

# *Golden Opportunities*

## A Newsletter for Older Texans

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January/February, 2005

Happy New Year. Hope yours set off with a bang! Here's hoping we can make it through the cold and flu season with smooth sailing. Remember, 'an ounce of prevention is worth a pound of cure.' Hand washing is the single most important thing you can do to keep from getting sick and spreading germs. By frequently washing your hands, you wash away germs you may have picked up from other people, coins or money, contaminated surfaces, etc.

### **UPDATE NEWSLETTER ADDRESSES**

Each year we are required to update our mailing list to ensure that we are not wasting postage on mail that you do not want to receive or that you consider 'junk.'

If you would like to subscribe to this newsletter for the coming year, please call the office at (903) 756-5391 or e-mail us at [cass-tx@tamu.edu](mailto:cass-tx@tamu.edu) with your name and address.

Also, we are always interested in your suggestions for topics you would like to see addressed in future issues. ■

Compiled for you by Pamela D. Lincoln, County Extension Agent - Family and Consumer Sciences  
Cass County  
Visit our web page at <http://cass-co.tamu.edu>.

## NEW DIETARY GUIDELINES

Every five years the Department of Health and Human Services (HHS) and the U.S. Department of Agriculture (USDA), of which Extension is a part, publishes *Dietary Guidelines for Americans*. Just what are these dietary guidelines? They are recommendations to help people choose diets that meet nutritional requirements, promote health, support active lives and reduce chronic disease risk. They are based on scientific information and provide recommendations for people ages two and older. The 2005 guidelines were released in January and include nine key recommendations.

- ✓ ADEQUATE NUTRIENTS WITHIN CALORIE NEEDS
- ✓ WEIGHT MANAGEMENT
- ✓ PHYSICAL ACTIVITY
- ✓ FOOD GROUPS TO ENCOURAGE
- ✓ LIMIT FATS
- ✓ CARBOHYDRATES FROM FRUITS, VEGETABLES & GRAINS—NOT SUGAR
- ✓ LIMIT SODIUM AND EAT POTASSIUM-RICH FOODS
- ✓ LIMIT ALCOHOLIC BEVERAGES
- ✓ PRACTICE GOOD FOOD-SAFETY HABITS

For additional info on nutrition or on the new guidelines, contact the Extension office at 903-756-6391. ■

## SKIN CARE FOR WINTER

Dry winter air and cold winds are especially hard on your skin. Dry skin can crack, letting germs into your body that can cause infections. Watch for problems and take extra care of yourself during cold weather.

Here are a few ways to give your skin extra attention in winter:

- \* Drink lots of fluids to keep your skin moist and healthy.
- \* Wash with a mild soap, rinse and dry, using a patting motion with a soft towel.
- \* Keep your skin moist by using a lotion or cream after you wash.
- \* Wear all-cotton underwear. It allow air to move around your body better.
- \* If you have a problem, talk to your healthcare provider right away. ■

## **SENIORS IN POVERTY**

The Seniors in Poverty (SIP) program is available in Cass County, using AmeriCorps\*VISTA, it is aimed at informing seniors with limited means of the services, programs and agencies that provide ways to help them stay independent, functional and safe in their current living situations.

The SIP program also would like to recruit volunteers to continue the work when the current grant ends.

Agencies with which SIP collaborates include but is not limited to: Area Agency on Aging, DHS, USDA, Community Action Agencies, Retired and Senior Volunteer Program (RSVP), churches, service organizations, schools and other interested groups. Seniors in Poverty can be reached at 870-779-4983 or 903-796-4118. ■

## **PRESCRIPTION DISCOUNT CARDS**

Do you have questions about the Medicare Approved Prescription Discount Cards such as: Will all of my medicines be covered? Will my pharmacy take a discount card? How do I find the best card for myself?

An AmeriCorps\*VISTA of the SIP program can assist you, or the Benefits Councilor at ArkTex Council of Governments, Area Agency on Aging will be happy to assist.

Seniors in Poverty: 870-779-4983 or 903-796-4118

ArkTex COG Area on Aging: 903-832-8636 or 800-372-4464 ■

## **LOST IN THE MAZE?**

The ArkTex Council of Governments Area Agency on Aging Benefits Counseling Service knows the right direction. They provide accurate and objective counseling, assistance, and advocacy in relation to public benefits such as Medicare, Medicaid, and private health insurance. They target seniors aged 60 and older or persons less than 60 with Medicare.

Also, the benefits counselor will have information concerning the new Medicare premiums, deductibles, and coinsurance rates for 2005.

If you need assistance with any of these things, contact information is:

Rita Moore  
Benefits Counseling Service  
P.O. Box 5307  
Texarkana, TX 75505-5307  
Phone: 903-832-8636  
FAX: 903-832-3441  
Email: [rmoores@atcog.org](mailto:rmoores@atcog.org)

## **LAUGHING WITH GRANDCHILDREN**

Laughter has important benefits for grandchildren and grandparents alike. Laughing together creates special bonds and strengthens relationships. When we laugh together, we share something special with each other. We both are reacting to the same thing in the same way at the same time. At that moment, we're more alike than different. There is no generation gap. No one is "in charge." We're both on equal footing, laughing our heads off.

On top of that, laughter can improve learning, alleviate pain, speed recovery, and generally make us healthier physically and mentally. It's a no-cost little miracle, whose importance is rarely recognized and whose development is seldom encouraged. Its presence or absence makes a big difference in the quality of our lives.

## **REVERSE MORTGAGES**

Reverse mortgage loans allow senior Texans (62 and older) to liquidate the equity in their homes for cash without selling the home or incurring a monthly loan payment. Money they receive can be used to supplement an income, make a purchase, or cover upcoming expenses.

Besides meeting the age criterion, borrowers must own the home outright (or have a low loan balance), and have no other liens against the home. The borrower must continue to pay property taxes, homeowners insurance and home upkeep or face potential foreclosure. For more information on line, go to:  
<http://www.occ.state.tx.us/pages/consumer/education/RevMortArt.htm>.