

Meeting the Challenges

Quarterly

JOURNAL

FALL 2006

Volume 15 Number 2

published since 1989 by the **non-profit 501(c)(3)**
Partnership to Preserve Independent Living
for Seniors and Persons with Disabilities

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Reverse Mortgages EXPLAINED

For an increasing number of older adults, a reverse mortgage on the home they own is a good choice for several reasons:

1. Declining monthly income may be stretching the budget pretty thin
2. Selling and buying another property can mean lots of expense for less home
3. Having lived in our home for many years, we may want a guarantee that we can stay there in the years ahead
4. Home improvements or repairs are necessary
5. Money is needed to help with medical expenses
6. More money to spend on the fun things in life would really nice.

FIRST, a word of caution: THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) CREATED ONE OF THE FIRST REVERSE MORTGAGES.

FHA, THE FEDERAL HOUSING ADMINISTRATION, IS PART OF HUD. THE FHA REVERSE MORTGAGE IS A FEDERALLY-INSURED LOAN THAT IS DESIGNED TO HELP PROVIDE FINANCIAL SECURITY FOR HOMEOWNERS, 62 YEARS OF AGE AND OLDER. FEES ARE REASONABLE AND SET. INFORMATION ABOUT REVERSE MORTGAGES IS FREE. SCAM ARTISTS TRY TO CHARGE THOUSANDS FOR THIS FREE INFORMATION! TO RECEIVE FREE INFORMATION ABOUT REVERSE MORTGAGES, CALL AARP AT 1-800-209-8085 (toll free). DO NOT PAY ANYONE FOR FREE INFORMATION ABOUT REVERSE MORTGAGES.

What is a Reverse Mortgage?

It is a home loan that allows the owner, 62 years of age or older, to turn

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DISCLAIMER:

Articles prepared by or presented in *Meeting the Challenges* are for general information purposes only.

The information is not intended to be medical advice. If you suspect that you have a physical, medical or psychological problem, you should always seek care from a qualified professional.

Before taking any action that may impact you personally, consult with your own physician, attorney, investment counselor, or other professional advisor.

Meeting the Challenges

VOLUME 15, ISSUE 2, October 2006

EDITOR: Richard Smith

Telephone: 951.867.3800 / Fax: 951.867.3830

E-Mail: rsmith@vitalco.net

Meeting the Challenges is published quarterly (four times a year) by the Partnership to Preserve Independent Living for Seniors and Persons with Disabilities, 6296 Rivercrest Drive, Suite K, Riverside, CA. 92507. Non-profit organization postage paid at Riverside, CA. The Partnership to Preserve Independent Living for Seniors and Persons with Disabilities is a non-profit, tax-exempt corporation organized for the purpose of improving or preserving the independence and dignity of the elderly and persons with disabilities and their families. **The educational programs of the Partnership to Preserve Independent Living for Seniors and Persons with Disabilities are supported by the charitable contributions of individuals and organizations, with additional funding provided by the Riverside County Transportation Commission.** Visit us on the Internet at www.LivingPartnership.org or through *Vital Connections* at www.vitalco.net
 POSTMASTER: Send address changes to Partnership to Preserve Independent Living for Seniors and Persons with Disabilities, 6296 Rivercrest Drive, Suite K, Riverside, CA 92507.

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some of the accumulated value, or equity, in their home into cash. The official name of a Reverse Mortgage is a "Home Equity Conversion Mortgage" (HECM). And, so long as it is the principal residence of the borrower, a reverse mortgage does not require repayment of the loan.

Free Money?

Not exactly, but money when you need it that can be used for any purpose. No monthly payments are required during the time you have the loan. In fact, **you can receive money from the loan** in a number of different ways:

1. In equal monthly payments to you, so long as the home remains the principal residence of one of the borrowers
2. In equal monthly payments to you for a fixed length of time
3. As a line of credit that allows the borrower to request payments at the times and in the amounts that it might be needed, until the line of credit established through the loan is used up
4. It is also possible to set up a plan that allows for both monthly payments to you and other payments when

needed.

The money you receive from the loan is not taxable as income.

You must repay the loan when you sell your home or when the last borrower on the loan can no longer use it as their principal residence. When the home is sold, the amount of cash received through the reverse mortgage must be repaid, along with interest and any fees advanced as part of the loan. The remaining proceeds of the sale belong to you or your heirs.

Most reverse mortgages contain what is called a "non-recourse" clause that precludes you or your estate from owing more than the value of your home when the loan is repaid. Be sure to ask how this might affect you when you receive pre-loan counseling.

Also, if you win the lottery or whatever, you can pay off the reverse mortgage on your home whenever you want and there are no early payment fees.

As long as you or one of your co-borrowers lives in the home as their principal residence, no payments on the reverse mortgage are due.
 NOTE: To be eligible as a co-borrower, a person must also be 62 or older and living in the home as their principal resi-

dence. During the term of the reverse mortgage, the borrower is responsible for home maintenance and the payment of insurance and taxes on the property. If you don't pay property taxes or maintain homeowner's insurance, you risk the loan becoming due and payable.

No second mortgages are allowed behind a reverse mortgage.

Loan Referrals?

Some estate planning firms charge a "percent of the loan amount" to help homeowners get a reverse mortgage—don't pay a fee for what is basically a referral to an approved lender. A condition of application for a reverse mortgage is "loan counseling". HUD provides counseling and referral to approved lenders FOR FREE. **For the location and phone number of a HUD-approved housing counseling agency in your area, call the FHA Resource Center at 1-800-225-5342** (toll free).

What Types of Homes are Eligible for a Reverse Mortgage?

- A single-family home, that is your principal residence—including detached houses, townhouses, FHA-approved condominium

units, and manufactured homes on land that you own.

- A 2 to 4 unit property that you own and that is also your principal residence.

You must own the home outright or have a low remaining mortgage balance that can be paid off with the reverse mortgage loan.

How Much Money Can I Get?

In general, the more your home is worth, the older you are, the lower the interest rate, the more you can borrow. Only part of the equity in your home may be available through a reverse mortgage. FHA establishes maximum Housing Equity Conversion Mortgage limits that affect the amount of cash available from a reverse mortgage. These limits are established on a county-by-county basis. HUD-approved lenders and HUD-approved counseling agencies can provide current limits for your area. **Call the FHA Resource Center at 1-800-225-5342 for more information.**

According to the Federal Trade Commission (FTC), "Lenders generally charge origination fees and other closing costs for a re-

verse mortgage. Lenders also may charge servicing fees during the term of the mortgage. The lender generally sets these fees and costs."

Selected HUD Approved Housing Counseling Agencies:

FAIR HOUSING COUNCIL OF RIVERSIDE COUNTY, INC, RIVERSIDE — 800-655-1812

BYDESIGN FINANCIAL SOLUTIONS, SAN BERNARDINO — 800-750-2227

CATHOLIC CHARITIES, SAN BERNARDINO — 909-880-3625

NOTE: *Other agencies listed for Riverside and San Bernardino Counties were difficult or impossible to contact, so we have not included them in this list. Call HUD's Interactive Voice Response System at: (800) 569-4287 for agencies in other counties.*

HUD Approved Reverse Mortgage Lenders:

Any Title II mortgage lender is an approved reverse mortgage lender. **Call the FHA Resource Center at 1-800-225-5342 for a list of available lenders in your area.**

SOURCES: US Department of Housing and Urban Development, <http://www.hud.gov/buying/rvrsmort.cfm>; AARP, <http://www.aarp.org/money/revmort>; US Federal Trade Commission, <http://www.ftc.gov/bcp/online/pubs/homes/rms.pdf>

SHINGLES VACCINE—UPDATE

In our last issue, we reported that the first vaccine against shingles had been approved by the Federal Drug Administration (FDA). The vaccine, manufactured by Merck & Co., Inc, is called Zostavax.

The vaccine is now available. It is intended as a vaccine for the prevention of shingles and is not for prescription as a treatment for people who are currently suffering from the disease.

Zostavax has not been approved for patients younger than 60 years of age, pending additional studies. Because the vaccine contains a live, but weakened, virus, it is not appropriate for people with compromised immune systems resulting from other disease, cancer treatments, or organ transplants. It is estimated that about 1 out of 10 seniors may not be eligible to receive the vaccine. Of those who are vaccinated it is expected to be an effective preventative for about half.

Although the vaccine is marked for coverage under Medicare Part D, it will be up to the Advisory Committee on Immunization Practices at the Centers for Disease Control to make recommendations soon on how many older Americans should receive the vaccine. This could result in only partial coverage of the cost of vaccinations and industry experts believe that might slow acceptance of the medication by physicians.

SOURCES: Merck & Co., Inc., <http://www.zostavax.com> ; WebMD, <http://www.webmd.com/content/article/122/114846.htm>

EGGS ???

Are they bad for us? Good for us? Or was that just the way it was last year? According to a recent article in "Healthbeat" from Harvard Medical School, it depends!

It turns out that the egg is loaded with.....yes, cholesterol. An average egg has about as much as servings of shrimp and liver, but it seems that studies by Harvard cardiologist Paul Dudley White show that the amount of cholesterol in food *generally* has a "small impact on cholesterol in the blood".

On the other hand, the egg is also loaded with nutrients: choline, which may help in preserving memory, lutein and zeaxanthin, which may help in protecting against vision loss, some vitamins and minerals, 6 grams of protein and some very healthy unsaturated fats.

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What does it take to be a Volunteer Driver for TRIP in Riverside County ?MAINLY a willingness to share your ride with someone in your neighborhood or community who has no way to get to the store or travel for other purposes.



How Much Time ? There are no set hours, no clocks to punch. TRIP volunteers are *not on-call*—travel is arranged between you and your riders, as mutually convenient.



What's The Catch ? None. Help when you have time. Each month you will get a mileage reimbursement from your rider to help cover your vehicle expense, and we provide extra insurance too!



If you think you would like to help, call 1-800-510-2020 and ask for TRIP.....

Riverside County ADULT PROTECTIVE SERVICES1-800-491-7123

(Continued from page 4)



According to “Healthbeat”, the American Heart Association made a logical, but incorrect, assumption in the 1960s that cholesterol in food translated into high cholesterol levels in the blood. True enough that there is a connection between high cholesterol levels in the blood and heart disease, but what you eat isn’t, apparently, the whole story.

A 14 year study of nearly 120,000 healthy men and women found that those who ate one or more eggs a day were no more likely to have a heart attack or stroke than those who ate fewer than one egg per week. The exception was that people suffering with diabetes who ate an egg a day or more were more likely to have developed heart disease than those who rarely ate eggs.

It also seems that some of us are more sensitive to dietary cholesterol than others, but, if we are, high levels of bad cholesterol can also be at-

tributed to other dietary sources of saturated fats and trans fats. The advice from “Healthbeat” is that if we have normal levels of total and bad cholesterol (LDL), the way to find out for sure if we are what are referred to as “dietary responders” is to have cholesterol levels checked after staying away from eggs for a month or so, then eating an egg a day for a week or so and then having it checked again.

Of course, that seems like a lot of work just to find out if you can eat eggs or not! Do we need eggs in our diet? Not really, there are lots of other foods that provide the same nutrients, but some of us LIKE eggs and they are a very inexpensive source of protein.

Here’s what “Healthbeat” suggests, if we do not have diabetes and our cholesterol levels are tested in the normal range:

- An egg a day is OK—if two today, none tomorrow
- In recipes calling for an egg, use the whites of 2 eggs instead
- Cut out the saturated and trans fats in our diet
- And then have cholesterol checked again in 2 or 3 months—if levels haven’t changed, go ahead and enjoy the inclusion of a

moderate quantity of eggs in your diet.

What Are

Egg Substitutes?

Mainly the idea behind the use of substitutes is to avoid the fat and cholesterol contained in egg yolks.

The commercial brands, available in the dairy section of grocery stores, are made from egg whites. Manufacturers then add vitamins like A, B-12, D and E, as well as other nutrients such as folic acid and riboflavin. The yellow color comes from the vitamin beta carotene. Those that are pasteurized can be used uncooked without the threat of salmonella poisoning.

Home recipes use 6 egg whites, 1/4 cup of non-fat powdered milk (instant skim milk cannot be substituted for the powdered non-fat milk, which is sold in health food stores) and 1 tbsp. of canola oil. 1 or more drops of yellow food coloring can be added. Note: homemade substitutes contain raw egg whites and should not be eaten uncooked.

For baking, go Vegan: For “1 egg”, use 1 tbsp. Soya flour and 1 tbsp. water. Another option is about 2 ounces of tofu blended with the liquid portion of the recipe, or use 1/2 of a large banana, mashed.

Extra Help in paying for your Prescription Drugs under Part D !

by Ann Kasper, Director, Health Insurance Counseling and Advocacy Program

Low Income Subsidy (LIS) can help you easily to pay for the needed medications your doctor prescribes *if your income and savings make you eligible.*

Of the large number of people who probably qualify, about one-fourth of them (3 million people) have not applied for the LIS. These people, (possibly You!) are either paying too much for their medications, not taking them as often as they should, or not taking them at all because they can't afford them.

Right now there is a special enrollment period for LIS until November 15th. You can enroll and get help without any penalty. If you call Social Security – 1(800) 772-1213 or TTY 1(800)325-0778 – you can find out right away if you are eligible for the Extra Help. You can get assistance over the phone in filling out the application or you can ask for

a paper application.

Four levels of help are available under the Low Income Subsidy:

1. If you have savings (or assets) of \$10,000. or less as a single person (\$20,000 if you are married), you would pay 15% of full cost for your drugs after a \$50 deductible. There is no coverage gap. The top monthly income you can have is \$14,700 (single) and \$19,800 (couple).
2. If you have savings of \$4,000 as a single or \$6,000 for a couple, with a monthly income of about \$1,100 or \$1,500, you would pay only \$2 for generic drugs or \$5 for brand names. No coverage gap applies and you can change plans.
3. If you are eligible for full-benefit Medi-Cal, you probably have already been contacted and may have been auto-enrolled in a drug plan. You should be paying \$1 for generics

and \$3 for brand names. You won't have a coverage gap and changing your plan is OK. If you are having problems getting your drugs, you can call the plan or call HICAP at 1-800-434-0222 for help.

4. People who live in hospitals or nursing homes should not be paying anything for their prescriptions. If there are problems, HICAP can help them also.

After you have qualified for low income assistance, your next step is to find out which drug plan covers most or all of your prescriptions. You can get help with this choice by calling HICAP at 1-800-434-0222 for a free, private appointment.

Medicare can also help with the process at 1-800-633-4227, or call the ABC Coalition at the Office on Aging at 1-800-510-2020. Any of these organizations will be happy to help you or just answer your questions.

It's very important that you find a drug plan that is right for you and you get the help that you qualify for, so you will be able to get the drugs you need.

24/7 Information & Resources

Vital Connections

www.vitalco.net

**...government resources....even News, Weather and Sports!
...AND...you can read prior Meeting the Challenges articles!**

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....non-commercial
...links to services**

**GRAPEFRUIT SURPRISES
ARE ALL MUTATIONS!**

Citrus has a VERY LONG and interesting history.

Many varieties were growing in Asia according to the earliest writings of Chinese agriculturists. It is reported that citrus was cultivated by royalty in Italy during the 3rd Century AD.

But the grapefruit is something else again! It is a mutation of the Pommelo, which is called Chinese grapefruit. The pummelo is the largest of the citrus fruits with a shape that can be nearly round to pear-shaped and can be as large as a 25-



pound watermelon.

In 1750, a natural mutation of the Pommelo was noted. It was the modern Grapefruit. In 1913, the first seedless pink was found as another natural limb mutation. In 1929, the first Ruby Red was found as a natural limb mutation. Don't you wonder what might be next?

Planning to Limit Driving

Changing from being a “driver” to being a “rider” can be one of the most difficult challenges many of us will face in our lives. The private vehicle is the central means of transportation in our communities and we have come to take it for granted. What will we do if we can't drive anymore? An abrupt change is usually very difficult, but easing into change is a much more comfortable way to go.

When driving is limited, it is essential that we continue to be able to remain engaged in life's activities and it is not likely that any single alternative will be able to replace our absolute dependence on the automobile.

Following are some questions to help identify some possible alternatives where you live:

1. Do you share common destinations with family and friends? Are they available to provide rides?
2. Do you know about bus services? Is there a stop near your home? Are there stops near your destinations? What are

the route schedules? How much does it cost? How do you pay? (Contact your local service and request information.)

3. If you require special transportation assistance, are there door-to-door public services? Are you eligible? How do you qualify? Are reservations required? How much does it cost? Are there geographic limitations? (Call and ask your local transit agency, Office on Aging, or the people at city hall.)
4. Are taxi services available? How much do they cost? Will drivers assist with bags and packages?
5. Are there special programs sponsored by non-profit or faith-based organizations? Who do they serve and how do you qualify? How much do they cost?

Because everyone has differing needs and capabilities, some options will work better for some than for others.

BEFORE you absolutely can't drive anymore, it is a great idea to try-out the options that will work and to practice and get used to being resourceful, and staying engaged and independent.

WOULD YOU LIKE TO TALK ABOUT YOUR TRANSPORTATION EXPERIENCES AFTER DRIVING?

In cooperation with The Beverly Foundation and the American Public Transportation Association in Washington, we will be conducting a focus group in Riverside County to learn about how you successfully made the change from driving your own car to getting around in other ways.

The date and the location of the focus group has not yet been determined, but a stipend of \$25 will be paid to each participant and refreshments will be served. The focus group will meet for about 2 hours and participation is limited.

If you would like to share your experiences about how you have managed without driving, we would love to listen. Call Gail Graham at 1-800-510-2020 (or 951-867-3800) to apply.

Stress Relief for Caregivers

Don R. Powell Ph.D. & American Institute for Preventive Medicine

If you're the primary caregiver for a spouse, parent, or other relative, you face a tough challenge. Here's what you can do to make the workload easier.

- Set up the sickroom on the main floor, so you don't have to continually go up and down stairs.
- Purchase or rent equipment that will make caregiving easier. Examples include an electric hospital bed, an over-bed table, and a walker or wheel-chair.
- Keep clean bed linens, towels, washcloths, hand lotion, drinking cups, and other supplies in or near the sickroom.
- Develop a daily schedule and stick to it.

To reduce the stress of your ongoing responsibility:

- Delegate some tasks to family and friends.
- Investigate community services that provide transportation, deliver meals, and provide other kinds of help.
- Enlist the services of a home health care agency. The social service or discharge planning

department of your hospital, Social Security Administration, local agency on aging, county public health department, or your physician can refer you to an agency in your area.

- Arrange with family or friends to cover while you get out of the house to shop or socialize at least one day a week.
- Find out if the cost of hiring help to care for someone at home is covered by your medical insurance provider, Medicaid, or Medicare. The Veterans Administration may be able to provide financial assistance for veterans' medical or nursing care.

Excerpted from "A Year of Health Hints" 365 Practical Ways to Feel Better and Live Longer

by Don R. Powell, Ph.D., Health Hint #282.

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(http://www.healthy.net)

"The highest reward for a person's toil is not what they get for it, but what they become by it."

- John Ruskin, English critic (1819-1900)

Call TRIP at 1-800-510-2020 to become a TRIP Escort-Driver Volunteer

RIGHTS OF ACCESS TO MEDICAL RECORDS

According to the California Medical Association, patients have the right generally to all of their medical information:

- Includes all records “in any form or medium maintained by, or in the custody or control of, a health care provider relating to the health history, diagnosis, or condition of a patient, or relating to treatment provided or proposed to be provided to the patient”.
- Lab reports are to be told to the patient and recorded in the patient’s medical records.
- Hospital charts are included in the information that is to be available.
- Insurance companies must also comply with “patient access” laws.

Any written and signed request by a patient is sufficient to entitle a person to copies of their records. Special request forms are also available.

The law allows the holder of records to charge a fee for “reasonable clerical costs”.

Breakfast in Madrid: SPANISH TOAST

Tired of the same old choices for breakfast? Try this traditional, delightful and light alternative.

Use 3/4 inch slices of a hearty bread like sourdough or a rustic bread baguette. Toast on a cookie sheet under the broiler until brown and crisp on one side, remove, turn over the slices and return to toast until brown and crisp on second side.

To serve, rub 1/2 clove of garlic over still warm toast. Then squeeze and rub the pulp from half of a ripe tomato onto the toast; discard the skins. Drizzle with a dipping quality olive oil. If you like, add fresh ground black pepper to taste.

And that’s it—if you weren’t here, you would be having this most usual, but exquisite, breakfast in Spain.

EVERYONE HAS A HEARING “PROBLEM”

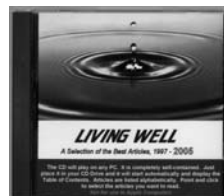
- **Most listeners only recall 50% of what they’ve heard immediately after hearing someone say it.**
- **Most people only remember about 20% of what they hear over time.**
- **Listeners are distracted, forgetful and pre-occupied 75% of the time.**
- **On average, viewers who just watched and listened to the evening news could only recall 17.2% of the content.**
- **Spoken words only account for 30 -35% of the meaning. The rest is transmitted through nonverbal communication.**

SOURCE: International Listening Association <http://www.listen.org>

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Easing the Transition From Caregiver to Visitor

by Roberta Wertenberg, Manager/Coordinator
San Bernardino County Long-Term Care Ombudsman Program

When the time has come to place a loved one in a skilled nursing facility, the transition from caregiver to visitor can be a difficult one. With some understanding of nursing home requirements, the trauma resulting from the placement of a loved one can be reduced.

The average caregiver provides about seven years of care in the home and the most common reason for placement is incontinence. By the time that a loved one has been placed in a convalescent facility, the caregiver is often exhausted and in need of care themselves.

Family and friends can support the decision for placement by encouraging the caregiver to be good to themselves. Family or friends may arrange for a weekend retreat, where the former caregiver receives spa or other relaxation therapies. Following the placement, allow the caregiver a period of adjustment. Remember, the caregiver has learned to stop listening to their own internal cues for rest and relaxation, and has usually made the resident the focus of

their attention.

Help the caregiver to adapt to the adjustment of placement by guiding them in their new role as facility visitor and responsible party. Encourage their participation in quarterly Care Plan Meetings, which are held at the facility. Facility staff is required to invite both responsible party and the resident themselves to these meetings, and it is an opportunity for facility staff to learn about the life history and social needs of the new resident.

Facilities are required to provide activities of a nature that are consistent with what the resident has enjoyed throughout his life. The family member can provide valuable insight to the resident's past recreational interests. Activity programs within the facility can be created to allow for participation despite diminished cognition and mobility. With a little advance notice and possibly a minimal charge, most facilities will accommodate a family member who wishes to dine with a resident. It is also possi-

ble to make advance arrangements to reserve a separate room for a birthday party or other special event where many family members and friends may be present.

Despite the best preparation prior to placement, problems will arise. It is best to consult the facility staff immediately regarding any issue of concern. Should the staff fail to adequately address the concerns of the caregiver, or should the resident wish to be advised of their Resident Rights, the San Bernardino County Long-Term Care Ombudsman may be contacted toll free at 1-866-229-0284 or in Riverside County by calling 951-686-4402.

CONNECT WITH 711

The California Relay Service allows consumers to pre-choose their provider so you can just dial "711" to quickly connect with your chosen relay company to communicate with friends, family, services and businesses easily and quickly. The "711 Choice" form is available on line at www.ddtp.org or call 800-806-4474 (TTY) for assistance.

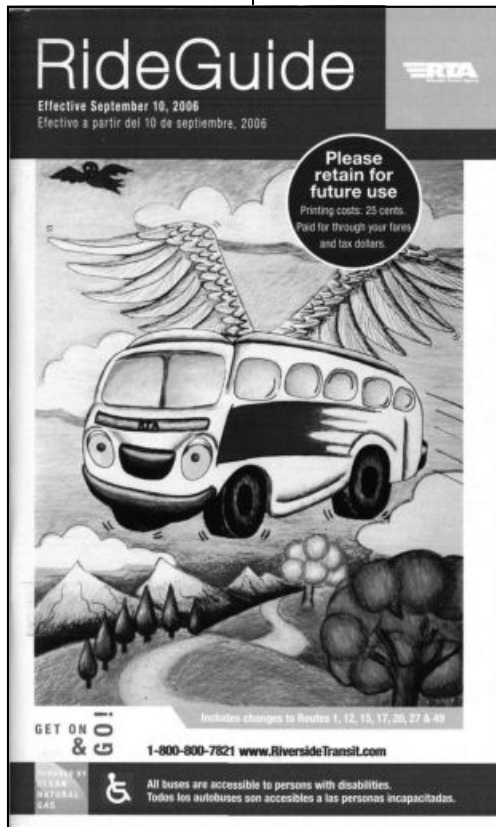
Two Transportation Alternatives in Riverside County

The **Riverside Transit Agency (RTA)** provides both local and regional services throughout western Riverside County with 38 fixed-routes, five Commuter-Link routes, and Dial-A-Ride services using 231 vehicles.

In the cities of Corona, Beaumont and Banning, RTA coordinates regional services with municipal transit systems.

For travel on RTA buses, the first step in planning your trip is to decide the starting point, where you want to go, and what day and time you want to travel. RTA says "...routes have been designed for your convenience. In most instances, one route can serve your trip needs. On occasion, you may need to take more than one route to get to your destination." The Ride Guide con-

tains specific route information and can be obtained by calling the RTA Customer Information Center at 1-800-800-7821 or (951) 565-5002.



RTA's Dial-A-Ride is a curb-to-curb, advance reservation service for seniors and people with disabilities. Priority service requires American Disability Act (ADA) certification.

Call the RTA Customer Information Center at 1-800-800-7821 to request an informational brochure on

Dial-A-Ride service and the ADA certification process.

In Riverside, RTA coordinates with the city's Riverside Special Services, which provides ADA complementary service to RTA's fixed-route services.

Ride planning is also available at the RTA website: www.riversidetransit.com



Care-A-Van is a door-to-door van service in the Hemet and San Jacinto Valley areas for frail seniors, people with disabilities and people with very low income.



Care-A-Van is a reliable special service. A \$2 donation each way is requested, but passengers are never turned away if they can't pay. Escorts always ride for free.

*Serving Seniors, the Disabled
and Very-Low Income
Since 1994*

**For more information,
or to make a reservation,
call 791-3572.**

*"The path of least resistance
and least trouble is a mental
rut already made."*

-- John Dewey, philosopher

TRIP TIPS

Q. I am a TRIP rider and I had an argument with my volunteer driver. Can I just not give her the mileage reimbursement for last month?

A. NO. The volunteer driver who assisted you with travel during the month that is being reimbursed must be paid for their mileage. Any dispute that might have developed between the two of you since the month of travel does not change the fact that the volunteer driver is due the mileage reimbursement payment. This is a TRIP policy. Each month, when you certify the accuracy of the travel report by signing the Request for Mileage Reimbursement form, you are agreeing that you will "...abide by all TRIP policies and understand that failure to do so may result in my becoming ineligible for continued participation in the program."

Q. I am a TRIP volunteer driver and recently one of my riders kind of annoyed



me by talking down to me and ordering me around. It doesn't seem to me that I should have to take this kind of abuse?

A. NO. Of course not. Our volunteers are not our servants, they are our friends. Friends are respectful of each other. We do not order friends around and we do not demand things from friends. To have a friend requires us be a friend, and friends are always considerate of each other's feelings. Friendship is a two-way street. If your rider mistreats you, remind them that you are a friend and that you expect to be treated as a friend. If that doesn't work, maybe it is time that they got a new volunteer. The same goes if a volunteer is not respectful of a rider — the rider should remind the volunteer that they expect to be treated as a friend, and if that doesn't work, maybe it is time for the rider to get a new volunteer driver. There are sometimes when it is just best to move on.

BOTH OF THE TIPS THIS MONTH DEAL WITH PROBLEMS BETWEEN RIDERS AND THEIR VOLUNTEERS, BUT THESE ARE REALLY THE EXCEPTION.

LAST YEAR, 760 TRIP VOLUNTEERS PROVIDED 82,406 ONE-WAY TRIPS OF ASSISTED TRANSPORTATION AND OVER 74,508 HOURS OF SERVICE... THE NUMBER OF PROBLEMS REPORTED CAN BE COUNTED ON LESS THAN ONE-HAND.

STILL, IT DOESN'T HURT TO BE REMINDED THAT TRIP IS A "VOLUNTEER FRIENDS" PROGRAM THAT DEPENDS ON GOOD OLD FASHIONED SOCIAL VALUES, NEIGHBORLINESS, WARMTH AND CARING.

IN FOCUS GROUPS CONDUCTED WITH TRIP RIDERS, WE WERE TOLD THAT VOLUNTEERS WERE THEIR "ANGELS". VOLUNTEERS TOLD US THAT THEIR TIME DRIVING WAS FULFILLING AND ENJOYABLE.

PREPARING FOR CHANGE.....

***“To live is to change,
and to be perfect
is to have changed often.”***

- John Henry Newman

Acceleration of change seems to be a characteristic of the times in which we live, but accepting change becomes more difficult as we age. With a little effort we can adjust to simple changes, but major changes that are forced upon us without our agreement, or time to prepare are a challenge. Health and medical issues can arise. Financial complications can severely impact our life style. We may no longer have as many friends or family members.

In fact, everyday, some of us find ourselves forced to change in significant ways when we are not fully prepared to alter the way we live or the things we do. Having to change without being prepared can lead to emotional distress and frustration. If the change that occurs is not planned, it can result in huge and ongoing difficulties in our daily lives.

Even if some “life-changing event” happens, the way we respond always takes time. First we go through the getting used to the idea phases—disbelief, denial, and anger that it has happened to us!

Eventually, most of us come to accept that things are different and that we *have to change* our way of doing things for that reason.

Organized change is a process that includes a number of stages that can be managed. We cannot see the future, of course, but we can anticipate possible changes that *might* occur. What if health issues make driving impossible or family and friends are no longer there to help? What if I need to move for financial or care reasons? What if I become frail or lose my sight?

According to the authors of *Life Positively Forward*, planning for change is a very important thing to do, and there are a series of steps to take to prepare for possible situations we might have to deal with:

1. Identify all possible things that you think *could happen* to require life style changes
2. Think about the problems associated with each situation
3. Do research—find out what all of the options might be in each case
4. Do an inventory or resources that would be available—resources in-

clude, but are not limited to:

- friends, family and other members of our support group, near or in other places
 - assets and financial resources
 - paid and public services
 - non-profit and faith-based organizations
4. Then, make a written “action plan” that includes specific steps to take if needed. Include things to do now:
- Complete an advance health care directive
 - Establish a living trust so that a trusted person can help with health and financial issues
 - Make a phone list of people to contact and add, or have someone help add, all critical numbers to speed dial.
 - Other things?

When the things to be done right away are completed, file your written plans so that they can be referred to if ever needed.

***“Don’t be lonesome
for your hero,
....be your own hero.”***

- Peter Coyote

*Superando nuestros retos.....**Que Hacer con la Picazon de la Piel*

Uno de los sinsabores mas comunes del envejecimiento es la **PICAZON DE LA PIEL**. Esta condicion puede ser simplemente causada por los cambios en la piel, la cual no es capaz de retener humedad.

El calor seco y los vientos de los desiertos de el Sur de California hacen que a

la mayoría de nosotros se nos ponga la piel seca y cause picazon si no seguimos unos pasos especiales.

- Banarse menos –Trate de banarse solamente 2 o 3 veces por semana, y use agua tibia envez de agua caliente.
- Sin embargo, siempre banese inmediatamente despues de haber estado en

una alberca que contenga cloro.

- Cambie a un jabon de glicerina, y enjuagese bien
- Aplique crema humectante inmediatamente despues de haberse secado, cuando la piel todavia esta humeda.
- Aplique crema antes de la hora de acostarse.
- Si las manos y los pies son

La Temprana Deteccion de la Degeneracion Macular

Conforme a la no lucrativa Asociacion de la Degeneracion Macular en Los Angeles, el uso diario de “Amsler Grid,” tamaño real ilustrado, “es lo mas facil de usar para el cuidado de sus ojos cuando estan envejeciendo.”

El examen es muy simple: Detenga la rejilla aproximadamente 14 pulgadas de sus ojos, use lentes si los necesita para leer. Cubra un ojo y mire al punto en el centro. Las lineas deberan de verse claras y derechas sin ningunas curvas borrosas.

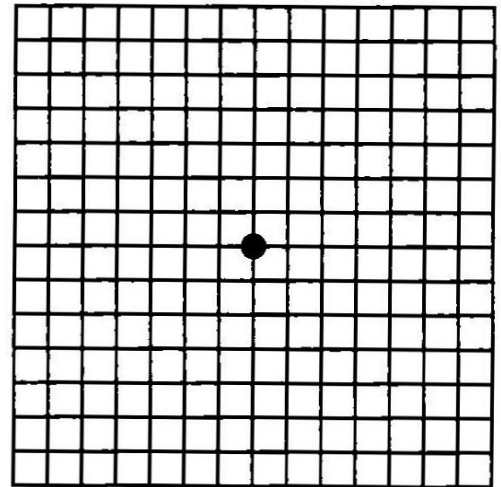
Repita el proceso con el otro ojo. Si ve las lineas con curvas, vision borrosa, areas obscuras, le recomendamos que visite a su oculista lo mas pronto posible.

Usted puede usar la rejilla que esta impresa aqui, o puede adquirir el iman para su refrigerador “Amsler Grid” gratis llamando al numero gratutito (o visite su pagina de internet). Tambien le mandaran un paquete con informacion sobre el envejecimiento de la vista y la relacion con la Degeneracion Macular.

Lo mejor es una temprana deteccion de la Degeneracion Macular para evitar la perdida total de la vista.



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.....*Superando nuestros retos*

el problema, pongase guantes y calcetines despues de haberse aplicado la crema humectante.

- Tome mas agua y jugos de frutas.
- Evite tomar alcohol y cafeina.
- Utilice un humectador.

Algunos humectantes contienen petroleo los cuales son muy efectivos. Gel de petroleo, crema de cacao, y Crisco reducido, son algunos metodos baratos que son muy efectivos para la resequedad. Algunas personas recomiendan usar aceites, como el aceite de bebe y aceite de oliva. Muchos humectantes comerciales contienen quimicos para humectar, entonces compre los que no son irritantes, que no causen alergias, y que no sean sensitivos para evitar la irritacion de la piel.

Una deficiencia en la dieta que se lleva puede ser la causa de la picazon en la piel. Barbara Byers, RD, propone que “La carencia de proteinas es muy comun en personas que no llevan una dieta apropiada y esta carencia puede contribuir a

la picazon de la piel. Otra de las causas de la picazon es la digestion alterada.” Ella continua, “Muchas personas no toman suficiente agua y personas mayores no tienen sed- Tomar pequenas cantidades de agua durante el dia tambien puede ayudar. Vitamina A es necesaria para la integridad de la piel. Los alimentos altos en vitamina A incluyen las frutas y los vegetales verdes oscuro y anaranjados.”

Severa picazon y piel agrietada puede ser un signo de un problema mas serio. Eccema y otras formas de dermatitis pueden ser curadas por su doctor. Condiciones Sistematicas tambien pueden causar resequedad y picazon en la piel, incluyendo problemas con la tiroides, problemas con los rinones, y algunos canceres.

SOURCES: American Academy of Dermatology; University of Iowa Health-care; WOMEN’S HEALTH in Primary Care

Informacion y Asistencia

Los especialistas de Informacion y Asistencia de la Oficina para Personas Mayores tienen a su disposicion listas de servicios especializados en personas mayores y sus familias.

ABUSO

Si usted sospecha que una persona mayor es victima de abuso fisico, emocional, financiero o negligencia por favor reportelo anonimamente a las autoridades apropiadas.

CENTROS DE CUIDADO GUARDERIA PARA ADULTOS

Sitios con actividades sociales y educativas para personas mayores fragiles de salud o edad avanzada. Algunos centros ofrecen cuidado medico y terapia fisica; otros se especializan en pacientes con Alzheimers o enfermedad de demencia.

ADMINISTRACION DE SERVICIOS

Asistencia en asesoria de las necesidades individuales y coordinacion de servicios de cuidado, asi permitiendo a personas fragiles de salud o adultos desabilitados a permanecer en sus hogares. Estos servicios pueden ser gratuitos o bajos en costo, dependiendo de sue edad, ingresos y condicion fisica.

Translations provided by Ivet Saavedra

1-800-510-2020

Recursos Para Personas Mayores.....AYUDA CONEXION...1-800-510-2020

COMMON INDICATIONS OF THE INTERACTION OF MEDICATIONS

Some of the more common symptoms of drug-drug interactions include nausea or stomach upset, headache, heartburn and dizziness. However, if you experience any reaction - after taking prescription or over-the-counter medicine - that seems out of the ordinary, you should consult your local pharmacist and make him or her aware of all of the medicines you're taking.

Drug-drug interactions can have serious consequences, including a dangerous drop in blood pressure, a fast-paced, irregular heart beat, a buildup of toxins that damage the heart or liver. In the case of a serious reaction, seek medical treatment immediately. [From BeMedWise.org]

FALL 2006



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Meeting the Challenges

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JOURNAL

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