Is it real?](#)
- [Military Retirees get Recruiting Bonus](#)
- [Free Directory Assistance](#)

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A. ESTATE TAX REPEAL? NOT SO FAST?

The estate tax, often derided as the "death tax," actually bypasses most Americans. Currently, only 2% of U.S. households are potentially subject to the tax (those with adjusted estates of over \$1,000,000). However, if you are in that lucky group of families, there are a number of things that you can do to protect your wealth and pass it on to your heirs?more on that in a minute.

First - let's review the current actions in Congress regarding this matter. Recently the House of Representatives voted to pass a bill that would vastly change the current regulation. House tax-writers responded to the defeat of an earlier bill that would end the tax by 2010 by submitting a bill eliminating taxes for virtually all inherited estates, those worth up to \$5 million for an individual and \$10 million for a couple.

After those exemptions, estates worth up to \$25 million would be taxed at rates equal to the 15% capital gains tax, but scheduled to rise to 20 percent in 2011. Larger estates beyond \$25 million would be taxed at rates twice that of capital gains; 30 percent in the beginning, and 40 percent when the scheduled capital gains tax increase takes effect.

However, it seems to have a rough ride in the Senate. Voting on the bill has been postponed by the Senate leader, Bill Frist. It seems many of the senators feel it is a tax giveaway to the wealthy.

So what to do? Many suggest the best approach is to assume the tax will not be repealed because the common remedies will still benefit your heirs even if the tax is repealed. These remedies commonly take the form of charitable remainder trusts, or "CRTs," into which real estate or highly appreciated assets are deposited, sold, and reinvested into income-generating bonds, mutual funds, or annuities. The "gift" to the CRT creates a large tax deduction and is

typically spread over many years, covering income removed from the CRT. A second-to-die insurance policy provides the heirs with a tax-free inheritance to replace any assets relinquished to the charitable beneficiary of the CRT upon death.

Should the estate tax be repealed, the insurance policy will still be in force, your heirs will inherit an even larger estate, and your family wins regardless of haggling in Congress.

For more information on the inheritance tax see the information provided by the IRS at: <http://www.irs.gov/businesses/small/article/0,,id=108143,00.html>

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

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B. REPLACING THEM BONES

The former sports star Bo Jackson and millions of mothers across America have a few things in common?

- They live active lives about which their family members are keenly concerned;
- They suffer from diseased hips;
- They get medical treatment and go on with happy, productive lives free of pain and able to do the daily routines of life as they wish.

It happened to Jackson as a result of a sports injury that limited blood flow to his hip. It happens to most people because as we live longer lives our hips simply wear out. Osteoarthritis is the most common cause of this type of damage, but other conditions may also cause a need for hip replacement. Rheumatoid arthritis, osteonecrosis, or as in Jackson's case, an injury, can cause degeneration. In essence, the bone is breaking down in the hip.

When the pain interferes with normal daily living it's time to contact a physician to learn about the many options-and those that may suit the particular needs and situation of the patient.

The Good News...The good news is there are many treatments that can help before surgery is required. Anti-inflammatory drugs can sometimes be prescribed. In other cases the hip must be replaced. Today this procedure and the recovery regimen are far advanced over techniques of a decade ago. Recovery times have dropped dramatically for many individuals who undergo the replacement procedure. Today an incision four inches long is employed to reach the bone in many patients, where in past decades far more invasive surgery was the usual requirement.

Once reserved for the elderly, today some younger patients are benefiting from hip replacement

or "hip resurfacing"- a newer procedure that can also provide relief. Overall health is the prime focus of physicians today when determining the best path of treatment for a particular individual.

Recovery...Physical therapy is a large part of today's successfully shortened recovery time. This therapy often begins the day following the surgery in hospital, and continues at home. Diligent adherence to the physical therapist's direction and plan of recovery is coordinated with your primary physician and surgeon's regimen for success. In many cases the patient is on his or her feet the day following the surgery. Exercise, diet, and medication combine to assist in recovery.

For more information consult your physician and review the information at: <http://www.niams.nih.gov/hi/topics/hip/hiprepqa.htm#1>

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

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C. FREEDOM TO DRIVE

Freedom. It's what makes America great: the freedom to vote, the freedom to speak...and the freedom to drive yourself wherever you want to go whenever you need to get there! Our "car culture" is often derided as one of vanity and convenience, but in many cases it is in fact an absolute necessity. In rural areas stores are not within walking distance-and the bus is an interstate route! In Los Angeles there is plenty of public transportation, but often the final stop on the limited train and trolley routes requires further transportation to a final destination...and then you have to get home! One factor that is often overlooked in the equation is self-respect. Many people find it very difficult to give up driving for any or all of these reasons. Whatever the reason - most adults do not want to stop driving.

The problem is very serious, because we all slow down a step as we get older. Often, night driving is the first difficulty individuals face. As you can imagine, it can be an extremely dangerous situation. Then there are the logistical questions of shopping, appointments, and recreation. It is known today that retirees who live active lives outside their home fare better generally than those who are strictly housebound. And what of visiting friends and family?

Consulting one's doctor is a good first step, especially if your driving is just fine today. Why? Because examining the eventual possibility of refraining from driving ahead of time allows one to plan, to reflect, and to understand. Often physical therapy can help extend the driving career of patients. Glasses can be adjusted to make driving safer, even in younger drivers. Finally, your choice of vehicle may extend the period in which it is safer for an older person to drive. Today's modern automobile is loaded with safety devices that make a smaller car of today much safer than the "boat" of yesterday. Older cars relied upon size and mass for safety. Today,

engineering in all aspects of a vehicle, from body construction to airbags all-around, contribute to its safety, and many people find that a smaller car is more easily handled on the road.

For more information on driving safety, and information on when it may be time to consider alternatives to taking the wheel, see: http://www.dmv.ca.gov/about/senior/senior_top.htm

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

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D. DID YOU KNOW...?

Military Retirees to Earn \$1000 Referral Bonus

Retired soldiers could earn a \$1,000 bonus for referring someone with no prior military service (not an immediate family member) to an army recruiter if that referral results in enlistment in the US Army, Army Reserve, or Army National Guard.

The army is still working out the details of this bonus and is expected to put the policy into effect by early June. Under this program, referrals will be made via the Sergeant Major of the Army Recruiting Team (SMART) process.

To receive a bonus, the retired soldier making the referral must provide the name of the potential recruit before that person's interview with an army recruiter. For more information, see http://www.dcmilitary.com/army/pentagram/10_58/national_news/39905-1.html

New Attitude on Successful Aging

Researchers have defined successful aging as an absence of or low level of disease and disability. Now, a fascinating new study of more than 500 elders aged 60 to 98 challenges that notion. It turns out that people who think they are aging well are not necessarily the healthiest individuals. Optimism and effective coping styles (or attitude) were found to be the keys to aging successfully rather than traditional measures of health and wellness.

The study used subjective reports by the participants, all of whom lived independently, and the sample of individuals matched the national averages of medical and mental health conditions. Also, those who regularly engaged in such activities as reading and writing and community socializing gave themselves higher scores than those who did not. And in contradiction to longtime received wisdom, volunteer activities were not found to exert the same influence on participants. Thus, those things leading to successful aging are well within an individual's control. The key is adopting personal coping mechanisms as difficulties come along, and remaining as physically, socially, and mentally active as possible in one's circumstances.

(Released at the American College of Neuropsychopharmacology's (ACNP) Annual Meeting, the research was conducted at and funded by the Sam and Rose Stein Institute for Research on Aging at the University of California-San Diego (UCSD) School of Medicine.)

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E. THOUGHTS FOR THE MONTH

We present here some words from those whose birthday was this month.

Herman Melville: "Is there some principal of nature which states that we never know the quality of what we have until it is gone?"

Yves Saint Laurent: "Over the years I have learned that what is important in a dress is the woman who is wearing it."

Jerry Garcia: "Constantly choosing the lesser of two evils is still choosing evil."

Carroll O'Connor: "God don't make no mistakes. That's how He got to be God."

Tony Bennett: "I think one of the reasons I'm popular again is because I'm wearing a tie. You have to be different."

We present here some a thought from one of our readers:

KEEP LEARNING. LEARN MORE ABOUT COMPUTERS, CRAFTS,
GARDENING, COOKING, GAMES, WHATEVER.

NEVER LET THE BRAIN IDLE. "AN IDLE MIND IS THE DEVIL'S WORKSHOP."
AND THE DEVIL'S NAME IS ALZHEIMER'S.

----- Submitted by Nita Fariss

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

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F. FREE THINGS

Time for a Lube?

Jiffy Lube offers a Senior Citizen's discount, which varies from region to region. Please contact your local Jiffy Lube to find out your specific discount.

No Charge For Directory Assistance

One of the many changes that has taken place in the telephone industry in the last few decades is that while phone companies once generally provided their local customers with free directory assistance (via the 411 phone number), in most cases telephone customers are now charged a fee (typically \$1.00 or more) for each directory assistance call. Despite the charges, US consumers continue to avail themselves of the 411 directory assistance service, placing about 6 billion such calls per year.

Now, however, an outfit called Jingle Networks is providing an alternative directory assistance service - and it's free. Users who call the toll-free number 1-800-FREE411 (or 1-800-373-3411) can navigate a nifty automated voice recognition system that asks for a location (city and state), type of listing (business, government, or residential), and name. Once the service has located an entry for the requested number, it reads the information aloud and offers the caller the option of connecting to the number by pressing a single number on the telephone keypad.

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G. SPECIAL SURFING SITES

(Editor's Note: From time to time we will highlight regional programs that may interest a wider audience.)

LONG-TERM CARE FOR ELDERLY MINNESOTANS: A NEW OPTION

By Nic Ordahl - Partners in Community Supports (PICS)

When it comes to long term care, not all elderly Minnesotans are gung ho about their service options. It's surprising how few people know about Consumer Directed Community Supports (CDCS), a new state-approved program that brings a healthy dose of choice into the picture.

CDCS allows elderly people to arrange support systems around them, instead of putting their dollars toward prepackaged care. They can choose to live at home, hire friends and relatives as caregivers, and split the workload up between as many people and service providers as they wish. CDCS was not created to compete with or insult traditional care systems; it simply gives a wider set of options to people with different personalities and lifestyles.

A few months ago I was exhibiting at a local conference, educating people about CDCS, when a man walked up to me and put a sour look on his face. "Your organization works with CDCS?"

Yes? Well...I work with people who are on the Elderly Waiver, and other waivers, and people who pay for their care privately." He pointed at me and continued: "Nobody wants to do all that work of hiring their own support staff, collecting timecards, hiring different service providers to do different jobs, keeping track of their budget...it will never work for any of my clients."

He was gone before I could open my mouth. The only response he would've accepted, I think, was if I tore down the exhibit on the spot, shaking my head at how silly I'd been. Maybe he just liked things the way they were, or maybe he was having a bad day. Here is how I would've responded if he had stuck around:

There is a reason CDCS has been approved and endorsed by the state: the program satisfies a consumer demand for choice and self-direction. CDCS allows elderly people, either on a government program like the Elderly Waiver, or paying privately, to orchestrate their own care plan. This does in fact mean drafting the support plan, sending in some timecards, and watching the budget. This is what makes CDCS attractive to so many people: freedom to control and change the details of how care is received, when, and by whom. CDCS is for people who want to fully customize the way they receive care, and to some degree, this means managing the details.

All in all, folks can use CDCS with little effort. Mailing in employee timecards and periodically checking up on budgets are not difficult or time-consuming tasks. CDCS even allows people to hire someone else to do the paperwork, such as an adult child or friend. The question is this: Would you write your own care plan, keep track of the hours your caregivers work, and keep an eye on your budget if it meant total customization of your care plan, from personal care to home modifications?

It's true that CDCS isn't for everyone; but neither are traditional care options. If given the choice, many people would choose to live at home, hire children and friends as caregivers, and direct their own spending. It is important that elderly Minnesotans know they have this choice.

CDCS is available to Minnesotans who are on the Elderly Waiver (EW), Community Alternative Care Waiver (CAC), Alternative Care Program (AC), and people who pay for their care privately. Partners in Community Supports (PICS) is a nonprofit organization that facilitates CDCS. For more information, including a free video, please call PICS at 952-854-634 ext. 119 or visit <http://www.PICSweb.org>

Identity Theft Help

The Federal Trade Commission has established a web site to aid in the battle against identity theft.

This web site is a one-stop national resource to learn about this crime. It provides detailed information to help you **Deter, Detect, and Defend** against identity theft. While there are no guarantees about avoiding identity theft, there are steps you can take to minimize your risk and

minimize the damage if a problem occurs:

- **Deter** - identity thieves by safeguarding your information
- **Detect** - suspicious activity by routinely monitoring your financial accounts and billing statements;
- **Defend** - against ID theft as soon as you suspect a problem

For more information: <http://www.consumer.gov/idtheft/>

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H. OH MY AGING FUNNY BONE

Gotta Be Over 40 to Understand

Mom used to cut chicken, chop eggs and spread mayo on the same cutting board with the same knife and no bleach, but we didn't get food poisoning.

My mom used to defrost hamburger on the counter AND I used to eat a bite raw sometimes, too. Our school sandwiches were wrapped in waxed paper, in a brown paper bag, not in icepack coolers, but I can't remember anybody getting e.coli.

Almost all of us would have rather gone swimming in the lake instead of a pristine pool (talk about boring), no beach closures then.

The term cell phone would have conjured up a phone in a jail cell, and a pager was the school PA system.

We all took gym, not PE... and risked permanent injury with a pair of hightop Keds (only worn in gym) instead of having cross-training athletic shoes with air-cushion soles and built-in light reflectors. I can't recall any injuries but they must have happened, because they tell us how much safer we are now....

Flunking gym was not an option... even for stupid kids! I guess PE must be much harder than gym.

Speaking of school, we all said prayers and sang the national anthem, and staying in detention after school caught all sorts of negative attention. We must have had horribly damaged psyches.

What an archaic health system we had then! Remember school nurses? Ours wore a hat and

everything, and she could even give you an aspirin for a headache or fever.

Reason to Laugh

"When we laugh at our problems, we will always have something to laugh about." --Author unknown

----- Submitted by Bev Bender

Visit 1000's of jokes of interest to people who have lived a long and rich life. "Oh My Aging Funny Bone" is at <http://www.seniorresource.com/jokes.htm>

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