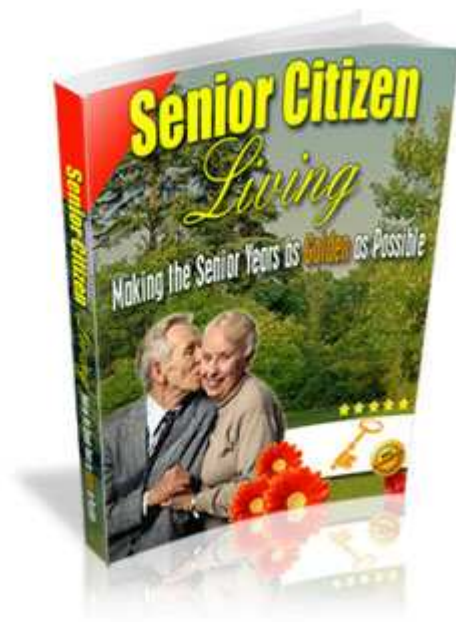


SENIOR CITIZEN

Living



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Happy And Healthy Seniors Enjoy Life More

These days, it's almost impossible not to find yourself being lectured to by someone on your radio or television about the advantages of healthy living. Most of the people doing the lecturing are just trying to sell you some "miracle" product or another. However, beneath their huckster-like pitches, there is actually a core of truth; we can all have a better quality of life, if we're healthy.

You don't have to go totally crazy to be healthy. There is no reason to give up everything you enjoy. It's more a matter of, "Everything in moderation". If there's something you enjoy eating, and it's not all that good for you, there's no reason you can't have a little of it every once in awhile. Just don't go on a binge or eat it every day. The same basic rule also applies to activities. Moderation is the key.

Now, that being said, if a senior wants to stay as healthy as they can, there are a few areas which deserve special attention, and I'll go through a few of them for you.

SMOKING

Even though we see warnings all over the place about the dangers of smoking, there are still a large number of seniors who still smoke. Unfortunately, seniors are more vulnerable to having breathing problems than someone younger, and should seriously attempt to quit smoking.

Fortunately, there are any number of stop smoking clinics, medications and counseling opportunities for anyone who truly wants to quit.

However, if you are one who doesn't want to quit, you should at least consider cutting back as much as you can. Before you light up the next time, just remember that smoking is responsible for many illnesses such as lung cancer, pneumonia, and poor circulation, just to name a few.

DRINKING ALCOHOL

While there is absolutely nothing wrong with having an alcoholic beverage every now and then, it's another matter of "moderation in all things". Some health sources state that a man should have no more than 2 units of alcohol per day, while a woman should only have one. A unit is considered to be a glass of beer or wine, or it could also include one shot of hard liquor, such as scotch or vodka. Although alcohol can be a contributing factor to some kinds of cancer and liver disease, Red wine is thought to be a healthier variety, and is sometimes suggested by a doctor to help bolster the blood. Once again, it's a matter of moderation.

EXERCISING

Exercise is an important factor for anyone's health, and this is particularly true for seniors, who should try to exercise at least one hour each week. This one hour can be divided up in any way you choose.

For instance, you can exercise in 10-minute increments six times per week, or in 20-minute increments 3 times per week. This 1 hour of exercise can go a long way toward keeping the muscles and joints

flexible, which allows for a better range of motion for seniors. It also helps lower the risk of arthritis, and can slow the debilitating effects of arthritis, if you already have it.

Another great advantage to exercising regularly, is it helps to keep the blood flowing properly, which in turn helps to boost the immune system, which then helps to ward off illness and disease. And let's face it; if you are healthy, you will have a much happier life through your senior years.

EATING HEALTHY

While a healthy diet is important for everyone, it's even more important for seniors, who are much more susceptible to illness such as diabetes. Even though illnesses such as arthritis, osteoporosis and diabetes can't be cured by good nutrition, they can be greatly helped. This is particularly true for seniors, who should be eating good, nutritious, well-balanced meals to help their bodies resist the effects of illness, as well as the natural aging process.

REGULAR CHECKUPS

Regular medical attention is also very important for seniors who should have their sight, hearing, and blood pressure checked regularly. Seniors should also be tested on a regular basis for their blood glucose levels for an early diagnosis of diabetes. Their doctors may even include a urine test, just to be on the safe side. To have the best possible life you can through your senior years, it's important to take the best possible care of your health.

Because seniors have more fragile health than the younger population, it's even more important to take extra care with your health. Staying healthy will help you live a longer, happier and more productive life throughout your senior years.

Medications - An Important Part Of A Seniors Life

If you are taking care of a senior, more than likely they will have a large number of prescription medications with which to deal every day. It's fairly common when a senior can no longer take care of their self, they will also not be able to take care of their medications properly.

Even though it may seem like a daunting task, it's very important you sort through all the different medications to determine what they are for, as well as when and how they should be taken. The senior you're caring for has been prescribed these medications for a good reason, and it's your responsibility to see to it they are taken, as they should be. Left to their own devices, the senior in question probably would not take them at all.

GETTING THE MEDICATION ORGANIZED

There are some things you can do to help with the senior in your care. The first thing to do is to go through all of the different medications so you completely understand what the correct dosages are, as well as being certain all of the prescriptions are up to date.

About the only way to be certain you have the correct information is to verify it with the individual prescriptions. This will require a quick visit with the senior's doctor. However, it would be a good idea to take the senior with you, as the doctor will not discuss their medical records with you unless he has his patient's consent. Once this consent has been given, the doctor cannot only discuss the medications with you,

he can also put your name on the patient medical records as being the primary caregiver.

Once you have all the required information, you can begin to get yourself and the medications organized. You'll be able to set up a routine so that each medication is given at the proper time, and in the proper way.

This routine will also help settle the senior into a comfortable and reassuring routine, so they know what to expect from you, as well as when to expect it. Having a good solid routine will also make your life less stressful by not having to worry about whether or not you've forgotten something important.

MEDICINE DOSING TOOLS

There are a variety of tools to help you be certain the medications are being taken at the right time, and in the right dosage. You may find it helpful to keep a daily checklist of when each medication is taken. This will also help you keep track of when the prescriptions need to be refilled.

My favorite tool is the little daily dose box. They have individual little sections for each day of the week, and you can take it even further by using different shaped boxes. That way you can have a different shape for each time of day when the pills are to be taken.

Another great benefit of these daily dose boxes is that you can fill them with all of the doses for the month. It only takes a few minutes

to do, and once it's done you can take out a new set of boxes each week. This also helps make it easier to tell when the prescriptions need to be refilled.

Taking medications is one of the most important parts of any senior's day, and you should keep to the medication routine without fail.

Taking even one pill at the wrong time, or in the wrong dose could have deadly consequences. At the very least, it could cause even greater health problems for the senior.

By sticking to a very carefully planned routine, you cannot only avoid making serious mistakes you can make the life of the person in your care much easier.

Incontinence: A Delicate Subject

Incontinence is one of the most shared, and least talked about subjects. It is a condition shared by over 12 million people in the United States alone. Although, very few of them would ever be willing to discuss it.

This embarrassing condition is shared by people of all ages, although most people who have it are at least 60 years old. Because women have children, this can cause a weakness in the muscles, controlling bladder leakage, more women have a problem with incontinence than men. This is one of the issues you'll need to deal with if you are caring for a senior.

While there are many possible causes of incontinence, such as urinary tract infections, enlarged prostate gland in men, weak pelvic muscles, high calcium levels, vaginal wall thinning, diabetes, and difficulty getting around, the senior citizen is very likely to have at least one of these conditions, if not several of them, causing them to be incapable of controlling their urinary function.

CAUSES OF INCONTINENCE

Incontinence comes in four basic varieties, and seniors frequently have all four of them, if they have weakness of the pelvic muscles. These varieties are:

- **Stress** - When you laugh or sneeze, the pressure on the muscles of the stomach when you sneeze or laugh can cause *stress incontinence*.

- **Functional** - When you can't get to the bathroom in time, but still have good control of the bladder is called *functional control*.
- **Overflow** - The variety occurring in males, who have an enlarged prostate, is called *overflow incontinence*. This is caused when the enlarged prostate blocks the urinary tract so much it causes the bladder to become too full.
- **Urge** - The most common variety is urge incontinence. This happens when the individual is simply not given enough warning that they have to go to the bathroom. In this case, by the time they feel the urge, it's already too late.

COPING WITH INCONTINENCE

The sad fact of the matter is incontinence is frequently not treatable in the older person. For younger people, it is usually recommended they do a series of exercises to help make the pelvic muscles stronger, or to do bladder control exercises. While I disagree with the practice, most medical professionals seem to feel it's unreasonable to expect an older person to do these exercises, although they are very simple and not at all physically taxing. There are medications that can help the problem, particularly if the condition is caused by a bladder, kidney or urinary tract infection.

However, if the individual is diabetic, these medications can frequently make the symptom even worse. Most medical professionals will tell you incontinence is simply a part of the aging process and should be accepted as such.

This rather casual attitude toward incontinence, isn't going to be much help if you are the one taking care of someone who suffers from it, and find yourself having to change them every hour or two. For one thing, this is a terrible embarrassment for the person in question.

One solution would be to purchase some type of incontinence pad. These pads work the same way diapers do for babies. They help absorb the moisture and keep it away from the body. While they may not be all that comfortable to wear, they certainly beat having diaper rash in your 60s or 70s from sitting in wet clothes.

Sadly enough, incontinence seems to be a natural part of getting older, and the body begins to break down. It just takes a little effort to learn how best to deal with it so the senior doesn't feel ashamed and embarrassed by it. There's a reason it has been said: "Getting older is not for sissies."

Home Makeover - Senior Addition

When you retire is a great time to get your life in order, and have everything just the way you've always wanted it to be. Before you retired, you frequently made plans, and just as frequently didn't have the time to see those plans through to completion.

Once you've retired, you'll have plenty of time to make your dreams come true, instead of beginning tasks, only to have them interrupted, leaving a mess that you never seem to get around to cleaning up. What better place to begin getting your new life in order than in your own home.

Along with the extra time you now have, you probably also have a bit of discretionary income, so you can afford your projects without having to borrow money for them.

Now that your children have moved out and are beginning to build lives of their own, you no longer have them making messes faster than you can clean them up. Giving your home a makeover can give you a tremendous sense of accomplishment, as well as satisfaction. The best part is, once it's done, everything will stay right where and how you left it. Your home will now become your own private little castle.

During this process you have a chance to experiment with color and design. This is your chance to either begin from scratch, or try using the designs of others and tweaking them to suit your own personality. You may even want to hire a professional designer to at least give you a little expert advice. This might be a good option if you are unsure of

yourself. If you think you might like to do it all on your own, my best advice to you is: "Go for it!"

When redecorating, I've always found it helpful to remember one thing: "Decorating is not an event, it is a process. By this I mean, redecorating isn't something that takes place overnight. A lot of it is a matter of trial and error, and even evolution. Even when you think it's done, over time you will want to make little changes here and there to improve what you initially began with, whether it's a different chair or simply the same chair in a different place. Or, maybe you'll decide the mantle would look better if you change the blue vase for a green one. Don't be afraid to experiment, and see what fits your personality the best.

WHERE TO GET DECORATING IDEAS

Interior design magazines, and even the Internet, are great places to get ideas. There are many websites devoted to "how-to" and "do-it-yourself" projects. Most of these sites give you basic information on things like installing paneling or tile, or installing a new shower head, or even putting up new curtain rods. I suggest you stop short of any kind of electrical or plumbing work. Electricity is best left to the professionals with years of training to do the rewiring. This also holds true for plumbing projects.

Redecorating your home can be as simple as changing to a new bedspread or even wall color, or it can be as involved as building a complete room addition, or putting in that garden you've always wanted. Whatever size project you choose, just be certain you keep it

in "bite-sized" projects that you can actually complete in a reasonable amount of time. This will also help you stay healthy.

DON'T RUSH IT

When involved in a project, especially one you're excited about, it's easy to forget, a senior's anatomy does not function the same way it did years ago. If you attempt to accomplish too much, too quickly, you could damage your back or have muscles remind you of your senior status. With just a little bit of caution and planning, you will be able to enjoy your newly redecorated home once it's done.

Taking on a project can be healthy for a senior because it gives the individual a sense of purpose. You just have to remember that you are only human and can't work miracles. Keep your goals realistic and then sit back and enjoy the results!

Redecorating your home can be an exhilarating experience for a senior. It can give you a renewed sense of purpose, as well as a sense of accomplishment. Just remember that you are not a miracle worker. You can't do everything at once. Take the time to enjoy the process as much as you will enjoy the results of your labor.

Last Will And Testament - A Senior's Guide

Many people will put off making a will, or even talking about it because they feel it's a morbid and depressing subject. Let's face it, no one likes to think about his or her own mortality, much less the mortality of a loved one. However, you can save your loved ones a great deal of grief and problems if you take the time to write your last will and testament.

A will is simply a legal document, which you can change as many times as you like until the day you die, at which time it becomes iron clad law, which is legally binding, and your wishes must be followed to the letter. Unfortunately, in some families, there are members who will attempt to contest your will, although in most cases they will be unsuccessful.

Because we never know what may happen from one minute to the next, I would recommend anyone over the age of twenty-one should have a will, which should be updated through the years, as the value of their estate increases. It's even more important for seniors to have a will. You can consider this a quickie guide to what a will is, and what you will want to consider for yours.

THE PROCESS OF MAKING A WILL

In your will, you will want to include all the names of your beneficiaries, as well as the name of the executor. While it's not usually necessary for seniors, you can also name a guardian for any minor children.

Your beneficiaries may include family, friends, and organizations or charities you would like to leave all of your worldly possessions to. The executor is the one person who will see you wishes are carried out.

You have the opportunity to divide your estate in any way you choose. For instance, you may want to divide your larger assets between your children, but you may also want to give specific smaller gifts to others, such as giving Aunt Mary's crystal vase to Cousin Jean.

You will want your executor to be someone you can trust to be fair, and to divide your estate as you intended. The executor will be officially named by the probate court, and it will be their job to pay any outstanding bills, taxes and funeral expenses. Because being an executor can be such an important and stressful job, they should be told ahead of time so they have the opportunity to decline the job if they wish to do so. In a case where you don't have someone you are confident with to serve as your executor, you may want to have a lawyer or professional act as your executor.

THINGS A WILL CANNOT COVER

There are some things a will cannot cover. The only things that can be included in the will are those things, which you own as your sole and separate property. For instance, bank accounts held in two or more names cannot be included, because the account will automatically pass on the surviving joint signors.

You also cannot include things like retirement plans and insurance policies because you named a beneficiary at the time you signed up for them, and they will automatically go to that beneficiary at the time of your demise. This is a legally binding contract just as your will is.

DON'T DELAY MAKING A WILL

Many people will put off making a will because all of their property and other assets are held in joint tenancy, in which case the title will automatically pass on to the surviving joint tenant. Even if this is the case, you should definitely still have a will, because you never know what the fates may have in store for you.

For instance, what if your spouse dies, then you also die a few days later? Or, another possibility is if both you and your spouse are killed in an accident? In cases like these, the people you would want to have your estate could end up getting nothing at all. You certainly don't plan on things like this happening, but you just never know, and should prepare for the possibility.

WHO CAN DRAW UP A WILL

Just about anyone practicing family law can draw up a will for you. Most of them will even offer to store the will, which is a good idea as it eliminates even the remotest possibility of tampering. When you have your will drawn, it will probably involve at least two trips to the lawyer. The first visit will be for you giving instructions as to what you would like to have included in your will. The second visit will probably be for you to sign your newly drawn up will.

Once the will is written, it is still not a legally binding contract, and you may change it as many times as you wish if you find your circumstances have changed. At the moment of your death, that will becomes a legally binding contract and your wishes must be carried out, as you have instructed.

You can even write your own will with very little difficulty. However, if you were to die without a will, you could be leaving a path of heartache for those you love. Please....take the time to get your affairs in order and be certain you have a will before it's too late.

Manage Your Money Now For A Secure Retirement

Now, while you have more disposable income is the time to learn to manage your money. This is one of the best gifts you can give yourself for your retirement.

PREPARING TO LIVE ON A BUDGET

To help prepare yourself for living on the "fixed" income you'll have once you retire. Set yourself up with a monthly budget, and set yourself a spending limit. Then, learn to live within that budget.

In fact, it will help even more if you set a budget that is a bit smaller than you think you'll actually have. That way, you'll be adding more to your savings account while you're still making money. By the time you are ready to retire, you should have a nice little nest egg in your retirement fund, or at the very least, you will have a little extra set aside for an occasional night on the town.

Generally speaking, Americans are not accustomed to living on a budget, and it can take some getting used to. Most of us tend to live at the edge of our incomes, and many spend way over what they actually earn, leaving themselves in credit card debt up to their eyebrows.

The best way to learn to live within a budget is to sit down and make a list of everything you spend money on during the month. This includes all the little incidentals like stopping for coffee in the morning, or getting a bag of cookies out of the snack machine at work during

your break. You'll probably be amazed at how much you spend during the course of a month.

Next, you'll want to add everything up and take a close look at where you can begin cutting expenses. It isn't enough to just make a list and decide you want to cut your expenses. You will need to make a plan for exactly how you are going to do it.

For instance, if you find you are spending money for coffee on the way to work, and for snacks in the afternoon, try bringing coffee and snacks with you from home. Instead of stopping on the way home for fast food, because you're too tired to go home and cook, make an extra casserole on the weekend. That way, you'll have a complete meal waiting in the freezer on those "tired nights".

When you get home, all you have to do is pop it in the oven and you're good to go for a great meal. When you do cook, cook from scratch. Don't buy pre-packaged foods, which always cost more than if you made it yourself.

If it will help, you can make a game of it. When I first began living on a budget, at the end of the day I would put the amount of money I saved by not buying something that day into a pretty little teapot in the kitchen. I was always amazed at the amount of money I had at the end of the month to take to the bank, and deposit into my savings account.

IT'S OK TO SPLURGE A LITTLE

While you're learning to live on a budget, you don't want to deprive yourself to the point where you'll get discouraged and go out and splurge. There's no reason not to reward your self, with little things along the way. For instance, my treat was every month when I went to the bank with my "teapot" money, I would stop at Mc Donalds on the way home for a small hamburger and French fries. Even though it was only a \$3 splurge, it was quite a treat after being so careful all month.

By being careful, and keeping the treats few and far between, you'll begin to see your savings grow. This will fill you with a sense of pride and accomplishment, which will encourage you to keep working on staying within your budget.

While you're learning to live within your budget, you don't have to play the "all-or-nothing-at-all" game, especially if you are still working toward your retirement. Each little step you take every day will help make learning to be responsible with your money one of your best habits, which will then serve you well the rest of your life, right into your retirement. Learning to live within a budget will also help you set your spending priorities once you are retired and living on a limited income.

Senior Savings Accounts: Stretch Every Dollar

Younger people today seem to feel getting older is a bad thing, which happens because you had a good time when you were young. They have this strange idea that there is nothing good about being over 55 years old. What these foolish younger people don't seem to realize is there are some definite advantages to being a senior, instead of a teen.

The almighty dollar is most definitely one of those advantages, at least as far as savings accounts are concerned. If you shop around, you can find regular savings accounts that pay pretty good interest rates, especially if you happen to be a senior.

Most banks and credit unions understand that seniors have spent their lives saving money so they can be certain to have enough to live comfortably once they retire. Because saving has become a life-long habit, it isn't at all uncommon for seniors to continue saving even after they retire.

Bank accounts, bonds and shares all add up to make seniors very good for the bottom line in the banking industry. Let's face it, banks are in business to make money, and they make a lot of it from their senior customer. Because of this, they are only too happy to offer better rates of interest, as well as free services to their senior customers.

Even though you are no longer working for your money, there is no reason not to be certain your money continues to work for you. Accounts at some banks are even specifically designed to give the

equivalent of a monthly income, and may even be set up for regular withdrawals. Although, accounts paying monthly interest will frequently have a lower annual percentage rate than the same account would have with annual interest.

WEIGHING YOUR BANKING OPTIONS

Before you commit to any kind of senior savings account, you should take the time to carefully read all of the terms and conditions. Be absolutely certain you completely understand where you are putting your money and what you will be getting for it.

There are some types of accounts that will tie your money up for long periods of time, with some pretty nasty penalties should you need to withdraw it before the end of the term.

There are other types of accounts that only give you a good interest rate if you follow their particular rules to the letter. Some banks require you deposit a particular amount of money, or they may limit your withdrawals. This is their way of encouraging you to leave your money in their account for a long period of time. The longer you leave your money in their account, the more money they make off of it.

The offers will vary from bank to bank, and you need to check out a variety of banks before deciding to put your money into any bank or type of savings account. Many seniors have been with the same bank for years, and feel a sense of loyalty. Because of this, they may not feel all that comfortable changing banks at this late date.

It's important to remember your first loyalty is to yourself and your money. Banks are in business to make money, and don't really care about the needs of the people making the deposits. So....when choosing a bank and a savings account, be loyal to yourself, and choose the bank and account that will help your money work the hardest for you.

There are many different kinds of senior savings accounts, and they frequently vary from state to state because many banks are only in a few states, rather than being nation wide. Because of this, there is no way we can actually recommend any particular kind of account. Take the time to check out all of your local banks before deciding on any one of them. Most banks can be found on the Internet, or you can even stop at the bank and pick up some of their brochures.

Carefully check out the differences between them. Then, you can make an appointment to speak to someone about your possible choices. This gives you a chance to ask plenty of questions so you completely understand what the bank can do for you and your money. You've spent your life working for your money.

Now it's time to let your money work for you. Senior savings accounts are one of the few financial benefits you'll be getting in life so do your best to make the most of it.

Seniors Expanding Their Horizons on The Internet

There is no denying that we've become a society that is very dependent on Technology and we are surrounded by it everyday. Everyday we use a variety of technology equipment and have even come to take them for granted. Just think about the things you use everyday, such as electricity, TV, Radio, Cell Phones, and Computers.

Although the younger generation has adapted to all this technology quite rapidly, the older generation is a bit overwhelmed by some of it. One technological advancement that often leaves the older generations a bit baffled is the Internet. In this day and age it really is beneficial to learn how to use and communicate via the World Wide Web.

Connecting to the Internet is really quite easy. All you really need is a PC to use and then determine how you want to connect to the Internet so you can choose the right equipment. I'm sure you see ads for various Internet providers out there every day because the Internet has become so popular. The thing is, these ads may prove to be confusing because they use technical jargon that the majority of beginners are not familiar with.

CHOOSING AN INTERNET SERVICE PROVIDER

Before deciding on an Internet provider, you need to decide what you want to use the Internet for. If you simply want it for searching and chatting rather than downloading music and movies then this will often affect how much you pay for the service. These days all providers will want you to pay a flat monthly cost. Normally you will need to sign up for a 6-12-month contract with them, but then you have to abide by

their terms and conditions, which comes back to what you want to use the Internet for.

The cost of your Internet service will largely depend on the speed of the connection that you want. So normally your main choices will be dial-up, DSL or Cable (if you want high-speed). Dial-up and DSL uses your phone line where Cable uses your cable line to connect to the Internet.

A dial-up connection will be the least expensive and if you don't do much downloading or uploading will probably meet your needs. If you want high-speed for better connections and faster downloads you'll want to choose DSL or Cable.

GETTING THE EQUIPMENT

The next step is getting the equipment you need to access the Internet and hooking it up. This really isn't hard because they all come with step-by-step instructions for you to follow. Whoever you choose for your Internet service will offer to install it for you, for a fee or sometimes you can get it for free if they are running a special promotion. Many times the equipment is provided for free as part of the package you decide on.

ENTERTAINING YOURSELF

The first time you log on to the Internet, you will realize that you've opened a door to a whole new world for you to experience. You can surf your way around the world and find a variety of things you can do to entertain yourself online.

For example, you can look up old friends on one of the hundreds of websites designed to reunite you with those you lost touch with over the years, or you can choose to search for local entertainment. You can also find the latest news and research your family tree. You can even chat to complete and utter strangers! While chatting with someone over the Internet is one thing, you need to be very careful about giving out too many personal details about yourself or meeting them in person.

Senior Citizen Resources Links

Here are some links to some sites that can provide you with information you may find useful.

<http://www.seniorresource.com/> - A variety of resources for housing, care giving and more

<http://www.newlifestyles.com/sitemap/pei-senior-citizen-housing-652505-std-03.htm> - Housing options for senior citizens

<http://seniorjournal.com/> - online resource for news regarding senior citizens

<http://touchmark.com/?gclid=CImK7sHg1Y0CFQwsOAodEyF0lg> - see what type of homes may be available for your retirement

<http://seniors-site.com/> - a Variety of Information for Senior Citizens

http://www.benefitscheckup.org/find_benefits.cfm - Benefits for Senior Citizens. See if you're missing out on something

<http://www.aarp.org/> - offers a variety of discounts to members for needed services

<http://www.dhcr.state.ny.us/ora/pubs/html/orafac21.htm>