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HOW SENIOR CITIZENS CAN PROTECT THEMSELVES AND THEIR HOMES

By Rick Etheredge

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There is no doubt that crime affects all of us in one way or another. Crime statistics show that all ages will face the possibility of violence, burglary, assault or something similar at some time in their lives.

Personal protection and self-defense are stressed in the media. There are numerous personal safety products and videos on the market; the opportunity to protect yourself exists. We market these products and ideas to young adults, families and especially to women. However, there is one group whom we seem to have forgotten. These people perhaps need self-defense products as much as or more than the above groups. I'm referring to grandparents, senior citizens and widows.

This group faces the same dangers as the rest of us. Too, many of them are caregivers and/or guardians for their grandchildren. When their adult children stay at home or move back to the parents' home, the possibility exists that there will be a clash between the two generations. Some form of violence or abuse could occur. Many senior citizens live alone. They all deserve the same protection as anyone else. Yet they have not adequately been made aware of what is available for personal and home protection.

I can make these observations because I am a member of that group. I am a grandparent and a senior at 60 years young. Yes, I market self protection products, so I quickly saw that the demographics were targeted to 19-45 year olds. I believe we need to rethink this because too many senior citizens simply don't know what is available to protect them and their peace of mind.

I also feel that I can speak from experience about the issue. My mother was sexually assaulted and beaten in her own home by 2 guys who were high on dope and alcohol. She was 85 at the time and had nothing to protect her--no mace, no pepper spray, no stun gun. She lived eight months after that incident. My late mother-in-law was a widow and lived by herself in her own home. She was constantly fearful of sounds at night, her neighborhood and the bad element that cruised up and down her street. She knew nothing about self-defense products; her peace of mind was always affected.

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Personally, I have been the victim of burglars three times. They took electronic equipment from my home and all my tools from the garage. If I had known then about such devices as personal alarms, wireless alarms and driveway alarms, none of the losses would have occurred.

My daughter has been a victim of spousal abuse. Her three-year-old daughter (the sunshine in my life) witnessed much of this. When I see how some people have little or no respect for the rights and property of others, I worry for her as she gets older. My daughter carries pepper spray on her keychain; I bought it for her.

You have experiences similar to mine and can relate to my concerns. Perhaps it's your father or mother, your grandparents, other loved ones. They need to be aware of self protection products for their safety and well-being. Yes we tell them what to look for and what to do if they are involved in a

dangerous situation, but we don't inform them of products available to use in such predicaments.

Granted, it might not be wise for them to use all the self-defense products, but they should know that stun guns, stun alarm flashlights, cell phone stun guns, pepper pagers, pepper spray, personal alarms, home protection devices, and the new stunning ring are available for their use.

So, how do we remedy this situation? If you have grandparents or even parents who are seniors, tell them about these products. The electronic and print media could produce special segments on the use of such products. Those of us with web sites can target this group of people. Law enforcement officials often have seminars informing seniors how to protect their homes and themselves. Sessions could be scheduled demonstrating self-defense products and the use of them.

With more attention and focus on senior citizens, this oversight could be corrected. They have as much right to protect themselves as anyone else.

For information on home security and self-defense products, visit www.safetyenforcer.com.

Rick is a retired educator, having spent 35 years in the Midland, Tx. public schools as teacher, counselor, dean of students and director of an on-campus suspension center. He also has experience as a radio announcer, news and sportscaster, employment counselor, retail salesman for a tobacco shop, wholesale distributor for a beef jerky company, and now owner of a website promoting self-defense and home security products.

All About Senior Life Insurance

By Oliver Turner

In young age you are energetic, full of glamour and perfection, but with time they all fade away. What were all beautiful and filled with colours change into gray. This is all but nature's law and you should happily accept this changing phase in your lifetime. As you grow old your body gets easily susceptible to various physical ailments – you need to go regularly to the hospital; do various tests and then

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undergo treatments and all these cost you a fortune. To make yourself feel safe in old age you should get a senior life insurance.

Senior life insurance pays for almost all the major mishaps in an individual's life. If you are suffering from a chronic disease, senior life insurance will bear your medical expenses. Senior citizens are most susceptible in regard to illness; hence, many government corporations and private companies provide senior life insurances. Life insurance policies even provide money for funerals and other ceremonies after death. So each and every senior citizen should go for a senior life insurance.

Senior life insurance can be obtained for people in the age group of 55–75. You should do a bit of research work before buying your policy to know the authenticity and reputation of that company or discuss with an expert before choosing a senior life insurance.

Some benefits of choosing a right senior life insurance:

1. A fixed premium, which will not increase.
2. You can also avail a no medical life insurance, which is also called as no exam life insurance.
3. You will get death benefits, which will not decrease up to three years.
4. With senior life insurance you will get facility of senior life settlement or life insurance settlement: Senior life settlement is a deal where a senior citizen sells his life insurance policy and in reward gets some cash, which can be utilized for some other purpose.
5. Guaranteed cash value on tax deferred basis.

A senior life insurance benefits also depends upon the insurer. The policy of benefits differs from one company to another. If you are net savvy can get free online life insurance quotes from various web sites and can then go for the best offer.

We offer the best life insurance source. Check it out on

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