Meeting the Challenges

Quarterly

published since 1989 by the non-profit

JOURNAL

Partnership to Preserve Independent Living for Seniors and Persons with Disabilities

On the Internet @ www.LivingPartnership.org
....and @ www.Vitalco.net Vital Connections
24 hours a day—EVERYDAY

SPRING 2004 Volume 12 Number 4

A READER SPONSORED publication of positive and informative articles to educate, empower, and inspire.....

Eye Diseases and the Importance of Maintaining Social Relationships by Sarah Feinbaum M.A., Orientation and Mobility Specialist

n my first visit as a professional, who teaches the use of a long cane to persons who are blind or visually impaired, I begin by asking questions regarding the person's lifestyle. In most cases I am told how active they used to be in the past – "the past", of course, is when they had vision.

We talk about transportation, family, friends, hobbies and things that they really like doing. And then what usually follows is:

"I can't do that now."

"I don't have transportation."

"I feel as if I am looked at differently."

"I am scared to go out by myself."
The list goes on and on.

I listen to all the *I CANT'S* and I reply, "You can do all the things that you did in the past as a sighted person (except drive an automobile)." But now there is a twist - you have to learn how to do things

with your existing vision or even no vision at all....believe it or not, it can be done! I tell them, "I believe in you, but you must believe in yourself as well."

Clearly the most important thing you can do is to maintain as many relationships as you possibly can. This is important for both your mental and physical health.

It will take courage for you to ask for help or assistance from your friends and loved ones. But the truth is, when you were able to assist another person in the past, it made you feel good and worthy. So now is the time for you to make someone else feel good, and they may even feel hurt if you did not ask for assistance.

Remember, this is not forever. It is until you have registered into a program such as Braille or Department of Reha-

(Continued on page 2)

<u>ALSO IN THIS ISSUE:</u> ...Eye Disorders and Treatments — <u>Page 3</u> ...What Are the Signs of Stress?— <u>Page 5</u> ...Healthy Eating for One (or two)— <u>Page 6</u> ...You May Be a Target for a Predatory Lender— <u>Page 8</u> ...Investment Scams Aimed at Seniors— <u>Page 10</u> ...Preparing for Driver's License Renewal— <u>Page 12</u> ...Viviendo con Desorden Bipolar— <u>Page 14</u>

(Continued from page 1)

Page 2

bilitation. You need to get going into one of these programs and Braille is the easiest program to begin taking classes towards independence.

Braille is a non-profit program that offers classes to help you learn to maintain your personal independence. Registration and attendance are free.

I highly recommend starting Braille as soon as possible. You will meet other people who are facing the same types of challenges. They will encourage you and

Meeting the Challenges

VOLUME 12, ISSUE 4, April 2004 EDITOR: Richard Smith Telephone: 909.697.4697 / Fax: 909.697.4698 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, taxexempt 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 and transportation programs of the Partnership to Preserve Independent Living for Seniors and Persons with Disabilities are supported by the the charitable contributions of individuals and organizations, with additional funding provided by the Riverside County Office On Aging, the Riverside County Transportation Commission, Community Access Center, the City of Blythe and. 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

stress the importance of maintaining your independence. Braille classes will teach you how to maintain your checkbook, cook, shop, clean, and also share experiences and knowledge with other students.

Braille classes are free, but items such as calendars, bingo cards, magnifiers, video magnifiers, and talking computers, for example, are expenses that must come out of your pocket.

Often, when I explain to my students that there are items that could better help them maintain their independence, they are reluctant to spend the money. These aids are necessary not only in maintaining independence, but they also help to keep them more in touch with the world. I encourage everyone to purchase the items they need (if they have the money).

If a person does not have the money, then I encourage them to register with the Department of Rehabilitation. When you register with the Department of Rehabilitation you must be patient. They offer wonderful services but, once again, they have too little help for a large and growing population.

The orientation and mobility specialist, that Braille or

the Department of Rehabilitation will send to your home, will have information about their class offerings, including lessons in using the long cane. The orientation and mobility specialist can also tell you about bus transportation, private transportation, Veterans' services, and information on senior centers. It is important that you register with these programs not only to maintain your personal independence, but also to help you maintain your existing social relationships, and to establish new social relationships as well.

Remember these agencies are there to help a person get going and continue to live life as they had prior to their loss of vision! Yes, it is an uphill climb in the beginning. But remember you are not alone and there really are people out there to help.

Don't sit home alone. Remember the old cliché "People who need people are the luckiest people in the world." IT'S TRUE.

"Bad things do happen; how I respond to them defines my character and the quality of my life."

Walter Anderson,
 American writer and artist

EYE DISORDERS AND TREATMENTS

Gary M. Levin M.D. FAAO

n the last 20 years as many as 1.5 million patients have undergone cataract surgery with intraocular lens implantation each year, with an overall success rate of almost 98%. This has provided new vision to people who otherwise would have become blind or dependent upon the old thick cataract glasses or contact lenses. This procedure has resulted in the continuation of active lives - driving, playing golf, tennis, reading and remaining independent until late in life when some other disorder impairs them.

This has come at no small price to our health care system, and despite numerous cost containment measures by Medicare and Managed care, the cost remains significant. An exciting new development is a Russian physician who has developed a substance which he claims to be over 80% effective in arresting and reversing the aging process and cataract in patients. This product will be undergoing clinical trials in the United States in the next five years and, if proven to be successful, will revolutionize the treatment of cataracts.

In the area of retinal surgery, progress continues to determine the causes of age related macular degeneration, and some progress has been made with medications that offer some protection to patients in early stage disease. Invasive surgical procedures do not seem to offer much in wet forms of macular degeneration, but some new studies of blood vessels in tumor growth may hold promise for better understanding of the disease. Currently, The National Eye Institute is sponsoring the study of several substances that inhibit new blood vessel growth in the macula.

Medicare now reimburses for "glaucoma screening" and detection has become much more sensitive and precise with the introduction of a device called the ocular coherence tomographer, which can actually measure the thickness of the nerve fiber layer (optic). New and quicker visual field tests detect visual field loss much earlier. These tests coupled with newer pharmacologic agents, such as prostaglandin agonists, and selective laser surgery, offer treatments with very few, if any,

side effects for most patients.

Recognizing that many glaucoma patients do not have elevated eye pressures has led to the new concept of neuroprotection and new medical and perhaps nutritional treatment may prevent glaucoma in the future. High risk patients include those with a family history of glaucoma, diabetes mellitus, hypertension African-Americans, and Hispanic ethnic groups. Medicare will now pay for routine glaucoma evaluation and screening tests.

Older citizens in their fifties often consider refractive laser surgery for nearsightedness. A number of procedures have been attempted for farsightedness with limited success for those who want to reduce their dependence on eyeglasses for reading. The insertion of a contact lens in the eye, in place of laser refractive surgery, has been approved in Europe and is nearing FDA approval in the U.S.

One of the most common and annoying eye symptoms for older adults is

(Continued on page 4)

(Continued from page 3)

itching and burning eyes, a condition made worse by the semi-arid climate of Southern California. As we age the quantity and quality of the lubricating tear film in some patients deteriorates. This condition is easily treated with an assortment of over the counter tear film supplements. Numerous supplements taken orally, which contain essential fatty acids, are marketed and are undergoing careful evaluation by ophthalmologists as to their worthiness.

Those with Internet access may want to read more about ongoing developments in the understanding and treatment of eye diseases in the Health and Medical section of Vital Connections www.Vitalco.net.

Dr. Levin is an Ophthalmologist, currently a Clinical attending at the VA Hospital and an Assistant Clinical Professor at Loma Linda University in the Department of Ophthalmology, teaching resident physicians.

"Don't let who you are today prevent you from seeing what you can be tomorrow."

Michael Josephson

NOW YOU CAN HAVE <u>ALL OF THE BEST</u> CHALLENGES ARTICLES FROM 1997-2004 AT YOUR FINGERTIPS.....ON ONE HANDY CD

The *Living Well* CD contains 122 of the most important and information packed articles that have appeared in the pages of *Meeting the Challenges* from 1997 through 2004. With so many requests for reprints over the years, and recognizing the continuing value of the content, we decided to make a deluxe computer reference volume avail-

able . The CD will play on any PC. It is completely self-contained. Just put it in your CD Drive and it will start automatically and display the Table of Contents. Point and click to select the articles you want to read.

They cover a wide range of topics, including health, medical, legal, financial, exercise, successful aging, personal safety, caregiving and more—each written to help us understand the *whys* of situations



and provide practical guidelines for taking positive action. We have also included 19 *Bonus* SCAM Alert *Articles*, not yet published in the pages of *Meeting the Challenges*, and special articles from the *I Am Hard of Hearing* on-line magazine at the *Vital Connections* website.

This collection is a must for everyone's reference library, including caregivers, children who will be caring for their parents, and social service professionals. It also makes a very thoughtful gift.

Order your copy today at a special price for Challenges readers! Send \$20 (*Postage and tax included!*), check or money order, to: Partnership Education Services, PO Box 3097, Beaumont, CA 92223-3097.

Also a great resource of materials for reprints in group newsletters and bulletins, or for reproduction as handouts for education and training. An edition that includes reprint permission and allows copying and printing for all 141 articles is available for only \$40 (*Limited time*).

Allow 3-4 weeks for delivery. All prices include applicable taxes, shipping and handling. To purchase by credit card, visit us on the Internet at: www.LivingPartnership.org (*Special prices not available on Web*).

Riverside County C.A.R.E. (Elder Abuse Hotline) ... (909)791-3446/Desert (760)836-1606

What Are the Signs of 5TRE55?

any of life's events bring us worries, regrets, fears, anger and other intense emotions that can cause mental and even physical overload.

Heavy and prolonged levels of stress can make us sick. The weaker parts of each individual's body are largely inherited, and excess stress will show up first where we are the weakest.

Stress may attack those of us with gastrointestinal weakness in the form of cramps, diarrhea, colitis, irritable bowel syndrome and ulcers.

Those with a weaker cardiovascular system may exhibit the results of stress as high blood pressure, abnormal heart beats, or even heart attack or stroke.

In people with weaker immune systems, stress related decreases in resistance to infections can result in more frequent colds, for example.

Rashes may be stress induced. Fatigue, aches and pains, depression, anxiety attacks and sleep disturbance may also be the body's reaction to high levels of stress.

In the 1960s, researchers developed a scale to give stress ratings to various

events in our lives. As you are aware, the more unusual things that are going on in your life at any point, the more stressed you are. Here are some examples of stressors from the list (some things might be considered bad, others good, but all result in personal stress):

• DEATH OF A SPOUSE	100
• DIVORCE	60
• GETTING MARRIED	60
• SERIOUS ILLNESS	45
• RETIREMENT	40
 WORKING LONG HOURS 	35
• FINANCIAL CHANGES	35
• DEATH OF A FRIEND	30
• NOT ENOUGH SLEEP	25
• TROUBLE WITH KIDS	25
• GREAT SUCCESS	25
• REMODELING HOUSE	20
• LONG TERM VISITORS	20
• GO ON DIET	20
• STOP SMOKING	20
• START EXERCISING	20
• MOVE TO NEW HOME	15
• GET A SMALL LOAN	10
• TAKE A VACATION	10
• GET A TRAFFIC TICKET	5

It was suggested that scoring more than 250 stress points in any one year period was likely to be an overload of stress that could result in a physical reaction. People with low stress tolerances could show reactions with as low as 150 points.

[SOURCE: www.teachhealth.com]

Someone to Listen and Care

ecause of life's transitions, many older adults experience bereavement, isolation, depression, illness and loss. Dealing with these issues alone can be both painful and challenging. The Senior Volunteer Peer Counseling Program, available through the Office of Aging, empowers us to make new life choices as changes and losses occur in our lives.

PEER is not a crises intervention program, nor is it clinical counseling. Professionally trained volunteers offer their time to listen, help, guide, and care. Sharing life experiences with a senior volunteer peer counselor can help with personal growth and healthy life choices. The one-on-one services are provided at no cost to clients.

To become a peer counselor, or if you need the services of a counselor, or know someone who does, please call Connie Gil, Volunteer Service Coordinator, at 1-800-510-2020. Senior Volunteers are needed in all areas of Riverside County.

Healthy Eating for One (or two)

By April Hamilton, Nutrition Educator, Riverside County Office on Aging

any of us find ourselves having to cook for ourselves – sometimes for the first time. It is important to eat nutritious, balanced meals and snacks. Calorie intake will vary with age and activity level. Calorie intake for older adults should be approximately 1600 calories on average, with very active men getting up to 2200 calories.

When we eat fast foods or frozen dinners, the calories add up fast, along with other unwanted fats and salts. For example, if you have a *Whopper with Cheese*, medium fries and a medium soda, you have racked up almost 1400 calories in one meal! Then at night, you have a frozen Salisbury Steak Dinner and that's 800 more calories PLUS and 500 of those are coming from unwanted fat.

Cooking healthy meals for yourself can help you control your calories. If you cook a dinner yourself, that is equivalent to the frozen Salisbury Steak Dinner, the total calories can be less than 500 and only about 100 of those coming from fat.

Nutritious, balanced meals and snacks can be easy to prepare. Many healthy, easy meals can be found in magazines, grocery stores, cookbooks, on food products, and by sharing with friends. On the Internet, the "Nutrition, Cooking and Recipes" section of Vital Connections <www.vitalco. net> features many websites including some on how to cook, information on reducing the size of recipes to help those who are cooking only for themselves, tips on buying and storing food and recipes for special diets or gourmet food adventures. A pamphlet from the American Institute for Cancer Research, offers helpful tips on cooking titled "Cooking Solo". Call 1-800-843-8114 to order a copy. Enjoy yourself and make the most of vour meals!

Also, planning meals will help get more nutritious food for the same or less money. Here are some tips on shopping and meal planning:

- Plan meals for the week in advance and make a shopping list. This will help from overspending on extra foods.
- Take care when buying bulk foods. Buy foods that can be easily sepa-

- rated and frozen in small amounts for use in various recipes and meals.
- Make small dishes of casseroles, enchiladas, lasagna and other baked dishes that can be frozen for later meals.
- Buy frozen, canned or packaged fruits. Freeze (if possible) fresh fruits and vegetables if they must be bought in larger quantities than you will use to save from spoiling and wasting. Buy fresh fruits and vegetables when they are in season since they tend to cost less. Check with produce department to have heads of lettuce, cabbage and other leafy greens cut in halves.
- Cook pots of beans (chili, pinto, kidney, black eyed peas) and freeze in small portions to use in casseroles, soups, chili, beans and rice, salads and other recipes.
- Use leftover meats and side dishes for use in next day's meals. Use chicken breasts in salad. Use chili for topping baked potato.
- Keep staples on hand to be prepared for emergencies: canned soups, frozen juice,

Visit the Partnership's Website at www.LivingPartnership.org

instant potatoes, cereal, bread in freezer, peanut butter, frozen fruit and vegetables, dried or canned beans, crackers, rice, and pasta.

 Reduce recipes by half or thirds. Common conversions:

1/4 cup	2 tablespoons
1/3 cup	2 tablespoons + 2 teaspoons
1/2 cup	1/4 cup
2/3 cup	1/3 cup
3/4 cup	6 tablespoons
1 tablespoon	1 1/2 teaspoon
1 teaspoon	1/2 teaspoon
1/2 teaspoon	1/4 teaspoon
Third of Recipe	
1/4 cup	1 tablespoon + 1 teaspoon
1/3 cup	1 tablespoon + 2 1/3 teaspoons
1/2 cup	2 tablespoons + 2 teaspoons

For some of us, eating by ourselves can be a problem. Here are some suggestions to help us look forward to meals:

- Use the "good" dishes
- Eat by candlelight
- Play your favorite music

- Invite a friend over
- Have dinner with your grandchild
- Make family recipes and share with friends

Socialization with others helps to keep the blues away and may lead to friendly supportive relationships.

Try some other things to make life more exciting. Take a cooking class at the local senior center or community college. Enjoy meals at senior congregate meal sites that provide nutritious meals and the opportunity to socialize with others.

TRY THIS EASY, HEALTHY RECIPE:

Vegetarian Minestrone
1/4 cup diced onion
1/4 cup diced celery
1/4 cup diced mushrooms
1/2 cup canned, Italian-style
diced tomatoes
1 cup canned white beans,
rinsed and drained
2 Tbsp. elbow macaroni
2 cups fat-free, reduced sodium
chicken or vegetable broth
1/4 tsp. basil
1/4 tsp. oregano
Salt and pepper, to taste
(optional)

In medium saucepan, combine all ingredients except salt and pepper. Bring to boil. Reduce heat and simmer, covered 15 minutes. Season with salt and pepper.

2 servings. Per serving: 206 calories, 39 g. carbohydrates, 8 g. dietary fiber, <1 g. total fat (< 1 g. saturated fat), 13 g. protein, 686 mg. sodium.

SOME USEFUL COOKING TIPS

- If a soup or stew is too salty, add raw cut potatoes. Discard them after they have cooked - they will have absorbed the salt.
- A fresh egg will sink in water, a stale one will float.
 For light, fluffy scrambled eggs, add a little water while beating the eggs.
- Store celery and lettuce in paper bags, not plastic.
 And leave the outside leaves and stalks alone until ready to use.
- Sunlight doesn't ripen tomatoes, warmth does.
 Store tomatoes with stems pointed down and they will stay fresher, longer.
- Remove fat from soups and stews by dropping ice cubes into the pot. The fat will cling to the cubes as you stir. Take out the cubes before they melt.
- For fluffier, whiter rice, add 1/4 tsp of lemon juice per cup of cooking water.

[SOURCE: www.didyouknow.cd]

Homeowners Beware: You May be a Target for a Predatory Lender

Roberta L. Wertenberg, Coordinator, Fifth District C.A.R.E. Program

lder adults are frequently the targets of unscrupulous mortgage lenders. One reason is that seniors own over half of the homes in the United States. These homes, originally purchased by young families, have now been owned for many years. Increasing housing prices and lowered interest rates have added to the overall value or equity in the home. Con artists are quick to recognize this fact, and are actively scamming homeowners with fraudulent lending and refinancing opportunities.

Contact with a perspective borrower often begins with a flier, telemarketing call, or door-to-door salesman passing through a neighborhood. Using deceptive promises, a homeowner may be told about the equity he or she holds as a long time resident. Then the would-be lender offers false information, or engages in deceptive sales practices that convince the victim to sign documents before the homeowner understands the obligation. The result is that the homeowner is pressured into signing a loan agreement that he cannot afford, and he

loses his home.

Sometimes the homeowner is the one seeking a loan for a grandson or granddaughter with bad credit. The fraudulent lender expresses a willingness to offer credit when no one else will. The homeowner is talked into co-signing a note or trust deed document based upon their good credit or perhaps the home is used as collateral.

Mortgage refinancing scams usually begin with telemarketing calls, followed by home visits. A low rate of interest is initially promised, and an up front, non-refundable fee paid. Full loan disclosure is not offered, and the borrower later learns after signing that the interest rate has risen, or that a hidden balloon payment with early payoff penalty has been added.

Victims of predatory loans do have recourse in court. In the State of California, Assembly Bill 489 states that the borrower "will be able to make the scheduled payment to repay the obligation," and that the loan must not "exceed 55 per cent of the consumer's monthly gross in-

come." Loans, made to borrowers on their primary residence, that do not allow for such an ability to repay are "Predatory", and illegal.

Don't be a courtesy victim: Con artists like to
take advantage of "good manners." It is not impolite to
say "No, thank you," or that
you are "not interested."

Don't expect the scam artist to look like a bad guy: Con artists disguise their true motives and purposely identify with what is important to you. Are you a Democrat? Well so is the scam artist. Are you religious? The scam artist also identifies with your religious group.

Don't be rushed into a quick decision: The con artist knows that he will loose his window of opportunity if the sale is not made immediately. Take the time to check the references and credentials of the salesperson.

Don't Co-sign for a person with bad credit:

People with bad credit can't get loans for a very good reason. Help the person with bad credit to contact the Consumer Credit Counseling Service, for help in developing a debt payment plan.

Do take the time to speak with family, friends, regulatory agencies: Information about lenders, investment opportunities, and broker's licenses can be obtained on the internet, or by speaking with a trusted attorney, bank advisor, or certified accountant.

Do ask for written information about the loan, bank or investment opportunity: Get all verbal promises in writing, and take time to read the materials. Know that disclosure laws apply in most states, and don't be afraid to ask questions.



Thanks to the following people and organizations for helping to bring you *Meeting the Challenges* this year:

Anima Health Living Foundation · John and Grace Bacher · Helen Barak · Marie Bates · Margaret Bershas · Vera Bishop · Norma Branson · Bette F. Brown · Helen M. Crum · Junivere Davis · Mary Delsman · Mike and Brenda Denholtz / Allprint USA · Mary Dobbs · Kevin and Joni Dunlap · Maureen Feldmann (In Memory of Ed) / Senior Insurance Center · Jules W. Gold · Annette and Arthur Green · Webb N. Hall · Beatrice Hart · Kathleen Hightower / Action Solution · Ethel Hildebrandt · Bertha Hoeflin · Viola E. Hokanson · Wayne and Bernice Huffman · Joanne Jaworski · Louise Jay · Joseph Keane · Marcia Y. Krater · B.J. Landcrown Shapreau · Benjamin Llantada · Cis LeRoy · Patricia Ling · Richard and Marilyn Lynch · Gene and Betts MacGregor · Edwanna and Roger Moore · Susan Novosad · Jeanne E. Parrish · Frances M. Pearson · Debra L. Percy · Tony Perry · Bill Pischke and Mary Brown · Harvey Price, Jr. · Barbara A. Robertson · Betty Rogers · Richard Smith and Joan Oxendine · Christine Stone and John Schonder · Myra Schmpanier · Lucy Toser · Mary Ward · Georgia Washington · Barbara and George Williams · Mark Williams / Riverside Community Health Foundation · Dorothy Wood · Yes I Can We are beginning to work on the next program year and would love to add your name to the list. You can send your tax deductible donation, in any amount, to us at: Meeting the Challenges, PO Box 3097, Beaumont, CA 92223-3097. THANK YOU!

ATTENTION VOLUNTEER TRIP DRIVERS

Did you know that, if you itemize on your state and federal tax returns, you can deduct the distances you travel to and from your home to where you provide your volunteer services at the rate of \$.14 per mile?

Plus TRIP is now paying a tax-free reimbursement rate of \$.32 per mile for the mileage you clock while providing escort and driving assistance to enrolled TRIP participants.

Being an angel can

have some very earthly benefits. Call TRIP at 1-800-510-2020 if you would like to volunteer to help too!

If you need......
VOLUNTEER ASSISTED
TRANSPORTATION

....call 1-800-510-2020 to apply for "TRIP"

RTA STUDIES NEW ROUTE REALIGNMENTS

f approved, changes to Route 36, which currently connects Sun Lakes in Banning with Yucaipa, will replace direct service to the Beaver Medical Clinic in Yucaipa with Omnitrans connections, but add new service *all the way to the Redlands Mall*.

Changes are also proposed to Route 41, which would reduce the existing service loop through Mead Valley and add new service for Starcrest and Ross Warehouse employees. Contact RTA if you would like to comment.

Get answers to questions about raising grandchildren, call WarmLine at 1-800-303-0001

Investment Scams Aimed at Seniors

ccording to the nonprofit North American Securities Administrators Association, the single biggest red flag should be anybody who promises low risk and high return! Watch out. Those two things do not exist together.

Here are some typical investment scams:

- Access to the investment portfolios of the world's elite banks or Saudi royalty, for example, and big returns. Don't believe it.
- <u>Investment seminars</u> are designed to make money through admission fees and the sale of books and audiotapes. Mostly, it's the people who run them who get rich!
- Appeals to members of a group, religious or ethnic, are sometimes used to gain trust and steal life savings through "gifting" programs for various "causes" that are not real. Another popular ethnic scam is participation in foreign money exchange schemes.
- Short-term promissory
 notes, issued by little
 known or non-existent
 companies, promising
 huge returns and no risk!
 There is no risk that you
 will not lose on this invest-

ment!

- <u>Investments in oil and gas</u> <u>wells</u>, always around but probably about to get more play now. Often promoted as "can't lose" deals—don't believe it.
- Investments in "senior settlements" that are promised to be paid out from death benefits. Interests in "healthy" older people, last year topped the \$2 billion mark and there is a good chance that they will outlive the investors!
- Equipment leasing can be a legitimate investment, but many have been bilked through investments in ATMs and payphones that promised much more than they ever delivered. Be careful.
- Pyramid (or Ponzi)
 schemes still attract many
 suckers, in spite of the bad
 publicity they have received over the years.
 Typically people get involved because they know
 someone who got a huge
 payment. That only works
 for the first investors; you
 get excited, you invest your
 life savings, you lose!

You can learn more at the new "Financial Advice" section of Vital Connections www.vitalco.net.

"Latin Lottery" SCAM

A 61 year old woman was recently approached in a supermarket parking lot by a younger woman who asked if she spoke Spanish.

The young woman told the victim that she had just won \$210,000 in the lottery, but needed to open a checking account to get it. She explained that she was an illegal immigrant from Venezuela so couldn't get a valid U.S. ID card to open the needed account.

The two were then approached by an older man who asked if he could help. The problem was explained again and the older man pretended to call the California lottery on his cell phone. He then announced that "they" said the young woman could claim the prize if she had 2 witnesses who would vouch for her. Each would have to post a good faith bond, however, and then would share the winnings.

The next day the victim withdrew \$20,000 that was put in an envelope with another "\$20,000" that was the older man's part, and she was asked to hold it. The man and woman then left and when the victim opened the envelope it contained cut paper!

CAC (services for people with disabilities)Riverside (909) 274-0358 ...Indio (760) 347-4888

EDITORIAL COMMENT:

In the Spring Issue, we announced that agreement had been reached to raise wages for IHSS caregivers after 3 long years of hard work to make it happen.

Sadly, budget cut proposals in Sacramento may now make this unlikely. In fact, the Governor's proposals would eliminate domestic IHSS services for "consumers who live with ablebodied family members", among other cuts in IHSS funding.

The immediate savings that would result from this action amount to an average of \$5,772 per year of IHSS services expenditures, but the cost of nursing facility care for the same person could cost us \$31,028, according to the California Commission on Aging. In our opinion, these proposed cuts don't make any sense.

From our experience, we know that family members often leave the workforce and endure considerable financial and personal hardship to provide full time care for family members in their home. These include a spouse caring for a spouse and a parent caring for a minor child.

If enacted, we believe the proposed cuts will have a devastating effect on many families. Without continued IHSS support, it will simply be impossible for many to continue to provide home care and the sick, disabled and elderly will unfairly bear the burden of the State's budget problems.

Please contact the Governor's Office and your State Legislators and let them know what you think about their proposals.

PLEASE JOIN US — 9:30 A.M., SATURDAY,
APRIL 24TH, IN THE PALM GARDEN
AT THE LIVING DESERT
FOR THE EARTH DAY EVENT AND
TO CELEBRATE WORLD TAI CHI DAY AND
HONOR MASTER TEACHER PETER LEE!

SEE YOU THERE!!

FIT AFTER 50 CLASSES POPULAR IN COACHELLA VALLEY

rom 50 to 90 plus, people are joining in an exercise program that is designed specifically to increase strength and mobility.

The strength training, provided by the Fit After 50 program, isn't what first comes to mind—it isn't lifting heavy weights! It is a set of exercises that are easy for most people, but the results are amazing.

In general, the training helps strengthen bones, halt osteoporosis, and reduce the risk of falling by improving balance and flexibility. It also helps relieve arthritis symptoms.

The Fit After 50 program combines strength building exercises with stamina and endurance-building cardiovascular exercises, and the result for many is clearly obvious in their daily lives:

- Easier to get up from a seated position
- Easier to get our of the bathtub or a car
- Increased ability to walk longer distances
- Easier to climb stairs
- Increased ability to do household chores
- More strength for carrying groceries
- Easier to pick up and hold a grandchild.

If you are interested in returning some of these capabilities to your daily life, you can find out more about the program, including class times and locations, by calling the Riverside County Office on Aging's Desert Office at (760) 341-0401.

Talk with someone who has been taking the classes and you will be amazed at the personal improvements they have experienced. In fact, real benefits can be seen for many after the first three weeks! Class participation requires a doctor's release.

PREPARING FOR DRIVER'S LICENSE RENEWAL

he older we get the more frightening the process of renewing our driving privilege seems to become. But preparing to pass the tests that we face is the best way to overcome our apprehensions.

The DMV understands this and actually provides some coaching information specifically to help seniors get ready for the ordeal.

Here's what to expect:

- You should receive a notice about 2 months before your birthday, but if you don't get one, start the process yourself.
- Call the office near you and make an appointment for faster service.
- The renewal fee for a regular license is \$24.
- Bring your notice and photo license with you to the appointment.
- As always, you will give a thumbprint and have your picture taken.
- You will have to pass a vision test.
 - Passing is 20/40 vision in both eyes together and at least one eye separately with corrective lenses. As long as your combined vision is 20/40, your other eye

- can be no better than 20/70 and you still pass.
- o If you "fail" this "standard screening" test, that only means that you will next have to be examined by a vision specialist and bring the Dr.'s report back to the DMV. If stronger lenses, or other treatments, do not sufficiently correct your vision, you can still pass.....
- o If you pass a road test, in which you demonstrate that you can compensate for your impaired vision, you will pass the vision test even if your vision is less than 20/40. (If your corrected vision is less than 20/200 with both eyes, you will not pass.)
- o A couple of other tips make a morning appointment so your eyes are at their freshest when you take your test and just relax, take your time, and know that the tester will do everything possible to help you pass.
- You will also be required to take a written traffic laws and signs test. Study the California Driver Handbook and take practice tests to prepare. There are 18 questions on the exam and

- you will pass if you miss 4 or less of the answers. You can take up to three tests before a new application fee is required.
- A driving test may be required as part of any driver license examination. To get ready for the driving test, you will want to practice driving skills, including:
 - Left and right turns
 - Proper signaling
 - Entering and exiting the freeway
 - Lane changes
 - Backing up
 - Safely passing through intersections that are controlled by lights
 - Four way stops
 Several driving errors will result in an "unsatisfactory test score":
 - Driving 10 mph over or under a speed limit
 - o Running a red light
 - Not looking over your shoulder to check for traffic when pulling into traffic or changing lanes

A \$5 retest fee is charged to retake the driving test.

A "limited term" license may be issued that requires re-licensing every one to two years. A "probationary" license may also be issued because of a continuing medical condition.

Office on Aging Senior HELPLINK......1-800-510-2020......REAL PEOPLE TO TALK WITH!!

"THREE-TIER" DRIVER'S LICENSE RENEWAL TESTING PROPOSED

Information compiled by Helen Crum

he California Department of Motor Vehicles has fieldtested a routine called "three-tier", meaning that seniors would proceed through three phases of test process to determine their fitness to drive.

The first tier is standard vision and knowledge testing, but would also include a test of visual contrast sensitivity. In addition, DMV staff would conduct "discreet observation" of applicants for characteristics that might affect driving, such as difficulty walking or tremors.

Failure of tier one tests would result in referrals to medical professionals and eventually could bring the applicant to computerized tier two reaction testing.

Finally, tier three would be the drive test.

DMV researchers are studying the validity and feasibility of the plan and then the Legislature may consider making it a part of DMV testing procedures. If this happens, three tier testing could be introduced for priority reexaminations of drivers referred by doctors, police, or family members, according to DMV Commissioner Helmick.

The full text of Commissioner's comments on this subject to the California Senior Legislature are available on the Internet at http://www.livingpartnership.org/helmick1-CHP. pdf.

SunLine and Pale Verde Valley Transit Plan to Suspend Unused Services

here is simply no way that a transit agency can justify the availability of services that riders do not use. Two such services, SunLine's *SunLink* commuter service to the Inland Empire and Pale Verde Valley Transit's *Valley Runner* medical appointment service to the Coachella Valley, are now likely to be cancelled due to lack of consumer use.

If and when that happens, it is likely we will again hear complaints that there is "no service". But, unfortunately, the use it or lose it concept definitely applies to transit services.

ANOTHER WAY TO HELP PERPETUATE THE CHALLENGES LEGACY......

ue to budget cuts, the nonprofit *Meeting the Challenges* publication is now more dependent than ever on the support of private individuals and companies.

In addition to immediate contributions, another way to help *Challenges* remain an important community resource is to include the Partnership in your will to receive a % of your estate to pay for continued *Challenges* publication (as my wife and I have done).

If you would like to discuss this and other ways you can help, please call Richard Smith at 909.697.4697, x263.

SAVE THESE DATES

Thursday, September 16th
5th Annual GRANDPARENTS
RAISING GRANDCHILDREN
CONFERENCE
in Lake Elsinore

Thursday, October 28th 2nd Annual HOUSING CONFERENCE in Indio

For more information, contact Donna Pierce at the Riverside County Office on Aging 1-800-510-2020

Free, Unbiased ... Health Insurance Counseling —— Call HICAP @ 1-800-434-0222

Superando Nuestros Retos.....

VIVIENDO CON DESORDEN BIPOLAR

Bipolar describe los cambios extremosos de humor característicos de esta enfermedad.

LOS "ALTOS" LOS "BAJOS" Desasosiego – altos niveles de energía y Pérdida de energía, letargo persistente. actividad Altos niveles de excitación y alborozo. Tristeza prolongada o ratos inexplicables llorando. Hablado rápido, pensamientos de carrera. Sentimientos de culpa, inutilidad o desamparo. Interés Incrementado en actividades Desasosiego o irritabilidad, ira, preocupación, orientadas a metas. agitación. Fácilmente desviado. Pérdida de apetito y peso, o aumento de Optimismo y autoestima exagerados, Pesimismo o indiferencia autoestima inflado. Ansiedad y nerviosismo aumentados. Dolores y molestias inexplicables. Irritabilidad excesiva, comportamiento Incapacidad de concentrarse, indecisión. agresivo. Poca necesidad de dormir sin sentir fatiga. Incapacidad del placer en intereses antiguos, aislamiento social. Comportamiento temerario o imprudente, mal • Insomnio o incapacidad de seguir despierto. juicio, persecución intensa de placer. En los casos más severos, falsos conceptos y • Fatiga. alucinaciones. Pensamientos recurrentes de muerte o suicidio; intentos suicidas.

Muchos hemos experimentado la mayoría de estos síntomas en algún momento pero una persona que sufre de Desorden Bipolar probablemente sufre varios de estos síntomas juntos, intensamente y por períodos más largos. El Desorden Bipolar no puede auto-diagnosticarse. Si usted, o alguien que conoce, tiene estos síntomas, es muy importante que consulte un médico o siquiatra.

Centro de Acceso Comunitario ...Indio (760) 347-4888Perris (909) 443-1158

.Superando Nuestros Retos

Frecuentemente, cuando una persona está sufriendo los síntomas 'altos", que pueden incluir aumento de energía, humor elevado y empuje sexual incrementado, no siente la necesidad de buscar atención médica. Sin embargo, el Desorden Bipolar, cuando se diagnostica y no se trata, puede empeorar y producir resultados dañinos, ilegales y mortales.

El Desorden Bipolar frecuentemente empieza de 15 a 25 años de edad pero puede aparecer después de los 40s o 50s. Están en disputa las causas exactas pero los investigadores generalmente concuerdan en que la susceptibilidad al desorden puede correr en familias, igual que la enfermedad del corazón. Normalmente, el comienzo del Desorden bipolar sigue a algún tipo de evento muy tenso de la vida, tal como la muerte de un ser querido, un accidente automovilístico extremo, la pérdida de un trabajo, o hasta el nacimiento de un hijo. Todos tenemos niveles diferentes de tolerancia al 'estrés'.

Cuando se le diagnostica, el tratamiento puede incluir terapia verbal o medicamentos. El estilo de vida de una persona también impactará el éxito del manejo del desorden. He aquí unas guías:

- Aprenda sobre usted mismo y su enfermedad lea libros, asista a seminarios, hable con su terapeuta sobre cómo sus síntomas le afectan a usted y a los que le rodean.
- <u>Vigílese constantemente a sí mismo</u> aprenda a reconocer los cambios de humor y entienda lo que significan
- <u>Físicamente cuídese a usted mismo</u> establezca un horario regular para dormir y sométase a él, haga ejercicios todos los días, coma una dieta baja en grasas, no use alcohol ni drogas ilícitas y TOME SU MEDICINA TODOS LOS DÍAS, COMO SE LE RECETÓ, A LA MISMA HORA (no importa cómo se sienta).

Translation provided by Leopoldo Trevino

Si siente_que empieza un cambio de humor hacia 'arriba', se sugiere que puede minimizar su intensidad y su efecto si:

- Duerme más de lo usual.
- Evite toda cafeína y otros estimulantes, incluidas las pastillas para dieta.
- Evite la toma de decisiones.
- No vaya a las tiendas y se desconecte de lo que está haciendo.
- Haga cosas que le calmen.

El Desorden Bipolar no solo afecta a los que lo tenemos sino a todos los que nos rodean. Para ayudar a alguien con el desorden, podemos:

- Aprender sobre la enfermedad y sus anuncios de alerta.
- Ofrecer apoyo emocional paciencia, entendimiento y afecto.
- Animar el diagnóstico y su adhesión al tratamiento.
- Animar a que eludan el alcohol y las drogas.
- Preguntarle a la persona cómo debe responder cuando vea los síntomas.
- No juegue al terapeuta; sólo escuche si expresa preocupaciones y amablemente indique las realidades, si es que es apropiado, y ofrezca esperanza.
- Invite a la persona deprimida a salir y a participar en actividades; si rechaza, sea "amablemente insistente".
- Aprenda los anuncios tempranos de alerta de suicidio y tome cualquier amenaza suicida mucho muy en serio.
- · Únase a un grupo de apoyo para familias y amigos de gente con desorden bipolar.

FUENTES: The Depression and Bipolar Support Alliance (DBSA), que en español significa: La Alianza de Apoyo a la Depresión y al Bipolar; la otra fuente es Bipolar-Disorders.com.

HOW TO SAVE MONEY ON COOLING EXPENSES THIS SUMMER



RE-SET your thermostat to cool to 78 degrees. Think about it. A 78 degree day is completely comfortable.



USE APPLIANCES during "off-peak" hours *when you are charged less*—after 6 pm.

CONSIDER PURCHASING an ENERGY STAR® rated PROGRAMMABLE THER-MOSTAT. Currently SCE will pay a \$25 rebate and SoCal Gas will pay a \$20 rebate.

AND — a programmable thermostat can help you save 20-30% on your monthly bills!

SPRING 2004



Reader Sponsored

Meeting the Challenges

Quarterly

JOURNAL

published since 1989 by the non-profit

Partnership to Preserve Independent Living for Seniors and Persons with Disabilities

6296 Rivercrest Drive, Suite K, Riverside, CA 92507 www.LivingPartnership.org

NONPROFIT ORG. U.S. POSTAGE PAID RIVERSIDE, CA PERMIT NO. 2441

Inside...... ► Eye Diseases and....Social Relationships ► Eye Disorders and Treatments ► Healthy Eating for One (or two) ► Beware Homeowners: You May Be a Target for a Predatory Lender ► Investment Scams Aimed at Seniors ► Preparing for Driver's License Renewal ► Viviendo con Desorden Bipolar... AND MUCH MORE!!!!