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## Seniorresource.com E-zine May 2006

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### SPONSOR OF THIS ISSUE

## Humana

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### A. WHAT IS HAPPENING IN NORTHERN BAJA?

Well, it?s a boom of sorts. The Baja California peninsula of Mexico, a thin 800-mile finger of land, is composed of the two states of Baja California and Baja California Sur - north and south. Baja is just across the border from San Diego. The largest resort areas are Buena Vista, Cabo San Lucas, Ensenada, La Paz, Loreto, Rosarito, San Felipe, San Jose, and el Cabo. Plus, the region includes the major modern cities of Mexicali and Tijuana. The area is geographically diverse. It includes deserts, plus semi-tropical and mountainous areas, pine forests, and hundreds of miles of pristine beaches and coast. The U.S. Department of State estimates that out of the approximately four million Americans living outside the country, between 600,000 and one million are in Baja and elsewhere in Mexico, up from about 200,000 a decade ago. This development was prompted by rising real estate prices in the U.S.A. and changes to Mexican laws as a result of the 1994 North American Free Trade Agreement (NAFTA) which encourages foreign investment and makes purchasing beachfront land easier. Also, the fears that came with 9/11 have kept Americans closer to home when vacationing and retiring. Baja has been considered a weekend party destination for Southern California students and a low-rent getaway for American and Canadian retirees on a budget. Now Baja should be one of the places considered, along with other options discussed at <http://www.seniorresource.com/house.htm> by retirees or soon-to-be retirees. It can make a perfect weekend getaway or retirement home south of the border.

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### B. HELP FIGHT BREAST CANCER

In support of the Komen Foundation?s mission, Kellogg?s encourages people to make a ?Promise in Action.? When consumers submit two UPC's from specially marked packages of participating Kellogg?s? cereals and cereal bars, along with a minimum \$5 donation to the Komen Foundation, they will receive a ?Promise in Action? pink wristband. Information about this offer is on specially marked participating Kellogg?s? cereal and cereal bars and on the Kellogg Company Web site at [http://www.kelloggs.com/promotions/race\\_for\\_the\\_cure/ind\\_ex.shtml](http://www.kelloggs.com/promotions/race_for_the_cure/ind_ex.shtml).

## C. YES, WALKING

- reduces blood pressure
- lowers "bad LDL" cholesterol
- tunes up muscles
- strengthens bones
- aids weight loss

It is easy, inexpensive and has few side effects. Taking three brisk walks a week is one of the best things for your body. It is also a very safe way to exercise. Make walking a part of your lifestyle.

- Build a walk into your trip to work; park away from the office.
- Walk to the shops, or any other short trip.
- Take the family and pets out for long steady walks.

### **Getting Started**

Check to be sure that you are physically ready by consulting your doctor. Warm up and stretch the lower body, especially the calves. Prepare your route, what you plan to wear (depending on expected weather), and learn how to deal with any emergencies that may come up (carry your cell phone). When beginning your walking program, concentrate on safe routes in busy areas that you know, just in case you feel ill, or simply too tired to continue, and to avoid getting lost. Public parks, shopping areas and zoos are all ideal beginners' routes. Begin with short slow walks and pick up speed and duration on subsequent trips. To get the most fitness improvements from walking, you need to make it a regular activity and increase your efforts slowly at your own pace.

### **Staying Motivated**

Choose different routes to walk, taking in the scenery, and if possible, photographing where you have been. Try to walk with a partner; it makes the time go faster and the peer relationship will be a motivator on days when your will power is low. Of course in some areas there are walking groups. If you can't find one, start one (try putting up a poster at your local supermarket, for instance). Monitor your increase in fitness, and how you feel

both during your walk and for the balance of your day. Use the walk time to reflect on your life, feel positive about yourself, and purge any negative feelings. .

## **Walking Guide**

The Arthritis Foundation's Walking Guide (Item No. 835.7045) covers everything you need to get started to the elements that are crucial for your exercise program. Available FREE at <http://www.arthritis.org/afstore/storehome.asp>

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## **D. DID YOU KNOW...?**

### **Quit Smoking Study**

The University of Minnesota Medical School and Minneapolis VA Medical Center research shows that smokers who receive support over the telephone when trying to quit are more successful in kicking the habit than those who receive help as part of routine medical care.

The research is published in the March 13, 2006, issue of Archives of Internal Medicine, one of the JAMA/Archives journals. Lawrence C. An, M.D., assistant professor of medicine, and colleagues studied daily smokers who received care at five Veterans Affairs medical centers in the upper Midwest and were committed to quitting within one month.

"The findings suggest that health-care providers should consider adding telephone care to their smoking cessation programs," An said. "With the telephone support, we are able to bring the service to the smokers instead of making them come to us to get help."

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

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

Golda Meir: "Those who don't know how to weep with their whole heart, don't know how to laugh either."

Jack Paar: "I have never seen a bad television program, because I refuse to. God gave me a mind, and a wrist that turns things off."

Sugar Ray Robinson: "I've always believed that you can think positive just as well as you can think negative."

Pete Seeger: "Education is when you read the fine print; experience is what you get when you don't?"

Dr. Benjamin Spock: "Happiness is mostly a by-product of doing what

makes us feel fulfilled?

Harry S Truman: ?It is amazing what you can accomplish if you do not care who gets the credit.?

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

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## F. FREE

### **Inns of Elegance**

This August and September, seven historic inns in St. Augustine, Florida, are offering senior guests a free or half-price night, depending on the length of stay. All inns are within walking distance of St. Augustine's historic center.

Here?s the deal: With the "Seniors Inn Love" promotion, seniors who pay regular midweek rates for one night get a second night for half price. Seniors who pay regular midweek rates for two nights get a third night free. These bargains are valid for Sunday through Thursday stays in August and September. There is no book-by date but rates are subject to availability.

For more information about this promotion and to learn about individual inns and rates, visit the Inns of Elegance website <http://www.innsofelegance.com/seniors.htm>.

Each inn has different reservation policies and restrictions, so call and ask for more details on this promotion before booking. No age requirement is listed.

### **Those Saving Bonds**

The government would like to find the owners of over \$13 billion in mature savings bonds that were issued since 1941.

Do you?

- Own a savings bond that you haven?t received in the mail?
- Have H/HH interest that you haven't received?
- Own a savings bond, or registered Treasury note or bond that has matured and is no longer earning interest?
- Have TreasuryDirect payments that you haven?t received?
- Need to know whether a deceased loved one owned securities?
- Wonder whether you own a security?

Check Treasury Hunt! <http://www.treasurydirect.gov/indiv/tools/sbtdhunt.htm>

For help with other financial issues visit us at <http://www.seniorresource.com/finance.htm>

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## G. SPECIAL SURFING SITES

### **Partners in Community Supports (PICS)**

PICS was founded by six of Minnesota's most respected non-profits to help broaden choices, support new friendships, and generally promote a more inclusive atmosphere for persons with disabilities in the state. (PIC is also funded in part by the Administration on Developmental Disabilities Projects of National Significance program, U.S.

Department of Health & Human Services.) A key feature is their website where they feature ?Life Page.? A lot of information, from local resources for leisure to special clothing for persons with disabilities! Whether you're looking for something for yourself, your family, or a person with whom you work, Life Pages has great ideas for your free time. <http://www.picsweb.org/lifepages.asp>

Although currently a project of the State of Minnesota, it is certainly a service to be used as a model by other states. (Similar projects, although perhaps not identical, are to be found in New York State, New Jersey, California, Oregon, Washington, and other states.)

### **SmartMoney.com**

Credit cards rates have steadily been climbing. The Federal Reserve continues to raise interest rates to keep inflation in check. **Bankrate.com** indicates the average national rate on a variable-rate gold card stands at 12.94%. Many card issuers are raising the amount of the monthly required minimum payment. Try using this calculator <http://www.smartmoney.com/debt/calculator/index.cfm?story=debt-toomuch> to see where you stand against the norm. If your payments are out of line, perhaps consolidating card debt with a credit card that provides a low initial rate will help. Homeowners might consider a home equity loan with tax-deductible interest (available at most banks). Such an equity loan comes with the added risk of converting your unsecured debt into one secured by your home.

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## H. OH MY AGING FUNNY BONE

We went to the movie the other night. I sat in an aisle seat as I usually do because it feels a little roomier. Just as the feature was about to start, a baby boomer from the center of the row got up and started working her way out. "Excuse me, sorry, oops, excuse me, pardon me, gotta hurry, oops, excuse me." By the time she got to me I was trying to look around her and I was a little impatient so I said, "Couldn't you have done this a little earlier?" "No!!" she said in a loud whisper, "The TURN OFF YOUR CELL

PHONE PLEASE message just flashed up on the screen and mine is out in the car."

Do you have a joke to share? Send it to [humor@seniorresource.com](mailto:humor@seniorresource.com)

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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