

# Meeting the Challenges

Quarterly

**JOURNAL**

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## *Give Yourself the Best Chance at Health and Happiness*

**A**s the results of scientific studies continue to suggest, there are many ways to improve our chances for achieving and maintaining physical health. These include:

- Regular exercise (at minimum, brisk walking for 30 minutes, 3 times a week)
- Healthy eating (balanced nutritious diet - limiting saturated fats and transfats, sodium and sugar - no more than 18 ounces of red meat per week, very little processed meat like bacon, ham, lunch meats, sausages, etc., and lots of vegetables and fruit.)
- Achieving and maintaining a healthy body weight (see related article on BMI— “body mass index”)
- Not smoking
- Limiting alcohol consumption.

Evidence continues to mount, how-

ever, that other things that we do can also affect our chances for health, and even affect our chances for happiness!

Additional factors that are suspected of impacting health and happiness include:

1. “positive self-talk” - the internal conversations that we all have with ourselves
2. An optimistic outlook
3. Having engaging interests.

At the MayoClinic.com website, examples are provided that contrast positive self-talk with negative self-talk. When confronted by a problem, an example of a positive internal message would be “this is an opportunity to learn something new”, while the negative version would be “I’ve never done this before”. Other examples include:

- “I can try to make this work” versus “There’s no way it will work”, or
- “I’ll give it another try” as opposed to

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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***

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“I’m not going to get any better at this”.

If most of a person’s self-talk is negative, their outlook will be pessimistic and if most of the self-talk is positive the outlook will be mostly optimistic.

Writers from the Mayo Foundation suggest that negative self-talk grows out of previous experiences that have resulted in “misconceptions”, which we must overcome. Once we have identified our characteristic self-talk, we can consciously change it, if need be, from negative to a flow of positive self communications with ourselves that will result in an optimistic outlook on life and the persistence of hope.

There is a growing body of evidence that being optimistic generally increases immune function and reduces stress. Studies have found that optimism may help provide greater resistance to illness, a reduced risk of coronary artery disease, and easier breathing for people who have emphysema.

This year Massachusetts General Hospital researchers completed a study in which they concluded that “negative emotions in excess can be physically and psychologically harmful. Dr. Darin Dougherty

continued that “positive emotions are thought to be beneficial to health.”

Having an optimistic outlook is not enough in itself—we still need to watch our diets, exercise, and all the rest. In the May/June 2007 issue of *Psychology Today*, Jill Neimark writes about the importance of optimism—that, to be effective, a positive outlook and hope for the future must result in positive behavior. She says, “In the end, the hidden key to optimists’ better health outcome may be their propensity to engage with the world and to persist in the face of difficulty”.

Psychologist Jonathan Haidt, in his book *The Happiness Hypothesis*, says that people who are optimistic “tend to alternate between active coping and reappraisal—if active coping fails to fix the problem, they reappraise the situation, looking for hidden benefits, and, invested with flexibility, write a new chapter for their life.”

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**...the “hopeful among them replaced lost activities with new and meaningful ones to remain fulfilled.”**

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Another researcher found, in a study of 250

adults with chronic illnesses, that disease forced 85 percent to give up “meaningful activities” in their lives, but the “hopeful among them *replaced lost activities with new and meaningful ones to remain fulfilled.*”

In fact, optimism may even be a powerful addition to the prescription for longer life. In a study by Duke University researchers, it was found that heart patients “who reported experiencing more positive emotions such as happiness, optimism and joy were 20 percent more likely to be alive after 11 years than those who more often experienced negative emotions.

[SOURCES: World Cancer Research Fund; Psychology Today; MayoClinic.com; Duke University Medical Center News Office; WebMD]

*“People are like stained-glass windows. They sparkle and shine when the sun is out, but when darkness sets in, their true beauty is revealed only if there is a light from within.”*

- Elisabeth Kubler-Ross, Swiss psychiatrist

## *The Rewards of Being an Adult Learner*

Cathy Wong, Doctoral Candidate in Gerontology,  
University of Massachusetts, Boston

**W**hen people think about the who goes to college, young students, who are preparing for their future, normally comes to mind. The benefits of education are such an important determinant on people’s well-being that it is a social expectation to attend school during the early years of life.

However the opportunity to be a student should not be thought exclusive for only younger people because the benefits from learning in an educational setting should be experienced throughout life. Colleges throughout the country are recognizing that there should be opportunities to attend school for people of all ages. In fact, there currently are about 500 colleges and universities in the United States that provide lifelong learning and community education programs for older adults.

Lifelong learning can be described as education that enriches the intellectual, social, and cultural lives of older adults. A lifelong learner can range from

a 50-year-old employee who decides to enroll in college for the purpose of optimizing his position in a company to a 70-year-old retiree who decides to take computer courses and learns to navigate the internet.

In a lifelong learning program students will usually experience an academic environment that is designed for older adults who wish to take courses for their personal development. The subject matter of courses is varied but lifelong learning programs carefully choose topics.

Courses range from Tai Chi to computer software—both are offered at the University of California, Riverside’s Osher LifeLong Learning Institute. For those who are interested in the arts, watercolor painting and the music of Beethoven are also offered at UCR’s Extension Center.

At San Jacinto College, they offer many leisurely courses in their Community Education Program. To name a few courses, San Jacinto College offers adult golf

*(Continued on page 4)*

(Continued from page 3)

instruction, machine quilting, and ceramics.

Lifelong learning has many benefits on well-being and it is one factor that can contribute to productive aging. Engaging in intellectually stimulating activities, has been found to enhance memory, reasoning, and speed of information processing.

The importance of stimulating activities is so vital that the Alzheimer's Association encourages older people to "stay curious and involved- commit to lifelong learning." The Alzheimer's Association says that higher levels of education appear to be a protective mechanism against dementia.

Next, participating in a lifelong learning program promotes social support where adult learners have the opportunity to build friendships and social networks with other adult learners. In a welcoming environment, students not only enrich their own lives but the lives of other students.

Lastly, there are psychological benefits to engaging in lifelong learning. Being engaged in a meaningful activity that encourages per-

sonal and intellectual growth is mentally rewarding for learners of all ages.

Following are some adult learner opportunities in Riverside County:

**UCR's Osher Lifelong Learning Institute (OLLI)**

- Website: <http://www.extension.ucr.edu/olli/index.html>
- Email: [olli@ucx.ucr.edu](mailto:olli@ucx.ucr.edu)

**UCR Extension Center**

1200 University Ave, #333  
Riverside, CA 92507-459  
951-827-7139

**UCR Palm Desert**

75-080 Frank Sinatra Drive  
Palm Desert, CA 92211  
760-834-0800

**Annenberg Center for Health Sciences**

39-000 Bob Hope Drive  
Rancho Mirage, CA 92270  
800-321-3690

**College of the Desert, Adult Basic Education/ GED**

Training and Development Division  
43-500 Monterey Ave.  
Palm Desert, CA 92260  
760-776-7318

**La Sierra University, Service Learning Program**

Service-Learning Office  
4500 Riverwalk Pkwy.  
Riverside, CA 92515

951-785-2185

Email: [service@lasierra.edu](mailto:service@lasierra.edu)

**Mt. San Jacinto College Community Education**

San Jacinto Campus

Community Education Office  
1499 N. State Street, Room #1455 A

San Jacinto, CA 92583  
951-487-6752

Menifee Valley Campus

28237 La Peidra Rd.  
Menifee, CA 92584  
951-672-6752

**California State University San Bernardino's Osher LifeLong Learning Institute**

(Five locations in the Coachella Valley and San Bernardino):

CSUSB Palm Desert Campus

37500 Cook Street  
Palm Desert

La Quinta Public Library

78-275 Calle Tampico  
La Quinta

Palm Springs Art Museum

101 Museum Drive  
Palm Springs

Santa Rosa Club

at Trilogy at La Quinta  
60-750 Trilogy Parkway  
La Quinta

*"Happiness is a direction,  
not a place."*

- Sydney J. Harris, journalist

Cal State San Bernardino  
5500 University Parkway  
San Bernardino

For information regarding the  
CSUSB's Osher LifeLong Learning  
Institute, contact:

Jerdy Sterling  
Telephone: 760-341-2883, Ext.  
78121  
Email: [jsterlin@csusb.edu](mailto:jsterlin@csusb.edu)

### Crafton Hills College

From Crafton Hills College, you  
can receive an Associates De-  
gree or an Occupational Certifi-  
cate in a variety of disciplines/  
programs. Please visit for the  
listing of programs:

[http://www.craftonhills.edu/  
Courses\\_&\\_Programs/  
index.php](http://www.craftonhills.edu/Courses_&_Programs/index.php) or call 909-794-2161

If the college in your area  
is not listed here, we encourage  
you to contact them to learn  
about the courses they offer. In  
addition, contact your local  
senior and community centers  
for information on weekly  
classes and special events,  
such as arts and crafts, music,  
dances, and fitness programs.

If you are interested in  
participating in a lifelong pro-  
gram, you can contact a pro-  
gram from the listing above and  
they can send you a schedule  
of courses. You will find it to  
be a very socially rewarding  
and mentally stimulating ex-  
perience.

### DID YOU NOTICE?

Remember that long name we used to have?  
“Partnership to Preserve Independent Living for Sen-  
iors and Persons with Disabilities”? Hard to remem-  
ber, wasn't it?

Well, we have changed our name. We are now the  
**INDEPENDENT LIVING PARTNERSHIP**, but we remain  
the same organization:

*Established in 1989, the non-profit 501(c)3  
Independent Living Partnership is committed  
to helping people lead more satisfying and  
rewarding lives, often in spite of signifi-  
cant health and mobility challenges. In-  
stead of creating dependency, the Partner-  
ship's life enriching programs educate, mo-  
tivate, and assist people to strengthen or  
rebuild their social network, to access  
needed human and social services, and to  
continue to live successfully and independ-  
ently in their communities. We operate the  
senior-friendly transportation program known  
as "TRIP", which has served as a model for  
the creation of many similar volunteer  
driver programs, and we continue to be a na-  
tional leader in the development and facili-  
tation of volunteer assisted transportation  
for the frail elderly, and people suffering  
chronic mobility challenges.*

We are proud of our accomplishments over the last  
18 years, but **we are committed to adding important  
new programs and services in the years ahead.** We  
hope you will help us celebrate this milestone with a  
charitable contribution to show your appreciation for  
Challenges, the many other things we have done already,  
and to support our expanding work as we move forward.

Please send your tax deductible contribution, in  
any amount, to the **INDEPENDENT LIVING PARTNERSHIP**,  
PO Box 3097, Beaumont CA 92223-3097. Also, why not  
consider making us a regular recipient in your annual  
giving plan or, as others have done, add us to your Trust  
as a beneficiary? Thank you.

Richard Smith, Director

## GET READY FOR A BIG CHANGE IN TV VIEWING

One short year from now, television broadcasts will be “digital” only. This is a change from the way television signals have been broadcast since the beginning of television in the United States. Digital broadcasting allows improved picture and sound quality, and digital broadcasting creates more *space* on our airwaves for services like police and fire to use.

TV sets first went on sale in the United States on May 1, 1939, and NBC began regular daily broadcasts. At the end of 1939, 19,000 television sets were in operation



in England, but only a few hundred in our country. One of the first TV sets to be sold to the American public was made by General Electric. From 1939, until now, TV broadcasts have been “analog”.

The change to digital broadcasting does not mean

that we will now have to purchase new digital TVs. Those who receive over-the-air programming on an analog television using an antenna (“rabbit ears” on the TV or an antenna on the roof) will only need a digital-to-analog converter box to continue watching broadcast television on that set after February 17, 2009. These boxes cost between \$40 to \$70, and are beginning to be available in stores now.

To help consumers with transition to digital broadcasting, the Government established the Digital-to-Analog Converter Box Coupon Program. The National Telecommunications and Information Administration (NTIA), a part of the Department of Commerce, administers this program. Every U.S. household is eligible to receive up to two coupons, worth \$40 each, toward the purchase of eligible digital-to-analog converter boxes. The coupons may only be used for eligible converter boxes sold at participating consumer electronics retailers, and the coupons must be used at the time of purchase. Manufacturers estimate that digital-to-analog converter boxes will sell from \$40 to \$70 each. This is a one-time cost. For more information on the Digital-to-

Analog Converter Box Coupon Program, visit the NTIA’s Web site at [www.dtv2009.gov](http://www.dtv2009.gov), or call 1-888-388-2009 (voice) or 1-877-530-2634 (TTY).

Those who watch over-the-air programming on a digital TV will not need a digital-to-analog converter box. Also, antennas that are now used to receive analog broadcasts should work for receiving digital broadcasts, both on a digital TV and on an analog TV connected to a digital-to-analog converter box.

Those who subscribe to a paid television service such as cable or satellite TV, will not need a digital-to-analog converter box, and the TVs connected to the paid service will continue to receive local broadcast programming. However, the Federal Communications Commission is suggesting that consumers check with their providers to see if they will need any additional equipment in the future.

[SOURCES: [www.dtv.gov](http://www.dtv.gov);  
[www.tvhistory.tv](http://www.tvhistory.tv)]

***“You’ve got to do your own growing, no matter how tall your grandfather was.”***

- Irish Proverb

## BRAILLE ON WHEELS

When people are unable to get to the Braille Center in Rancho Mirage, it is now possible for some of Braille's free services to come to their communities via the "Mobile Solutions



Van".

The free services available include Low Vision Rehabilitation consultations, and demonstrations of various assistive devices. Adaptive products can also be purchased and those qualified can sign-up for talking book library services.

To find out when one of the Mobile Solutions Vans will next be in your community, call 1-800-2724553.

*"Hard work spotlights the character of people: Some turn up their sleeves, some turn up their noses, and some don't turn up at all."*

- Sam Ewig

## WHAT IS BMI ?

**BMI** stands for Body Mass Index. This is a number that is calculated from your weight and height that shows a relationship to the percentage of your total weight that comes from fat as opposed to muscle, bone or organ. Having a high BMI is one of many factors related to developing a chronic disease such as heart disease, cancer, or diabetes. BMI alone is NOT a diagnostic, but it is one of many factors for disease. As BMI increases, the risk of many diseases increases as well.

The BMI is calculated by dividing your weight (in pounds) by your height (in inches) squared, and multiplying by 705. For example someone who is 5'6 and weighs 190 lbs can be calculated as follows: A height of 5'6" = 66 inches. We multiply a number by itself to get the square, so  $66 \times 66 = 4,356$ . A weight of 190 divided by  $4,356 = .0436$ . Then multiply  $.0436 \times 705 = 30.75$  (which would be rounded up to a BMI of 31). Go ahead and calculate your BMI.....

So what does a BMI of 31 mean? The following are the numbers that you should keep in mind when figuring out your BMI:

<b>Underweight</b>	<b>18.5 and below</b>
<b>Normal</b>	<b>18.5-24.9</b>
<b>Overweight</b>	<b>25-29.9</b>
<b>Obesity</b>	<b>30 and above</b>

If you are above normal you should talk to your doctor and plan to start a healthier lifestyle. Losing just 10% of body weight can improve your health. If you need to lose weight, do so gradually,  $\frac{1}{2}$  to 2 pounds per week. These are some ways that can help your BMI to decrease:

- Be active and pay attention to the calories you consume
- Be active for at least 30 minutes of most days of the week
- Limit TV time to less than 2 hours per day
- Commit to eating a well balanced diet.

Shopping for healthier items can help you control your weight - switch some of your grocery items to fat free or low fat items. Make a resolution to live a healthier life and talk to your doctor about your best options.

[SOURCES: [www.vpul.upenn.edu](http://www.vpul.upenn.edu); [www.nhlbi.nih.gov](http://www.nhlbi.nih.gov); [www.revolutionhealth.com](http://www.revolutionhealth.com)]

*IS THAT A LEGITIMATE CREDITOR ON THE PHONE?*

by Margo Hamilton, Regional Manager - C.A.R.E. Program

**M**artha P. had been receiving calls several times a day, always from the same woman. The woman told Martha that she owed \$2,000 to a credit card company and that she must pay this debt immediately. Martha didn't believe she owed any money to the credit card company, but the caller was so aggressive and persistent that Martha became worried about getting into trouble.

Martha explained that she was on a fixed income and didn't have much money, but the calls continued. Finally, the caller offered to discount the amount, but only if Martha sent the money the same day. She was given a code number and was instructed to go to Western Union to get a "blue and white form," send the money to Florida, and call a toll-free number when the money had been sent. If the money wasn't received, the caller threatened to sue Martha.

Could this have been a mistake? Is it possible that Martha really owed the money? Martha doesn't have any credit cards, and her credit report is clean. **These**

***calls are a scam, designed to scare people into paying money they don't owe.***

Even if you have an existing debt, legitimate creditors do not conduct business this way. Thank goodness Martha sought advice before she wired any money.

If you are receiving these types of calls, and believe you don't owe the money:

- ***Don't wire money at someone else's request***
- ***Don't give anyone your account numbers, social security number, or permission to debit your checking or savings accounts, no matter how***

***threatening the phone calls become.***

A legitimate collector will accept a mailed check sent in a reasonable time period. Don't believe threats that you will go to jail – people go to jail for fraud, not debt! Don't believe threats that you will be reported to the IRS – that is illegal.

***SILENCE IS FRAUD'S BIGGEST ALLY... IF YOU HAVE BEEN SCAMMED CALL THE C.A.R.E. Program***

Curtailing Abuse Related to the Elderly  
(A Division of Riverside County's Adult Protective Services, DPSS)

*IN RIVERSIDE COUNTY*

**Call 800-476-7506 (toll free)**

*TEST YOUR HEART DISEASE IQ*

[This "test" is from the National Institutes of Health]

1. I already have heart disease: it is too late to reduce my risk for further complications— True False
2. My last cholesterol level was within my goal. This means I do not have to worry about cholesterol anymore— True False
3. Eating less saturated fat is the best dietary change I can make to lower my blood cholesterol— True False
4. I should avoid all fat— True False
5. Losing weight if I am overweight will help me to lower my blood cholesterol— True False
6. Exercise can improve my blood cholesterol level— True False

*Check your answers on Page 11.....*

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



*The Incredible Power of TAI CHI - Real Life Stories*

**S**ometimes we have been asked WHY the Tai Chi Institute is a program of the Independent Living Partnership. The answer is simple: the practice of Tai Chi is a powerful tool to help people to maintain an independent life style.

According to Lu Molberg, former Director of the Riverside County Office on Aging, and a Tai Chi teacher in the Coachella Valley, "Studies on the health benefits of Tai Chi document that Tai Chi improves cardiovascular function, lowers blood pressure, improves balance and reduces falls, slows the rate of osteoporosis and is safe for those with arthritis."

Many students of the Tai Chi Institute have their own success stories to tell. One story is that of a student of Noel Pittman, who is the Director of the Tai Chi Institute.

Once this woman had been very active, a pilot who loved to ride horses. In her late 50's she required knee replacements and suffered from severe balance problems because of Meniere's Disease. When she began the study of Tai Chi she was not

strong enough to lift one foot off the ground.

According to Pittman, "She has a strong spirit and started to work through the discomfort and learn Tai Chi". Nine months later she was strong enough to balance on one leg and lift the opposite knee to waist level and hold it there. Her quality of life had improved. She was more active, in less pain and had gone from being frail to being more independent.

This would have been a good outcome on it's own. She had studied Tai Chi to improve her health, but had also learned the self defense aspects of Tai Chi too.

Pittman says that one day she called him to say that she had been attacked at her home. An intruder came through her patio door. When he grabbed her arm, she reacted with her Tai Chi skills lifting the man two inches off the ground and pushing him backwards out the open door. He fell face down on her patio out cold. She shut the door, locked it, and called the sheriff. The man was arrested and was implicated in at least a dozen sexual assaults in the area.

Another Institute student reports that, through Tai

Chi, he has found stress relief, "without any pills or enduring headaches". Before he began Tai Chi, his "leg used to tremble like a bowl of jello", but now he has strong and sturdy legs and can even stand on just one leg with complete control and balance. He tells us that the flexibility in all of his joints has greatly improved and that the daily pains and aches, once attributed to old age, are gone.

Tai Chi classes are also a great way to meet new people and make new friends!

Multiple studies that detail the health benefits of Tai Chi can be found at the Centers for Disease Control and Prevention <<http://www.cdc.gov>>, and the National Institutes of Health-National Heart, Lung, and Blood Institute <<http://www.nhlbi.nih.gov>>.

For a complete schedule of Tai Chi Education and Research Institute classes in the Coachella Valley, visit our website at: <<http://pstaichi.com>>, email [TaiChi@2by2.net](mailto:TaiChi@2by2.net) or call 760-325-9384 . Discounted monthly and quarterly fees are available.

Lu Molberg teaches three classes at the Spiritual Center, 45630 Portola Ave., Palm Desert, on Fridays: Beginners 10:00am, Intermediate 9:00am and Advanced 7:30am. Cost is \$5.00 per class. Call 760-325-1047 or email: [lmolberg@aol.com](mailto:lmolberg@aol.com).

*WATCH.....  
"Tai Chi for Health and Vitality"  
for free at [www.Vitalco.net](http://www.Vitalco.net)*

## Understanding "Undue Influence"

by George F. Dickerman, Esq., Elder Law Attorney

**A** friend or client discusses the following situation with you: Mary is 84 years old. She lives alone, doesn't drive and has recently been diagnosed as having "some degree of dementia".

Mary's daughter lives in Oregon and hasn't visited with Mary in several years. The daughter telephones Mary every month or so to make sure everything is alright.

During a recent conversation, Mary told her daughter that she had met someone -- a nice man in his forties -- who drives her to movies, an occasional dinner, and takes her to all of her doctor appointments. Mary enjoys his company and thinks he is a wonderful companion and friend.

The daughter also then learned that Mary had recently visited a lawyer who made some "changes" to Mary's trust (estate plan), although Mary refused to reveal what changes were made. When the daughter called Mary's financial advisor, she was informed that Mary had instructed him not to reveal her financial status,

although the financial advisor felt compelled to tell the daughter that Mary had named her "friend" as beneficiary of several accounts, and added the "friend" as an additional beneficiary of her trust.

### Is this undue influence?

First, remember that all "influence" is not "undue influence". The focus should be on whether Mary was of unsound mind or lacked capacity to make such changes to her estate plan and finances.

Probate Code Section 811 outlines the factors that assist in determining whether Mary had such capacity, or whether she was taken advantage of by her new "friend" and thus is the victim of undue influence.

In reading this code section, one wonders if a normally intelligent person could pass this "test". It looks for deficits in various categories and sub-categories, including alertness, information processing, thought processes, and ability to modulate mood and affect.

However, the bottom-line for Mary is: Did she have the mental capacity to understand that, by adding her "friend" as a beneficiary to her investment accounts and

trust, she was depleting her daughter's inheritance?

There are many cases (and statutes) that give guidance and restrictions involving such testamentary changes, particularly when the "donor" (Mary) is 84 years old and has "some form of dementia". Did Mary disinherit her daughter (or reduce her inheritance) because the daughter had such little contact or involvement in Mary's life? Did Mary's new "friend" devote enough quality time and effort to justify becoming a beneficiary?

These answers will become known only after a thorough review of Mary's medical and psychological records and a complete evaluation by a competent psychologist or psychiatrist who is trained in undue influence and testamentary-capacity issues.

It is encouraging to know that if it is shown that Mary was unduly influenced, then the trust and beneficiary changes can be undone and returned to their original status.

Furthermore, if it is shown by clear and convincing evidence that this "friend" is liable for elder fiduciary abuse, then the "friend" will

be automatically disinherited and cannot receive any portion of Mary's estate (Probate Code Section 259).

This brief factual scenario gives you an outline of some of the issues that arise in undue influence cases, and provides information you can use so that you can provide some guidance when a friend or client is in need.

Reprinted with permission from the ELDER LAW NEWSLETTER November 2007 Issue no. 2

If you would like to receive the free on-line newsletter, you can enter your subscription at:  
<http://www.elder-law-advocate.com>

*Some FAT FACTS  
from Harvard Medical school*

- Trans fats, that are commonly found in fast food, margarines, and many commercial baked goods, can damage the inner linings of blood vessels and are linked to diabetes.
- Despite the strange rumors going around, olive oil does not turn into trans fat when used in cooking. JUST NOT TRUE.
- Sources of "good fats" include: olive, canola and peanut oils, avocados, and most nuts, which are good for both lowering bad cholesterol and raising good cholesterol.

**ANSWERS TO HEART DISEASE IQ TEST:**

1. **False.** Even in the absence of heart disease, lowering cholesterol levels can prevent a first heart attack. Eating a low-saturated-fat, low-cholesterol diet, being physically active, and controlling weight are the principal steps to lowering cholesterol. Cholesterol-lowering medications may also be needed if these steps do not produce enough cholesterol lowering to reduce significantly the risk for heart disease.
2. **False.** High cholesterol and heart disease are not cured but are only controlled by diet and drug therapy. Stopping your treatment quickly returns your cholesterol to the level that existed before the therapy was started.
3. **True.** Saturated fat raises your blood cholesterol more than anything else you eat. It is found in the greatest amounts in foods from animals, such as fatty cuts of meat, poultry with skin, whole-milk dairy products, lard, and in some vegetable oils like coconut, palm kernel and palm oils.
4. **False.** Your body needs fat for a variety of functions. Not all dietary fat is bad. Some fats are better than others. It is best to use fats and oils that are unsaturated -- either *polyunsaturated* (safflower, sunflower, corn, and soybean oils) or *monounsaturated* (olive and canola oils). Unsaturated fats help to lower blood cholesterol when they are substituted for saturated fat. Just be sure to *limit the total amount of fats or oils*, since even those that are unsaturated are loaded with calories.
5. **True.** If you are overweight, losing even a little weight can help to lower LDL-cholesterol. *Two steps are key to weight loss:* a.) eat fewer calories (cutting back on fat will really help) and b.) use more calories by becoming more physically active.
6. **True.** *Regular physical activity may reduce your risk for heart disease by:* lowering LDL levels, raising HDL levels, lowering blood pressure, lowering triglyceride levels, reducing excess weight, and improving the fitness of your heart and lungs. We are advised to talk with our doctor before starting an activity to be sure we are following a safe program that works for us.

24 / 7 RESOURCES FOR LIVING

**Vital Connections**

SERVICE PROVIDED BY NON-PROFIT INDEPENDENT LIVING PARTNERSHIP

[www.vitalco.net](http://www.vitalco.net)

## TRIP TIPS

**Q. I didn't receive my TRIP mileage reimbursement check—what should I do?**

- A. TRIP checks are always mailed on the 25th of the month after travel. So, if you submitted a request for travel during January, the mileage check would be mailed on the 25th of February. TRIP checks are sent by First Class mail. Although First Class mail can be delivered in as little as one business day, we know that *it can take up to 3 business days* (holidays and Sundays do not count as business days). There is no reason to call TRIP if you have not received the check—TRIP always sends out all the checks on the 25th of the month following the month of travel! So, here is what to do:
1. Look around your house or apartment carefully—you would be surprised at how often “missing” checks are found!
  2. If you don't find it, maybe somehow your request was not



WOULD YOU LIKE TO HAVE A CAP, VISOR, BLOUSE OR OTHER ARTICLE OF CLOTHING THAT SHOWS YOUR SUPPORT FOR THE TRIP PROGRAM?

Now, TRIP has made arrangements with the Queensboro Shirt Company so that you can get your own quality articles of clothing, embroidered with the striking TRIP logo.



Proudly wear the TRIP logo and show everyone how important the TRIP Program is in your life or in the lives of your riders. To access this special account and purchase products embroidered with the TRIP logo, go to:

[www.queensboro.com/s/livingpartnership](http://www.queensboro.com/s/livingpartnership)

mailed? Did you forget to mail it? Did you give it to your volunteer to mail—did they forget to mail it? This happens.

3. Have you changed your mailing address and not informed TRIP of the change? This happens too—people move and forget to give TRIP the new address. If you have provided a forwarding address to the Post Office, the check will be forwarded, but this can take as long as 10 days.

4. Finally, contact the Postmaster at your own Post Office and find out if there is any reason why your check might not have been delivered to you—have there been any reports of stolen mail in your area? **Do your homework BEFORE you call TRIP.**

**TRIP FACT**

BEFORE YOU PICK UP THE PHONE TO CALL US, YOU WILL PROBABLY FIND THE ANSWERS TO YOUR QUESTIONS IN YOUR **RIDER HANDBOOK!** IT IS A GREAT SOURCE OF INFORMATION AND YOU SHOULD KEEP IT BY YOUR PHONE. IF YOU DO NOT FIND THE ANSWERS, TRIP STAFF WILL BE GLAD TO HELP YOU .

*How To Ride SunBus*

**1 Plan your trip.** Call Customer Service at 1-800-347-8628 and a friendly representative will assist you in planning your trip, and answer your questions.

**2 Wait for the bus.** Get to the bus stop a few minutes before the bus is scheduled to arrive. Check the bus-stop sign to be sure that this bus is the bus you want.

**3 Board the bus.** Verify the route number by the sign on the front or side of the bus. To make boarding easier, every SunBus can be lowered. They are equipped with lifts or ramps for people who have trouble climbing stairs or who use a wheelchair.

**4 Pay your fare.** The 60+ and disabled fare is 50¢, with 25¢ more for a transfer. Operators cannot make change.

**5 Take a seat.** Seats nearest the driver are for seniors or the disabled. Always remain seated or hold onto the poles when the bus is moving.

**6 Get off the bus.** Pull the yellow cord above the window or push the vertical strip on the side of the window to signal the bus operator that you want to get off at the next bus stop. Major intersections and transfer locations are automatically announced.

[SOURCE: www.SunLine.org]

*Riverside Transit Agency Has New Routes and Service Improvements*

**RTA** has added new routes and made improvements to many routes as a result of rider comments.

The improvements include new stops, more service to popular destinations and longer hours of operation on weekdays and weekends.

Detailed information for all RTA services is available on their website at [www.RiversideTransit.com](http://www.RiversideTransit.com) or by calling, toll free, the Customer Information Center at 1-800-800-7821.



**Driving Cost Calculator**

	Week	Month	Year
<input type="text" value="75"/> Estimated Number of Miles Driven per Week	<input type="text" value="75"/> Estimated Miles Driven per Week	<input type="text" value="321"/> Estimated Miles Driven per Month	<input type="text" value="3,857"/> Estimated Miles Driven per Year
<input type="text" value="15"/> Your Vehicle's Estimated Miles per Gallon	<input type="text" value="\$17.50"/> Average Cost of Driving per Week	<input type="text" value="\$75.00"/> Average Cost of Driving per Month	<input type="text" value="\$900.00"/> Average Cost of Driving per Year
<input type="text" value="3.50"/> Price Per Gallon of Gasoline in Your Area	<input type="text" value="\$14.88"/> Cost Per Week After a 15% Reduction in Driving	<input type="text" value="\$63.75"/> Cost Per Month After a 15% Reduction in Driving	<input type="text" value="\$765.00"/> Cost Per Year After a 15% Reduction in Driving
<input type="text" value="\$0.23"/> Estimated Cost Per Mile	<input type="text" value="\$10.50"/> Cost Per Week After a 40% Reduction in Driving	<input type="text" value="\$45.00"/> Cost Per Month After a 40% Reduction in Driving	<input type="text" value="\$540.00"/> Cost Per Year After a 40% Reduction in Driving
			<input type="button" value="CALCULATE"/>

**T**his calculator is from [www.driveless.com](http://www.driveless.com). Some TRIP volunteers have told us that they think that the current per mile rate of reimbursement paid by TRIP is too little. Please notice that, unless you get less than 15 miles per gallon, the current mileage rate covers much more than the cost of the gas necessary to operate your vehicle.

For all drivers interested in saving money, it shows that by driving 40% less, you will save over \$350 in one year!

*Superando nuestros retos.....**Cual es la diferencia entre Medicare y Medi-Cal?*

**M**edicare es un programa de seguridad que es pagado por las deducciones del Seguro Social. Todas las personas que tengan 65 años o más que hayan contribuido al Seguro Social tienen derecho a este beneficio, así como trabajadores discapacitados que hayan sido elegibles para beneficios de discapacidad por lo menos dos años.

**Medicare** tiene diferentes partes, **A. Aseguración de Hospital y B. Aseguración Médica.** Personas elegibles para el Seguro Social o retirados del ferrocarril, dependientes, o sobrevivientes son elegibles para la parte **A** cuando cumplan 65 años. Si la persona no ha trabajado lo suficiente para ser cubierto por estos beneficios, puede aplicar para parte **A** y pagar una factura por mes. Si compra esta parte tiene que aplicar para la Parte **B.** Parte **D** es una parte voluntaria que usted puede aplicar. Esta parte es para ayuda de medicamentos y tiene un pago mínimo al mes. Si usted necesita

ayuda extra puede recibirla si califica.

**Medicare NO** es basado en la necesidad financiera. Cualquier persona que tenga la edad, la discapacidad y cobertura requerida es elegible.

**Medicare** primeramente es un programa para personas retiradas y sus parejas que tengan 65 años de edad o más. Personas en las siguientes categorías son elegibles para **Medicare**:

- Personas de 65 años o más quienes son ciudadanos o residentes legales de los Estados Unidos quienes hayan trabajado (o su esposo o esposa) por lo menos 10 años en trabajo cubierto por Medicare.
- Personas que hayan trabajado menos de 10 años pueden aplicar para Medicare, pero tendrán una factura al mes por parte **A** (\$233 en 2008) y parte **B** (\$96.40 en 2008).
- Personas con insuficiencia renal en últimas fases e insuficiencia permanente que requieran diálisis o transplante.

Si usted tiene 65 años o más y no califica con las categorías mencionadas, puede aplicar para Medicare si es un ciudadano o residente legal viviendo en los Estados Unidos por 5 años o más pero tendrá una factura por mes pero también hay programas que le pueden ayudar a pagar estas facturas.

Si usted no está seguro que pueda calificar para Medicare puede contactar a la administración del Seguro Social llamando al **1 800**

**772-1213** o puede visitarlos por internet en [www.ssa.gov](http://www.ssa.gov).

**Medi-Cal** es una seguridad que es para personas de cualquier edad que tengan bajos recursos. La mayoría de personas mayores de bajos recursos son parte de estas dos seguridades **Medicare y Medi-Cal.** **Medi-Cal** ayuda a muchas personas mayores que tienen bajos recursos a cubrir lo que **Medicare** no cubre. De esta manera personas mayores pueden recibir los servicios

*Superando nuestros retos*

medicos necesarios. La elegibilidad es determinada por medio de la situacion financiera del individuo. A veces el ser parte de Medi-Cal es automatico si la persona recibe dinero del Seguro Social o Cal works, no aplicacion es necesaria si este es el caso.

Si no esta seguro de lo que usted puede ser elegible o necesita mas informacion de programas que pueden ayudar puede llamar a la oficina mas cercana de HICAP para hablar con un consejero al numero **1 800 434-0222**.

[FUENTES:  
www.calmediare.org;  
www.chcf.org]

*"Felicidad esta donde la encontramos, pero raramente donde la buscamos."*

-J. Petit Senn

*Que es BMI?*

**BMI** es la abreviacion que se usa para describir el numero que se obtiene cuando se calcula el peso y la estatura de una persona y te da el porcentaje de grasa en tu cuerpo comparado con musculos y organos. Este numero es importante porque si es muy alto esto significa que tiene mas riesgos de contraer enfermedades cronicas como: diabetes, cancer y problemas del corazon.

Entre mas alto sea el numero, mas alto es el riesgo de contraer una enfermedad. El numero solo NO es un diagnostico, pero sirve para saber que tan propensa esta una persona a una enfermedad. Lo mejor es consultar a su doctor y platicar de cuales son sus mejores opciones. Este numero es calculado dividiendo su peso (en libras) por su estatura (en pulgadas) al cuadrado (por ejemplo si son 66 pulgadas, multiplica 66 por 66 y esto le dara su estatura al cuadrado) y luego multiplicar por 705. El resultado es su BMI. Estos son los numeros que resultan:

<b>Bajo de Peso</b>	<b>18.5 o menos</b>
<b>Normal</b>	<b>18.5-24.9</b>
<b>Sobre peso</b>	<b>25-29.9</b>
<b>Obeso</b>	<b>30 o mas</b>

Si usted esta en la categoria de sobre peso, unos cambios en su dieta y mas ejercicio pueden ayudar su salud y perder peso. Puede empezar por hacer 30 minutos de ejercicio diariamente y no comer comidas grasosas, comer mas pollo o pavo envez de puerco o res. Platique con su doctor sobre sus mejores opciones.

[FUENTES: www.vpul.upenn.edu; www.nhlbi.nih.gov;  
www.revolutionhealth.com]

**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 su edad, ingresos y condicion fisica. **1-800-510-2020**

*Superando nuestros retos* EDITOR— Ivet Saavedra / Challenges Associate Editor

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



## What's New in Things to Make Life Easier and Safer?

.....soon, *each month*, you will be able to read about new products that are available to help us meet daily challenges of living, from simple gadgets to special help aids.

.....coming soon....WATCH FOR the free introductory issues of ***TOOLS for Independence*** at locations throughout Riverside County, the exciting new publication from the Meeting the Challenges people!

**WINTER 2008**



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