

Meeting the Challenges

Winter 2000
Volume 8 Number 3

QUARTERLY

A SPECIAL PUBLICATION TO HELP US MEET OUR DAILY CHALLENGES AND AGE MORE SUCCESSFULLY.....

What's the Vitamin E Story?

- by Richard Smith

To find the answer to this question, we went to our trusty computer and tuned-in the *Vital Connections* Internet Community <www.vitalco.net>. There we found the resources to answer the question from *LightLiving.com*.....

According to Ed Blonz, Ph.D., "After more than 70 years of research, vitamin E is known to play an important roll as an antioxidant and as an integral part of our immune system. It has been shown to:

- Decrease the risk of prostate and breast cancer
- Protect against diabetic complications
- Prevent visual disorders including cataracts
- Slow the progression of Alzheimer's
- Alleviate the stiffness experienced by arthritis sufferers."

Dr. Blonz says, "Key food sources of vitamin E include wheat germ, sunflower seeds, almonds, nuts and nut and grain oils. Lesser amounts of the vitamin are found in peanuts and vegetables like asparagus, kale, spinach and yams. It is also found in fortified cereals and whole grain products."

He continues, "The New England Journal of Medicine reported in a study that unless individuals took at least 100 IUs of vitamin E every day they were not cutting the risk of heart disease. It is difficult to get this much through diet alone. Dr. Blonz recommends that, "If you are not getting the vitamin E you desire from your diet, you're better to get it from a pill than not at all."

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**Office on Aging
Senior HELPLINK:**

**1-800-
510-2020**

**“A Gateway
to Senior Services”**

**“It ain’t so much the things
you don’t know
that get you in trouble.....
It’s the things you know
that just ain’t so.”**

- Artemus Ward
American humorist, born 1834,
who wrote for the *Cleveland Plain
Dealer* and *Vanity Fair*

[Quote provided by Krista Byers]

Meeting the Challenges

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POSTMASTER: Send address changes to Partnership to Preserve Independent Living for Seniors and Persons with Disabilities, 6296 Rivercrest Drive, Suite K, Riverside, CA. 92507.

.....VITAMIN E

Food Sources of Vitamin E

(All amounts approximate)

- ➔ 1 oz wheat germ oil - 51 IU
- ➔ 1 cup extra-fortified oatmeal - 40 IU
- ➔ 1 oz shelled sunflower seeds - 20 IU
- ➔ 1 oz sunflower oil - 21 IU
- ➔ 1 oz soybean oil - 20 IU
- ➔ 1 oz safflower oil - 17 IU
- ➔ 1 oz corn oil - 12 IU
- ➔ 1 oz whole almonds - 10 IU
- ➔ 1 medium sweet potato - 9 IU
- ➔ 1 oz peanut oil - 8 IU
- ➔ 1 cup canned peaches - 6 IU
- ➔ 3 tblsp. toasted wheat germ - 4 IU
- ➔ 1 cup cooked pasta - 4 IU
- ➔ 1 cup steamed asparagus - 3 IU
- ➔ 1 cup cooked Brussels sprouts - 2 IU

How safe is vitamin E?

Dr. Blonz reports that: "Vitamin E deficiencies are rare and are usually caused by malnutrition and rare genetic conditions."

He warns, however, "Toxicity is also rare but studies have shown that overdosing on vitamin E can cause gastric upset, nausea, deficiencies in vitamins A and K and can have subtle effects on the way blood

clots."

Blonz says, "Taking 100 IUs of vitamin is recommended, but studies have shown that taking up to 800 IUs a day is still considered safe, although not recommended." Clearly though, individuals with blood coagulation disorders or those taking anticoagulants should be especially careful with vitamin E supplements.

Other studies have shown that smokers show a sharply decreased amounts of vitamin E in their system and should pay special attention to their intake.

Dr. Blonz concludes, "... As with any other change in your dietary habits, consult your health professional about any and all questions you may have."

We know that many CHALLENGES' readers have Internet access or have children or other friends or relatives who can help look things up at *Vital Connections*... So we want to remind you that you will find information on General Nutrition, as well as for Special Dietary Needs there...you will also find a way to analyze your food for its nutritional value or receive USDA assistance in planning smarter menus. And there are recipes galore—from Scones to Gazpacho, the exotic to the tried and true... *Vital Connections* is a Food and Nutrition resource for everyone — from the kitchen cook to the professional nutrition planner! *



Avoiding Falls (Part 2) — IMPROVING BALANCE

- by J. Curtis Schilstra, D.C.

“Walking is a series of forward falls.... each interrupted by a step.”

Here is a self-test to help you find out if you have balance difficulties and are at increased risk of falling:

- Does getting up quickly cause you to feel off balance?
- Do you sway when you stand still and close your eyes?
- Are you unsteady when walking in the dark?
- Does nodding or turning your head (as in “yes” and “no”) cause you to lose your balance?
- Do you feel unsteady when walking in a strange place?
- Do you sway when you walk?
- Do you have difficulty when walking on uneven surfaces?

If you answered yes to any of these questions you may want to consult your doctor or see a balance specialist. In the very least, these signs indicate that you need to use some extra cautions to avoid falling.

Some Things To Improve Balance

Posture tips to improve your balance when standing or walking:

- ➔ Turn you toes slightly inward or straight ahead, especially if you tend to stand or walk with your feet turned out
- ➔ Keep your weight over the balls of your feet, **NOT ON YOUR HEALS**
- ➔ When standing or walking, flex your knees slightly—Do not lock your knees
- ➔ Rather than walking “heel” to “toe”, spread your feet about two or three inches
- ➔ Tuck your chin very slightly when standing or walking and when getting up from a seated position
- ➔ *Feel* your weight distribution over your feet
- ➔ *Feel* your feet in contact with the ground or floor before transferring your weight
- ➔ Feel how your body is aligned with gravity.

Some Tips To Avoid Falling

Practice these to improve

your balance and reduce the risk of falling:

- ➔ Learn to feel the changes in your balance when you change your position
- ➔ Be aware of your surroundings
- ➔ Choose a path and look ahead—Be sure that you can see the entire surface that you will be walking over—Pause and re-establish your direction at the end of your path
- ➔ When in a strange place, be more careful—Seeing things that you are used to causes a balance orientation that is disrupted when you are in a different setting
- ➔ Learn to stand and walk with your weight forward—Not on your heels
- ➔ When changing your position, be sure to feel your balance in the new position before you begin to walk—This applies to arising from sitting, especially early in the morning when getting out of bed
- ➔ If you bend over and then stand up there is a tendency to be disorient-

Continued on next page.....



Balance.....

ed for a moment—It is very good to have something close to use to steady yourself until upright balance is restored

- ➔ When walking on uneven surfaces, keep your feet a little further apart and be sure that your feet are on solid ground before transferring your weight
- ➔ If you wear bifocal glasses be especially careful walking down stairs.

Dr. Schilstra has operated a private chiropractic practice for 42 years. Among his many accomplishments, he has been the Chair of the Occupational Safety and Health Division of the World Safety Organization and the President of the California Safety Council. He has recently opened a new office in Hemet at 145 N. Carmalita. His phone number is 909.929.9704 *

Meeting The Challenges



Read selected articles and send them to your friends at..... www.vitalco.net

Senior HelpLink = Real People to Talk With

By Ted Perry, Office on Aging Senior HelpLink

In our fast-paced society with voicemail, e-mail, pagers and information from the Internet at our fingertips, where has the human touch gone?

Fortunately you will still talk with real people, when you call the Riverside County Office on Aging!

When you call 1-800-510-2020 (toll free) during business hours, you will be greeted by a person...not a machine. You will speak to a Services Assistant at *Senior HelpLink* who is caring, an excellent listener and very knowledgeable about the programs and resources available throughout Riverside County.

One of our goals is to help seniors maintain their independence by bringing services to them in their own homes, such as, home delivered meals, housekeeping, senior home repair and transportation, just to name a few. When you call we will talk with you as long as you want to make sure that we are meeting your needs.

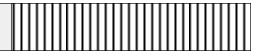
So call us when you have questions or need assistance. We have a huge resource database with more than 1,800 listings of available services. Following are just some of the subjects where we can help

with information and referrals:

- ✓ Adult Day Care
- ✓ Alzheimer's Disease
- ✓ Assisted Living
- ✓ Community Groups
- ✓ Consumer Fraud
- ✓ Counseling Services
- ✓ Disability Services
- ✓ Emergency and Disaster Services
- ✓ Financial Services
- ✓ Food Distribution and Nutrition Programs
- ✓ Housing
- ✓ In Home Services
- ✓ Legal Services
- ✓ Senior Centers
- ✓ Skilled Nursing Facilities
- ✓ Support Groups
- ✓ Transportation
- ✓ Veterans Services
- ✓and more.....

Senior HelpLink will give you information over the phone and we can also mail lists of resources to you.

Some people say they don't like to call 1-800 numbers, because an 800 number means a big and impersonal organization at the other end. *Senior HelpLink* is not big and impersonal. We are real and caring people who are there to talk with you—we use the 1-800 number to save you money! For a very human experience please give us a call today and let us make a difference in your life. *



Common scams that con artists use to try to “part you from your money”

By Margo Hamilton, Director of C.A.R.E. (Curtiling Abuse Regarding the Elderly)

“Never buy anything over the phone when a salesperson calls! If you are interested have them send you something in writing.”

A good rule to go by, but be careful — a recent popular con involves sending an “information packet” for which the recipient pays C.O.D. charges when it arrives by common carrier. Also, if you do plan to order by phone (from a reputable company) using a credit card, don’t use a cordless phone when you place the call. Your conversation — and your credit card number — could be picked up on radio waves.

Watch out for these scams:

MEDICAL PRODUCTS: You buy health, beauty care or “cure” product by mail. **SCAM:** Product isn’t sent or is overpriced or harmful. *(Ask you doctor before buying.)*

900 NUMBERS: Products are offered via a 900 number. **SCAM:** Call costs more than advertised or product is worthless. *(Know cost before calling. Avoid credit card or contest*

confirmation calls.)

OBITUARY: You were recently widowed; C.O.D. box arrives for product “your spouse ordered.” **SCAM:** Box contains cheap item at substantial price that was really never ordered. *(Tell person your spouse is deceased and you cannot accept the product.)*

TRAVEL CLUB: Firm offers bargain airfare/hotel package in a glamorous locale. **SCAM:** Hidden fees and conditions; sky-high rates for additional persons; place is a dump. *(Ask travel agent’s advice, read all paperwork carefully including the fine print!)*

LAND SALE: Promises cheap land or retirement facilities in gorgeous area. **SCAM:** Site is poor, promise not fulfilled. *(Visit site; deal only with reputable firms; read all paperwork carefully.)*

BANK EXAMINER: Bank “official” asks you to withdraw money for him or her to hold to lure embezzler. **SCAM:** Person takes money and disappears. *(A real bank official would not require you to withdraw your own money.)*

CHARITY/RELIGIOUS

GROUP: You are solicited by an organization you know nothing about. **SCAM:** Group doesn’t exist or only a small fraction of the money is given to charity. *(Contribute only to legitimate representatives of known groups.)*

CONTEST WINNER: You’re told you’ve won a prize but must send money for postage/registration/taxes/customs fees, or must call 800 number for details. **SCAM:** You receive nothing or something worthless. *(Steer clear of these “deals” — winners don’t pay for “free” prizes!)*

HOME REPAIR/

INSPECTION: “Contractor” offers to repair, remodel, inspect, or offers to do work with left over materials at a discount for cash. **SCAM:** Unlicensed person does nothing or does it poorly. *(Check with Contractors State License Board before awarding work.)*

You can find more information on SCAMS on the Internet at Vital Connections <www.vitalco.net>. C.A.R.E. is a program of Riverside County Adult Protective Services. *



What Can I Claim on My Auto Insurance WITHOUT My Rates Going Up? by Sylvia Gonzalez Pettet, Insurance Agent

When you have reason to file an insurance claim, one of the first questions you may ask yourself is "Will my auto insurance go up?"

A good rule of thumb to keep your insurance premiums as low as possible is to carry higher deductibles. This way you can take care of the smaller "aggravations" yourself and rely on the insurance companies to handle the "devastations". A lower deductible will mean higher premium payments, but less you have to pay for any claim.

Generally speaking, a claim you file under your comprehensive coverage will not affect your future premium payments, though each insurance company is a little different. Comprehensive coverage protects you from non-collision type losses such as fire, theft, vandalism or windshield breakage.

Collision losses typically have a dollar threshold that will trigger an accident surcharge. For example, if your company's threshold is \$600 an accident that is determined to be your fault would generate a surcharge on your next renewal if the repairs for the damages

caused surpassed a \$600 payment by your company.

Another factor that will cause your auto insurance rates to increase relates to the California "Good Driver" definition that was created by Proposition 103 in 1989. Under this law, a California Good Driver is anyone with less than two points on their motor vehicle driving record in the previous three year period. Minor moving violations and non-injury accidents count as one point, major violations and injury accidents count as two or more points. The California Good Driver receives a 20% discount off of the standard company rate.

Knowledge is a powerful tool and understanding what can affect your premiums is helpful if it makes you a more cautious driver. But please do not fail to report a loss to your insurance company for fear of the impact it might have on your premiums!

If you have further questions, you should contact your insurance agent or you may call Sylvia Gonzalez Pettit at (909) 785-4248. You may also Email her: Syl-
via.Pettet.B8N0@StateFarm.com

*

What You Told Us You Think About the *Meeting the Challenges*

Quarterly.....

Thanks everyone who took time to mail-in or Email your thoughts and comments to us! *We work for you*, so it is very important to know what you like, or don't like, and what you want us to do!

Here's what was said about this publication:

- ✓ 96% said *Challenges* was "Great" (82%) or "Pretty Good" (14%)
- ✓ 88% said they read "Most" or "All" of the articles
- ✓ 62% said they save issues for reference
- ✓ 56% said they give or share issues with others
- ✓ More articles were requested on many subjects with the top 5 being "Available Services", "Health and Medical" subjects, "Legal Issues", "Self-Help" and "Scams".

We also appreciated the many personal comments and words of encouragement! Thanks for helping!

Richard Smith, Editor



WILLS AND LIVING TRUSTS.....

CAN YOU LIVE WITHOUT THEM?

by George F. Dickerman, Attorney and Counselor At Law

Everywhere we look there are “free” seminars on living trusts. Many offer a free lunch or dinner. And the information given out during these seminars is often presented in a manner intended to scare the heck out of you!

Do you really need a living trust? How about a will? Well, as lawyers tend to say: “It depends”. There are two main reasons for having a revocable (living) trust:

1. To avoid probate
2. To avoid taxes (maybe).

Avoiding Probate

A properly drafted revocable trust should avoid the need for your heirs to “probate your estate”, because the trust continues to “live” even after you die and, if properly funded, the property owned by the trust can be distributed to your heirs without the need to obtain court approval.

“Funding” your trust basically means transferring title from yourself into the name of the trust. Another way to look at it is that your trust must be “fed” in order to continue to “live” - properly funding your trust

is an essential task. If done right, your estate will avoid the time-consuming and costly probate process.

Avoiding Taxes

Each person can currently leave \$650,000 (year 2000) to their heirs without incurring an estate tax. A married couple can pass on double this amount; however, a competent trust plan is required in order to pay the least amount in taxes (or avoid them altogether).

Most Americans don’t have estates large enough to worry about estate taxes. Therefore, “free lunch” seminars that stress the tax advantages of living trusts are probably just trying to sell you *snake oil*.

Wills are a different matter. Unlike the revocable trust, a will practically guarantees that your estate will need to be “probated” upon your death. This means that your private instructions regarding the distribution of your estate will now become public information.

Often, wills are prepared along with a revocable trust as part of one’s estate plan—this is

known as a “pour-over” will. Essentially, any property that was not previously funded into the trust will now pour-over into the trust and be distributed according to the written terms of the trust.

If you don’t have a will or revocable trust, you still have an “estate plan”. The State of California will distribute your property via the laws of interstate succession. Pursuant to a statutory scheme, your heirs will receive your property according to their family relationship to you.

Bottom Line

For middle-America, a simple living trust and pour-over will are worth the investment for the following reasons:

1. To avoid probate
2. To distribute your estate to the persons you choose
3. To provide authorization for others to carry out your written instructions should you become incapacitated
4. To keep your estate

Continued on Page 8.....



...wills and trusts

matters private and confidential

5. To simply "Get your house in order".

George F. Dickerman is a private elder law attorney. You may call his offices at (909)788-2156 to ask any questions you may have or to request free elder law reports on Estate Planning, Medi-Cal Planning, Financial Abuse, Physical Abuse, and Conservatorships. You can also visit his website in Vital Connections <<http://www.vitalco.net>>.

INFLUENZA.....

FLU symptoms include fever, chills (sometimes shaking), sweating, a cough, sore throat, runny or stuffy nose, headache, muscle aches and fatigue.

The flu is caused by viruses that infect the respiratory tract. It hits suddenly and usually takes one to two weeks to run its course, although a dry, hacking cough can linger for another week or longer after all other symptoms are gone.

If you get the flu, get plenty of rest, drink lots of liquids and take over the counter medicines like Tylenol or ibuprofen. If a fever of 102+ persists for three or four days, see your physician. [SOURCE: HEALTHBEAT, Fall

Some Interesting Health Research Developments.....

Is Butter OK?

AS reported in the New England Journal of Medicine, a Tufts University research team put 36 men and women through a series of diets that were *identical except for the type of fat used*, and here's what they found:

- ⊙ Butter caused the highest cholesterol levels
- ⊙ Stick margarine resulted in 3% less cholesterol than butter
- ⊙ Shortening—6% less than butter
- ⊙ Soft margarine—7% less than butter
- ⊙ Semiliquid margarine and Soybean oil resulted in cholesterol levels that were 10% less than those caused by butter.

Exercise Boosts Immunity...

A recent study, published in JAMA, suggests that exercise causes immune changes that may cut heart attack risk. Researchers found that a six-month exercise program, averaging only 2.5 hours per week, led to a 36% increase in a certain kind of plaque-busting protein and also led to a 58%

decrease in the type of protein that could promote plaque formation.

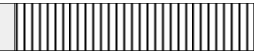
Macular Degeneration Linked to Heart Disease

Research results, reported in *Ophthalmic Epidemiology*, suggests that the same factors of high-fat diets, smoking, hypertension, and diabetes, that contribute to heart disease, also increase the risk of age-related macular degeneration.

Men Can Strengthen Bones Through Diet...

When men suffer from osteoporosis, there are fewer treatment options available than there are for women. New research, published in the *American Journal of Clinical Nutrition*, indicates that men who eat more fruits and vegetables have denser bones than other men. It is thought that diets high in potassium and magnesium, but low in sodium, are desirable as a precautionary step for men to avoid calcium loss. *

SOURCE: Autumn 1999 *Good Medicine* from the *Physicians Committee for Responsible Medicine*.



When to Place a Loved One ?

One of the Most Difficult and Important Decisions You May Ever Have to Make
by Mark Krueger, M.S.G.

What factors are involved when a decision to place a loved one is under consideration?

The most difficult question of caregivers is always “When is the right time to place my loved one?” If anyone had a clear-cut answer to this question, they would be the popular person to caregivers all over the world!

To most caregivers, even asking this question implies that they may no longer be able to perform the tasks required — it implies weakness and/or failure and loss of control. Some may feel that it is selfish of them to even consider placement.

In reality, this is not the case. In fact, this question and the decision may be the most responsible one ever made. It is often a recognition of our limitations and what is best for our loved one and has the potential of improving the quality of life for both our loved one and ourselves.

Most caregivers are influenced by one of the following when considering placement of a loved one:

- It is becoming financially

impossible to keep the loved one at home

- The caregiver may have reached a level of “burnout” - physically or emotionally
- The patient is becoming incontinent or combative
- The patient is wandering away from home and getting lost
- The patient requires 24 hour supervision and may be in risk of falling
- The patient no longer recognizes the caregiver
- The health of the caregiver may have been compromised along the way
- The caregiver may be getting close to emotional breakdown
- The caregiver may be becoming bitter, resentful or jealous of the time and care being provided for the loved one
- The caregiver may have become isolated from all other aspects of living as a productive member of society
- The quality of contact between the caregiver and the patient would improve if they were separated
- The primary physician

has recommended placement

- The family has consulted and agreed that placement is the appropriate course of action.

Other thoughts might include concerns about any facility that is being considered, such as:

- Is the staff well-trained?
- Does the staff appear nurturing and loving?
- Do they treat individuals with respect and dignity?
- Is the facility able to provide a level of care even greater than the caregiver has been able to provide?
- Does the facility “feel right”?

Sometimes the immediate feeling that placement is unacceptable changes when these things have all been considered.

Sometimes, caregiver burnout can be remedied and placement can be delayed. Physical burnout can often be reversed by sleep and rest, if the caregiver can get some respite—maybe other family members can provide relief. Emotional and psychological

Continued on page 10.....



.....placement

burnout can often be remedied by a change of location, new surrounding, perhaps a new sunrise to view—even one weekend away can be therapeutic. Being healthy and available for the long haul should be the goal of all caregivers.

It is most important, however, that the decision for placement be made prior to a time of crisis instead of at a time when there is a situation or occurrence that appears out of control. It is much better to start well ahead of time. Involve the patient as much as possible. Visit potential placement facilities. Be informed—this is not a decision that can be made quickly without research and information.

As caregivers, it is important to realize that placing a loved one involves the stages of grief that so often accompany a loss. You may not be losing your loved one to death, but you are losing your loved one to a different level of care, to a different place, to a different hands-on caregiver. Initially, many feel shock and denial, which can often lead to anger and bargaining. Depression typically follows with accompanying sadness. Full acceptance may never come, but the goal is to be

able to live with your decision and go on with living.

It is important to remember that there exists a right place for the right person at the right time. The “right” place may no longer be your home and you may no longer be the right person to provide the needed care. Not one other person can or will provide the same care as you, but the fact is that your loved one may need something more, or something different at this stage of living.

“...placement of a loved one does not mean that the caregiver’s job is over...”

But also, placement of a loved one does not mean that the caregiver’s job is over. The daily, around the clock demands of caregiving may be resigned, but the patient is going to need your support emotionally and psychologically as never before.

When your loved one has been placed in a facility, it is a good idea to bring them some familiar items that may be important to them. You

need to help them adjust to their new living situation. As hard as it is, this sometimes means that you need to stay away for a short time after the move. This “staying away” may be necessary and beneficial for the patient to become accustomed to the new surroundings and also beneficial for the caregiver emotionally to let go little by little.

Obviously, placing a loved one will not be an easy and simple decision. But, placing a loved one is not “dumping” them — it is an act of unselfish love. You are placing them with their best interests in mind to provide for their more appropriate care. And looking back at all of the decisions you’ve made thus far, you can be confident that you will once again make the correct decision about placement when the time is right.

Mark Krueger is the Social Worker and Gerontologist for Cooper-Burkhart House, Inc. and the Adult Day Services Centers of Riverside and Sun City. Beginning in February, the Riverside facility will be relocated in a larger building at 4130 Adams Street, Suite B, Riverside, CA 92504. Their new telephone number will be (909) 509-2500. *



*What is the DEPARTMENT OF COMMUNITY ACTION?
....AND WHAT ARE SOME OF THE SERVICES THEY PROVIDE?*

Community Action Agencies are dedicated to reducing poverty and providing social and economic opportunities that foster self-sufficiency for low-income people. The Riverside County Department of Community Action (DCA) serves as a clearinghouse for the collection and communication of information and it works with public and private community organizations to create greater opportunities for low-income County residents.

Eligibility for DCA programs is based on poverty level guidelines established by the federal government. Some programs are

designed for specific target groups: single women with children, youth, or homeless families.

SOME COMMUNITY ACTION PROGRAMS

ENERGY CONSERVATION AND WEATHERIZATION PROGRAMS: This program helps low-income households, across the County, make their homes more energy efficient and reduce their energy costs. Necessary conservation improvements are made at no cost to eligible households.

- Work can include-
- ✓ Sealing drafts and air leaks
 - ✓ Improving the efficiency

- of the heating system
- ✓ Adding insulation
- ✓ Identifying indoor air quality problems
- ✓ Installing other energy-saving devices such as hot water tank blankets and low-flow shower heads.

Weatherization assistance eligibility is based on household gross income over the past 12 months. If you live alone, your annual income must have been \$16,788 or less/for 2 persons-\$21,953.

Priority is given to families with the lowest incomes and highest energy burden, to people age 60 and over, the permanently disabled, and to families with small children under five years of age.

If you rent, your landlord must give written permission to work on the property.

Weatherization services are provided on an ongoing basis year round and scheduled on a first come, first served basis. For more information, call DCA at 1-800-999-5584.

NOTARY SERVICES: There is a \$5/signature fee but seniors on a fixed income

continued on next page.....

www.vitalco.net

- Resources and Information 24 Hours a Day -

Local & National Services and Assistance

- Health and Medical—Discussion Groups—Scam Alerts
- On-Line Magazine—Government Resources
- Food and Nutrition—Stores and Shopping
- Activities and Entertainment—News, Weather, Sports
-and more!

Updated Everyday! Nothing to Join! Brought to you, as a public service by agencies, organizations and businesses that care.....



...Community Action programs

(Social Security/SSI) are only charge a \$1/signature fee. An appointment is required to receive this service. Call Mary Price at (909)955-4900 to make an appointment.

COTTAGE INDUSTRY LOAN FUND: Loans of \$250 to \$2,500 are made to individuals to use for certain categories of "micro-businesses". Funds may be used to operate a business out of your home, to create a day care provider business, to expand an existing business, and to purchase City or County permits required for operation of a business. Again, applicants must be low-income, according to federal guidelines and will be required to show proof of citizenship, proof of income sufficient to repay the loan, tax records, and will have to develop a business plan, among other things. If you are interested in obtaining more information on this program, write to DCA at 2038 Iowa Avenue, Suite B-102, Riverside, CA 92507.

FAMILY LOAN FUND: This program provides loans of \$250 to \$1,000 to low-income families to help with:

- ✓ Either getting or keeping housing
- ✓ Purchasing or repairing a vehicle that is used for

- employment
- ✓ Helping to meet the health and safety needs of children (in limited ways)
- ✓ Making limited kinds of home improvements (such as a roof).

For information on other requirements and how to apply, contact DCA at 1-800-511-1110.

DISPUTE RESOLUTION CENTER: Mediation is conflict resolution assisted by a third party to help explore options and reach compromise. DCA provides the following mediation services:

- ✓ Landlord and Tenant
- ✓ Harassment
- ✓ Neighbor and Neighbor
- ✓ Small Claims
- ✓ Employer and Employee
- ✓ Consumer and Merchant
- ✓ Victim and Offender
- ✓ Adult Guardianship

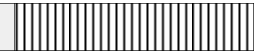
...and domestic conflicts including divorce, child visitation and marital settlement agreements.

This service is provided at low cost to the community and participants. For more information, contact the Dispute Resolution Center at the Riverside Department of Community Action.....
1-800-511-1110 *toll free.* *

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- ✓ Wipe your television (or computer) screen with a used sheet to help eliminate static cling and keep dust from re-settling
- ✓ Clean shower doors with a used sheet to dissolve soap scum
- ✓ Place a sheet in a cooking pan with baked on food, fill with water and let sit overnight—in the morning you can easily sponge it clean (also wash with plain soapy water again before storing)
- ✓ Rub your clothing or furniture with a sheet to pick up loose cat hairs
- ✓ Use sheets as a deodorizer just about anywhere from cars and closets to suitcases and wastebaskets
- ✓ Tie a sheet through a belt loop when outdoors to repel mosquitoes.

[SOURCE: General Internet Email user distribution]



Selecting a Wheelchair (Part 1)

by LeRoy Wm. Nattress, Jr., Ph.D., Director, Community Relations and Training, Community Health Systems, Inc.
and Lynn Brancato, Director, Women's Studies Program, Amputee Information Exchange, Inc.

The ability to move from place to place on one's own is a basic human need – desire. “Wheels” are both fascinating and liberating. They mark the transitions between infancy and childhood, childhood and adolescence, adolescence and adulthood. They are signs of our maturing, being ready and able to accept new and added responsibilities.

“Wheels” are a part of who we are.

Sometimes, there comes a time when we are faced with a decision about another set of wheels – a decision that will markedly change how we see others, move from place to place, and how we are seen by others. That decision often is forced upon us by circumstances we did not intend. It is the decision to stop struggling to walk, choosing instead to use a wheelchair. Certainly, it is not what we planned, but it is something that permits a level of independence!

When faced with a decision to secure a wheelchair, where should we start? A magazine? A catalog? A showroom? A hospital? A rehabilitation center? Another person who is a wheelchair user?

When asked to address the issues surrounding *Selecting a Wheelchair*, we accepted without question as we have been involved in buying a number of wheelchairs for ourselves and others during the past twenty years. However, as we began to research the topic we

found that what we had experienced was the exception. We knew what we wanted/needed and where to buy it. For the inexperienced, *Selecting a Wheelchair* can be a complicated series of decisions.

To begin with, a wheelchair user must have a clear idea about how she/he intends to use it. What do you want to accomplish that will be done more easily in a wheelchair? Equally important, what obstacles do you foresee if a wheelchair is part of your life?

Determining how you will use a wheelchair starts with the prescription process. A physician must sign that prescription, but the prescription should be the work of a team of health care professionals, including one or more of the following: physical therapist, occupational therapist, seating specialist, and rehabilitation engineer. Each of these professionals will examine you. In the process they should ask a lot of questions as together you and they work to determine the best type of chair for you. Also, at this time you will learn about the limits of your insurance coverage in relation to the purchase of a wheelchair. As an aside, if you know what you need in a wheelchair, you must become your own advocate – don't let the bureaucracy increase your disability!

The most important decision comes next as you set out to choose where you will buy your

wheelchair. Your insurance company will likely refer you to a supplier that is a *Preferred Provider*. You will want to visit that company, but you should also obtain a list of all of the companies that are on your insurance company's approved list so you can make an informed choice.

As you visit different suppliers, recognize that those who sell wheelchairs, unlike the other professionals who have worked with you, do not have to meet educational or experience standards – in other words, anyone can open a business and begin selling wheelchairs. This is of particular concern in a competitive market where price is often the determining factor in what your insurance company will approve.

What follows are some questions you should ask yourself when deciding where to buy your chair:

1. Does the supplier have a presence in the community that indicates stability and permanence? Is the facility well kept and are wheelchairs a prominent part of the business, not a sideline? Also, the supplier should be a member of the local Chamber of Commerce and the owner/manager a member of one of the local service clubs, i.e., Rotary, Lions, Kiwanis, etc.
2. Does the staff have experience with wheelchairs and have they completed formal training in fitting and servicing wheelchairs? Ask about specific training and

Continued on Page 14.....



..selecting a wheelchair vendor

the years of experience in wheelchair design, options, fitting and servicing. Also, look for certificates on display that indicate the type and recency of the staff's training. Above all, does the person who will work with you give you a feeling of confidence and competence. Often, in this regard, we rely on Lynn's intuition!

3. Is the supplier a member of NAMES (National Association for Medical Equipment Services) and/or CAMPS (California Association for Medical Products and Services)? This is a sign of the company's commitment to the field. However, membership in these organizations does not indicate that a standard of competence or excellence has been met. Keep in mind that the stated purpose of NAMES is: "To influence legislative and regulatory policy to maintain a positive business environment for home-based health services."
4. Does the supplier have equipment in stock – an inventory – and will he allow you to try out different chairs, even bring them to your home to determine which one best meets your needs? Take your time – selecting the right wheelchair is every bit as important as selecting an automobile and every auto dealer I know will allow you to take a test drive.
5. Is the supplier able to service and repair wheelchairs on the premises, or are they sent to an-

other location, and are "loaner" chairs available? Since you will depend on your wheelchair to accomplish day-to-day activities, you cannot be without your chair if it breaks down. Therefore the ability to repair a wheelchair locally is essential as is the availability of a "loaner" in case of an emergency. Also, an in-house service department is another indication of the stability and commitment of the supplier to the community.

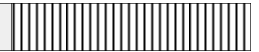
6. Does the supplier represent more than one manufacturer? You are looking for choices—not only the variety of designs and options offered by one manufacturer, but also variations made available by competing manufacturers. A supplier who represents only one manufacturer usually does not have the variety of chairs you should have to choose from.
7. Does the supplier listen to what it is that you want/need in a wheelchair? Yes, you have a prescription for a wheelchair, but you must decide which wheelchair best meets your needs. The supplier should be your guide in making this choice. A major part of such guidance is answering questions and listening to your concerns. The decision you make will affect the quality of your life for years to come. The emphasis is on **LISTENING!**
8. In what ways will the supplier stand behind their sale? What about warranties? Only rely on

what is in writing. Make sure you read the small print and do not sign anything you do not understand! Three statements found in recent contracts made us so uncomfortable we did not do business with that supplier as it appeared that once we left the facility we would have no recourse or product protection. The statements were:

- I acknowledge receiving full instruction and have demonstrated my understanding in the proper use, operation, and care of the equipment and/or supplies that have been delivered to me and described above.
- Any modifications or accessories other than those provided by the manufacturer are at the customers own risk.
- Any warranties from the manufacturer should be taken directly to the manufacturer. We do not back any manufacturer claims as to the quality of the product.

Finally, if you are offered a deal that sounds too good to be true, it probably is!

(Note: This is the first of three articles that will present different aspects of "Selecting a Wheelchair." In the next issue we will consider wheelchair use and some of the options available that will make your chair more *user friendly*.) *



VITAL CONNECTIONS w "r "f "c "v"g



Vital connections

www.vitalco.net

This Inland Web site is a portal for all sorts of information and entertainment designed for seniors and persons with disabilities. It links to dozens of sites, including local news, weather and sports, health and nutrition news, scam alerts and computer coaching. There also are several links to a variety of local services, government agencies, entertainment and games. Vital Connections is a cooperative and collaborative effort of several Inland area agencies, organizations and businesses supported only by sponsor donations.

- Rick Burnham

Reprinted from: The Press-Enterprise
TECHTRENDS—Surf's UP Web site reviews
Monday, December 20, 1999

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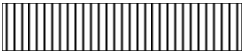
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**IF you have called a transportation company with a problem or complaint
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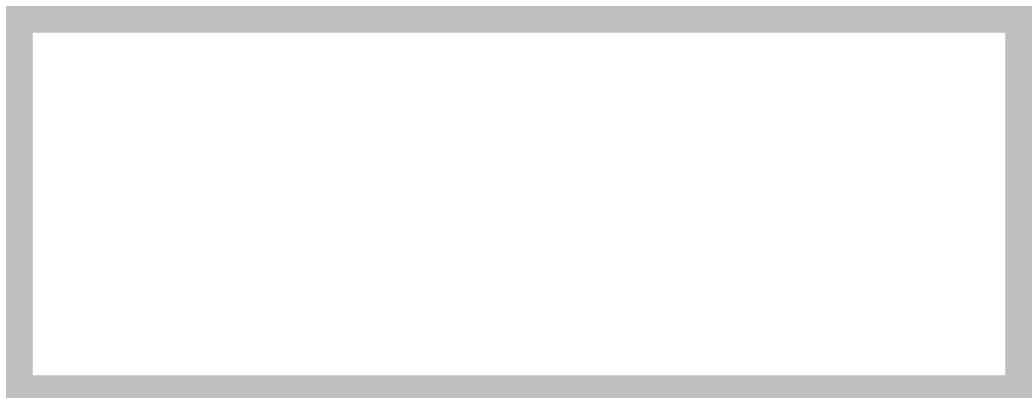
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- Wills and Living Trusts? > When to Place a Loved One?
- > Selecting a Wheelchair.....and MORE.....