



Gifts from the Heart

active aging



by giving more of yourself, and your time. There are many special and thoughtful gifts that do not have to cost a lot in money and are true gifts from the heart.

Start by making a list of all the things that you want to do for the holidays. This may include a list of names of those you will give gifts to, people you want to make contact with, holiday decorations that you want to buy, and special events that you want to attend. Then put dollar figures beside each of these activities. For example, you might have a budget of \$10-\$15 per person for gifts, \$50 for special events, and \$75-\$100 for decorations. Once the list is completed, determine if the budget is reasonable.

Much of our holiday spending is impulsive. Shop with a list and stick to it. Avoid using credit cards so as not to incur debt that will haunt you in the New Year. Take advantage of sales by shopping early in the season.

As an alternative to purchasing gifts, consider giving gifts of items that you already have and give gifts from your heart. Here are some ideas to get you started.

Holiday spending can put a strain on the wallet. If you are living on a fixed income, you cannot possibly give your children and grandchildren everything they want. The holiday season can be made special

- Consider giving a special piece of jewelry or glassware that a daughter or granddaughter admires.
- Why not share a start from a plant that a friend would enjoy? Buy a pretty pot and give this new plant to your friend.
- Do you make jams and jellies or other canned items that friends and relatives would like? Make decorative jar toppers and give canned items as gifts.
- Make copies of old photos that relatives would like to have. Put them into an album as a holiday gift.
- Write a special letter to a friend or family member sharing a special memory, as well as what they meant to you.

Don't think you have to break the bank to make the holidays special. These gifts from the heart can be the most treasured gifts to receive.

By Linnette Mizer Goard, Extension Educator, Family and Consumer Sciences, Ohio State University Extension, Lorain County.

References: University of Minnesota Extension Service. (2004) Plan ahead for holiday spending. Retrieved August 11, 2005 from the World Wide Web: <http://www.extension.umn.edu/extensionnews/2004/holiday.html>; Colorado State University Cooperative Extension. (2004) Save on holiday spending. Retrieved August 11, 2005 from the World Wide Web: <http://www.ext.colostate.edu/pubs/columnym/ym286.html>.

The New Food Pyramid—Part II



In the last issue we introduced the new MyPyramid. In this issue we'll share some of the highlights related to the food groups. MyPyramid focuses on the food groups that we've come to know; but there are some differences. The recommendations below are based on a 2,000 calorie a day diet.

Grains—Emphasis is on whole grains. At least 3 ounces of whole grains should be included in your menu daily. A serving of grain is 1 ounce; equivalent to about 1 slice of bread, 1 cup of cereal, or ½ cup of cooked rice, cereal, or pasta. Be sure to read ingredient labels carefully and look for the word "whole" before the type of grain. Six ounces of grains are recommended daily.

Vegetables—The vegetable group is now divided into several categories. The recommendation is 2½ cups of vegetables a day for men and 2 cups for women over the age of 50 for those who get less than 30 minutes of physical activity daily.

Fruits—Two cups of fruit daily for males over 50 and 1½ cups for women over the age of 50 are recommended. In general, 1 cup of fruit or 100% fruit juice, or ½ cup of dried fruit may be considered as 1 cup. Keep in mind that whole or cut-up fruits contain a higher fiber content than juices.

Dairy Products—Men and women age 50 years and over need 3 cups of milk products daily. In general, 1 cup of milk or yogurt, 1½ ounces of natural cheese, or 2 ounces of processed cheese may be considered as 1 cup from the milk group.

Meats, Poultry, Fish, and Dried Beans—Many people do not make varied choices from this food group, selecting meat or poultry everyday as their main dishes. Most meat and poultry choices should be lean or low-fat. Fish, nuts, and seeds contain healthy oils, so choose these foods also.

The changes aren't that major—the key is to eat a variety of foods in the proper amounts for a healthier you. For additional information or to personalize the pyramid for you—visit the website at www.mypyramid.gov.

By Cindy Oliveri, Center Specialist, OSU Extension.

Sources: www.mypyramid.gov; "Life Is A Journey—Enjoy the Ride," Senior Series lesson plan, 2005, Linnette Goard, Jenny Even, and Cindy S. Oliveri.



The Rapture of Maturity: A Legacy of Lifelong Learning

According to Charles D. Hayes, maturity is not attained by reaching an advanced chronological age but by learning and thinking. Further, he suggests that the opportunity to experience the rapture of maturity comes in our "September years" by living our lives as if we are really interested in them.

Hayes, an advocate of lifelong learning, does not simply promote learning for its own sake but for the sake of self and that of future generations. The legacy he would have us leave for those future generations is a love of lifelong learning and the fruits of that love.

Ideas about how to engender a thirst for learning are provided in the section titled "A Legacy for Grandchildren." Every grandparent and surrogate grandparent could benefit from reading and considering those ideas and others in this book filled with thoughtful insights from a learned man.

Reviewed by Judy Hardy, Ohio Department of Aging.

Aunt Ruth



My Aunt Ruth Dunlevy is what I'd call a "real mover and shaker." A force to be reckoned

with! One thing I've learned about being around Aunt Ruth is that you don't want to admit to being bored if you don't want her to find something worthwhile for you to do. It's not that she's pushy with her suggestions, but she will keep coming up with them until she hears that you're no longer bored!

Several years ago, just after her 70th birthday, Aunt Ruth decided that her large group of siblings and their children weren't getting together as much as was necessary to keep family ties strong. In typical style, she resolved to do something about it. But what would attract the entire family without making extra work for anyone?

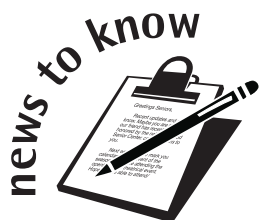
Her solution was to hold quarterly family dinners—at restaurants so no one has to cook for a large crowd. Every three months she makes arrangements for any family members who

can (sometimes as many as 60 people) gather for Sunday dinner at a restaurant somewhere in the state of Ohio. She works hard to make sure the destinations are interesting and that no one family has to drive long distances to every dinner. Some months you drive for a few hours, some months only a few minutes. "It all evens out!" she laughs.

Thanks, Aunt Ruth. I'm calling right now to make my reservation for the next family dinner!

By Joyce J. Brown, Extension Educator, Athens and Meigs Counties.

Reverse Mortgages



Are you 62 or older? Do you own your home? You may qualify for a reverse mortgage—a loan against your home that you don't have to pay back as long as you live there. Turn the

value of your home into cash without having to move or repay the loan each month.

The money, plus interest, is not paid back until you sell your house, permanently move from it, or after you die; but, since you are taking the equity in your home out in cash or payments, your debt increases and your home equity decreases. Reverse mortgages **MUST** be repaid in full, including interest and other charges.

You can receive cash by payments, a credit line, or a lump sum, and you make no repayments until your house is sold. Be very careful

when choosing a lender. With a reverse mortgage, your debt grows as you get more cash, and more interest is added to your balance while your home equity shrinks. Depending on your age and life expectancy, you may want to wait as long as possible, use other forms of assistance to help you through the tough times, and apply for a reverse mortgage when you are older. Remember that one's life expectancy at age 62 could be, on average, 16 or more additional years.

For information, visit www.aarp.org/revmort or call a reputable financial institution. State and local governments offer the lowest cost reverse mortgages.

By Deborah Weber, Public Affairs Coordinator, Ohio District 5 Area Agency on Aging, Inc., Mansfield, OH.

Source: http://www.aarp.org/money/revmort_basics/a2003-03-21-revmotfactsheet.html—Retrieved from Internet May 13, 2005.

Someone Needs You ... Because Not Everyone Has Someone



What would happen to you if you experienced a head injury or some illness that caused a mental disability, and you were no longer capable of making informed decisions for yourself? Would your family take care of you? What if you did not have family? Or what if you outlived them? Who would take care of you then?

It is often assumed that all people have someone who will take care of them and make decisions for them in the event they are unable to care for themselves. But the fact is, not everyone has someone. Nationally and here in Ohio, there are organizations that help establish an adult guardianship in instances when family members or other alternatives cannot be found.

Volunteer guardians are people who receive legal authority to make decisions for another person who can no longer make decisions for themselves. This is no doubt a very serious relationship, but one with many potential rewards.

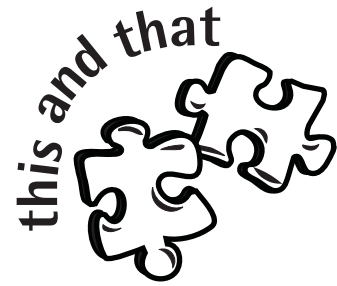
In Ohio there are programs statewide that recruit, screen, train, and provide on-going support to volunteer guardians. In some programs, an individual becomes a guardian of the person only, while in others they are the guardian of the person and the estate. The goal of all the programs is to help support those whose voice can no longer be heard. Special relationships are forged over time and can make all the difference in the life of someone in need. Volunteer guardians commit their time by agreeing to have regular visits with the person they are responsible for, participating in planning meetings at facilities, providing consent for medical treatment or other services, acting as an advocate for the person's quality of life, and monitoring and protecting their rights as a person.

As one guardian in Central Ohio shared, "I'm a Volunteer Guardian because I enjoy it and feel good when others feel good. Seeing George spiffed up in a new white shirt and tie from me on his birthday gave me an incredible feeling that is tough to describe."

For more information about how to become a Volunteer Guardian in Ohio or find a program near you, contact the Ohio Guardianship Association at (216) 696-1132 ext. 141.

By Lynn Dobb, Central Ohio Area Agency on Aging.

Source: Central Ohio Area Agency on Aging Volunteer Guardian Program; Ohio Guardianship Association.



Tips for Communicating with Health Care Providers

Here are some important tips to consider when you have your next appointment with your doctor, nurse practitioner, or dietician.

- **Ask questions** to get information that can help you make good health care decisions.
- **Give and share information** so your health care provider can make his or her best informed judgments for you and your family.
- **Get complete information** to plan for and maintain the best quality of care and services you deserve.
- **Come prepared** with a list of questions and remember it is okay to ask them.

By Jenny Justi, the Western Reserve Area Agency on Aging.

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