



\*\*\* E-zine May 2007 \*\*\*

**This Month Highlights:**

- [Deaf Seniors - It's Still a Challenge](#)
- [Can't Get Life Insurance?](#)
- [Loved One Home Alone?](#)

**Remember Mom on May 13th**



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**CONTENTS**

[A. RETIREMENT LIVING FOR DEAF SENIORS - IT'S STILL A CHALLENGE](#)

[B. CAN'T GET LIFE INSURANCE? YOU PROBABLY CAN NOW!](#)

[C. TRACKING YOUR LOVED ONE AT HOME FOR SAFETY](#)

[D. DID YOU KNOW...?](#)

[E. THOUGHTS FOR THE MONTH](#)

[F. FREE THINGS](#)

[G. SPECIAL SURFING SITE](#)

[H. OH MY AGING FUNNY BONE](#)

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The New Survey <http://www.seniorresource.com/survey.htm> is ready for your input! Your privacy is respected; we don't capture information unless you type it, and we never sell it or give it away. What you share helps seniorresource.com and our clients know and serve the collective "you" better! Even if you have never done a survey before, take this one! The results of the last Survey can be found below.

[return to top](#)

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## **A. RETIREMENT LIVING FOR DEAF SENIORS - IT'S STILL A CHALLENGE**

"Getting old isn't for sissies!" That's what we hear from some very qualified individuals... senior citizens! When mother nature decides to run out on us, it gets a little harder to move about, enjoy the things enjoyed over the years, and conversation and concerns of daily living become more important...and then there is deafness waiting around the corner for so many.

Living as a deaf person in America is easier today than it was 100 years ago, for certain - but it's no walk in the park yet, either. The question of senior housing for the deaf is one well worth looking into. There are many specialized issues to consider, as remote communication isn't always as easy as using the telephone! What if you are deaf and caught in an elevator? Glass elevators are an important feature in some facilities for just this reason.

Just sit for a minute and think of yourself as a deaf person in a nursing home and all of a sudden you'll shake your head - it's too much for those of us with hearing to imagine. As the baby-boom generation continues to mature the need for specialized services and organizations is only increasing, from healthcare to housing and even to hospice services. Government regulations are part boon and part obstacle as nursing facilities are planned and developed. Our search illuminates the fact that these services are dearly in need and development is behind the curve, but progress is being made.

### **Health and Human Services Weighs In**

Section 504 of the Rehabilitation Act of 1973, 29 U.S.C. Section 794, requires federal financial recipients' programs to be equally accessible to handicapped persons. The U.S. Department of Health and Human Services (HHS) regulations to Section 504 require provision of necessary auxiliary aids, such as sign language interpreters, to ensure equal access to federal financial recipients' programs. <http://www.hhs.gov/> This is a tremendous boon for the deaf senior citizen, but still hasn't been enough to provide for large-scale development of senior living facilities for the

deaf.

## **Americans With Disabilities Act Applies to Deaf Seniors**

Title III of the Americans with Disabilities Act (ADA), 42 U.S.C. Sections 12101 et seq., applies to all places of public accommodation. The U.S. Department of Justice has written regulations to implement Title III, 28 C.F.R. Part 36, and has developed an Analysis thereto, 56 Fed. Reg. 35544 (July 26, 1991). The U.S. Department of Justice Regulation and Analysis define "places of public accommodation" to include residential facilities providing social or medical services, such as nursing homes. 28 C.F.R. Section 36.104; 56 Fed. Reg. 35552.

The ADA is another piece of legislation that is looked to for guidance as organizations and communities join with builders to create new living facilities for the deaf and elderly; however, it has also fallen short in that there is yet to be an umbrella piece of legislation to clear the unintended roadblocks to creating more funding for this need in our society.

## **Retirement Communities**

Retirement communities are being built for deaf senior citizens. However, these facilities sometimes run into federal fair housing laws. Freemont Oak Gardens is a \$12.7 million project joint effort between the Bay Area Coalition of Deaf Senior Citizens and Satellite Housing Inc., a nonprofit housing developer based in Berkeley, California. While a dream come true for deaf seniors, it is largely filled with hearing residents as a result of fair housing rules that were unavoidable. Happily, there is a growing number of this type of facility. As the successful facilities spread the word, others begin to study the need in their areas and look for solutions and partnerships to get the job done. Below are listed some retirement communities prepared to deal with the issues experienced by deaf senior citizens:

**California Home for the Adult Deaf** Arcadia, CA

<http://www.c-h-a-d.org>

**New England Homes for the Deaf** Danvers, MA

**Spring Haven Apartments** Cave Spring, GA

**Chestnut Lane** Gresham, OR

**Valley View Assisted Living for the Deaf** Media, DE

[http://www.elwyn.org/DS/Valley\\_View](http://www.elwyn.org/DS/Valley_View)

**Bloomfield Hills Nursing Center Deaf Unit** Bloomfield Hills, MI

**Columbus Colony Elderly Care** Columbus, OH

[info@columbuscolony.org](mailto:info@columbuscolony.org), <http://www.columbuscolony.org>

**Water Tower View at Woodland Ridge** St. Francis, WI

## **Mockingbird Community Retirement Center Nashville, TN**

### **Organizations**

All across the nation organizations are reaching out to senior citizens experiencing hearing loss. Their needs are complicated and these organizations are experienced and well intentioned; however, they do not seem to be exceptionally well coordinated with each other. Be sure you search online for additional resources in your area.

#### **Bay Area Coalition of Deaf Senior Citizens in California**

<http://www.deafseniors.com>

#### **Deaf Blind Info.org**

<http://www.deafblindinfo.org/rgcitizens.asp>

#### **Maryland Association of the Deaf**

<http://www.mdad.org/anmviewer.asp?a=124&z=10>

#### **National Association of the Deaf**

<http://www.nad.org/site/pp.asp?c=foINKQMBF&b=764837>

#### **Deaf Seniors of America, Inc**

<http://www.deafseniors.org>

#### **Friendly for Seniors**

[http://www.friendly4seniors.com/\\_search.asp?fvCat=27&fvState=NY](http://www.friendly4seniors.com/_search.asp?fvCat=27&fvState=NY)

#### **New Jersey Association of the Deaf-Blind**

<http://www.njadb.org/home.html>

#### **Deaf Connection**

[http://members.aol.com/deafcultureinfo/Deaf\\_Connection1.htm](http://members.aol.com/deafcultureinfo/Deaf_Connection1.htm)

#### **Laurent Clerc National Deaf Education Center**

The Laurent Clerc National Deaf Education Center is connected to Gallaudet University. It offers a web site presenting a valuable listing of resources for the deaf senior citizen, covering a number of states, services, and facilities. It is well worth checking for referrals in your area. <http://infotogo.gallaudet.edu/health.html>

### **Nursing Facilities**

There are also nursing facilities for the deaf and hard of hearing. Unfortunately, when we looked for them we found all too few. Readers who can offer additional links are encouraged to send them in and we'll post them in future issues. Here are but a few examples:

**New England Homes for the Deaf** Danvers, MA

**Columbus Colony,**

[info@columbuscolony.org](mailto:info@columbuscolony.org), <http://www.columbuscolony.org>

**Granbury Care Center** Granbury, TX

Additional housing related information for seniors may be found at: <http://www.seniorresource.com/house.htm>

[return to top](#)

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## **B. CAN'T GET LIFE INSURANCE? YOU PROBABLY CAN NOW!**

Did they tell you that you're too old for insurance?

-That you have too many medical issues?

-Or were they willing to write a policy that was financially impossible to afford?

Time to try again!

As medicine has advanced and the population's average age has increased with the baby boom generation now reaching senior citizen status, insurance companies have changed their underwriting to meet the demands of the marketplace.

It sure didn't use to be this way! For generations, insurance companies only wanted the young and healthy. Today's availability of policy underwriters to seniors is a major sea change. The challenge insurers faced is that the boom generation has made the over-60 population in America so large they were losing a substantial customer base.

Today, however, medicine has also advanced to the point where previously life-ending illnesses are treatable. This factor is reflected and summed up in national mortality, or life-expectancy measurements published by the U.S. government as well as by actuarial associations whose business it is to track such realities on the ground.

As the insurance industry is one of the only industries in America immune from anti-trust laws prohibiting corporate collusion they cooperate and share information, studies on life expectancy, the aforementioned mortality rates, medical advances, and various other data in an effort to set rates at which they can effectively sell policies while making a profit. Often changes come en masse as a result. Thus, the current insurance market environment older consumers are able to enjoy.

A number of noted firms have made changes to their underwriting requirements so as to reflect

the changes in population lifespan. Prudential Financial, AXA Equitable, Hartford Financial Services, and Met Life among others have made life insurance for senior citizens a reality.

State regulations do weigh in on insurability factors in order to protect consumers. Visit this link from the National Association of Insurance Companies to find the state insurance regulator's office in your area:

[http://www.naic.org/state\\_web\\_map.htm](http://www.naic.org/state_web_map.htm)

The Department of Veteran's Affairs also has insurance information here: <http://www.insurance.va.gov/miscellaneous/index.htm>

Some other government links on insurance matters are:

<http://www.opm.gov/insure/life/>

<http://www.consumeraction.gov/>

<http://www.opm.gov/asd/htm/PUB.htm>

Still can't find a policy? "Second-to-die" policies are definitely worth investigating. They are far less expensive than traditional policies because there is a second life involved. If one person is uninsurable, the other spouse's good health often makes the underwriting for both possible.

### Cash Settlements

If you have an older policy it MAY make sense for you to investigate your options for cashing out of it to a newer policy, or, for cash to pay health expenses, etc. When appropriate, it can be done through a "viatical" or cash settlement.

Cash settlements are possible because the investor in your old policy is going to evaluate your life expectancy and offer cash to you now at a discount from the life benefit written into your existing policy. You get cash now, albeit less than the death benefit of your policy, and the investor has a locked-in dollar amount of return based upon the policy terms versus what you're paid up front. The investor's rate of return is the variable and the risk they take - the longer you live, the lower their annual return on the investment.

None of these factors are to be taken lightly. EVERY person considering insurance should speak with several potential insurers before making a decision and investing in an insurance policy... but the odds are you can find the coverage you need far more easily today than you could have just a few short years ago!

Additional finance information can be found at:

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

[return to top](#)

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## C. TRACKING YOUR LOVED ONE AT HOME FOR SAFETY

At first blush it may seem Orwellian, or intrusive, or just plain odd. But when you stop to think of it - what senior citizen of frail health wouldn't want to know that a loved one was able to track their movements innocuously?

### **Falling at Home is Common**

Remember this tagline? "I've fallen and I can't get up!" Millions of Ready Alert-type devices were sold over the last several decades for exactly this reason. If you are ambulatory and of a certain age you are a risk for falling. Senior-aged bones don't take impact well, take longer to heal, and need protection.

There are a number of devices on the market to help you. Some are as simple as a cell phone that leverages global positioning satellite (GPS) technology embedded in the phone. Some of these systems integrate to home fire detection, or intrusion detection as well. A signal from these household alarms is sent to the health monitoring service for an immediate response of various types. The best of these track your movements and respond accordingly. This is an order of magnitude improvement over the "panic button" devices, because if you've fallen unconscious you won't be able to call for help!

Be sure and make yourself a list or chart of the options available. If you have a caregiver in your life now, discuss the options with them, as they are likely able to be able to help you navigate the decisions, etc. If you are caring for a senior citizen, be sure and discuss the matter with them before you choose the monitoring device. Remember, they are the ones who have to "wear or bear it," and their confidence in any system is key to successful implementation.

A clinical trial is now underway sponsored by the U.S. National Institutes of Health to explore the benefits of these devices in hospitals:

<http://clinicaltrials.gov/show/NCT00183053>

Another study we found from the University of Alabama in Huntsville was sponsored by the Mayo Clinic, Kansas State University, Perl Research, and the Naval Aerospace Medical Research Lab. These devices are becoming highly sophisticated, smaller, easier to use, and all due to advances in technology.

Mayo Clinic:

<http://www.mayo.edu>

Kansas State University:

<http://www.k-state.edu>

Perl Research:

<http://www.perlresearch.com>

Naval Aerospace Medical Research Lab NAMRL:

<http://www.namrl.navy.mil>

### **Currently Available Systems**

Here are a few such systems we found in a review of the Internet. There are many others we did not list, so be sure and check online for yourself - we may have passed up one that is perfect for your situation!

"QuietCare" offers a system that provides real-time information on a senior's status online for a family member or caretaker to view when away from the home, as well as other notifications via telephone and email should an event requiring attention occur.

<http://www.quietcare.com> 800-658-6939

"Alarm.com" offers a system of sensors and transmitters installed as part of your home security system that notifies a central monitoring center.

<http://www.alarm.com> 877-389-4033

"American Medical Alarms" offers a service whereby the user is given free hardware when he or she purchases the monitoring service. The individual wearing the watch-like device is monitored 24/7/365. This item has been featured in AARP's member magazine. [http://](http://americanmedicalalarms.com)

[americanmedicalalarms.com](http://americanmedicalalarms.com)

Life Response USA offers a "panic button" device along with certain temperature monitoring services. <http://www.liferesponseusa.com>

Pioneer4 Medical Systems offers a panic button with optional fall-detector technology that appears to be a bridge between the stand-alone panic buttons and the sophisticated motion-monitoring systems. Information is available at their web site:

[http://www.pioneermed.com/in-touch\\_sensors.html](http://www.pioneermed.com/in-touch_sensors.html)

A "wandering" alarm is available from a web site called Safety and Security Center. If the wearer is suffering from dementia and wanders off, a series of features are activated - including alarms, cell phone notification, land line notification, and pager notification.

<http://safetyandsecuritycenter.com/waalsy.html>

Additional aids for seniors may be found at:

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

[return to top](#)

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## D. DID YOU KNOW...?

### **Innovative Approach for Low Income Care**

Illinois developed the Supportive Living Program as an alternative to nursing home care for low-income older persons and persons with disabilities under Medicaid.

By combining apartment-style housing with personal care and other services, residents can live independently and take part in decision-making. Personal choice, dignity, privacy and individuality are emphasized. A typical community can be found at

<http://www.seniorresource.com/illinois.htm#assl>

To test the concept of supportive living for Medicaid clients, the Department of Healthcare and Family Services has obtained a waiver to allow payment for services that are not routinely covered by Medicaid. These include personal care, homemaking, laundry, medication supervision, social activities, recreation, and 24-hour staffing to meet residents' scheduled and unscheduled needs. The resident is responsible for paying the cost of room and board at the facility.

### **Protecting Your Computer**

(thanks to Defense Finance and Accounting Service)

Here are several things to consider for protecting data when using any electronic commerce activity (e.g., on-line banking, credit card purchases, and so forth:

1. Install operating system and application software (e.g., Internet Explorer) updates regularly.
2. Install and use anti-virus software and personal firewalls. Keep this software updated.
3. Do not store your various User-IDs and passwords in files on your computer.
4. After using your browser to access a site where you process sensitive information close all of your browser windows and restart a new browser session.
5. Be very careful when installing software that gives others access to your computer.
6. Don't email personal or financial information.
7. Reputable companies do not send email messages asking customers to update or validate information.

[return to top](#)

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## E. THOUGHTS FOR THE MONTH

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

Audrey Hepburn - "The best thing to hold onto in life is each other."

Dwayne "The Rock" Johnson - "You will go one-on-one with the Great One!"

Judy Collins - "The poetry and the songs that you are suppose to write, I believe are in your heart."

Tim McGraw - "You gotta do what you're good at."

David Beckham - "We just didn't play to our potential."

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

[return to top](#)

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## F. FREE THINGS

### **Get Information on Federal Long Term Care.**

The Federal Long Term Care Insurance Program was designed specifically for members of the family. It is sponsored by the federal government and backed by two of the country's top insurance companies. The federal program is designed to help protect enrollees against the high costs of long-term care. Personal access to registered nurse care coordinators and home care provisions are just a few of the reasons why the federal program may be the smart choice for you. See: <http://www.ltcfeds.com>

### **Dental Care for Pets**

Your pet's dental health is important. Routine at-home care is an essential part of caring for your dog or cat. Get a sample of "Greenies" at [http://www.greenies.com/en\\_US/2k6Sampling/](http://www.greenies.com/en_US/2k6Sampling/)

[return to top](#)

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## G.SPECIAL SURFING SITES

### **Old time Music and Such**

(thanks to Michael Mattison)

A web site for getting many types of information - audio, video and text - from the past: <http://www.archive.org> Their Old Time Radio section and the audio book selection are really great. They also have 78 rpm recordings as well as cylinder recordings.

Visit <http://www.seniorresource.com/SRBaz.htm#music> to get your Oldies but Goodies as well as

boxed sets of your favorite singers.

[return to top](#)

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## H. OH MY AGING FUNNY BONE

### **Marriage Seminar**

While attending a marriage seminar dealing with communication, Tom and his wife Grace listened to the instructor, "It is essential that husbands and wives know each others' likes and dislikes."

He addressed the man, "Can you name your wife's favorite flower?"

Tom leaned over, touched his wife's arm gently and whispered, "It's Pillsbury, isn't it?"

### **New Rule to Live by**

Ladies, leave your eyebrows alone. Here's how much men care about your eyebrows: Do you have two of them? Okay, we're done.

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>

[return to top](#)

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