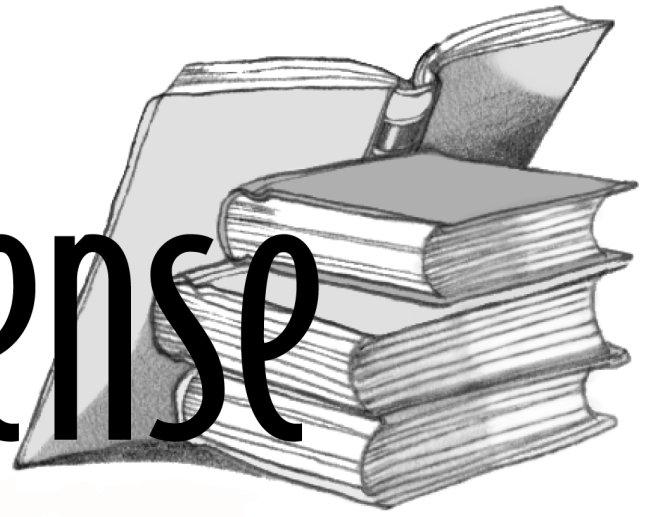


# Senior Sense



Vol. XIV, No.3

## *Your Resources*

### **What Do You Know About Reverse Mortgages?**

A reverse mortgage is a unique loan that enables senior homeowners to convert part of the equity in their homes into tax-free income without having to sell their home, give up title, or take on new monthly mortgage payments. Borrowers can use the funds for any purpose. You can make repairs to your home, supplement your income or take a vacation.

To qualify for a reverse mortgage, you must be 62 years of age or older, own your home and it must be your principal residence. There are no income requirements, so you can qualify with no regular income source. How much you receive will be based on your age and the value of your home.

In a traditional mortgage, your debt decreases and equity in the property

increases as you make monthly mortgage payments. The opposite occurs with a reverse mortgage. Since you make no payments, your debt increases as your equity decreases. The reverse mortgage becomes repayable when the borrower(s) sell the home, die, or permanently move out. It is possible for the loan to become due if the owner fails to pay property taxes, maintain hazard insurance or allows the property to fall into a state of disrepair. The repayment amount will not exceed the value of the home.

The most common reverse mortgage product is called a Home Equity Conversion Mortgage (HECM). Counseling from a HUD approved counseling agency is required prior to receiving a HECM loan. The counseling session helps the borrower understand how a reverse mortgage works and provides an opportunity to explore other options.

Before you decide a reverse mortgage is right for you, ask yourself the following questions:

- If I sell my home, how much cash

would I get?

- What is the best way to invest that money?
- How much would it cost to buy and maintain a smaller home?
- Is renting a good option for me?
- What would it cost to move to a retirement community?

To learn more about reverse

mortgages contact

AARP, HUD or the Federal Trade Commission (FTC).

- AARP ([www.aarp.org/money/revmort](http://www.aarp.org/money/revmort) or 1-800-209-8085)
- HUD ([www.hud.gov/offices/hsg/sfh/hecm/rmtopten.cfm](http://www.hud.gov/offices/hsg/sfh/hecm/rmtopten.cfm) or 1-888-466-3487)
- FTC ([www.ftc.gov/credit](http://www.ftc.gov/credit) or 1-877-FTC-HELP)

*All of us depend on others to some extent or other throughout life, but the growing dependence of many seniors can be a difficult transition – both for seniors and their caregivers.*

from others. Desire for respect and dignity are among our most basic human needs. These needs don't decrease as we become ill or less able to be independent in our daily tasks. In fact, our need for

dignity may increase during these times.

Growing children look forward to the time when they can live on their own, making their own

decisions and being independent from others. Most adults are proud and protective of their ability to be self-sufficient. They often see it as a weakness, or a burden, to have to depend on others for assistance. Of course, all of us depend on others to some extent or other throughout life, but the growing dependence of many seniors can be a difficult transition – both for seniors and their caregivers.

Maintaining a sense of dignity and respect in caregiving is very important, for several reasons. In many cases, seniors' physical abilities decline but their mental capabilities are as sharp as ever. These seniors remain keenly aware of being treated with disrespect. Even in cases of changes in mental functioning such as dementia, a senior may retain a sense of the need to protect her dignity. When caregivers fail to respect a senior's dignity, the senior can lose his motivation to work to maintain his physical and mental fitness.

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## ***Your Relationships***

### **Dignity in Caregiving**

Maintaining the dignity of seniors and their caregivers is a common topic of conversation in almost every home with seniors. When the changes of aging require increasing dependence on others for help with basic care, a sense of dignity and respect is sometimes the first casualty.

“Dignity” is defined as “the quality of being worthy of esteem and respect.” It includes self-respect as well as respect

Losing that motivation can hasten declines in many abilities.

Here are some recommendations to help maintain dignity in your caregiving situation:

- Respect his privacy, physically and emotionally. Close the door when you help him dress or use the bathroom. Knock before opening a closed door. Don't discuss confidential information with other people without his permission. Don't drop in unannounced – call first.
- Respect her right to make choices. Making choices gives us a sense of control in life. Let her decide what and when to eat, for example, if she is able. If her choice seems silly to you, consider why it may be important to her.
- If his preferred choices could be dangerous, such as refusing important medication, try to negotiate a compromise. For example, if you are worried about him taking walks alone, arrange for someone to walk with him.
- Be patient and calm. If a senior has trouble hearing, for example, face her when you speak and slow down. Repeat and clarify when necessary, without getting impatient or patronizing.

*Don't reverse parent-child roles. Treating a senior like a child can crush any remaining feelings of dignity and independence.*

- Make short lists of daily activities, with input from your senior. Check them off together when completed.
- Ask for her ideas and opinions. Include her in conversation – don't act as if she is not present.
- Respect your senior's spiritual beliefs, an important source of dignity and self-respect for many people.
- No matter how helpless a senior may become, don't reverse parent-child roles. Treating a senior like a child can crush any remaining feelings of dignity and independence.
- Recognize that, as a caregiver, it is important for you to maintain your own dignity. Caregiving can seem pretty undignified sometimes, especially when your senior seems unappreciative or there is little hope of the situation improving. Find support from family members or other caregivers who understand and respect the vital role that you play.

At its core, maintaining dignity goes back to the Golden Rule of treating others as you would like to be treated. Put yourself in your senior's place and consider how it would feel to be disregarded or treated as incapable. Some difficult or defiant behaviors by seniors may be their way of resisting an increasing number of indignities in their lives.

*Adapted from MetLife, the Washington State Department of Social and Health Services, and other sources.*

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## ***Your Health***

### **The Role of Nutrition and Physical Activity in Fall Prevention**

One in three adults over the age of 65 will fall this year. Many of these falls will require a hospital stay. As we age, we often lose muscle strength and coordination. This loss increases our chances of falling. Osteoporosis or weak bones and medications or illnesses that cause dizziness also promote falls. Falling is an expensive accident. Luckily, physical activity and good nutrition reduce risk for falls.

#### **Physical Activity:**

Physical activity increases bone strength, lowers the risk of chronic disease, and delays muscle loss. Four types of physical activity help to prevent falls in older adults:

#### **Strength:**

Strength training (resistance training) increases muscle strength and power. With strong muscles, you will catch yourself when you stumble and be less likely to fall. Also, if you fall, muscle strength will help you to pick yourself up

*With strong muscles, you will catch yourself when you stumble and be less likely to fall. Also, if you fall, muscle strength will help you to pick yourself up and recover faster.*

and recover faster. Good examples of strength training are weight lifting and carrying groceries or grandchildren.

#### **Endurance:**

Endurance (aerobic) activity increases your heart rate. This keeps your heart and blood vessels healthy. Aerobic activity protects you from diseases like diabetes, obesity and high blood pressure. Some examples of endurance activity are mowing the lawn with a hand mower, brisk walking, and swimming.

#### **Flexibility:**

Flexibility improves your muscle length and range of motion. This helps with joint health. It will also protect your muscles and joints from injury anytime, not just when you fall.

#### **Balance:**

Balance activities help you to stand firmly and move smoothly. Good examples of both balance and flexibility are tai chi, dancing and yoga. For the best results, be moderately active for at least 30 minutes on most days of the week. This means working hard

enough that you breathe a little faster. Even doing 10-minute activity breaks three times a day will help you to become more fit.

#### **Nutrition:**

Consuming enough calcium, vitamin D, and vitamin B12 may reduce the chances of falling. Calcium and vitamin D keep

your bones healthy and your muscles functioning. Vitamin B12 protects the brain and the nervous system. Older adults need more of these vitamins. Eating foods containing these nutrients, plus taking supplements if needed, will help you get the right amount. Each day you need

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- Calcium: 1200 milligrams (mg). Dairy foods are the most common food source, but calcium is also found in fortified cereals, almonds, leafy greens, and calcium-fortified soy milk, tofu and juices. A daily supplement is often needed of 400-600 mg.
- Vitamin D: 1000 International Units (IU). Most multi-vitamins only contain 400 IU. The most plentiful source in our diet is fluid milk, but we also get some from sunlight. Unfortunately, people who live in the North may not get enough sunlight in the winter to do much good.
- Vitamin B12: 2.4 micrograms (mcg) crystalline form daily. Vitamin B12 is found in meat, poultry, fish and dairy foods, but we may not absorb it well from food as we get older. We will probably need a multivitamin with 3-25 micrograms to be sure we get enough.

Remember, physical activity and nutritious meals work together to prevent falls and chronic diseases. Both will contribute to your overall wellness. Do not neglect either one of them if you want to remain strong and healthy.

Even though it is no longer spring, this recipe is also a refreshing, but filling, cereal to eat on a summer morning.

## Springtime Cereal

$\frac{3}{4}$  cup Grapenuts® cereal  
 $\frac{1}{4}$  cup 100% bran cereal  
 2 teaspoons toasted sunflower seeds  
 2 teaspoons toasted sliced almonds  
 1 tablespoon raisins  
 $\frac{1}{2}$  cup sliced bananas  
 1 cup sliced strawberries  
 1 cup low-fat raspberry or strawberry yogurt

1. Wash hands and assemble clean equipment.
2. Mix the wheat and barley nugget cereal, bran cereal, sunflower seeds, and almonds in a medium bowl.
3. Add the raisins, the bananas, and halve the strawberries.
4. Gently stir in the yogurt and divide between 2 bowls.
5. Scatter the remaining strawberries over the top and enjoy! Makes 2 servings.

Nutrient Analysis, per serving:

Calories:	411
Carbohydrate:	86 grams
Fat:	6 grams
Protein:	13 grams
Cholesterol:	5 milligrams
Fiber:	6 grams
Sodium:	356 milligrams



THE UNIVERSITY OF GEORGIA

# COOPERATIVE EXTENSION

Colleges of Agricultural and Environmental Sciences & Family and Consumer Sciences

Dear Friend:

SENIOR SENSE is a quarterly publication provided by your local county Cooperative Extension office. It is prepared by Extension Family & Consumer Sciences specialists at The University of Georgia specifically for the educational needs of older Georgians.

Please contact your local Cooperative Extension office for more information on these and related topics.

**Learning *for* Life**

Contributors to this issue:

Pamela Turner, Ph.D, Extension Housing Specialist  
Don Bower, DPA, CFCS, Extension Human Development Specialist  
Connie Crawley, MS, RD, Extension Nutrition and Health Specialist

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J. Scott Angle, Dean and Director