

AmacAdvantage



THE MAGAZINE OF THE ASSOCIATION OF MATURE AMERICAN CITIZENS

VOL. 3 ISSUE 2

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**Turning 65,
Health Insurance
Options**

**Government
Watch**

**Sen. Byrd warns
of Obama
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**Who's
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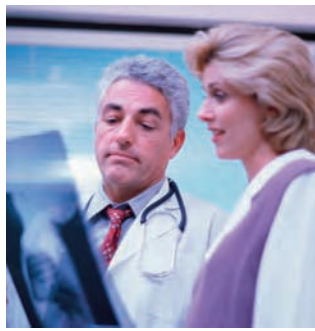
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Help Us Grow !



AARP recently endorsed President Obama's government directed health proposal!

His proposal promises a reduction in the cost of health care, which many health care professionals say will likely result in restrictions and rationing in your medical treatment.

AMAC, the conservative organization for Americans 50 plus, is strongly against this proposal. We believe the Government is already involved in too many areas that the Constitution provides for.

If you think our Government has grown too big and costly, putting the financial future of our children and grandchildren in jeopardy - *please help AMAC grow!*

We need more members to get the attention of our elected representatives and to balance the power and influence of the AARP.

If you are already a member, please give your friends, family and neighbors this enrollment form - or have them contact us directly to join.



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What a great country we live in!

We sometimes take for granted the freedoms our forefathers bestowed on us. Over one million people from all walks of life gathered across the nation on April 15th to have “Tea Parties” which recalled the Boston Tea Party and the colonialist protest over unfair taxes.

These Tea Parties were festive affairs where citizens of all ages brought homemade signs expressing their views on government spending and taxes in general. I ask you, what other country could have had such a peaceful turnout of such large numbers? (See the AMAC in Action story for the Tea Party we sponsored in Florida.)

This issue brings our readers helpful garden tips as we get ready for spring and highlights great American summer vacation destinations. You will also find what fun you can have with dancing, including the many health benefits you get from moving around the dance floor.

Speaking of health - it's hard to speak of health care without thinking of the cost. In this issue we'll cover the options you have once you reach age 65 and information on how to choose the best options for you under Medicare. Some options could save as much as \$3,000 or more a year.

AMAC continues to grow. If you like what we are trying to do to protect our way of life, please refer us to your friends and neighbors. The more people who join, the more positive impact we can have.

Remember, there is strength in numbers! Enjoy the summer!

Best regards,

A handwritten signature in black ink that reads "Dan Weber". The signature is fluid and cursive.

Dan Weber, publisher



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The AMAC Simple Solution to Health Care!

There is a simple solution to the health care problems facing Americans today. First we must be sure to correctly identify what the core problems are, and then we must apply solutions that have proven to be effective repeatedly over a long period of time.

Let's be realistic, we are *not* facing a grave crisis in our health care system. In fact, America has the greatest health care system that ever existed in the history of humankind. Some folks in Washington may be being a little too dramatic in order to alarm voters and other politicians to drive them to take some action. The truth is our health care system functions very well. That is not to say that the system is perfect. Of course there is always room for improvement.

There seems to be a consensus that the two biggest problems we face are:

- Millions of Americans are not insured for medical care.
- The cost of health care is high and getting worse.

The simple solution is this; Let our free enterprise system operate freely to take care of these problems. Capitalism works-if given time and a little encouragement.

After World War II there was a housing shortage and homes were too costly for many Americans to buy. What happened? Builders saw an opportunity to



mass produce homes in suburban housing developments, like Levittown, New York, and soon millions of veterans began buying their first homes. The government provided incentives in the form of tax deductions and helped make loans available to *qualified* families. The same free market can work to help solve the



health care problems facing us today.

Give credit to Hillary Clinton, as First Lady, and to President Obama for at least trying to tackle the problems. But the plans coming from the administration and Congress are dangerous ideas that will lead to government control of health care.

The first part of the solution is to create a low cost health insurance plan and require those who do not have coverage to enroll.

The right way to do that is to gather all the insurance companies together and ask them to come up with an affordable insurance plan. The plan could provide for basic hospital and medical coverage, with a low co-payment for low income families. Insurance works best when the risk is spread over many policyholders- so it should be mandatory for everyone to have some kind of coverage. For example, in New York and other states, there are limited plans that are much cheaper than full fledged plans but offer the policy holder the really important coverage they need.

Employers could help pay a portion for their employees as long as it was not more than half the premium. In order to do that some companies would likely have to hold off on pay raises to help pay for the health benefit, and perhaps a tax incentive could be added to help reduce the burden on the employer. Everyone would be covered without government control and wasteful bureaucracies.

This would not affect anyone over age 65 as nothing would change with the current Medicare system.

The second part of the problem, rising cost, is already starting to be addressed by the marketplace.

Recently you may have noticed some of the drug store chains and big box Stores like Wal-Mart and Target have been offering generic drugs at \$4 for a month's supply of medicine! Those prices are cheaper than the co-payment for most drug insurance plans. That is what we mean by "letting the free enterprise system function". Other costs saving ideas are already in the works.

There is a new kind of Medical Care that can now be found at some Drug store chains. Inside the store is a small office where a Nurse Practitioner or Physician's Assistant sees patients and treats them for minor ailments. Operating under strict guidelines that tell them when to refer to a doctor or emergency room, these trained medical staffers are able to examine patients and prescribe medicine for common non life threatening situations. One of our associates had an ear ache on a Sunday when her doctor's office was closed, instead of going to the emergency room of the local hospital; she went to the drug store clinic and was given some antibiotics that took care of the problem. Her Doctor was notified and she was required to see him after the medicine ran out to be re-examined.

This kind of low cost service needs to be greatly expanded. AMAC suggests these mid-level medical professionals should be supervised by local doctors and some type of joint practice be created. The American Medical Association could help write guidelines for this new practice. Overall, better health care will be provided with less cost.

Why should our Emergency rooms be crowded with people who have colds and minor cuts and bruises? Let's leave the Emergency rooms for true emergencies.

Members of the low cost health plans and low income families would be given cards that would allow them to visit the Drug store clinics with only a



\$5 or \$10 payment per visit. That way we would be avoiding the problem we have now where mothers who can't afford to bring their children to the doctor, keep them at home until they become really sick. We know of a small child who died because the parent waited too long to see the doctor.

A way must be found to free doctors from the high cost of medical malpractice insurance. Doctors are paying from \$25,000 to over \$200,000 per year for their policies. It has caused some doctors to move or retire early.

The AMAC solution is to have a set "schedule of payments" due to a patient who is the victim of malpractice. There would be a formula to provide for higher amounts under certain specific conditions. Why should one patient receive two or three times the malpractice award just because they had a better lawyer or they drew a more favorable jury? Of course the lawyer's lobby will fight this plan in order to protect the 30% of the law suit settlement the lawyers now receive, but this is an important issue that must be solved.

There are other ideas that could be implemented to help lower medical costs. For example, there are two methods to test blood for patients on Coumadin, a common prescription for people with heart problems. The first is to send the person to a lab to draw blood or, a simple pin prick could be done in the doctor's office or clinic, where one drop of blood is tested by a hand held machine.

The second choice is cheaper yet just as effective. That is the kind of innovation along with better use of computers, that if repeated hundreds of times would have a meaningful affect on lowering medical costs.

Before we scrap our well run medical system and replace it with rationed socialized medicine, let's get all participants in the system working together and institute common sense improvements.

Please feel free to send a copy of this article to your Senator or Congressman.

Protecting the Family Home

By Ronald A. Fatoullah, Esq., CELA*

A great way to protect the family home, if nursing home care is not imminent, is to transfer the home into a Medicaid Irrevocable Asset Protection Trust. If drafted properly, the home will be protected and tax advantages will be preserved. Unfortunately, many seniors do not plan in advance, and all too often, they find themselves in a dire predicament when immediate long-term nursing home care is needed. If they do not have private funds or long-term care insurance to pay for such care, it is not unusual for an individual's primary asset to be the home in which he or she resides. There is a common misconception that in such instances, the only recourse would be to sell one's home and to use the entire proceeds to pay for long-term health care needs. Fortunately there are other options available and should be explored.

The law provides that in five instances, an individual's primary residence (the "homestead" in Medicaid parlance) can be gifted without waiting to become eligible for Medicaid nursing home benefits. First, one can transfer his home to his spouse or minor child without incurring any Medicaid transfer penalty. In addition, a transfer to a disabled or blind child is exempt regardless of the child's age. We had one case where the disabled "child" was 80 years old! Further, transfer of the home to an adult caregiver child who has lived in the home of the parent for at least two years prior to the parent's admission into a nursing home is exempt. Finally, a transfer of one's home is exempt if it is to a brother or sister who has resided in the home and had an equity interest for at least one year prior to the individual's admission to a nursing home. A sibling is deemed to have an equity interest for Medicaid purposes if he is named on the deed, pays all or part of the mortgage, has paid for capital improvements or has paid real estate taxes.

If a transfer is made to any of the aforementioned people, these transfers will be exempt, and the transfer will not cause the individual to wait before becoming eligible for nursing home benefits under the Medicaid program. While this is good news and offers an excellent planning option for those who fit within the above exceptions, there are still many seniors for which these exceptions do not apply. In these cases, there is still last minute planning that can



be done in order to save some, or possibly even all of the value of the home.

For example, there are techniques in which a homeowner who must enter a nursing home can protect approximately half of the home by selling the home and gifting a portion of the proceeds to his loved ones. The balance of the proceeds that are not gifted can be loaned to the children or a third party to be used to pay for long-term care expenses. In appropriate circumstances, a greater portion of the home can be protected if a life estate is retained by the Medicaid applicant before utilizing this technique.

All of the above-described options must be handled with the utmost care to ensure the greatest protection of the home in accordance with current laws, rules and regulations.

For further information please contact Ronald Fatoullah & Associates, a law firm that concentrates in elder law, estate planning, Medicaid planning, guardianships, estate administration, trusts and wills. 1-877-ELDER-LAW.



You are turning 65, what are your health insurance options?

Congratulations! You are turning 65! You've worked hard for many years, and with that comes new opportunities and choices on how you can receive your health insurance coverage. After all, you've earned these benefits, and deserve to enjoy the next good years of your life, resting assured that you have chosen the right coverage.

So what are your options? For most, Medicare can be confusing and many seniors are not aware of the benefits they are entitled to.

Medicare is a federal program offered to individuals who have turned 65 or have been disabled for 24 months. However, there are certain criteria that must be met in order to receive the various parts of Medicare. The information below will highlight the most common parts of Medicare (A, B and D) and provide a brief overview of how a Medicare Supplement works, as well as Medicare Advantage Part C Plans.

MEDICARE PART A includes your hospital coverage. You or your spouse must have worked 40 quarters to receive this benefit at no cost. If you have not reached the 40 quarter mark, your monthly premiums will range from \$244 to \$443 per month. Part A comes with various deductibles and out of pocket expenses. There is an initial deductible of \$1068 per benefit period which covers the first 60 days. If you need additional days in the hospital, days 61 to 90 will cost \$267 per day. After 90 days you will be responsible for \$534 per day. As you can see Medicare Part A gives some necessary hospital coverage you may require.

MEDICARE PART B is mainly your doctor coverage. Part B has a monthly premium and depending on your income these premiums can range from \$96.40 to \$308.30 per month. Many choose to have these premiums deducted from their monthly social security check. Part B includes an annual deductible of \$135 and you are responsible for 20% of your doctor and outpatient costs. In order to qualify for a Medicare Supplement or Medicare Advantage Plan, both A and B must be in place.

Now that you know about Hospital and Physician coverage lets take a look at **PART D**, which helps to cover your prescription drug costs. To receive this coverage you must choose and enroll into a Part D prescription drug plan from a private insurance carrier. Depending on the carrier chosen, there is a



monthly premium as well as deductible and co-pays for these prescriptions. Part D plans include certain phases of prescription drug coverage. These phases are initial, coverage gap and catastrophic coverage. Each phase has certain criteria which will determine your out of pocket expense for prescriptions. There are also programs available to assist you with paying for your Part D premiums.

Now that you have taken a basic look at Medicare, most newly eligibles start to think about ways to cover the gaps of coverage. Let's take a look at the various ways to cover these gaps, one option being the Medicare Supplement route.

MEDICARE SUPPLEMENT plans, sometimes referred to as Medigap Policies, are provided by private insurance companies to help pay for some of the health care costs that Medicare does not cover. These plans have a monthly premium to help pay for the co-pays, deductibles and coinsurance. These types of programs must follow Federal and State laws to protect you and they must be clearly stated as being a Medicare Supplement policy. There are many different carriers available but all of them have "standardized plans" which are categorized A through L. The major difference between these plans among the insurers is usually the cost.

Other options available are the **MEDICARE ADVANTAGE PART C PLANS**. These plans are health plans approved by the Centers for Medicare and Medicaid Services (CMS) and run by private insurance carriers. Medicare pays a fixed amount each month to these companies for your health care coverage. Medicare Advantage Plans provide your Medicare Health coverage and can include prescription drug coverage. There are various plans to choose from and each plan offers different benefits and features. Medicare Advantage Plans may also offer other benefits such as dental, hearing and vision benefits. You can join the plan if you live in the plan's service area, have Medicare Part A and Part B and you do not have end stage renal disease.

Medicare Advantage Plans are also divided into HMOs and PPOs. The major difference is that HMOs provide networks that you must visit where PPOs give

the flexibility to visit out of network providers at a higher cost.

It is essential to look at the types of plans that are available to make sure the plan matches your needs. Different plans are available in different locations. One plan may offer benefits that you seek; however, that same plan may have higher deductibles and co-pays. It is important to look at your personal current needs to find the plan that may be right for you.

There are certain areas that you should make a priority while evaluating a plan. Here is a start for evaluation:

1. Can I see my present doctors and what will it cost me to see them?
2. Can I see any doctor of my choice?
3. What happens when I go into the hospital and what will it cost me?
4. Do I need referrals from my Primary Care Doctor to see a Specialist?
5. What types of exams or screenings are covered and what will they cost me?
6. Are my prescriptions covered and how much will I pay for them?
7. Will this plan cover me if I travel outside of my area?

Once you prioritize your needs, you can begin to narrow down the types of features and benefits that a plan must have to fulfill these needs. Now that this is done you will have to do your due diligence to find the insurance carrier with a plan that matches your needs. One might ask where do I find the names of these carriers. Your “Medicare and You” Handbook is a good start. In the back portion of the book are listings of carriers that offer plans in your area. You may also seek guidance from a professional insurance agent that is familiar with the various plans and has experience in working in the senior marketplace.

Although choosing a plan may seem overwhelming, take your time, research and speak with a professional on all of your different options. Following these steps will put you on the right track to providing peace of mind with regards to your health needs.

For further information, please contact AMAC Senior Services at 888-262-2006.

Retiring Soon?

During your working years, your employer probably provided your health plan options.

However, upon your retirement, it is going to be up to you. You may not know it, but there are a variety of Medicare plans to consider.

As representatives who focus on Medicare plan options, we can help. We can provide you with a no-obligation Medicare analysis.

We're certain we can help you review your options and find a plan that fits your retirement needs and your budget.

One of the fastest growing plans is a Medicare Advantage Plan that:

- ✓ Has predictable monthly health plan premiums
- ✓ Includes prescription drug coverage
- ✓ Offers predictable payments for doctor's office visits
- ✓ Eliminates the need for a costly Medicare supplement (Medigap) policy
- ✓ Gives you better coverage than Original Medicare

Call us today!

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Watch Your Patio Garden Grow

There is something about a vegetable garden that is good for the soul. Going into the garden at the end of the day to tend your plants is therapeutic; stress just melts away as you are pulling weeds and watering. Besides, food that you have grown yourself just seems to taste better than food you purchase at the grocery store.

Perhaps you've been hesitant to start a garden; worried that your thumb isn't green enough, afraid to commit to what looks like a demanding project. But growing your own fresh vegetables and herbs doesn't have to be a daunting task. Patio and container gardening is a wonderful way to enjoy delicious homegrown vegetables without the heavy work.

There are several things that you can do to make sure that your patio vegetable garden is a success. Don't try to start your vegetable garden from seeds on your patio. Purchase plants that are already well started at your local nursery or you can start your own plants inside your home with the help of a growing light. The best way to start your patio garden is with plants that are at least four inches tall.

Use the largest containers practical for the space available. Small pots dry out quickly, are higher maintenance and are more prone to stress plants by exposing them to extreme changes in moisture level.

Plastic or glazed ceramic pots retain moisture better than more porous, terra cotta containers. It's fine to use porous material, and several large terra cotta planters make for an attractive patio garden. Just be aware that plants in porous containers will require more watering, and regardless of the type of pot, patio gardens in general dry out more quickly than gardens planted in the ground.



Before you fill your planting pots with soil, you should cover the bottom of the pot with a thin layer of rocks. Not only will the rocks prevent any soil from falling out of the pot through the drainage holes every time you pick up the pot, the rocks will also make it possible for the soil to drain properly.

Mix compost in with your potting soil. The compost will provide your plants with the nutrients it needs while it grows. Using compost means that you won't have to use commercially made fertilizers.

Before you move your young vegetable plants to their new containers, you should water them. Allow them to sit for a few hours until the soil has had a chance to drain before you transplant them.

When you are arranging your pots on your patio make sure that

you provide your tomatoes, cucumbers and any other vegetables that have vines with trellises or cages for support.

The time spent caring for your patio garden will be rewarding both spiritually and physically. Plant, grow, eat, enjoy!

Container Gardening Tips

Nearly all vegetable plants will grow better in full sunlight than in shade. However, some will tolerate shade more than others. Following is a helpful guide.

Crop	General size of container	Amount of light* required
Beans	Medium	Sun
Cucumbers	Large	Sun
Eggplant	Large	Sun
Lettuce, leaf	Medium	Partial shade
Onions	Small	Partial shade
Parsley	Small	Partial shade
Pepper	Large	Sun
Radish	Small	Partial shade
Squash	Large	Sun
Tomato	Large	Sun

Summertime and the Grilling is Easy!

There has long been a common bond between man and fire, and there is no place



where this relationship is more celebrated than in the backyard huddled around the grill on a sunny, summer day. Warmer weather inspires us to cook our meals outdoors, and grilling provides a quick cooking method that adds a unique and smoky flavor to foods. Practically any food group can be grilled - beef, pork, poultry, fish, vegetables, fruits and even breads can be prepared

over hot coals, and using rubs or marinades are a simple and healthy way to ensure flavorful, juicy results without adding a lot of additional fat and calories. The summer season is the perfect time to get together with family and friends – so invite a few guests to your place, fire up the grill, and use these tips and recipes to prepare a delicious dinner for 4.

Always start with a clean grill. Remember to burn off residue from your dinner before cooking dessert.

Your grill should be hot before you start cooking; preheat for at least 15 minutes before placing food on the grill. Gather all the right tools before you begin - spatula, tongs, brush and thermometer. A cookie sheet works well when carrying items from the house to the grill. Marinate foods in the refrigerator – never on the counter.

Beef, pork, lamb and chicken all benefit from being marinated for a few hours or overnight. Fish should not be soaked for more than 20 minutes.

Apply dry rubs to meats at least 1 hr. before grilling. Spraying cooking spray on the meat after applying rubs or spices will hold them in place during cooking. Tomato and sugar based sauces should be added towards the end of the cooking time to prevent burning. Slashing the edge of fat around a steak or chop every 2 – 3 inches will prevent curling. Be patient. Turn foods only once, halfway thru the total cooking time. Use tongs to turn meat. A fork will pierce meat and allow juices to escape. When cooking vegetables, place an oiled cooling rack over the grilling grate. Smaller pieces won't fall through. To help with flare ups, keep a spray bottle of water handy. Water lightly to prevent cooling the fire. Use a clean platter when taking food

off the grill – don't place cooked food on the same platter that held raw meat or poultry.

Grilled Corn Salad

- 6 ears of corn – husked with silks removed
- 2 Tbs. vegetable oil
- 2 cups cherry tomatoes – halved
- ¾ cup chopped fresh basil
- ¼ tsp Dijon mustard
- 2 Tbs. vinegar
- ¼ cup of olive oil
- salt & pepper to taste

Rub corn with oil. Grill for 7 minutes or until ears are lightly browned. Cool. Cut kernels from the cob and combine with tomatoes and basil in a large bowl. Wisk together remaining ingredients, pour over vegetables and toss. Chill until ready to eat.

Grilled Flank Steak

- 1/3 cup soy sauce
- 1/3 cup vegetable oil
- 3 Tbs. red wine vinegar
- 1 Tbs. pickle relish
- 1/8 tsp. garlic powder
- 1 - 2 lb. Flank Steak

Combine first 5 ingredients. Pour over steak, and marinate overnight. Grill 6 - 8 minutes per side, or until meat reaches desired doneness. Allow steak to rest for 5 minutes before carving. Thinly slice across the grain.

Grilled Peach Melba

- 5 oz. frozen raspberries in syrup – slightly thawed
- 1 ½ tsps. lemon juice
- 2 fresh peaches, peeled and halved
- 4 tsps. brown sugar
- ¼ tsp. cinnamon
- ½ tsp. vanilla extract
- 1 tsp. butter
- Vanilla ice cream

In blender or food processor, puree raspberries and lemon juice. Strain seeds, and chill.

Put peach halves, cut side up, on a large piece of heavy duty foil. Top with brown sugar, cinnamon, vanilla and butter. Fold foil over peaches and seal. Grill over medium heat for about 15 minutes, or until heated through.

Place vanilla ice cream in 4 dessert bowls. Add 1 peach half to each and drizzle with raspberry syrup.

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Who's Watching Mom?

We all had someone who took care of us when we were young and growing up, and for most of us that was Mom. Mom clothed us and bathed us, fed us, and bandaged up our wounds. Mom was our nurse, teacher, doctor, and provider. Mom provided us with the kind of love and attention we needed to grow. But what happens when suddenly the roles reverse and Mom cannot do the things she once so easily accomplished? How can you provide your loved one with the care and independence they so deserve? Perhaps some of the daily activities have become a lot harder to accomplish than they used to. It is at this time when you may begin to look at various living options to ensure your loved one can live with independence, and spend more time safely doing the things they so enjoy.

There is much to consider when making the transition from living alone at home to a senior living community. The following information can help you make informed decisions about home care, independent living facilities, assisted living facilities, nursing homes and hospice.

HOME CARE

Home care typically refers to non-medical services that assist individuals with activities of daily living. Home care is an increasingly popular choice for care because it enables individuals to remain in their own environments, and can also be a lifesaver for caregivers.

Home care services available are as follows:

- homemaker services
- personal care
- companionship
- home health care
- adult day care
- activity groups
- respite care
- live-in help
- hospice care
- caregiver support groups

INDEPENDENT LIVING

Independent Living Communities, retirement homes, senior apartments and senior housing, provide the greatest versatility and freedom. They offer the senior the ability to maintain one's residence and lifestyle without custodial or medical assistance. If custodial or medical care becomes necessary, residents in Independent Living are permitted to bring in outside services of their choice.



Independent Living is ideal for seniors who:

- are healthy and able to care for themselves
- want to live independently
- desire the security to be found in a seniors-only community
- no longer want to maintain a house
- prefer to live among their peers
- can communicate with doctors and caregivers by themselves, or with the help of family or friends, but without the help of trained, onsite staff
- have enough money to pay for the kind of home they are looking for, or else can be satisfied with subsidized housing.

ASSISTED LIVING

Assisted Living Facilities provide care for seniors who need some help with activities of daily living yet wish to remain as independent as possible, a middle ground between independent living and nursing homes. Most facilities offer 24-hour supervision and an array of support services, with more privacy, space, and dignity than many nursing homes—at a lower cost. Daily contact with supervisory staff is the defining characteristic of an Assisted Living Facility. Medical care is limited in an Assisted Living Facility, but it may be possible to contract for some medical needs.

Assisted Living Facilities are best for residents who may need help with activities of daily living, (also called custodial care)

- bathing
- dressing
- toileting
- grooming
- getting around
- housekeeping
- transportation
- cooking/eating

NURSING HOME

A Nursing Home, also known as a Skilled Nursing Facility or SNF, has Registered Nurses who help provide 24-hour care to people who can no longer care for themselves due to physical, emotional, or mental conditions. A licensed physician supervises each patient's care and a nurse or other medical professional is almost always on the premises. Most nursing homes have two basic types of services: skilled medical care and custodial care.

Skilled medical care includes services of trained professionals such as Registered Nurses, Physical Therapists, Speech Therapists and Occupational Therapists that are needed for a limited period of time following an injury or illness:

Skilled care may also be needed on a long term basis if a resident requires injections, ventilation or other treatment of that nature.

Custodial or personal care includes assistance with what are known as the activities of daily living, such as bathing, dressing, eating, grooming, getting in and out of bed, walking, toileting.

A Skilled Nursing Facility is for an individual who meets one or more of the following criteria:

- cannot take care of themselves because of physical, emotional, or mental challenges
- can no longer care for their own personal needs, such as eating, bathing, using the toilet, moving around, or taking medications
- might wander away if unsupervised
- has extensive medical needs requiring daily attention by an RN supervised by an MD
- is going to be discharged from the hospital and requires temporary skilled nursing care or rehabilitation before returning home or to a residential facility
- has been recommended for a Nursing Home by a physician

Some individuals may have a short-term need, perhaps caused by a fall and a broken hip that necessitates a brief hospitalization followed by rehabilitation. After a one- or two-month Nursing Home stay, the senior may be able to return home.

HOSPICE

Hospice represents a compassionate approach to end-of-life care. It is an option for people whose life expectancy is six months or less, and involves palliative care (pain and symptom relief) rather than ongoing curative measures, enabling you to live your end days to the fullest, with purpose, dignity, grace and support.

While some hospitals, nursing homes and other

health care facilities provide hospice care onsite, hospice most often takes place in the comfort of your own home, allowing you to remain in familiar surroundings as you prepare for a meaningful life conclusion.

GLOSSARY

- **Nursing Care.** Registered nurses monitor your symptoms and medication, and help educate both you and your family. The nurse is also the link between you, your family, and the physician.
- **Social Services.** A social worker counsels and advises, and acts as your community advocate, making sure you have access to the resources you need.
- **Physician Services.** Your doctor approves the plan of care and works with the hospice team.
- **Spiritual Support and Counseling.** Clergy and other spiritual counselors are available to visit you and provide spiritual support at home.
- **Home Health Aides and Homemaker Services.** Home health aides provide personal care such as bathing, shaving, and nail care. Homemakers are available for light housekeeping and meal preparation.
- **Trained Volunteer Support.** They're available to listen, offer you and your family compassionate support, and assist with everyday tasks such as shopping, babysitting, and carpooling.
- **Physical, Occupational, and Speech Therapies.** These specialists help you develop new ways to perform tasks that may have become difficult due to illness, such as walking, dressing, or feeding yourself.
- **Respite Care.** Respite care gives your family a break from the intensity of care giving. Your brief inpatient stay in a hospice facility provides a "breather" for caregivers.
- **Inpatient Care.** Even if you are being cared for at home, there may be times when you'll need to be admitted to a hospital, extended-care facility, or a hospice inpatient facility. Sometimes medical intervention will be recommended to ease the dying process (ie: IV drip with pain medication), requiring round-the-clock nursing care.
- **Bereavement Support.** Bereavement is the time of mourning we all experience following a loss. The hospice care team will work with surviving family members to help them through the grieving process.

You may want to speak to a professional concerning each area of care to see which one is right for you. An AMAC Senior Services representative can help guide you to the resources and services that are available to you. For further information please call 888-262-2006.

Sen. Byrd Warns of Obama Power Grab

Senator Robert Byrd (D- W.Va.) considers himself the guardian of the Constitution. He carries around a pocket version of the Constitution and is known to pull it out to refer to a specific clause when needed.

Byrd recently wrote a letter to the White House warning that by appointing various “czars” overseeing parts of the government President Obama was bypassing the “Congressional system of checks and balances.”

That system calls for the Senate to approve the appointment of all cabinet Secretaries. Appointing a czar to run a specific part of the administration means the White House has complete power, ignoring the statutory responsibility of the Senate to confirm those officials. To date Obama has appointed 18 czars ranging from an energy czar to a health reform czar.

AMAC worries if it will create conflicts and turf wars between overlapping departments.



A Touch of Class

AMAC has noticed a lack of response from former President George W. Bush over the constant blaming of him for all the maladies facing the country. It seems every department in the new administration has continued to dump on Bush even though he has been out of office for over 100 days.

Perhaps it is because Bush has decided to follow the time honored tradition of allowing the new President to proceed without political criticism from the prior President. In doing so, President Bush has shown a touch of class.

By Fido - your government watchdog



★ *Did You Know?*



Better Health Care?

Larry Summers, President Obama’s chief economic advisor, recently gave the President credit for “the first real effort to control the cost of health care in a long time.” How do you control the cost of health care? By reducing services and rationing the delivery of “unnecessary” treatment. No longer will the patient and the doctor decide what the treatment would be; under the new proposal offered by President Obama, the government will decide.

That could turn out to be dangerous for Americans. Take the case of the recent death of actress Natasha Richardson, who was injured while skiing in Canada. In Canada the government controls the health care system. The hospital she was taken to

did not have brain scanning equipment or a neurosurgeon because of cost controls. They did not have a helicopter available either.

Had she been injured in the United States there is likelihood the doctor would have ordered a scan that may have saved her life. Yes, it may be true that in America we order too many tests, thus driving up the cost of health care, but is it better than the alternative?

The ACLU’s Seek and Destroy Mission!

The American Civil Liberties Union hunts down and seeks to destroy any religious symbol that happens to be in a public place.

In 1934 the Veterans of Foreign Wars erected a simple Latin cross, the Mojave Desert Cross, atop Sunrise Rock as a memorial to World War I veterans. In 2002 the ACLU succeeded in having the cross covered and was awarded \$63,000 in taxpayer dollars for their legal fees!

Maybe the ACLU should consider removing the word “American” from their name.

Are you paying too much for your gas energy bills?



Frequently Asked Questions

Q. What does natural gas deregulation mean to me?

A. Prior to 1999, energy users had to buy their natural gas directly from the Public Utility company that serviced their area. Operating as regulated monopolies, the utility companies were not offering customers competitive pricing. All that has changed. Customers can now purchase the same natural gas from alternative suppliers called energy service companies (ESCOs), instead of from their local utility.

Q. Do utility companies approve of customers switching to ESCOs?

A. Yes, companies like National Grid/Keyspan and ConEdison endorse natural gas deregulation. In fact, they give special incentives to assist you with switching to an ESCO.

Q. Will I receive the same quality natural gas?

A. Absolutely! All natural gas travels through the same pipeline system, so you are assured of the same quality natural gas.

Q. How much will I save by switching to an ESCO through AMAC Energy?

A. Most of our customers experience significant savings ranging from 8%-12% or greater.

Q. What makes ESCOs different from other utilities?

A. They are a local company specializing in the supply of natural gas for our customers. They do not own and operate a home heating oil company with a fleet of trucks and drivers. Their lower overhead will help us provide you with a greater monthly savings.

Benefits of Choosing AMAC ENERGY

- ✓ **Most Competitive Pricing**
Because AMAC works with local approved ESCOs specializing in natural gas, they can offer the most competitive month to month pricing, resulting in an 8%-12% (or greater) savings on your entire monthly bill.
- ✓ **Tax Reduction and Credits**
Eliminate 100% of the sales tax on the delivery portion of your bill and receive the following credits from your utility just for switching:
National Grid LI (Keyspan): 1.9 cents
National Grid NY (Keyspan): 2.1 cents
Con Edison: 2.4 cents
- ✓ **One Convenient Bill**
Receive the same monthly bill from your utility company listing your approved ESCO as your supplier.
- ✓ **Easy Enrollment**
Switching is simple and seamless. No service interruptions. No hassles.
- ✓ **Same Service, Same Delivery**
Your existing utility company will still deliver your natural gas, provide service, maintenance, and meter readings. Absolutely everything will be the same when you change to an ESCO, except for your increased savings.

Call for Service Areas



If you would like to receive a no obligation "Energy Review," call 888 262-2006

New Benefit for AMAC Members... Defensive Driving Course is now available online!



- ✓ **DMV Approved Internet Course**
- ✓ **Reduce 4 Points on Your Record**
- ✓ **Save 10% on Auto Insurance**
- ✓ **24/7 Live Customer Support**

For information, visit www.amac.us and click on the defensive driving link



Call for Service Areas

The Great American Vacation

The United States of America is known as "the land of opportunity," and in no area is that more true than when it comes to travel. Our country offers an incredible array of choices for the perfect summer getaway, and with today's popular trend being the "staycation," we have compiled a guide to some of the top U.S. beaches and National Parks. So start making your travel plans, pack your bags, and have a great American vacation.

BEACHES

Summertime is a season for beaches. The warm sand, lull of the surf, and smell of the ocean evoke relaxation and peacefulness. Armed with a towel, sunscreen, umbrella, and a good book, a beach vacation can be restful and calm. Others prefer more active pursuits like swimming, surfing, snorkeling or beachcombing. Whatever your pleasure, our list of top beaches in the U.S. has something to offer for everyone.



Bahia Honda State Park, Florida

This park has several white sandy beaches for you to enjoy. Calusa, the smallest beach, is located on the northwest side of the island. Loggerhead is located on the south side of the island. It is known for the large shallow sand bar just a few feet offshore. Sandspur is the largest beach and is located on the southeast end of the island.

Cape Hatteras, Outer Banks, North Carolina

The barrier island of Cape Hatteras was the first U.S. National Seashore, designated as part of a program that sets aside coastal areas for preservation. The seashore provides a place for active recreation or for quiet reflection. There are many recreational opportunities at the national seashore. Visit a lighthouse, look for shells, go fishing, or just sit back and enjoy the peace and beauty that can be experienced at the seashore.

Coopers Beach, Southampton, New York

On the south shore of Long Island, New York, Coopers Beach is surrounded by large sand dunes dotted with American beach grass. The beach, made of grainy white-quartz sand is perfect for strolling. History buffs will also love the beach in the historic town of Southampton, which was founded in 1640. Historic sites as well as modern day mansions dot the area and make for some beautiful scenery during walks along the beach and around town.



Coronado Beach, California

This beach near San Diego gets high marks for its clean sand, lush subtropical vegetation, Mediterranean climate, and warm, gentle waves. You'll also be close to the San Diego Zoo and Sea World.

Cumberland Island, Georgia

This island is 17.5 miles long and totals 36,415 acres of which 16,850 are marsh, mud flats, and tidal creeks. It is well known for its sea turtles, wild turkeys, wild horses, armadillos, abundant shore birds, dune fields, maritime forests, salt marshes, and historic structures. Visit Cumberland Island National Seashore for a natural experience: sun and sand, beautiful vistas and relaxing atmosphere.

Kailua Beach, Hawaii

Often rated as the "Best Beach in the World," is a generally wonderful place to enjoy swimming and beach recreational activities. It has a very nice, fine sandy beach. There are generally no significantly hazardous ocean or beach conditions. Kailua Beach is a world-class wind surfing destination for pros and amateurs alike.

Ocracoke Island, North Carolina

This island is accessible by water or air, and is one of the barrier islands of the Outer Banks of North Carolina where the pirate Blackbeard is known to have once roamed. The Cape Hatteras National Seashore, with the Pamlico Sound on one side and the Atlantic Ocean on the other and its 16 miles of sun-swept wilderness beaches offers something for everyone.

NATIONAL PARKS

Natural wonders, spellbinding sights, and outdoor adventures are just a hop, skip, and a flight away when you take advantage of a National Park tour.

Acadia National Park

Acadia National Park is one of the most beautiful and enchanting natural places on the North American continent. Mountains, islands and ocean combine in a unique sensory splendor that has become the crown jewel



of Maine and all of America. The park is home to many plants and animals, and the tallest mountain on the U.S. Atlantic coast. Today visitors come to Acadia to hike granite peaks, bike historic carriage roads, or relax and enjoy the scenery.

Towns, such as Bar Harbor, are intertwined with Acadia National Park land creating a unique

blend of pristine landscapes with a downeast flavor and character. Once visited, you want to return. Once felt, the experience stays with you forever.

Channel Islands National Park

This chain of mountainous islands off the coast of Santa Barbara, California, known as "the Galapagos of the North," is a refuge for vulnerable sea animals and a paradise for countless species of wildlife. The one-mile stretch of water surrounding the perimeter of each island is considered part of the park and a variety of sea life is visible here.

Seals, sea lions, whales and dolphins can all be spotted in these waters. Many guided boat tours are offered throughout the park offering beautiful vistas of the islands and detailed information on the marine life populating the park's waters.

Glacier Bay National Park

Glacier Bay National Park is 3.3 million acres of coastal rainforests and mountains surrounding a huge pristine bay. In addition to providing stunning landscapes, this park is a maritime sanctuary home to harbor seals, humpback, minke and killer whales, Dall's porpoises and sea otters.

Cruise ships and tour vessels are the most common ways to explore Glacier Bay. If you're not on a cruise ship, the tour vessels hold up to 400 passengers and are guided by a National Park Service Naturalist. Guided hikes are a great way to see the park's land mammals. The mountain goat, brown bear, marten, mink and lynx all populate the park's shores.

Redwoods National Park.

As the oldest trees on Earth, the redwoods of Northern California are the main attraction at this national park. What's most unique about this attraction is that you can experience two natural wonders in one place - the forest and the ocean.

Roughly 300,000 visitors come to Redwoods National Park each year to experience the grandeur of these giant trees. Coastal fog and cool, moist air keeps the trees damp, a perfect condition for their growth. The trees measure from 8 to 20 feet around and can grow as tall as a 35-story

building. They live an average of 600 years, but some of the trees have been known to reach the ripe old age of 2,200 years old!

Yellowstone National Park

One of the more common park tours people take is of Yellowstone National Park, North America's first national park. Popular for both its history and natural beauty, Yellowstone is brimming with hot spring geysers, lush forests and carved, colorful canyons. Located in Montana, Wyoming and Idaho, Yellowstone is home to Old Faithful - an icon of the American West. The park is also home to a



variety of animals native to the Rocky Mountain region.

Chief among these animals is the bison. Where once some 50 million bison inhabited the Great Plains, today only a small number of herds exist within the United States. These herbivores are the largest mammals in Yellowstone and can be seen in both the summer and winter months. In addition to these two large mammals, Yellowstone is home to bears, gray wolves, wolverines, lynx, elk, moose and numerous other small mammals.

Zion National Park

Zion National Park, whose name stands for "sanctuary," offers dramatic landscapes formed by the junction of the Colorado Plateau, the Great Basin and the Mojave Desert provinces. Bryce Canyon has unique rock formations and distinct geology, and is known for its horseshoe-shaped amphitheaters and panoramic views. The Grand Tetons in Wyoming boast spectacular granite pinnacles, stunning mountain scenery, and diverse wildlife including moose, elk, black and grizzly bears, mule deer and bison.

Go ahead; allow yourself the privilege of a Great American Vacation. Few countries in the world can boast the natural beauty or range of scenery that the U.S. can. Mountains, beaches, world famous cities, natural wonders - we are fortunate enough to have it all. Embrace your country and all she has to offer.

Calendar of Events

for June, July & August 2009
for more info call: 888-262-2006

SENIOR.web

Are you uncomfortable with the internet? This seminar will teach you how to navigate, use a search engine effectively and keep up with your grandkids.

For local dates and times, please call:

888-262-2006

Offered Free of Cost

Arthritis and You

As many as one in three adults in the US currently suffer from arthritis. Become familiar with arthritis, learn ways to cope with the pain, and be informed about Medicare-approved programs that can help you with this condition. Schedule permitting, a board certified pain specialist will be speaking.

For local dates and times, please call:

888-262-2006

Offered Free of Cost

Diabetes and You

Diabetes is a chronic disease that currently affects 24 million Americans. Learn how to take control of your diabetes and live an active, healthy and happy life. Schedule permitting, a registered dietician will be speaking.

For local dates and times, please call:

888-262-2006

Offered Free of Cost

Defensive Driver Class

Join us for a class on defensive driving offered at a special reduced rate of \$20. The 6-hour class will reduce your auto insurance costs and keep you up-to-date on proper driving techniques and laws in New York.

This workshop will be sponsored by the Association of Mature American Citizens Center.

For local dates and times, please call:

888-262-2006

\$20 - AMAC Members

Legal Issues Affecting the Senior Population

Legal issues arise for seniors and they do not always know where to turn to for the concerns. This workshop discusses various legal topics including wills, living wills, health-care proxies, and durable powers of attorney and Identity Theft. We will explore how they can get the guidance they need for their concerns.

For local dates and times, please call:

888-262-2006

Offered Free of Cost

Long Term Care and You

Long Term Care is not just for seniors. It affects the entire family. The senior population is growing rapidly and it is vital to learn how to prepare for life-changing events.

For local dates and times, please call:

888-262-2006

Offered Free of Cost

ABC&D's of Medicare

With the major concern for every senior being health care, this session is designed to help seniors become more familiar with the different parts of Medicare and the features of each. Each part of Medicare has specific benefits. Learn what is covered...and what is not. Learn how you can take advantage of the benefits you are entitled to.

For local dates and times, please call:

888-262-2006

Offered Free of Cost



Puzzle Solutions

Sudoku

2	4	9	7	1	6	3	5	8
7	3	1	5	8	2	9	6	4
6	5	8	9	4	3	2	7	1
8	7	4	1	6	9	5	3	2
5	1	6	2	3	8	4	9	7
9	2	3	4	5	7	1	8	6
3	9	7	8	2	1	6	4	5
1	6	5	3	7	4	8	2	9
4	8	2	6	9	5	7	1	3

Crossword

1	T	U	B	A	S	8	H	O	P	9	10	M	O	T	11	12	13	14	
14	A	M	I	S	H	15	E	R	I	N	16	A	V	E	R	17	18	19	20
17	U	P	T	H	E	18	C	R	E	E	K	19	R	E	N	O	20	21	22
20	Y	A	H	O	O	21	B	L	A	R	E	D	22	23	24	25	26	27	28
23	F	L	U	24	R	A	N	25	P	L	A	C	A	T	E	26	27	28	29
28	L	I	N	G	E	R	29	B	A	O	B	A	30	31	32	33	34	35	36
31	U	N	D	I	D	32	C	O	S	T	S	33	A	L	P	34	35	36	37
36	T	E	E	N	37	Y	U	R	T	S	38	A	R	E	A	39	40	41	42
39	E	R	R	40	C	U	R	I	A	41	F	I	R	E	S	42	43	44	45
45	A	46	T	R	O	L	L	S	47	R	U	L	E	R	S	48	49	50	51
45	A	D	H	E	R	E	S	47	F	U	R	48	49	50	51	52	53	54	55
49	C	R	E	N	E	L	50	S	L	I	N	51	G	52	53	54	55	56	57
52	T	O	G	A	53	O	U	T	O	N	A	L	I	M	B	54	55	56	57
58	O	V	U	M	59	G	R	E	W	60	C	O	C	O	A	61	62	63	64
61	R	E	N	E	62	S	I	T	S	63	E	P	E	E	S	64	65	66	67



What are you waiting for? Start planning now!

As you get older, the cost of long-term care insurance increases. Not to mention that poor health may make you ineligible to get protection down the road.

So, don't put it off! For more information on long-term care insurance, please contact me.

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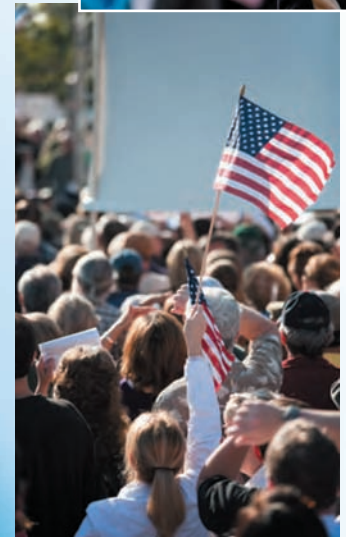
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Tax “Tea Parties”

On April 15th, hundreds of thousands of citizens gathered in more than 800 cities to voice their opposition to out of control spending at all levels of government. Organized in all 50 states by Americans from all walks of life, these “tea parties” were a true grassroots protest of irresponsible fiscal policies and intrusive government.

Amac, the Association of Mature American Citizens, sponsored one of these “Tea Parties” in Florida. Timed to coincide with April 15 - the final day to file income-tax returns - and named after the iconic 1773 Boston Tea Party, the festive event drew more than 1,000 protesters, joining millions of people across the country.

Dan Weber, founder of Amac, and fellow residents gathered at Lake Mira Mar toting handmade signs and displaying grass-roots enthusiasm. “It is just a way to protest excessive spending on the part of the government; they should not spend money we don’t have,” Weber said. *Please visit www.amac.us to participate in upcoming rallies to help support our great country.*



Does God Love Us?

If God exists and put us on the Earth, why do we have so much suffering?. There are epidemics, wars, illnesses and natural disasters. How could a loving God let all this happen to us?

People are afflicted with all kinds of physical and mental illness causing them and others great harm. Nations rise up against other nations in great wars inflicting pain and sorrow. After a period of peace, more wars follow. Why?

The answer is simple but difficult to grasp. It is a mystery. God's ways are not known to us. It is beyond our human understanding; although if we are to believe God's word as passed down to us by prophets and messengers of God, sometime in the future we will understand.

We were given two gifts, freedom and a human nature. It is up to us to decide what to do with these gifts. Each day we have many choices on how we want to live our lives.

One sign of God's love is that He gave us guidelines on how we were to live. If we followed the guidelines, our lives would be easier and we would find happiness.

From our Judeo Christian heritage, those guidelines are known as the Ten Commandments. They were not handed down to punish us, but to help us lead better lives. We would benefit and get along with each other much better if we followed these commandments.

We must understand that our very human nature which can be loving, kind, generous and righteous, can also be very selfish, self centered, greedy and mean.

The Commandments remind us not to follow our own desires, but what God desires, for if we don't kill when we are angry or steal from each other when we want something, our lives will be far happier and we will have peace. We will enjoy our families if we honor our parents. Our marriages will be joyful if we respect our spouses and do not commit adultery. God gave us these laws to help us, not to hinder us.

God wants us to acknowledge His existence.

In reading the Bible we are told:

-God is a God of love, - God is slow to anger, abounding in love and faithfulness, -God has unfailing love toward us, -we have a merciful God who does not reject our prayers or withhold his love from us, -He will take great delight in us and will quiet



us with his love, -we will receive the crown of life which God has promised to those who love him.

But we must be aware that there is another force on earth that we must contend with. "For we do not wrestle against flesh and blood, but against principalities, against powers, against the rulers of darkness of this age, against spiritual hosts of wickedness in the Heavens" (Ephesians 6:12)

We face the wiles of the devil who sends fiery darts against us. It is this supernatural battle that we must be on guard against, that can cause so much of the pain and suffering we must bear.

How can we fight such a mighty enemy? Again, through the love of God we are told to "...take up the whole armor of God, that you may be able to withstand in the evil day, and having done all, to stand". (Eph 6:13) The letter of Paul to the Ephesians tells us to gird our waist with truth, put on the helmet of salvation and the breastplate of righteousness, to shod our feet with the preparation of the gospel of peace and to use the shield of faith and the sword of the Spirit (which is the word of God) to defeat the evil one.

We must pray at all times in the power of the Holy Spirit to protect ourselves and to be at peace.

Christians believe the greatest sign of God's love is that he sent Jesus to us, "For God so loved the world that He gave His only Son, so that everyone who believes in him will not perish but have everlasting life". (John 3:16)

Jesus told his followers, "In my father's house are many mansions; if it were not so, I would have told you; for I go to prepare a place for you."

by Brother Juniper



Shall We Dance?

Dance. It is the wedding of movement to music. It spans culture from soaring ballet leaps to the simple swaying at the school prom. It is dance, a means of recreation, of communication--perhaps the oldest, yet the most incompletely preserved, of the arts. Its origins are lost in prehistoric times, but, from the study of the most primitive peoples, it is known that men and women have always danced.

There are many kinds of dance. It can be a popular craze, like break dancing, or ballets, it can be folk dances that have been handed down through generations, such as the square dance, or ethnic dances that are primarily associated with a particular country. It can be modern dance or musical comedy dancing, both of which were pioneered by American men and women.

Social dancing is an activity that can be traced back to three sources: the courts of Europe, international society, and primitive cultures. Among noblemen and women of 16th- and 17th-century Europe, ballroom dancing was a popular diversion. Eventually dances once performed by the aristocracy alone became popular among ordinary people as well.

Today, dance is an integral part of our culture and a wonderful activity for senior citizens. The benefits of dance are considerable. Whether you enjoy it for entertainment, recreation, socialization or improving your health, dance can enhance your life in many ways.

We recently had the pleasure of meeting with Louis Del Prete at a dance event he organizes every



Thursday night at Mirelle's of Westbury to discuss the social benefits of dance. Louis has been a constant in the Long Island dance scene for many years. With a strong background in ballroom, latin and social dance, Louis teaches at three locations in Long Island: Westbury, Wantagh and Deer

Park. Louis says that age does not matter and his students range in age from 35 to 90, singles, couples,



anyone can have fun.

One of the participants at this event, Richard K., 71 years old from Floral Park, Queens, says he has been dancing since he was 17. Richard dances at least twice a week, his specialty is the Waltz. He believes in it and most importantly he enjoys it. Richard says he wants to see smoke on the dance floor and always gives it his all. Also sitting across from us at Mirelle's, was Howard aka "Rico", a very stylish "young" man in his 60's. Howard told us that he first started dancing when he was 50. He is an amazing dancer and instructor. We enjoyed watching him hustle and salsa with his partner. Living proof, that you are never too old to dance and the benefits reach far beyond fun.

Dancing can give you a new self-confidence. To learn how to lead and follow your partner is a way to build trust. Enjoy yourself, no more sitting it out at social gatherings. Have a fresh new mental outlook, renewed motivation and energy. Be more creative, self express through dance and this will transfer to other aspects of your life as well.

Dancing is a wonderful way to enhance your social life. Meet people through practices, socials and competitions. It is something you can do on your own, partner not necessary, experience is not

necessary. New friendships can form and you may even rediscover romance!!

Social Benefits

- ✓ Make new friends and improve your social life.
- ✓ Improve self-esteem and confidence.
- ✓ Inspires a positive attitude towards your daily life
- ✓ Helps you meet a special someone.



The health benefits of dancing are enormous. Dancing is great exercise in a fun atmosphere and offers significant health benefits including: improvement to the cardiovascular system, muscle tone increases, burn calories, increasing flexibility, strength and balance.

Researchers have found that ballroom dancing improves mental activity and can even help prevent Alzheimer's disease in senior citizens.

Health Benefits

- ✓ Lose weight
- ✓ Reduce stress
- ✓ Increase energy
- ✓ Improve strength
- ✓ Increase muscle tone and coordination
- ✓ Lower your risk of coronary heart disease
- ✓ Decrease blood pressure
- ✓ Help you manage your weight
- ✓ Strengthen the bones of your legs and hips
- ✓ Enhance your posture, balance and concentration; which can prevent falls.
- ✓ Improve your brain activity.

Dancing Off Those Calories

How many calories will you burn while dancing? Here's a range of some of the most popular varieties, based on a 150-pound person, per hour:

Swing dancing:	235 calories/hour
Ballroom dancing:	265
Square dancing:	280
Ballet:	300
Belly dancing:	380
Salsa dancing:	420+
Aerobic dancing:	540+

You can find many venues to learn how to dance. Depending on your budget you can take private lessons, semi-private lessons, group lessons and you can even find free group lessons at the many socials that are hosted on Long Island and in Central Florida.

When choosing a dance program consider the following:

- ✓ Look for a good teacher who emphasizes what you can do, not your limits.
- ✓ Don't be a perfectionist about it.
- ✓ Don't worry about your size. Dance is for everyone.
- ✓ Get into the music, as well as the movement.

So take time out, escape from your busy life or stressful career, and do something for yourself. Spend time on the dance floor with other people instead of alone in front of a TV or computer. Dancing is a wonderful activity to benefit your body, mind and soul. Add excitement to your life. Discover this new passion at any age. Once you start you'll trim up, think faster and be happier. See you on the dance floor.



Shop Smart - Five Ways to Cut Your Grocery Bill

Your supermarket employs clever strategies to encourage shoppers to spend more; how can you keep control of your wallet and your waistline?

Have you ever gone shopping hungry and come out of the supermarket in shock, having spent far more than you thought you were going to? Or found yourself staring at products in your home, thinking, why on earth did I put that in my cart? If so, then you've succumbed to supermarket psychology, the marketing tactics that are employed by stores to get people like you to buy more products than you really need.

Marketing expertise

Supermarkets have been employing marketing experts and psychologists to design their stores for many years. The simple plan is to entice you to buy lots of goodies; whether or not you actually need them is beside the point.

Recognize the following devices? An in-store bakery: The smell of freshly baked bread is designed to make us hungry and get us spending.

Produce near the front door: Fresh food looks best in natural light, hence you find these areas near the opening to the supermarket.

Hidden staples: Milk and bread are set far apart from the entrance and each other, to encourage consumers to walk through all parts of the store.

The "end cap" trick: Special displays at the end of the aisles, known as end-caps, are laden with offers; shoppers notice them more than regular displays.

Eye-catching at eye level: More expensive items with higher profit margins are placed at eye level, while the shop's basics range will be on the floor — companies actually pay more to

have their products at eye level, as shoppers are considered "lazy" and will see them first.

David Lewis, a consumer psychologist and author of *The Soul of the New Consumer: Authenticity, What We Buy and Why in the New Economy* (Nicholas Brealey Publishing Ltd.) has spent 15 years analyzing how we buy. He says, "Nothing is left to chance. From the width of the aisles (planned so that you are prevented from bumping into other people, but aren't so wide that you can't get your hands on products) to the music (composers even spend their lives writing music designed to entice shoppers to buy more goods), a supermarket is a place where a consumer and his money are meant to part company. Remember that a supermarket is a bit like a machine; its mission is to get you to spend, so to counter this, you need to keep your wits about you."



The supermarkets have vast amounts of data about our shopping habits from point of sale, loyalty card databases and market research data that are given to psychologists and the retail geographers to create an optimum store layout.

So can you avoid the pitfalls of supermarket psychology? Yes, if you keep your wits about you and observe the following guidelines.

- Go in with a list and stick to it
- Eat before you go shopping
- Stick to buy one, get one free offers and fresh produce markdowns; don't get sucked into special offers if you can — they are often misleading
- Check if generic brand products are as cheap and as good as branded — sometimes they aren't
- Consider shopping online — you won't be tempted by in-store marketing

Eating Healthy in Your Senior Years

As we age our appetite changes, as do our nutritional needs.

On average, an elderly adult requires an energy intake of only 1,200 to 1,600 calories a day in order to maintain a healthy weight (www.aarogya.com). This decreased energy intake means that seniors must make every calorie count in an effort to remain healthy. Seniors should choose food which are "nutrient dense" including whole grain foods, lean meats such as fish and poultry, a variety of brightly colored fruits and leafy vegetables, and low-fat dairy products. When shopping for these food items, it is important to pay attention to the overall nutritional value of foods. Some food items claim to be "low sodium" or "low fat," but retain their flavor by adding excess oil or sugar which can drastically reduce the nutritional value. Develop a habit of planning the nutrient dense foods that you need to prepare healthy meals, as this will reduce the likelihood of impulse purchases.

Most seniors are also recommended to supplement their diets with calcium and vitamins B12 and D. The average adult's body fails to adequately process B12 in foods, making B12


supplements a necessary addition to the diet. Likewise, Vitamin D supplements are essential because most seniors consume less milk and spend less time in the sun - the two best ways of meeting the daily vitamin D requirements. Not all seniors need to supplement their diets with these and other vitamins and minerals, so be sure to check with your doctor before taking any kind of vitamin or medication.

At the foundation of the food pyramid for the elderly is adequate hydration. This is frequently a problem among seniors primarily because as we grow older our thirst sensation diminishes significantly. It is suggested that seniors consume 8 servings of 8 oz. of water a day in order to prevent dehydration and related ailments including constipation and reduced kidney function. Changing even small things in your diet can greatly improve your quality of life, making every day better than the next.

With every recommendation, it is critical that you discuss it with your doctor. Medications that you are currently taking, or health issues, may affect your daily vitamin intake, diet and exercise.



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Crossword "Tough Spots"

by Donald West - Edited by Timothy E. Parker

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1	2	3	4	5		6	7	8	9		10	11	12	13
14						15					16			
17						18					19			
			20						21	22				
23	24	25		26				27						
28			29					30						
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36						37					38			
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			42	43					44					
45	46							47				48		
49								50			51			
52						53	54					55	56	57
58						59					60			
61						62					63			

ACROSS

- Sousaphones
- Pueblo Indian
- Speck of dust
- Followers of Jakob Ammann
- The Emerald Isle
- Declare
- Tough spot
- Snap-marriage locale
- Brutish person
- Made like a trumpet
- Winter woe
- Operated
- Mollify
- Hang around
- Monkey-bread tree
- Reversed an action
- Expenses
- Piz Bernina, for one
- Suffix for four
- Mongolian tents
- Geographic region
- Commit a faux pas
- Senate of old Rome
- Conflagrations
- Mythical bridge tenders
- Sovereigns
- Bonds
- A hard fight may make it fly

- Potassium hydroxide solution
- Battlement opening
- David's weapon
- Roman garment
- Tough spot
- Egg
- Increased
- Type of butter
- Descartes or Auberjonois
- Isn't off one's rocker?
- Fencing foil relatives

DOWN

- Greek letter
- Stereotypically blind official
- Bridle part
- Pale
- Gathered wool
- Wading bird
- Cookie brand
- Cherry or blueberry item
- Rorschach silhouettes
- Gourd-shaped rattle
- Tough spot
- Belief
- Wear away
- Burn slightly

- Retrievers, for short
- Piccolo cousin
- Cruise ship
- Tough spot
- Ziti or penne
- Certain card-game winner's exclamation
- Rocket J. Squirrel's foe
- Some weightlifting maneuvers
- Mistrustful
- Outmoded
- Christmas traditions
- Suffer somewhat
- Central portion
- Heat producer
- Change an appellation
- Archachaeological site
- Boards treader
- Motored
- Streams forth
- Proofreader's note
- Unappetizing food
- Swiss canton
- Diamonds, in slang
- Stooge or pep boy
- relief sculpture

Answers are on pg. 20

Joke of the Month

For the first time in many years, an old man traveled from his rural town to the city to attend a movie. After buying his ticket, he stopped at the concession stand to purchase some popcorn.

Handing the attendant \$1.50, he couldn't help but comment, "The last time I came to the movies, popcorn was only 15 cents."

"Well, sir," the attendant replied with a grin, "You're really going to enjoy yourself. We have sound now."

*Amelia Corello
Manhattan, NY*

**Heard any good ones lately?
Send them in!**

Please submit your joke by emailing info@amac.us or mailing to Joke of the Month, c/o AMAC Senior Services of New York, 5 Orville Drive, Suite 400, Bohemia, NY 11716. Your joke may be featured in our next magazine!

Sudoku Answers are on pg. 20

2				1		5	
				5		9	
6		8			3	2	
			4				2
5		6		2		8	4
9						1	
			7	8			6
			5			4	
	8				9		
							3

How to Play:

- Fill in the empty fields with the numbers from 1 through 9
- Every row must contain the numbers from 1 through 9
- Every column must contain the numbers from 1 through 9
- Every 3x3 square must contain the numbers from 1 through 9

Our Nation was founded on a belief in God.

Eighty five percent of our citizens think we should leave "In God We Trust" on our currency. As a reminder, take a look at the Preambles to the Constitution of our States.

We, the people of the State of New York, grateful to Almighty God for our freedom, in order to secure its blessings...

We, the people of Pennsylvania, grateful to almighty God for the blessings of civil and religious liberty, and humbly invoking His guidance...

We, the people of the State of Florida, grateful to Almighty God for our constitutional liberty, establish this Constitution...

The people of Connecticut acknowledging with gratitude the good Providence of God in permitting them to enjoy...

We, the people of North Dakota, grateful to Almighty God for the blessings of civil and religious liberty, do ordain...

We, the people of Wisconsin, grateful to God for our freedom, domestic tranquility...

28 other states have also affirmed their gratitude to God in their state constitutions.





Growth of Government Continues!

You would think with the Deficit and the National Debt both increasing at a dramatic rate we would start to cut some waste in Government jobs. That is not the way Washington D. C. operates. During 2008, according to a recent article in the New American by Alex Newman, over 150,000 jobs were added to government at all levels while the private sector *lost*



close to four million jobs! Not much has changed under President Obama, as government payrolls increased by 40,000 just in January and February in 2009, while the private sector lost over one million jobs during the same period.

1789 - 1913	1953 - 2002
■ State	■ Health and Human Services
■ Treasury	■ Transportation
■ Interior	■ Housing & Urban Development
■ Justice	■ Energy
■ Defense	■ Education
■ Agriculture	■ Veterans Affairs
■ Commerce & Labor	■ Homeland Security
	■ Environmental Protection Agency

do we need them all?

AMAC Wonders...

Why is President Obama willing to talk to Iran, North Korea and Venezuela, but he won't talk to Sean Hannity, Glenn Beck or Bill O'Reilly at Fox News?



AMAC Member Hero

He is Husband, Father, Grandfather, Volunteer. His name is Chris Kane. He is our Hero.

This man sees himself not as a hero, but as a man who loves his children, honors his wife, and makes God, Family, and Community the cornerstones of his life. This man will soon celebrate 50 years of marriage with his high school sweetheart.

Blessed with 4 children and 14 grandchildren, he takes time to talk with them about their days, play silly games of trivia, or cast a line into the sea with them at his side. He has worked hard. He has made sacrifices. And he has provided a wonderful life for us.

Webster's dictionary defines a hero as a man admired for his achievements and noble qualities or one that shows great courage.

One of our first recollections of his true acts of heroism was in 1971 when he rescued a woman from a burning building. He was honored by his fellow firefighters as "Fireman of the Year."

Chris Kane has been a volunteer with the Patchogue Fire Department Euclid Hose Company for 45 years. Throughout these years he has worked his way up the ranks becoming Captain of his company. Besides chairing many fundraising events for his own company, he chaired many fundraisers

for the entire department. Somehow, he also manages to find time to volunteer at his parish, St. Francis de Sales Church.

Just a few years ago, Chris Kane was diagnosed with cancer. Today, he is a cancer survivor, yet another example of his courage and strength and faith in God.

Thank you Dad, for attending your grandchildren's events, for babysitting, and for always being there. Thank you for the love you show your friends and for your weekly visits to a friend undergoing treatment in Manhattan. Your commitment to friendship has been taught to us through your example. Thank you for being the life of the party, for teaching us how to have fun, and for loving us unconditionally. We admire, respect, and love you so much!

For some who do not know you, they may see you as just another man. To us, you are...Our Hero.

By Dina Underwood

Write us and tell AMAC about the person in your life who has made a difference. Submit your story to info@amac.us or fax to 631-589-0164 attn Publisher AMAC Advantage. Your story may be featured in a future edition of The AMAC Advantage.



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Voice Dial	FREE	FREE	
Nationwide Coverage ^{††}	Yes	Yes	
Trial Period	30 days	30 days	

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