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Our present survey <http://www.seniorresource.com/survey.htm> is still looking for responses. If you did not visit in the past few months, we hope you do so now. Your privacy is respected, we don't capture your email or plant code in your computer. We receive only the answers you provide. Its helps seniorresource.com and our clients to serve you better by knowing about "you" collectively!

A. NEW YEAR'S RESOLUTIONS

I have neglected to add to this year's list of resolutions that I will lose weight because in the broad scheme of war, tsunamis, hurricanes, earthquakes, and people having their civil rights curtailed, if I weigh 10 pounds more or less makes no difference, really. What matters is being more tolerant of the differences that surround me. It needs to be okay that my neighbor earns less or more than I do; that the people down the street voted differently, that I believe in a woman's right to choose and my co-worker thinks abortion should be a crime. The democracy in which I was born needs to be defended and supported and that means the most important resolution I can make is to give others the right to privacy in their personal lives, and live my life so that it will not infringe on the rights and personal beliefs of others.

B. "IF I HAD MY LIFE TO LIVE OVER"

by Erma Bombeck (written after she found out she was dying from cancer).

- I would have gone to bed when I was sick instead of pretending the earth would go into a holding pattern if I weren't there for the day.
- I would have burned the pink candle sculpted like a rose before it melted in storage.
- I would have talked less and listened more.
- I would have invited friends over to dinner even if the carpet was stained, or the sofa faded.
- I would have eaten the popcorn in the 'good' living room and worried much less about the dirt when someone wanted to light a fire in the fireplace.
- I would have taken the time to listen to my grandfather ramble about his youth.
- I would have shared more of the responsibility carried by my husband.
- I would never have insisted the car windows be rolled up on a summer day because my hair had just been teased and sprayed.
- I would have sat on the lawn with my grass stains.
- I would have cried and laughed less while watching television and more while watching life.
- I would never have bought anything just because it was practical, wouldn't show soil, or was guaranteed to last a lifetime.
- Instead of wishing away nine months of pregnancy, I'd have cherished every moment and realized that the wonderment growing inside me was the only chance in life to assist God in a miracle.
- When my kids kissed me impetuously, I would never have said, "Later. Now go get washed up for dinner." There would have been more "I love you's." More "I'm sorry's."
- But mostly, given another shot at life, I would seize every minute...look at it and really see it. Live it and never give it back. Stop sweating the small stuff.
- Don't worry about who doesn't like you, who has more, or who's doing what.
- Instead, let's cherish the relationships we have with those who do love us.
- Let's think about what we have been blessed with. And what we are doing each day to promote ourselves mentally, physically, emotionally. I hope you all have a blessed day.

C. DID YOU KNOW?

With the oldest baby boomers turning 60 this year we see lifelong learning developing as a concept combined with development of senior communities. Moving to a college town or to a senior community near a campus to take classes or share the educationally stimulating atmosphere is becoming popular. One of the leaders of a program to expand campus continuum is conducting a survey to identify what YOU think are the most desirable locations for future lifelong learning opportunities. Go to Campus Continuum's website or call 617.694.2422 to learn more about the concept, or contribute your input to their survey: <http://www.campuscontinuum.com>. As we noted last year at tax time, lending a boost to the concept, seniors may deduct lifelong learning cost from their annual income tax obligation to a maximum lifetime limit of \$10,000 .

Thinking of buying a hybrid automobile? Tax credits for buying these fuel-efficient cars are limited by how many hybrid cars the automobile

manufacturer makes/sells. Because of the number of hybrid Priuses Toyota has already sold, it is expected that by early 2006 the tax credits for the car will be reduced, and by late 2007 it is anticipated they will be exhausted. Honda anticipates that their hybrid will offer reduced tax credits by mid-2007.

Subject to alternative minimum tax(AMT)? You are NOT eligible for hybrid tax credits. With the rising cost of living in the 30 years since the AMT was enacted without indexing for inflation, more people are surprised each year to find themselves caught by it. Always consult your tax professional regarding tax information to learn how it may apply to you.

If you have an irrevocable trust you may not alter its terms during your life time. If you have a revocable trust with provisions to set up an A and a B trust upon the death of the first spouse, you may not alter the terms of the B trust after your spouse's death. All the more important reason to understand fully what you plan and sign for in your estate planning. (Find elder law attorneys via www.seniorresource.com/states.htm.)

Reported in the British Medical Journal is the most convincing report yet linking obesity with dementia. Over 10,000 Californians were followed for almost 30 years and the fatter subjects were the more likely they were to develop dementia or Alzheimer's. Perhaps we should rethink our New Year's resolutions!

D. REVERSE MORTGAGES AND CONSUMER SAFEGUARDS

>From NRMLA: Peter Bell, President & Darryl Hicks, Associate Director

Reverse mortgage lenders, with approval from the U.S. Department of Housing and Urban Development, have implemented a new consumer protection called the "principal limit lock" which freezes the "expected interest rate" on federally-insured Home Equity Conversion Mortgage (HECM) reverse mortgages for a period up to 60 days from the date of application. The expected interest rate is utilized to calculate the amount of funds available from a HECM reverse mortgage, according to the National Reverse Mortgage Lenders Association (NRMLA). Prior to implementation of the principal limit lock, if rates increased between the time of application and the loan closing, the borrower received less money.

"This is an important new feature designed to make the HECM program more consumer-friendly," said Peter Bell, President of NRMLA. "Interest rate fluctuations over the past several years have benefited some reverse mortgage borrowers, but hurt others. This principal limit lock protects borrowers in a rising interest-rate environment, yet let's them benefit if rates are lower at the time of closing." If rates decline between the date of application and closing, the homeowner can utilize the lower of the two rates and receive more money than what was originally quoted. If the loan closes after the 60-day lock expires, the prevailing interest rate on the actual date of closing is used, regardless of whether it's higher or lower.

A reverse mortgage is a loan that enables homeowners 62 or older to borrow against the equity in their home, without having to sell the home, give up title, or take on new monthly mortgage payments. The home does not have to be owned free and clear to qualify. Loan proceeds can be used for any

purpose, and taken out as a lump sum, fixed monthly payments, line of credit (except in Texas), or a combination. The loan amount depends on the borrower's age, current interest rates, and the value and location of the home. A reverse mortgage does not have to be repaid until the borrower moves out of the home permanently, and the repayment amount cannot exceed the value of the home. After the loan is repaid, any remaining equity is distributed to the borrower or the borrower's estate.

The "expected interest rate," is a critical factor that is used to determine how much equity an elderly homeowner is eligible to receive from a HECM. It is calculated by adding a pre-set "margin" to the 10-Year U.S. Constant Maturity Treasury rate (published weekly by the Federal Reserve). The margin added is currently 1.5% for monthly-adjusted loans and 3.1% for annual-adjusted loans.

The Web site has extensive information on reverse mortgages, a state-by-state list of lenders, and a reverse mortgage calculator. To be listed on the NRMLA website, a lender must agree to abide by the Association's Code of Conduct and operate in accordance with its Best Practices.

NRMLA is a nonprofit trade association, based in Washington, DC, whose members make and service reverse mortgages throughout the U.S. and Canada. Members sign a Code of Conduct pledging to abide by guidelines that assure fair, ethical, and respectful practices in offering and making reverse mortgages to seniors.

[Note to Reporters and Editors: NRMLA can provide statistics and comment on reverse mortgages, and help find reverse mortgage borrowers and lenders in your area for interviews.]

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Want a quick explanation of how reverse mortgages differ from conventional home mortgages? Visit <http://www.seniorresource.com/finance.htm#reverse>.

E. FIBER IN YOUR DIET

from an article by Rana Nelson for Senior Scene

Fiber in your food contains no calories but its bulk takes up room in your stomach making you feel more satisfied. It causes food to process more slowly from your stomach to your intestines keeping you feeling full longer and perhaps reducing the amount of food you eat. Thus arises the message that a high-fiber diet is important to maintaining a healthy weight or achieving weight loss. The greater bulk passing undigested through intestines aids in the working of our intestines to prevent constipation.

The slower processing of food out of the stomach makes for a more level release of insulin and hence more controlled blood glucose levels.

Fiber also appears to interfere with absorption of dietary fat and cholesterol, believed to result in lowering blood cholesterol levels.

So how much fiber is enough?

Typically Americans consume 10-15 grams of fiber daily, but men over 50 should consume 30 grams daily; women 21. While we may know the fiber content in our breakfast cereal there are many other sources without

consuming bulk raw fiber.

- A banana, orange or five prunes contain 3 grams of fiber each.
- Bread whose first ingredient is "whole grain" or "whole wheat" flour.
- Wheat germ (3 grams of fiber per tablespoon) can embellish yogurt or ice cream
- Garbanzo, navy kidney, black and other beans can be added to soup and pasta dishes
- Split pea, lentil, barley and vegetable soups
- Use spinach on sandwiches instead of lettuce
- Add sesame or pumpkin seeds to salads
- Mash potatoes with the skins on
- Add double vegetables to a meal instead of starch
- choose brown rice over white rice and try whole grain pasta over regular

Don't increase your fiber intake all at once. Do it by adding only five to ten grams to your daily intake each week giving your digestive tract time to adjust to the change. Increase your water intake at the same time to help the fiber flush through your system more easily. The dieter's bonus is that if you are counting carbohydrates to lose weight if there are five or more grams of fiber in foods you may subtract them from the carbohydrate count of food - because your body will not absorb them.

Rana Nelson, MS, RD is consulting dietitian for the American Red Cross Senior Nutrition Program in Puget Sound, Washington.

F. THOUGHTS FOR THE DAY

One must wait until evening to see how splendid the day has been.
Sent to jokes@seniorresource.com for possible inclusion at
<http://www.seniorresource.com/thought.htm>

G. MOVING

>From ApartmentStores.com

One of the most stressful things people do is move into a new home. From finding a new home, changing your address, packing your belongings, having your utilities switched over and getting your things from point "a" to point "b" there are many decisions to be made and services to consider.

The Internet has facilitated the moving process. One can find apartments and home listings on-line and view photos and floor plans, but once you decide where to move, the second decision is how. Packing takes organization and planning. Deciding if you want to hire professional movers to pack and move you or if you want to rent a truck and get your friends together and move yourself, or do some combination of the two is another major decision.

There are websites that offer free moving estimates with comparisons between different moving companies. Put in addition to moving and packing quotes from national full-service movers, one can also check truck rental availability, rates and reservations and purchase moving supplies to be delivered right to your door. Additionally, you can get storage quotes, moving and storage insurance quotes and have some of your utilities hooked-up via the internet. They ease the logistics, but not the trauma that can be associated with the notion of relocation.

Here are some moving tips that will make your actual move easier and assure all of your belongings arrive in your new home in perfect condition.

- Keep moving supplies on hand for packing: Boxes, thick pen, bubble wrap, newspaper, tape measure, tape and scissors.
- Use boxes and containers that can be closed tightly. There are boxes available for purchase for dishes, wardrobe and other special items.
- Do not pack more than 50 pounds into each box.
- Pack heavy items in small boxes.
- Fragile items like dishes, glass and mirrors should be placed vertically in a box and should be wrapped in newspaper or bubble wrap or towels or blankets.
- Pack audio and video equipment in their original boxes. Tighten transit screws and label cables so you can set up your equipment easily.
- If removing screws, tape them to the objects they are removed from.
- Pack one room at a time and keep a detailed list of the contents of each room and box.
- Label each box with thick marker or with a big sticker. Indicate the following: (a) Room it should go in (b) If it is fragile (c) If it should be loaded last so it will be unloaded first.
- Cushion contents with packing material such as bubble wrap, newspaper or tissue.
- Pack books tightly on end in small boxes. Do NOT pack all books into one box.
- Keep all valuables with you.
- Confine your cat to one room in your new home to help it adjust to its new surroundings.
- Check with your local U.S. Department of Agriculture for regulations regarding moving plants from one state to another.
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ApartmentStores.com is an easy to navigate site offering many services to make your move easier by meeting with an interactive directory of partners. Get listings in your area for all your moving needs near-by or across the country. Ask additional moving questions at <http://www.ApartmentStores.com>.

H. FREE

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I. SPECIAL SURFING SITES

What are your legal rights when you are delayed en route at an airport due to airline troubles? Can you be involuntarily bumped from a flight you paid for? Find out if you have recourse, when and what that recourse might be at <http://www.airconsumer.ost.dot.gov/pubs.htm> under "Other Publications" and click on "Fly Rights".

New on <http://www.seniorresource.com/house.htm> is a link to ApartmentStores, Moving and Relocations which offers contacts to movers, truck rentals and packing boxes. If their services might help you check them out please. Your click to our links and advertisers helps keep seniorresource.com FREE and on line with all it's many topics of helpful FREE information.

Want to check out the record for your pending surgery or procedure at you local hospital? How many times a year do they perform it? Find some of these statistics at <http://www.hospitalcompare.hhs.gov> (Medicare's site) and <http://www.leapfroggroup.org/cp> which offers voluntary-hospital-provided data.

J. OH MY AGING FUNNY BONE

An old man of Italian descent lived alone in the country. He wanted to dig his tomato garden, but it was very hard work as the ground was hard. His only son, Vincent, who used to help him, was in prison. The old man wrote a letter to his son and described his predicament.

Dear Vincent,

I am feeling pretty bad because it looks like I won't be able to plant my tomato garden this year. I'm just getting too old to be digging up a garden plot. If you were here my troubles would be over. I know you would dig the plot for me.

Love Papa

A few days later he received a letter from his son.

Dear Papa,

Not for nothing, but don't dig up that garden. That's where I buried the BODIES.

Love Vinnie

At 4 a.m. the next morning, FBI agents and local police arrived and dug up the entire area without finding any bodies. They apologized to the old man

and left.

That same day the old man received another letter from his son.

Dear Papa,

Go ahead and plant the tomatoes now. That's the best I could do under the circumstances.

Love Vinnie

Sent to jokes@seniorresource.com by G.Schwartzman. Find much more humor at <http://www.seniorresource.com/jokes.htm>.

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Richard Kruth is responsible for the information provided at the website for ordering his book and information included within his book.

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