Meeting the Challenges Quarterly

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

A Sense of Community

- by Debra L. Percy, Meeting the Challenges Reader

am *all of 39*. But as I perform my morning ritual, of three miles spent out around the clubhouse and tennis courts of my apartment complex, in pursuit of the elusive 12 minute mile, my muscles feel ancient. On this foggy morning in the Central Valley, I am joined by my neighbors, out for their constitutional. Some with walkers, some with dogs, solitary, or in groups of twos, my neighbors, many whose years double mine, join this informal morning walking club. And as my energy ebbs, their morning greetings, full of comment on my swinging arms and deliberate stride, make me smile and push me onward, with my mind full of thoughts of how I happen to call this community home and what it means to live here.

When I found myself looking for an apartment 6 years ago, I wandered in

almost by accident and was greeted by Joyce, a trim woman of indeterminable years, a neat white bun atop her head and a disarming smile. The liberal pet policy, mature trees and mostly Joyce's assurance that "This is a real pleasant community, you'll like living here" sold me.

And so I moved in, not quite realizing that most of my neighbors would be closer to my grandmother's ages (94 and 97) than mine. At first I found it merely reassuring that there would be people around looking after things while I was off working. It was convenient to call Charlie, my downstairs neighbor and a retired fighter plane mechanic, and ask him to check if I'd left the iron plugged in. Or to have Grace, another of my octogenarian neighbors feed my cat

(Continued on page 2)

<u>ALSO IN THIS ISSUE:</u> New Corona Bus Service — <u>Page 4</u> $\sqrt{}$ Probating an Estate—<u>Page 6</u> $\sqrt{}$ Forgetfulness, Is Something Wrong? — <u>Page 8</u> $\sqrt{}$ Help Living with Arthritis—<u>Page 9</u> $\sqrt{}$ Managing Med Interactions — <u>Page 10</u> $\sqrt{}$ Sweepstakes Fraud—<u>Page 11</u> $\sqrt{}$

CORRECTION...... From Page 1, Fall 2000 Issue:

16 Million of us
have diabetes!!!!
.....ONE-THIRD of us,
who have it now,
don't know
we have it!!!

If you haven't been checked recently, you might want to ask your doctor to test you for diabetes AND, Visit the New Diabetes Magazine at www.Vitalco.net !!!!

Meeting the Challenges

VOLUME 9, ISSUE 3, January 2001 EDITOR: Richard Smith Telephone: 909.697.4697 / Fax: 909.697.4698 E-Mail: rsmith@vitalco.net

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when I was off visiting family on the east coast. But over the years I have come to know what a treasure my neighbors are and the true sense of community that abides here.

Giving runs deep; each from their own storehouse. During Marie's recuperation from successive hip and knee replacement surgeries, neighbors took turns doing her laundry, shopping, and watering her impressive patio of plants. As I fought with changing her support stockings, she shared stories of growing up with bobcat pups on a ranch in Nevada. And although I lost a fake fingernail to those stockings, I now know the stories behind those incredible photographs on her wall. Fully recouped these days, Marie runs an occasional "cocktail" hour hot line, which turns up neighbors and whatever they may have to share from their wine cupboards and pantries. She also passes on her back issues of Smithsonian Magazines to me, with a gentle reminder to pass them on to others when I've finished reading them.

Sometimes I think the concept of "Paying it Forward", (returning a kindness done to you by doing some-

thing good for someone else), was developed here. When I gave my old car to a neighbor who didn't have one, I was surprised to find out months later, that she routinely shops for Lou, her downstairs neighbor who no longer drives. Maybe it's just that kindness is part of the routine of daily life here. When I go on vacation these days, I loan my new car to Grace in exchange for looking after my cat. When I recently returned from my Thanksgiving vacation, not only was my cat fat and happy, but my refrigerator held a pot of home made turkey soup. During my summer vacation, she even took Marie out one evening to see fireworks. All this from the loan of a simple car.

The sense of community here goes deeper than just one neighbor doing for another. Neighbors have come together to sponsor and organize weekly card parties in the clubhouse. Monday nights it's poker, Wednesday's pinochle and Thursday afternoons are reserved for bingo. And from time to time, they even welcome a non-card playing neighbor who can't live without watching her favorite

sports team on TV to join them in the clubhouse! There are art classes, bonsai -tree growing clubs, and aqua and indoor aerobics, all sponsored by neighbors for neighbors.

Carol, an active member of the local parish, organizes monthly home masses at the clubhouse, for her neighbors that can't routinely go to church. As a lay minister, she regularly brings communion to her housebound neighbors. You might say she is our local saint, adding the names of those sick or in the hospital to the church's prayer list and remembering all her ailing neighbors in her own prayers.

The management also contributes to the sense of community here. Maintenance workers are available to install hand railings in tubs and showers or security screen doors. Gates have been installed in recently renovated patio fencing to assist older residents in getting from the parking area to their apartments. Little things that make daily living here easier. It's no wonder that people chose to call this community home.

Making my way through my final lap I wonder what kindnesses I can share with my neighbors today; and what kindnesses may be in store for me. Perhaps I'll take Grace shopping or maybe Marie will call with an invitation to sample a piece of her famous lemon pie. Whatever today holds, Joyce was right, this is a real pleasant community to live in. With kindness given freely, any neighborhood can be.

Your Chance to Help Meeting the Challenges

Please send us a donation of \$1 or \$2 (or more if you can) to help us publish and distribute more copies of *Meeting the Challenges*.

As you know, this quarterly is mailed free of charge to youand almost 12,000 other people now. But there are many more who would like to also receive it to read, share with family and friends, and save for reference.

We are a non-profit organization and are only able to publish and freely distribute *Meeting the Challenges* if we receive contributions. Please help us by sending any amount you can afford to:

Partnership to Preserve Independent Living

Meeting the Challenges Together

6292 Rivercrest Drive, Suite K

Riverside, CA 92507

Contributions to The Partnership are tax deductible under section 170 of the Internal Revenue Code, so please enter your donation information below and save for tax purposes:

DONATION AMOUNT _	
CHECK NUMBER	DATE

"...overlooking nothing, overseeing
In all the stillness hidden, tiny motions
Squirming with the life of being
Inferences and notions."

- John Hollander, from the poem Owl

New FIXED ROUTE BUS SERVICE in Corona

or over 20 years, the City of Corona has provided a general public Dial-A-Ride service. Population growth has meant more demand and less space to accommodate all requests. The City felt there was a need for more transit service coverage and reliability. Several studies confirmed that residents would use fixed route service if it was implemented. Public Hearings supported the conclusions of the studies and the wheels were set in motion!

The new service will begin in late January or early February of 2001:

- *The Green Route* will serve the northern portions of the City traveling east and west from the Walmart on McKinley along Hidden Valley Parkway, a portion of Main St. to Railroad Street and to the Metrolink station on the west. It will operate approximately every 30 minutes.
- The Blue Route serves a south east portion of the City traveling primarily on Magnolia St. and Main St. serving the medical offices, residences, schools commercial and retail, then onto River Road past Auburndale School and the YMCA then along Lincoln to Railroad St. terminating at the Metrolink Station. The Blue Route will operate at approximately every 45 minutes.

Some "route deviation" for both routes will be permitted as long as the bus schedule is not impacted. A request for route deviation must be made in advance. We are busy getting a new phone number for the fixed route service. The new phone number, route schedules and bus stops will be published and distributed as soon as available, and are targeted for a mid-January release. The fares for the new service are: \$1.00 for the general public, \$.75 for youth (k – grade 12), and \$.50 for seniors and persons with disabilities.

A third route is planned for July start-up, and will serve primarily the southwest portion of the City, as far south as Ontario Ave. Dial-A-Ride service will also continue to operate as it has. Once the public has learned how to use the fixed route service, it is anticipated that more riders will use the new and convenient fixed routes and that there will be more space available on Dial-A-Ride. Unlike Dial-A-Ride, which is a "shared ride" on a space available basis, the fixed route service will be available on a regular, dependable schedule from approximately 6:00 a.m. to 7:00 p.m. Monday through Friday.

For more information on the new service please call (909)736-2235 or (909)279-3522.

LEGAL INFORMATION AND SERVICE ASSISTANCE

- Free legal services are available in Riverside County for qualifying low-income people and senior citizens, in certain areas of family and civil law (no criminal cases are accepted). These services are provided by The Public Service Law Corporation. For more information, call (909) 682-7968.
- Competent, confidential legal advice and services are available at a reasonable cost through the Lawyer Referral Service (LRS) of Riverside County-a public service of the Rivserside County Bar Association. An initial half-hour consultation fee of \$35 is normally charged, but is not required in certain instances....call for more information: West County 909.682-7520 / Desert 760.568-5555

Community Access Center (services for people with disabilities)Riverside (909) 637-6900

Adventure through Public Transportation

by Richard Smith

A group, known as the *Urban Explorer's Group of Retireds*, finds fun and adventure by using public transportation!

The group was begun to "find out about public transportation", according to John Prichard, 76, a retired surgeon. The other two founding members are Virgil Maw and George Nierlich, both in their 80s. Prichard continues that wives and others accompany them on many of their travel adventures and the excursions usually end at a nice restaurant.

On one such trip, the idea was to get from Corona to San Diego by local bus (no Greyhound). According to Dr. Prichard, the group had previously discovered which buses to take to get them into and around Orange County, so, to save time and make the entire trip in one day, they first used MetroLink to travel to San Juan Capistrano...then a local bus to San Clemente, another to Oceanside, another to La Jolla, another to downtown San Diego, and then, finally the trolley to "Old Town".

For the return trip, the intrepid travelers selected

rail service by the "Coaster" back to San Juan Capistrano and then MetroLink back to Corona.

Along the way, Prichard reports many interesting challenges and conversations with other travelers. He claims that what he sees as the lack of "integrated coordination between bus and rail systems" is really a "subtle way... to get you to befriend your fellow passengers... find out where you're going and how to get there." He says, "The passengers know best, and besides, they have some wonderfully good transit stories to tell!"

Then there is the scenery! Prichard recalls that, "Careening around corners in elegant neighborhoods, with white walls and tall trees, I could imagine myself in Paris or Madrid."

.....And actually.... all the Urban Explorers did was "take the bus"! With numbers sometimes swelling to twenty, determined not to let poor eyesight or the loss of driving licenses stop them, they have discovered a new wayto, says Prichard, "...fill life with as much zest as we can muster."

WELCOME...... This important new Vital Connection

Community Access Center

An "Independent Living Center" providing services to people with disabilities in Riverside County, including:

- Peer Support
- Personal Care Assistant Referral
- Information and Referral
- Advocacy for Individuals
- Housing Referral / Placement
- Employment-Seeking Skills Training
- Classes, Resources and Support Groups for Parents of Children with Disabilities
- New Senior Low Vision
 Program to help persons
 acquire the skills, infor mation and services to con tinue to remain independ ent....
-and more......

Visit Website @ www.vitalco.net

Probating Your Loved One's Estate

by George F. Dickerman, Attorney and Counselor At Law

any of us have already prepared an "estate plan" (a "living" trust, for example) and, if the plan was properly done, may be able to avoid probate court altogether.

"What do you mean MAY be able....I thought that's what my living trust was supposed to do?"

Well, if properly prepared, executed and funded, then you should avoid probate. However, problems can arise from sloppy work or failure to fully execute the estate plan. If that happens (or you don't have a trust to begin with), then your loved one's estate may need to be "probated".

But first, when a loved one passes away, don't panic and rush around the house trying to locate insurance records, financial statements, and the like: this is not legal advice, just personal experience. There is time enough to do those things. Relax. Spend the time you need to share with family, attend to funeral matters, and give yourself strength to get through your own grieving process.

Soon the turmoil will

calm and the probate process can begin. Start by locating a will, if there is one. If not, the decedent's estate will be distributed to closest relatives according to a statutory preference list. If there is a will, then an "executor" or estate representative should be named whose duties will include carrying out the intent of the decedent.

Some of the things that will need to be done to probate an estate include:

- Determine heirs and beneficiaries
- Make a complete list of all real and personal property, including bank accounts, stocks, bonds, other investments, life insurance, etc. (Each type of property must be properly classified as to ownership, such as joint tenancy, community or separate property, etc.)
- Prepare a schedule of assets and liabilities. Each property item must include a determination of value. The list of debts must be compiled and an order of priority established.
- If Medi-Cal benefits were paid to the decedent dur-

- ing life, the Department of Health Services must be notified.
- Property may need to be transferred into the name of the beneficiary. This can be a relatively informal process, depending upon the type of property, how ownership is held, and its value. Many bank accounts may be transferred to a beneficiary without the need to obtain a court order, if the account is a "POD" (payable on death).
 - An affidavit of death of joint tenant is a relatively simple form that can transfer ownership from, for example, husband to wife, without court intervention.
 - A Probate Code Section 13151 Petition to Determine Succession to Real and Personal Property is also a relatively simple way to transfer ownership of real property valued at less than \$100,000.
- Final income tax returns (Federal & State) will need to be completed. Tax consequences should be con-

sidered, and a basic knowledge of "stepped-up" basis rules for inherited property should be acquired.

As with all court matters, it is necessary to cross all the "T"s and dot all the "I"s properly.

When all has been done properly, you will eventually receive your Order of Final Distribution, the estate assets will be transferred to beneficiaries, receipts from the court will be obtained, and you will finally request and receive your Order of Discharge from your duties as personal representative of the estate. Take a deep breath ...maybe a "living trust" is worth a second thought.

If you have questions, you may call Mr. Dickerman's office at 909.788.2156

In the NEXT ISSUE......

ESTATE PLANNING FOR UNMARRIED COUPLES

BY KATHLEEN MARIE WHITNEY, LL.M.
.....or read it now in the
Elder Law Magazine
at Vital Connections.....
<http://www.vitalco.net>

- If you don't have Internet access and would like a copy of this article immediately, please send your request with a self-addressed, stamped envelope (34 cent stamp) to The Partnership, 6296 Rivercrest Drive, Suite K, Riverside CA 92507

OTHER THINGS TO KNOW....

The loss of a loved one is a very difficult and disorienting time. Although all items on the list do not apply to everyone (and is not complete in other cases), this checklist is intended to provide a basic outline of the things that commonly need to be done:

- If death occurs in the home, it is necessary to call 911.
- Notify family and friends. Ask them to help you with some tasks, including notification of other family and friends.
- Complete funeral and burial arrangements. Ask a trusted friend or family member to advise and help you.
- Insure that pets are fed and cared for.
- Take care of perishable property.
- Locate and safeguard valuables and important documents within the home.
- If home will be vacant, contact the police to occasionally check the house.
- Contact attorney to learn how to transfer assets and report taxes
- Contact accountant or tax preparer to determine returns to be filed, and any investment advisors to obtain information on holdings.
- Contact bank to locate accounts and safe deposit box.
- Contact insurance agent to obtain claim forms.
- Contact Social Security to stop monthly check and learn of benefits.
- Contact Veterans Affairs to stop checks and learn of benefits.
- Contact agency providing pension services to stop monthly check and obtain claim forms, or if still working contact employer.
- Contact all businesses or agencies that have been providing services.
- Contact guardian, conservator, or agent under a durable power of attorney, to notify of death and the end of their responsibility.
- Contact utility companies to alter or discontinue service.
- Contact newspaper or periodicals to stop subscriptions.
- Contact post office to forward mail.

[SOURCE: Beaumont Police Department and the Colorado Bar Association website at http://www.cobar.org/whensomeonedies.htm]

New VIDEO Available Now

PREVENTING FALLS & OTHER SAFETY TIPS

Featuring JIM SNODGRASS, the Battalion Chief, Tralning/ Operations of the City of Hemet Fire Department, as your host.

Free copies of this Health Education Program video are provided to support groups, senior and community centers, religious organizations and other organizations serving older adults in Riverside County, subject to availability. Call HelpLink at the Riverside County Office on Aging at 1-800-510-2020 to request a copy. Individual copies are also available for a modest donation.

Preventing Falls was made in cooperation with the Riverside County OFFICE ON AGING and Healthier Communities - with additional funding from HEMET HOSPITAL FOUNDATION and MENIFEE VALLEY MEDICAL CENTER FOUNDATION.

Additional information is available on the Internet at www.LivingPartnership.org or at

Vital Connections, www.vitalco.net

IS SOMETHING WRONG?

by Patrick MacAfee, Ph.D.

f we loose or forget familiar and valuable objects, keys, wallets, forget cooking on the stove, or get lost in familiar surroundings, we may be experiencing some form of what Psychologists call "dementia".

Generally, this term describes a group of symptoms, including memory loss, confusion, and disorientation that is severe enough to interfere with social or occupational functioning. The condition may be classified according to severity, as mildly impaired (early stage), moderately impaired (middle), or severely impaired (late stage).

Reversible dementia may be caused by a variety conditions or diseases. These include:

- Depression
- Vitamin deficiencies (niacin and thiamine)
- Anemia
- Infections
- Hypothyroidism
- Brain tumors
- Medications
- Malnutrition

In these instances, successful treatment can result in reversal of the intellectual

decline. About 10 to 15% of dementias are reversible.

The second most common cause of dementia is "multi-infarct dementia" (MID). This condition is caused by small strokes in the brain tissue, usually due to a blood clot, and is not a degenerative condition.

Alzheimer's Disease remains the most common cause of dementia and results in a degenerative decline in mental functioning through the deterioration and loss of brain cells.

Other causes of dementia include exposure to toxic substances, head trauma, Parkinson's Disease, Huntington's Disease, and HIV Disease.

Thorough examination and evaluations, under strict medical direction, are necessary before any assumptions or diagnosis can be made.

And, it may take time to make a proper diagnosis of dementia. Often, combinations of prescribed medications can mimic the symptoms. Grief, loss, depression and stress too can mimic this malady. Even small quantities of alcohol, in combination with medication, can produce

Practical Aids for Persons with Arthritis

Information provided by Lois Jackman, Owner, Yes I Can

here are many devices to help, from morning to night:

- **Button Hook** for help dressing
- **Dressing Stick** for pulling a blouse, shirt, pants or skirt on
- **Sock Aid** if it is difficult to bend
- **Elastic Shoelaces** that are always tied
- Long Handled Shoehorn
- **Front Closure Bra** with loops instead of hooks
- **Long Handled Sponge** for easier bathing
- Long Handled Toenail Clipper
- Long Handled Lotion Applicator
- Special Pill Bottle Opener
- V-Shaped Jar Opener

(Continued from page 8)

and appearance of dementia. In such cases, however, cessation and represcribing could be expected to result in a fading of symptoms.

Dr. MacAfee maintains a practice in Riverside with the *Addictions & Family Therapy Group*. The phone number for his office is 909,784,0540

- **Tab Grabber** for opening tab tops
- Specially Designed Scissors, Can Openers
 and more
- Battery Powered Peeler
- Box Topper makes opening food boxes easy
- Stove Knob Grippers
- Special Reaching Device
- Automatic Pepper Mills and Cork-Pops
- Easy Grip Dining Utensils
- Special Grip **Cups**
- Big Button Remotes
- Easy Thread Needles
- **Book Butler** when holding a book is difficult
- Special *Ignition Key Hold*er and Car Door Opener
- **Lift Chair** is a lounge chair that can lift its occupant to a standing position with the touch of a button

There are over 100 different types of Arthritis and each affects people in a different way. Many devices have been especially designed to help us continue to remain as independent as possible and to continue to enjoy life to its fullest!

The phone number for *Yes I Can* is 1-888-366-4226.

WELCOME...... This important new Vital Connection:

Blindness Support Services

Not-for-profit serving the needs of blind and visually impaired persons:

- Information and Referral
- Independent Living Skills Training
- Travel and Mobility Training
- Computer and Rehabilitation Technology Training
- Affordable Housing
- Employment Preparation
- Job Development / Placement
- Braille Transcription
- Community Education
- Health and Wellness Classes
- Optical Devices Loaner Program
- Physician Referrals
- Medi-Cal and Medicare Insurance Information
- Private Consultation with a Physician's Assistant
- Exercise Classes
-and more......

Call Blindness Support Services @ 909. 341.9244

Health & Wellness Division @ 909.715.2655

Visit Website @ www.vitalco.net

Managing Medication, Food and Alcohol Interactions

by Jan Spann, Coordinator, SOARx (Success Over Alcohol and Prescription Drugs)

ne of the most serious problems facing older adults is the use and misuse of prescription drugs, over the counter drugs, food, herbs and alcohol. Annually, people over the age of 60 take 30% of all the prescription drugs and 40% of all the prescribed sleeping pills.

People over 60 account for 17% of all drug related hospitalizations and 51% of all the deaths in America relating to drug side effects!

In addition, 90% of those over 60 do not take medication as prescribed, 25% of all the nursing home admissions are due to the failure of the older adults to take their medications properly, and 50% of all nursing home admissions of people over 60 are alcohol and drug related (but often listed as "dementia").

Why or what causes an older adult to have drug/ drug or drug/alcohol reactions? Besides the onslaught of problems due to the medications taken for age related illnesses, the body itself reacts differently as we age:

- Heart: the heat pumps the blood through the body, and as it flows throughout the tissues the cellular waste products are removed. The primary waste product is CO2
- Liver: the liver metabolizes all the bi-products of cellular activity and filters out the waste products.
- Kidneys: the kidneys continue to filter the waste and it is excreted with the urine.

As we age, our hearts begin to slow down, and cannot produce the pressure of blood flow needed to draw the toxins and waste products out of the tissues. This lack of blood pressure, or even too much pressure, further causes the liver not to be able to metabolize the cellular bi-products. The waste materials are not totally broken down or completely filtered before being sent to the kidneys. At 65, we have lost, on average, 35% of kidney function. Add this to the decreased filtration of wastes from the liver, and the result is more work for the kidneys.

Drugs given to increase or decrease blood pressure like Coumadin or Lopressor, react adversely with green leafy vegetables, caffeine, aspirin and alcohol. The side effects lead to the drugs having a decreased ability to work. The liver at the age of 65 has been damaged with even the minimal consumption of alcohol over the years. Caffeine, ibuprofen, antibiotics and sleeping aids like Valium further damage the liver. Diuretics, caffeine, alcohol, overwork the kidneys that are damaged further by aspirin, ibuprofen and alcohol. The end result of the body's inability to filter out the toxins and waste products (C02) is that they are recycled back into the tissues. This causes further degeneration and disease of the organs.

What are some of the clues that we, or a loved one, might be having medication or other interactive difficulties?

- sleep complaints (the formerly punctual person begins to oversleep and is not ready for activities)
- cognitive impairment (memory or concentration disturbances)
- malnutrition (weight loss and muscle loss)

- liver abnormalities (distended abdomen, slight facial and nail color changes)
- persistent irritability (depression, anxiety, sudden complaints about aches and pains)
- incontinence (overworked kidneys)
- restlessness/agitation (pacing, tapping fingers or feet)
- poor hygiene or self neglect (normally up and dressed person is still in night clothes, once well kept hands have dirty and ragged fingernails)
- blurred vision (complaint that glasses do not work anymore)
- dry mouth (increased smacking of lips)
- falling or bruising (impaired motor skills)

If you feel that you or a loved one might be experiencing a problem, please consider calling the SOARx office. SOARx provides ways we can help ourselves in this age of pills, aches and pains, specialists and anonymity. SOARx conducts presentations and consultations to help educate not just seniors, but everyone, to the dangers of using multiple prescriptions, mixing prescriptions

and over the counter medications, and drug – alcohol related problems.

SOARx presentations consist of detailed discussions concerning the medications not considered appropriate for seniors; the 150 drugs and over the counter medications that react adversely with alcohol; and easy to read and follow handouts covering talking to your doctors and your pharmacists, and how to effectively manage your drugs. Presentations can be given at mobilehome parks, senior centers, service clubs, schools, church groups etc. Seminars for hospital volunteers, nurses, paramedics, fire and police personnel are also available, - and all completely free of cost.

SOARx also offers:

- confidential consultations (one-on-one help and training)
- group sessions (peer counseling)
- significant other sessions (akin to Al Anon)
- family sessions (explaining to loved ones what is happening and how to help)
- Grandparents raising grandchildren (educating the senior on the current day peer pressures and

- problems facing their grandchildren)
- education/training seminars (hospital volunteers, nurses, fire paramedic and police personnel to consider adverse medication reactions and alcohol instead of only seeing "dementia")
- grief counseling (loss of friends, spouse, pets which can lead to increased alcohol or drug consumption for depression)
- substance abuse counseling (12 step method)
- abuse counseling (which can lead to anxiety, depression, isolation)
- Presentations or guest speakers (25 min. presentation)

Call SOARx, in Hemet, at (909) 791-3566 ■

FIND OUT which herbs and supplements react with your medications......OnLine.....at Vital Connections <www.vitalco.net>.....in the Health and Medical Section, click on "Personal Health Zone"......

Also, <u>check on all of your medi-cations</u> in the RxList and at PharmInfoNet.....

Vital Connections is an important resource....Bookmark it or add it to your list of Favorites today!

This is the first in a new series designed especially to assist those who may now be in a position requiring them to help their parents better and more clearly understand the challenges they face in continuing to live independently and successfully.

Telemarketing/Sweepstakes Fraud

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

"It is my pleasure to inform you that you have just won second place in our international sweepstakes. The cash prize is 200,000 British pounds. Congratulations! In order to receive your award, we ask that you wire a tax and customs conversion charge to our banking representative. To maximize the rate of exchange, you need to wire \$5,000.00 American dollars no later that 12:00 midnight. Credit cards are also accepted."

ound familiar? Any of us might fall for this scam, but very often the targets are elderly persons who do not have the time, energy, or opportunity to recoup from financial loss. When the money for their retirement or long term care is scammed, it falls to the family or the taxpayer to make up the loss.

By the year 2002, forty-two per cent of our work force will be caring for an elderly person. Prevention of exploitation of the elderly and disabled adults has become a serious concern for the entire community, especially those baby boomers caring for an aging parent.

What makes an older adult especially vulnerable to this type of scam? Many frail elderly are socially isolated, due to illness, death of a spouse, or long distance family caregiver dynamics. The mail, telephone, television, and now the internet, are their means of staying in contact with the world. All four communication mediums are utilized by perpetrators of fraud against the elderly and disabled.

For example, an eighteen million dollar settlement with publisher's Clearing House was recently reached on behalf of customers who spent at least \$2,500.00 between 1997 and 1999. The settlement stemmed from lawsuits filed on behalf of consumers, including a large number of seniors who had spent thousands of dollars purchasing magazine subscriptions that they could not easily afford. Does this sound like anyone you know?

Due to isolation, the senior can fail to involve others in decision-making. He or she may be suffering from a physical illness that increases their dependency on others. Also, in the early stages of Alzheimer's type dementia, seniors loose their comprehension of numbers. They may be outwardly able to handle many of the activities of daily living such as bathing, dressing, and grooming, yet covertly unable to pay bills, balance their checkbook, or make change.

Many of us grew up and conducted business in an era where a handshake sealed a bargain, and, more often than not, a person's word was kept. Women frequently stayed at home, and did not participate in decisions regarding the family's investments. This is a generation that reverenced their politicians, public figures, and society's educated. How then could Ed McMahon possibly be wrong?

All of us need to be wary of messages that tell us we have won or are about to win a valuable prize of some sort. Many children of older adults now find themselves "parenting a parent," and want to know how to protect their loved one. Here are some tips:

Postal Crime HotLine......1-800-654-8896

- Encourage your parent to stay as sociable as possible and to maintain a network of friends. Senior centers often serve meals and, when someone may be reluctant to attend a class or activity, he or she can sometimes be encouraged to go for a meal.
- <u>Be accessible to your parent</u>. Offer to be available to them when they are considering major purchases, contracts, or business decisions. Take time to sit down with them and discuss their wishes regarding their finances and healthcare decisions, should the time come when they are no longer be able to make those decisions for themselves.
- <u>Warn them about telemarketing and sweepstakes fraud</u>. Education is an excellent defense against scammers. Have them subscribe to *Meeting the Challenges*.
- Remind your parent not to give out their credit card number, checking account number, or other personal information over the telephone, unless they are familiar with the company and the information is necessary to complete the purchase. Have them document the date, time, and the name of the person to whom they spoke.
- <u>Contact your local C.A.R.E. Program for assistance in removing your parent's name from direct marketing data base systems</u>. By simply filling out a form or two, you can significantly reduce the amount of mail and telephone solicitations.
- If your parent suffers from dementia, consider diverting their mail to a post office box or alternate address. It may also be time to consider one of the monthly bill paying services offered by Adult Protective Service or the Salvation Army. You may find your parent expressing feelings of relief because they no longer wish to be bothered with this aspect of day to day living.

Does your parent need credit? If not, consider canceling credit cards.

If solicitation comes by mail, call the Postal Crime Hotline at (800) 654-8896 for more advice on how not to become a victim. Remember to report a possible scam to your local law enforcement agency. Consumer Fraud by a business should also be reported to the C.A.R.E. Program (909) 486-6828.

New HMO Comparison Chart Now Available from HICAP

sing the new chart, Medicare participants can compare the services covered, and any fees charged, by each HMO available to them in Riverside and San Bernardino Counties. In Riverside County we have 8 Medicare HMOs, in San Bernardino County there are 9. The chart was prepared with the help of all the Medicare HMOs.

The chart may be viewed OnLine at Vital Connections http://www.vitalco.net/MedicareMag/MedicareMain.htm. Or persons wishing to have a copy of the HMO chart sent to them can call HICAP at (909) 697-6560 or (800) 434-0222.

For additional help with the chart, Medicare beneficiaries can call HICAP and make an appointment with a state registered volunteer counselor who will explain the options. HICAP (Health Insurance Counseling and Advocacy Program) is funded by a grant from the California Department of Aging, does not work for HMOs, provides unbiased information, and all services are free.

Unbiased informationHealth Insurance Counseling.....HICAP1-800-434-0222

SPECIAL SUPPLEMENT.....

CAREGIVER NEWS from the Alzheimer's Information Network (Reprinted with permission)

Vitamins May Play Key Role in Warding Off Memory Problems

A long-term health study conducted by Cornell University has shown that Vitamins E and C have a "significant protective effect" against memory problems and loss of mental alertness. The study, published in the journal Neurology, found that these two vitamin supplements protect against "vascular dementia," or loss of cognitive function due to atherosclerosis, or hardening of the arteries. Participants who did not have dementia performed significantly better on cognitive tests than did participants who did not take the vitamins.

Antioxidant protection, Vitamins E and C are considered two of the best antioxidants, do protect memory. Antioxidants help protect brain cells from free radicals, the toxic byproducts of oxidation.

Previous Vitamin E research has shown that Vitamin E slows progression of functional decline in patients with moderately advanced Alzheimer's disease.

The study also listed other supplements or practices that protect memory: a low-fat diet, physical activity, ongoing mental stimulation, stress reduction, B vitamins, fish and olive oil, ginkgo biloba, estrogen, and "good relationships"

or personal interaction with others.

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Ginkgo Biloba extract found helpful in AD

A study published in the Journal of the American Medical Association found that the Ginkgo biloba extract EGb 761(R) effectively improves the mental function of Alzheimer's disease and multi-infarct dementia patients within the first 26 weeks of treatment. Participants receiving 120 mg per day of the patented EGb761(R) extract exhibited clinically relevant improvement in evaluations.

This study mirrored a German study that showed a higher dose of EGb, 240 mg, would result in an even more favorable treatment effect. In the U.S., EGb761(R) is sold under the Ginkgold(R) brand name and distributed to natural product stores by Nature's Way Products, Inc. Study co-author Dr. Meinhard Kieser said. "Previous research comparing Ginkgold(R) against other extracts, showed that only Ginkgold(R) increased activity in all areas of the brain. Other Ginkgo extracts do not have the same composition as EGb761(R) and the results of this and other studies cannot be extrapolated to another Ginkgo extract."

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Brain Cell Transplants May Help with Stroke/Dementia

About half of the patients improved in a recent University of Pittsburgh study using brain cell transplants. The transplant method was shown to be safe.

Dr. Douglas Kondziolka, a professor of neurological surgery at the University of Pittsburgh, led the study. He stated the transplantation was a brand-new area of neuroscience and, in the first study, safety was emphasized.

Twelve stroke patients, nine men and three women, had fairly serious brain damage resulting from stroke that included problems with speech, hearing, movement and learning. All received transformed cancer cells known as teratocarcinoma cells. These cells have properties similar to stem cells from which all other cells are produced. Through a process developed by Layton BioSciences, the cancer cells are transformed into noncancerous cells.

In just under six months later, six of the 12 patients had improved scores on standard measures of stroke effects including increased ability to use the arm and leg, walking without a brace, and overall gripping strength. Dr.

Kondziolka stated that none of the

12 developed cancer, and his team are now awaiting Food and Drug Administration approval to start a phase II study in which more patients will be tested.

Scientists are studying the use of stem cells to also treat brain diseases, including Parkinson's and Alzheimer's.

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New "Odor" Test May Determine Cognitive Trouble

A simple test, developed by doctors at Columbia Presbyterian Medical Center in New York, asking people to identify various odors, may help doctors determine which patients with mild congitive impairment will develop Alzheimer's disease.

During the 15 to 20 minute test, participants were exposed to 40 different smells such as menthol, peanuts and soap and asked to identify each from four alternatives. Researchers tracked the patients for an average of 20 months and found that none of the 30 people who scored well on the test developed Alzheimer's, but 19 of 47 people who had difficulty identifying the smells did develop Alzheimer's.

The findings suggest that the inability to recognize smells, combined with a lack of awareness of impaired odor perception, may be a sign of impending Alzheimer's, researchers said, adding that the study's results make sense because smell pathways are damaged in

Alzheimer's patients.

Inosine May Be Switch to Repairing Nerve Damage

A team at Boston's Children's Hospital and Harvard University report that they have identified a molecule, called inosine, that is key to helping injured nerve cells regenerate, which might be used to develop new treatments for spinal cord injuries, brain diseases and stroke damage.

Inosine acts as a kind of master switch to turn on a number of genes involved in the growth of nerve cells. Lead researcher, Dr. Larry Benowitz, reported that inosine could cause nerve cells in rats to sprout new axons -- the tendrils that nerve cells reach out to one another with. When those newly grown axons met one another, they formed synapses -- the key connections that nerve cells use to send messages to one another.

Additionally, Benowitz' team found that inosine can cause severed nerves to regenerate axons in rats.

Inosine passes through the nerve cell's membrane and activates an enzyme that in turn controls the cell's molecular program for axon growth.

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MRI may be able to be used to diagnose AD

Dr. Kejal Kantarci and Dr.

Clifford Jack believe that a brain compound might be the cause of AD. Elevated levels of myoinositol were found in Alzheimer's patients and in those with mild cognitive impairment. Using magnetic resonance imaging (MRI), researchers have been able to measure myoinositol levels.

It is thought that elevated concentrations of myoinositol may precede the death of brain cells, and may correlate with the fact that there is a higher rate of brain cell death occurring in these people than in elderly people who have normal cognitive function.

MRI may not yet be the tool to diagnose AD, but the research, in its early stages, does show promise for early diagnosis.

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Scientists find new protein linked to Alzheimer's

Canadian scientists said a new protein, nicastrin, is involved in the development of Alzheimer's disease, and this discovery could pave the way for new treatment drugs.

Nicastrin appears to be involved in the production of the amyloid beta peptide, the protein fragment that is the building block of the plaque. Research by the Canadian team is focused on how to manipulate nicastrin to either increase or decrease the production of the harmful amyloid beta peptide.

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FIT PEOPLE MAKE BETTER DRIVERS

A ccording to a West Virginia University study, higher levels of fitness among older drivers correspond to better driving skills. Contact your local Automobile Club of Southern California office for a copy of the *free* AAA Foundation for Traffic Safety brochure, "A Flexibility Fitness Training Package for Improving Older Driver Performance." The brochure suggests and illustrates several flexibility exercises that can be done easily in a person's home.

Overall Body Flexibility is said to help us with: braking; steering; parking; getting in and out; sitting for long periods; and being more alert to the traffic and conditions around us.

You may also write to the AAA Foundation for Traffic Safety at 1440 New York Avenue, NW, Suite 201, Washington, DC 20005 or visit them on the Internet at http://www.aaafts.org



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Winter 2001

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