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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Stretch Your Eldercare Dollars

By Phyllis Staff

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Many elders fear outliving their retirement nestegg, so we put together a few of our best dollar-saving tips to help.

Select the lowest level of care possible

Many Assisted Living offer graduated levels of care. They may be able to meet your elder's needs with something less than 24-hour-a-day care. Among other services, they can provide

- medication reminders,
- transfers from bed to wheelchair,
- bathing, and,
- grooming and dressing help.

Monthly expenses will be significantly lower than those of nursing homes, perhaps as much as \$1000 less each month.

Eldercare facilities that offer "aging in place" provide a double benefit. You reap the cost savings associated with lower levels of care, and your elder can relax, protected from the stresses of a future major move.

Look for care provided by nonprofit organizations.

Our research shows that, on average, nursing homes run by nonprofit organizations have about 1/3 fewer deficiencies than homes run by for-profit organizations. Homes run by large corporations, especially those that manage many facilities, have the greatest average number of deficiencies. By finding a nonprofit facility that provides suitable care, you could save thousands of dollars over the course of a year. And your elder may get better care.

A word of caution: I do not mean to imply that all nonprofit organizations provide good care or that all corporate homes offer poor care. It depends on the particular organization. Once you have visited a

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specific facility several times you'll have a reasonably accurate evaluation of the quality of care practiced there.

Slash the Costs of Prescription Medications

Your saving can mount into thousands of dollars each year if you use only one or two of these tactics.

1. Ask your doctor for generic substitutes;
2. Order brand-name prescriptions from out-of-the-country pharmacies, notably those in Canada.
3. Use Pillbot (<http://www.pillbot.com>) to find the least expensive prices in US pharmacies.
4. Apply for reduced-cost or free medications. Pharmaceutical companies often have programs that provide reduced-cost or free prescriptions available to elders who cannot afford them otherwise. Ask

your doctor whether such programs are available for the prescriptions your elder needs.

Ask Retailers for Discounts for Senior Citizens

Many businesses routinely offer discounts for senior citizens, but you may not know that such discounts exist unless you ask for them.

Do compare senior discounts with sale prices, especially for air travel. It is not unusual to find that sale prices are lower than the discounted price.

Take advantage of end-of-season sales

Buy clothing, including sleepwear, casual wear, shoes, and coats, at significant savings at the end of the current retail season. If your elder needs adaptive clothing, look for the websites that feature specials and close-outs.

Use public services

Libraries – It may be quicker and easier to drop by your local bookshop for the latest best-seller, but it's cheaper to borrow it from your local library. It's also a big advantage to be able to return the book to someone else's shelves once it has been read. Elder housing usually lacks plentiful storage space.

Public transportation – Elder Americans are no different from Americans in any other age group. They want their own transportation, available immediately, and they prize the independence that an automobile represents. But, the costs of ownership, insurance, licensing, and property taxes may not be justified for an elder who no longer drives routinely. If you can persuade your elder to forgo car ownership, you may save as much as two hundred dollars each month.

Many public transportation authorities provide door-to-door, cost-saving rides for elderly and disabled people. If your elder lives in a retirement community, some transportation will be included in the monthly rental. Special fees may apply for transportation to special events, but having alternative transportation available may help you build a solid case for your elder to give up the car ownership.

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Senior centers – Senior centers offer companionship and a variety of activities at little or no cost. Check to see what your local senior center has that might interest your elder.

Avoid the hidden costs of long-term care

Assessments – Most elder care facilities require assessments. Such assessments usually take place before the elder becomes a resident and are repeated periodically or following a serious illness or accident. Fees for most assessments range between \$300 and \$500. Sometimes, a doctor's assessment can substitute for the facility's assessment.

You'll save money when you're alert to hefty assessment fees, a few costing upwards of one thousand dollars. Such fees fit neatly into the category of "hidden costs."

A crafty variation is the practice of performing initial assessments 30 days after the elder becomes a resident. If you question this practice, you'll probably hear that an assessment would not be accurate until the elder has settled fully into his new home. Watch out!

Most facilities will allow you to terminate your elder's lease without penalty within the first 30 days of residency. However, if the assessment increases the monthly fees substantially (a likely outcome), you won't know about it until after you're locked into a contract. Often, by terminating a lease after 30 days you lay yourself open to sizable penalties.

Pharmacy Costs – A new twist in hidden costs is a facility's demand that medications be packaged in single dose packets. If you thought prescription costs were already high, get ready for heart-stopping sticker-shock when you see the prices for individually packaged doses. This requirement can add as much as six thousand dollars each year to your long-term care costs. Ask specifically about this practice before you sign a contract.

Fees and Deposits – Fees are recurring charges for monthly services, while deposits are sums held by the property owner to protect against potential damages. Pets, smokers, and wheelchair/cart users can damage a property, so charging fees or deposits in these special circumstances is reasonable.

Not so reasonable, however, is the practice of charging both fees and deposits. It amounts to another hidden cost that you should reject.

Don't allow the simplicity of these tactics to mislead you. While they are simple to carry out, the savings they create could amount to tens of thousands of dollars every year.

Phyllis Staff, Ph.D. – Phyllis Staff is an experimental psychologist and the CEO of The Best Is Yet.Net, an internet company that helps seniors and caregivers find trustworthy residential care. She is the author of *How to Find Great Senior Housing: A Roadmap for Elders and Those Who Love Them*. She is also the daughter of a victim of Alzheimer's disease. Visit the author's web site at <http://www.thebestisyet.net>.

Diminishing Stretch Marks

By Martha Fitzharris

Stretch marks are results of rapid stretching of the skin due to rapid weight gain and growth spurts. Pregnant women are more likely to have stretch marks the breasts, abdomen, and hips. Teenagers are more likely to have them on the shoulders and hips. In general, anyone who gains and loses weight rapidly will probably get stretch marks.

Stretch marks can be bothersome and unsightly to the ones that have them. As the skin stretches, collagen fibers in the skin tear, thus causing damage to the dermal tissue. Unfortunately, once a stretch mark appears it is permanent and difficult to make it fade away; however it is not impossible. Fortunately, there are treatments available to help fade them away.

A suitable method for removing the stretch marks is to use a cream which utilizes biological activators of your body's own regenerative process to prevent and diminish stretch marks. This type of cream will stimulate the production of new collagen, elastin and other proteins from within the skin, allowing your skin to heal itself thus replacing damaged skin.

Martha Fitzharris is a free lance journalist for

a website offering a

new biological natural skin care product that activates skin renewal.

If you want more information about Stretch marks, please click natural skin care cream with natural skin renewal activators.



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