

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

[New LifeStyles](#) is the source for seniors--your guide to senior housing and care, information on retirement communities, assisted living, nursing homes, Alzheimer's care, home care, hospice agencies and more. Check out [their new web site](#) and search online or order a free print guide.

[A golfer's joke book, "Golf Gremlins, Lucky Pants, and Other Myths of Joe Kohl" with an intro by Dave Barry](#), is perfect for all the father/golfers on your list. It can be ordered by clicking on the link, for just \$10 (a \$5 discount).

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CONTENTS

- A. [Fish Oil Holds Promise in Alzheimer's](#)
 - B. [How To Choose A Financial Advisor](#)
 - C. [You're A Keeper](#)
 - D. [Friendship](#)
 - E. [Thought For The Day](#)
 - F. [Help May Be Available If You Know Where To Go](#)
 - G. [Thought for the Day](#)
 - H. [FREE](#)
 - I. [Special Surfing Sites](#)
 - J. [Oh My Aging Funny Bone](#)
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Our present [Survey](#) is waiting for your input! Your privacy is respected. We don't capture your

email or plant code in your computer. We receive only the answers you provide. It helps seniorresource.com and our clients serve you better by knowing "you" collectively!

A. FISH OIL HOLDS PROMISE IN ALZHEIMER'S

Our grandmothers told us fish was "brain food"--and now scientists have evidence to back the claim. Researchers with the Department of Veterans Affairs (VA) and the University of California at Los Angeles (UCLA) found that a diet high in docosahexenoic acid, or DHA--an omega-3 fatty acid found in relatively high concentrations in cold-water fish--dramatically slowed the progression of Alzheimer's disease in mice. Specifically, DHA cut the harmful brain plaques that mark the disease. (The results appear in the March 23, 2005) online edition of the Journal of Neuroscience. Senior author Greg M. Cole, Ph.D., a neuroscientist at the Greater Los Angeles VA Healthcare System and UCLA, said that unlike many studies with mice, this one points to the benefits of a therapy that is easily available and already touted for other medical conditions. DHA, either from food sources such as fish and soy, or in fish-oil supplements, is recommended by many cardiologists for heart health, based on scores of previous studies.

"The good news from this study is that we can buy the therapy at a supermarket or drug store," said Cole. "DHA has a tremendous safety profile--essentially no side effects--and clinical trial evidence supports giving DHA supplements to people at risk for cardiovascular disease." The new study involved older mice genetically altered to develop Alzheimer's. The researchers fed one group of the mice DHA-fortified chow. The control mice ate a normal or DHA-depleted diet. After three to five months--the equivalent of several years in human biology--the high-DHA group had 70-percent less buildup of amyloid protein in the brain.

This sticky protein makes up the plaques, or patches, that are a hallmark of Alzheimer's. A similar study by Cole's group published in "Neuron" last fall showed that DHA protected against damage to the "synaptic" areas where brain cells communicate and enabled mice to perform better on memory tests. The studies, say the scientists, suggest that even people who are genetically predisposed to the disease may be able to delay it by boosting their DHA intake. Omega-3 fatty acids, typically deficient in the American diet, are essential for human health. DHA in particular is vital to proper brain function, as well as eye health and other body processes.

In recent years epidemiologists have tied fish-rich diets to a lower incidence of Alzheimer's disease and honed in on DHA as the preventive factor. Omega-3 fatty acid supplements are now being tested in clinical trials with early-stage Alzheimer's patients in the United States, Canada and Sweden to see if the therapy will really slow the disease for humans. Food sources of omega-3 fatty acids include:

- Fish such as salmon, halibut, mackerel and sardines.
 - Nuts such as almonds and walnuts.
 - Soy.
 - DHA-enriched eggs.
 - Curcumin, the yellow pigment in turmeric, one of the spices that makes up curry powder. Last year, Cole's team identified curcumin's potential to prevent or treat Alzheimer's disease in mice after noting the low prevalence of dementia among the elderly in India, where curry is a staple.
 - Purified DHA supplements based on fish oil or algae due to concerns about mercury contamination in fish. Cole is Associate Director for Research at VA's Los Angeles-based Geriatric Research, Education and Clinical Center, and a professor of medicine and at the David Geffen School of Medicine at UCLA. Lead author for the new study was Giselle P. Lim, PhD, a UCLA postgraduate researcher in Cole's group. Working with them were colleagues and supporters from VA, UCLA and the National Institutes of Health. The study was also supported by the National Institute on Aging, the Alzheimer's Association, and the Canadian Institutes of Health Research. [Subscribe to receive e-mail from the VA](#) with the latest news releases and updated fact sheets.
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B. HOW TO CHOOSE A FINANCIAL ADVISOR

[Richard Kruth](#) author of the book "Spend it? Save it? Invest it? What's Your Financial Plan?" is offering it at a \$10 savings through www.seniorresource.com.

The very first question you need to ask yourself is: Do I need a financial advisor/planner or an investment adviser?

An investment adviser is in the business of giving advice specifically about securities. In contrast, the typical financial advisor/planner reviews personal financial data and prepares a comprehensive financial plan to meet the needs and goals of that plan, including savings, investments, insurance, taxes, retirement, and estate planning. Most financial planners are investment advisers, but not all investment advisers are financial planners.

How should one proceed with a search for an investment adviser?. If you worked for a company that had a retirement plan you will be faced with a 401(k) rollover during their lifetime. The administrator of the company plan is required to provide a "separation packet" with all of the forms needed to process a rollover. Somewhere at the bottom of one of those forms is the suggestion: Seek Professional Advice.

If you choose to seek professional advice you could use the following sources:

- The phone directory
- Referral from a friend, relative or through your employer
- Newspaper or magazine advertisements
- The internet

I (Rich Kruth) chose to begin my search to get a second opinion on my investments, which were in a variety of mutual funds, via the internet. I typed in “financial advisor” (or adviser) – both versions will get you plenty of web sites to view. I then narrowed the field to three well-known brokerage firms. Two of the firms required that I submit by email my address and phone number so that an advisor in my area could contact me. The third company had information about their investment center locations, which would involve me calling them.

I was a “live prospect” seeking professional advice – it didn’t take long for me to be contacted by an advisor from the first two firms. I had no problem making an appointment at the nearest investment center for the third firm. The results were as follows:

Firm Number 1: At my initial meeting the advisor (business card title, “ Investment Representative”) was interested in establishing my goals and risk tolerance. I asked him four questions:

- 1) How was he paid?
- 2) What type of statements he provided?
- 3) His opinion on index funds versus managed funds?
- 4) Where he invests his money?

In retrospect, I could have asked him many more questions, but I felt these were sufficient for a first meeting. Positives: He was very sincere, believable, and really wanted my business. Negatives: He sells loaded funds with 12-b-1 fees and is in favor of managed funds versus index funds.

Decision: Based on my own research, the fees (sales charges) involved in this firm’s recommendations were not worth the cost of the advice. In addition, this advisor was mainly compensated by sales commissions; he would have no incentive to recommend no-load mutual funds, which possibly could be a better choice for me.

Firm Number 2: The meeting was called “a complimentary initial consultation” and was conducted by a seemingly knowledgeable young man dressed in business casual attire (no tie). His business card read “Financial Advisor”. I asked him the same four questions. Positives: He sought to establish what my goals and risk tolerances were. Negatives: Immediately, after looking at my portfolio he suggested that I didn’t belong in mutual funds. I should own individual stocks, bonds, indexes, etc., and he would personally manage my

portfolio. He implied that he could do a better job with my investments and gave me the impression that it would be up to me to follow up with him.

Decision: The idea of a managed account required some extra research. I learned that it mainly involved a preset annual fee (from 1-2.5%) based on the value of my account. Example: If I had \$500,000 invested – the annual fee would be \$10,000 at 2%, \$7,500 at 1.5%, increasing yearly as my assets grew, but the fee remained regardless if my account value dropped. I decided not to open a managed account with this firm. If I were going to invest in the market, I might buy the market with index funds. They cost less and are designed to match the return of the market. I also looked up the firm's choice of advisor mutual funds and they were all commission-driven and mostly poor performers.

Firm Number 3: The card read "Financial Planning Consultant". Positives: The individual was dressed for business, white shirt and conservative tie. From the moment I entered the office I was made to feel at ease. The offices were orderly and run very efficiently. My consultant had all of the usual computer tools at his disposal, but my attention was drawn to his award on display for customer satisfaction. This brokerage firm offers many of the services that the other firms I visited did, but without having to pay all of the high fees of a (so-called) full-service broker. Negatives: Most people are unaware of what this firm offers; they rely mainly on word of mouth.

Decision: I decided to move my 401(k) assets to this firm because the other firms did not have comparable financial knowledge, low fees, variety of products (to include no-load funds) and services, top performance, special personal services, and excellent customer service.

Summary: All of the financial advisors that I met with had believable presentations. They were all very knowledgeable. The decision to use firm number 3 may not have been your decision. Perhaps you would have felt more inclined to choose differently. However, this exercise should help you to become more informed in choosing a financial advisor.

P.S. For those interested in which firm I chose, send email to richkruth@richkruth.com.

C. To A Keeper

One day someone's husband died, and on that clear, cold morning, in the warmth of their bedroom, the wife was struck with the pain of learning that sometimes there isn't any more. No more hugs, no more special moments to celebrate together, no more phone calls just to chat, no more "just one minute." Sometimes, what we care about the most gets all used up and goes away, never to return before we can say good-bye, say "I love you."

So while we have it . . . it's best we love it . . . and care for it and fix it when it's broken, and heal it when it's sick. This is true for marriage and old cars and children with bad report cards and dogs with bad hips and aging parents and grandparents. We keep them because they are worth it, because we are worth it.

Some things we keep -- like a best friend who moved away or a classmate we grew up with. There are just some things that make us happy, no matter what. Life is important, like people we know who are special . . . and so, We keep them close!

I received this from someone who thought I was a 'keeper'! Then I sent It to the people I think of in the same way. I let them know they are "keepers" in my life. Sent to seniorresource.com by [B.Schram](#)

D. FRIENDSHIP

Author Anonymous

Many people will walk in and out of your life.
But only true friends will leave footprints in your heart.
To handle yourself, use your head!
To handle others, use your hear!
Anger is only one letter short of danger.
If someone betrays you once, it is his fault!
If he betrays you twice, it is your fault! ! !
Great minds discuss ideas.
Average minds discuss events.
Small minds discuss people.
He who loses money, loses much.
He who loses a friend, loses much more!
He, who loses faith, loses all! ! !
Learn from the mistakes of others.
You can't live long enough to make them all yourself!
Submitted to seniorresource.com by R.Walker.

E. DID YOU KNOW...?

In this traditional month for weddings we relay that 266,000 65-plus-aged couples reported living together without being married in the 2000 census. Is that accurate, or is the number

higher; did some couples did not report cohabitation?

The tendency of retirees is to spend more in the years that their investments make more money. Yet the basis of most investment analyzers for retirees use a constant rate of spending as a base, adjusting only for inflation. If you, like most retirees, tend to spend more in years when you earn more, plan to re-evaluate how much you can spend going forward based upon the adjusted status of your finances/investments on a yearly basis.

From an email from U.S. Senator Barbara Boxer (democrat from California) we learned that the U.S. Census Bureau confirmed that the average commuter spends 120 hours each year getting to work and another 120 hours getting home. These 240 hours each year, or ten full days, spent just getting to and from jobs is, in many ways, unproductive time not spent at work or with families. In retirement, what are you doing (will you do) with your ten found days each year?

F. HELP MAY BE AVAILABLE IF YOU KNOW WHERE TO GO

Too many people in this country must decide between food, rent or energy when paying their monthly bills. Fortunately, there is some help — at the federal and state level as well as from private sources.

The primary energy assistance program is the federal Low Income Home Energy Assistance Program (LIHEAP), begun in 1982 and administered by the U.S. Department of Health and Human Services (HHS). Its purpose is "to assist lower-income households, particularly those with the lowest income, that pay a high proportion of household income for home energy, primarily in meeting their immediate home energy needs." The program is administered at the state and county levels by governmental agencies and implemented primarily at the local level by community action programs (CAPS), local welfare agencies and area agencies on aging. LIHEAP funds are supplemented to a limited extent by additional state appropriations, programs from energy suppliers and utilities, church donations and local charitable "fuel funds" administered by the Salvation Army, religious charities and other organizations. To [access programs and agency listings by state, as well as for any available lower-income utility programs or charitable assistance resources](#) click and select your state to find a listing of its lower-income energy programs, including Website links, email addresses and 800-phone numbers. Each state's agencies set the household income cutoff at any figure between 110 percent of the poverty level and the larger of 150 percent of the poverty level or 60 percent of state median income. Both the poverty levels and state median incomes are adjusted by the number of persons living in the household applying for assistance.

Do you or a loved one qualify? You can also find that out through the [National Council on the Aging \(NCOA\) free site](#). It helps families, caregivers, and service organization professionals determine eligibility for funds for energy benefits, health care programs, prescription drug

assistance, in-home services, financial assistance, legal services, housing assistance, property tax programs, nutrition programs, volunteer and training opportunities and education programs. It addresses the benefits on a state-by-state basis and discusses how to apply for benefits for which one is eligible. (For instance, Florida had real estate tax reductions through three programs: homesteading, seniors and widows. None of which were income dependent.)

G. THOUGHT FOR THE DAY

WORRYING does not empty TOMORROW of its TROUBLES, it empties TODAY of its STRENGTH.

Sent to [us](#) without author by JW

H. FREE

FREE computer lessons for senior via email start this month, June 2005 from [the Computer Granny](#). Register at and begin your lessons! Classes are offered locally through senior centers in the Daytona Beach, FL area where Computer Granny teaches (as a volunteer) at both the Brannon Senior Center in New Smyrna Beach and the Daytona Beach Shores Senior Center. At the monthly senior center classes there is a charge levied by the centers. Signing up on-line to receive lessons via email is FREE!

Not FREE, but pretty inexpensive is "Golf Gremlins, Lucky Pants, and Other Myths by Joe Kohl" with an intro by Dave Barry when [ordered through seniorresource.com using this code](#). Cost is just \$10! Pretty enjoyable Father's Day gift for your favorite golfer.

I. SPECIAL SURFING SITES

<http://www.NutraSanus.com> is a non-commercial natural health Website that offers a wealth of useful information on herbs and vitamins and homeopathic remedies.

[Consumer Reports](#) online compares costs between drugs in the same pharmacological class. Although limited in its inclusion of drugs, it was helpful and from a reputable publisher.

[Consumers Union](#) offers a "healthcare" option in their top menu bar that includes information regarding drugs, while further down on the home page is a click to information about "[Manufactured Housing](#)" (a popular inquiry from our subscribers and from visitors to).

[The National Library of Medicine and the National Institutes of Health](#) include information on a laundry list of medications . Although some of the very latest on the market had not yet been added, the list is quite inclusive.

J. OH MY AGING FUNNY BONE

I recently picked a new primary care physician. After two visits and exhaustive lab tests, he said I was doing "fairly well" for my age.

A little concerned about that comment, I couldn't resist asking him, "Do you think I'll live to be 80?"

He asked, "Well, do you smoke tobacco or drink beer?"

"Oh no", I replied, "I've never done either."

Then he asked, "Do you eat grilled steaks and/or BBQ ribs? I said, "No, I've heard that "red meats" aren't very healthy!"

"Do you spend a lot of time in the sun, like playing golf?" he asked.

"No I don't," I said.

He said, "Do you gamble, drive fast cars, or fool around with women?"

"No," I said, "I've never done any of those things."

He looked at me slowly, hesitated for a moment, then said, "Then why ever do you want to live to be 80?"

Sent by "OppieDM" to jokes@seniorresource.com

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Edited by Betsy Day.

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