



## Ways to Reduce Living Expenses During Tough Economic Times

active aging



The recession is causing all of us to think about how we spend our money. Living on a fixed income from Social Security, a retirement plan, or accumulated savings can present challenges when bills

exceed income. By reducing everyday living expenses, we can make our money last through the end of the month. Here are some suggestions.

**Reduce food costs.** Start by checking supermarket ads to see what is on sale this week and incorporate these items into the weekly menu plan. Make a list and shop no more than once a week. The more times you visit the grocery store, the more money you will spend. Shop when you have time to read labels and compare prices between name, store, and generic brands.

**Lower utility bills.** Setting the thermostat of an air conditioner between 78 and 80 degrees can save on electric or gas bills. Closing blinds or curtains, especially on the south or west side of house, can keep the sunlight out and keep your house cooler. Also, remember to keep lights, computers, and televisions turned off when not in use. To reduce water bills, take shorter showers or shallower baths. Turn off the water when you are brushing your teeth. Lower the temperature on your water heater.

**Reduce transportation costs.** Keep cars in good running condition. Check fluid levels and tire pressure. Buy the lowest octane level gas recommended for your vehicle. As an alternative, use public transportation if it is available, or share rides with a friend or neighbor and combine trips so that you are not making multiple trips to the same place.

**Lower health costs.** Maintain good health by eating right and getting regular exercise. If you have to purchase medications, shop for the best prices. Take advantage of free and low-cost health screenings and immunizations through your local health department.

**Free and low-cost entertainment.** Check out local parks and community events such as free concerts and museums. Go to movie matinees, bargain nights, or borrow a video from the local library. Share an evening with a friend by watching a movie, playing board or card games, or going for a walk around your community. It does not have to cost money to enjoy the company of family and friends.

Additional ideas can be found in "How to Reduce Living Expenses," a Senior Series fact sheet found at <http://ohioline.osu.edu/ss-fact/pdf/0205.pdf>.

*By Linnette Mizer Goard, Extension Educator—Family and Consumer Sciences, Ohio State University Extension.*  
Source: *How to Reduce Living Expenses, Senior Series fact sheet SS-205-R08.*

# Go Green in the Kitchen



Making a kitchen green means avoiding products or practices that may be harmful to you or to the planet. To go green, reconsider the way you eat, shop for, cook, and store food, and perform other common kitchen chores.

**Eat green.** Choose organic fruits and vegetables from local growers. Organic means the food is grown without pesticides. Buying locally means it takes less fuel and energy to get the product from the field to your table.

**Shop green.** When you go to the grocery store, bring your own reusable cotton shopping bags. If you use paper or plastic bags, reuse or recycle them. In the aisles, look for items with minimal packaging and buy in bulk when feasible. Avoid single-use items.

**Cook green.** Use pans about the same size of the stove burner and cover them when cooking for quicker heating and boiling. Skip the pre-heat on the oven for most things—except cakes, muffins, and breads—and turn the oven off a few minutes early with casseroles and similar items. Use the microwave to heat food whenever possible.

**Store green.** Store food in glass or stainless steel containers. If you use plastic, check the bottom for a number that indicates what it is made of—containers marked with a "1" or "2," or those marked "PVC free" are good, but avoid those labeled "3" or "7." Recycle old, scratched plastic containers. Don't put plastic containers in the microwave or dishwasher.

**Clean green.** Look for unbleached, 100 percent recycled, natural paper towels and similar products. Check out 100 percent recycled or biodegradable garbage bags. Use cleaning agents that contain biodegradable ingredients.

**Drink green.** Steer clear of bottled water, opting instead for tap water processed through a home water filter. Similarly, use a reusable travel mug for your coffee. If you drink beverages in aluminum cans, recycle them.

**Replace green.** If your appliance is more than 10 years old, it's probably time to recycle it and get a new, more efficient one with an Energy Star rating. Fix leaky kitchen faucets and install an aerator to reduce the amount of water used. Switch to long-lasting compact fluorescent light (CFL) bulbs.

By Sande Johnson, RD, LD and Shari Baker, RD, LD, The Ohio Department of Aging.

Source: Easy Green Living by Renee Loux, 2008.



## The 36-Hour Day: A Guide to Caring for People with Alzheimer's Disease, Other Dementias and Memory Loss in Later Life (4th Edition)

By Nancy L. Mace, M.A. and  
Peter V. Rabins, M.D., M.P.H.

Alzheimer's disease, vascular dementia, or any of several other diseases that cause memory loss or confusion can leave a caregiver searching for help. The loss of a loved one's intellectual ability can cause personality change, depression, moodiness, and withdrawal. *The 36-Hour Day* helps with the adjustment and tasks of day-to-day management and answers questions that are common among caregivers. Practical and compassionate suggestions from *The 36-Hour Day* help the caregiver know what to expect and how to react.

In print for over 25 years, the latest edition includes new information on medical research, diagnostic evaluation, living arrangements, medications, biological causes and effects of dementia, and updated legal and financial information.

Reviewed by Linda Vogel, Planning and Quality Improvement Specialist, Area Agency on Aging 10B.

# My Friend Dan: A Not-So-Ordinary Senior



Meet Dan—an unusual senior citizen. At sixty-five years young, he has been

retired from banking for seventeen years. Although he works part-time in a county government position, Dan still finds the time to spend lazy summer weekends kayaking on the Miami-Whitewater River, running a marathon in Las Vegas, or skydiving at a small airfield in Indiana.

Dan has always enjoyed adventure. After graduating from high school, he enlisted in the army and volunteered for a tour of duty in Viet Nam. Although he had a dangerous position, he recalls his time overseas as one of the best experiences of his life!

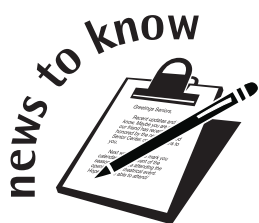
As an active volunteer in the community, Dan is well-known for helping non-profit organizations with fund-raising projects and events. He's never too busy to turn down a request for selling concessions at a street fair, organizing a Monte Carlo night, or

helping clean up after the "Rein-dog Parade"—an annual holiday parade for pets sponsored by the SPCA in Cincinnati.

Most evenings will find Dan relaxing at home with a book before bed. An avid history buff, Dan enjoys reading about the Civil War and World War II. Then it's "lights out" before beginning a new day at 4:00 a.m. with friends for coffee at a local diner!

*Contributed by Jennifer Even, Extension Educator—Family and Consumer Sciences, Ohio State University Extension.*

## The Benefit Bank Provides Access to Financial Help



The Ohio Benefit Bank is an Internet-based, counselor-assisted program that helps Ohio citizens learn about and access the resources they need to be healthy, remain financially stable, and retain employment.

More than 3,700 trained counselors are currently staffing hundreds of Benefit Bank sites and clinics in 87 of Ohio's 88 counties. During tax season, the volunteers at these sites help prepare and file federal and Ohio income tax returns at no cost to eligible Ohioans. Throughout the year, OBB helps determine for what other programs and services an individual might be eligible. Assistance available might include health care coverage, home energy assistance, child care subsidies, and food stamps, as well as Medicare premium assistance, prescription drug assistance, and the Golden Buckeye card.

The OBB is offered through a public-private partnership between the Governor's Office of Faith-Based and Community Initiatives, the Ohio Association of Second Harvest Foodbanks and more than 800 faith-based, non-profit, governmental and private-sector partners.

Since beginning operations, the Benefit Bank has helped more than 50,000 Ohioans access more than \$80 million in tax credits and other work supports. However, more than \$1.6 billion in tax credits and other supports go unclaimed by eligible Ohioans who do not apply.

For more information about becoming a volunteer or to find an OBB site near you, call (800) 648-1176 or visit [www.obb.ohio.gov](http://www.obb.ohio.gov).

*By Lynn Dobb, Central Ohio Area Agency on Aging.*

Sources: [www.thebenefitbank.com](http://www.thebenefitbank.com)  
[www.governor.ohio.gov/obb](http://www.governor.ohio.gov/obb)

# Preventing a Hardening of the Attitudes

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Many people today tend to focus on what's wrong instead of what's right. Psychologists at the University of Minnesota and the University of Illinois conducted research that shows no matter what happens, people tend to return to a genetically fixed level of happiness.

Yet, people can change. A lot of the pessimistic behavior we see in ourselves and others is really an unwillingness to accept change or to at least have a better attitude toward it.

Attitude comes from beliefs. If you believe you're always in the slow grocery line or that it will rain on a day you planned an outing, you'll have a good chance of feeling out of control.

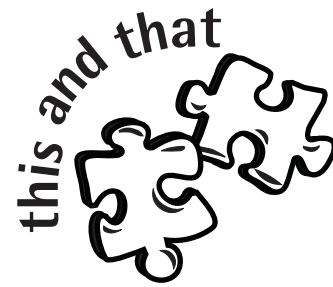
There are times that you may not have control but you do have a choice to be optimistic or pessimistic. Here are some ways to be more optimistic:

- Prepare for the unexpected. Remember that things don't always work out perfectly. If they do, then consider it a gift. If they don't, look at it as a chance to try something new.
- Accept some things as they are. If you know the day is going to be hot, then either don't go outside or if you do, prepare for the heat and enjoy it. We spend a lot of our lives complaining about things we can't change.
- Give your life a sense of purpose and meaning. What do you have in your life that makes you want to get up and greet each day with enthusiasm and excitement? If you don't have that something, what can you do to develop it?
- Try to look at each situation in a new way. This may be difficult if you have pessimistic beliefs. That is why it is so important to change your view to change your attitude.

An old French proverb states, "The most completely lost of all days is the one on which we have not laughed." Humor used throughout your life can help you prevent a hardening of the attitudes.

*Submitted by Nancy Recker, Extension Educator, Top of Ohio.*

*Source: Relax—you may only have a few minutes left by Loretta LaRoche, 1998.*



## Simple Pleasures

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Life seems to be so complicated these days, but it doesn't always have to be. We can take back a little of our lives and devote some time to a few simple pleasures. A glass of iced tea or lemonade on the patio at dusk ~ so many sounds to hear in addition to the clink of the ice cubes; taking a moment to write and then send off a postcard to someone near or far ~ it will mean the world to them, no matter the picture on the flip side; or setting aside thirty precious minutes to go through the junk drawer we all have in our kitchen ~ no telling what treasures you will find and memories you will stir!

*Submitted by Karen Puterbaugh, Greene County Council on Aging.*

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Series

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## For More Information

For more information, other Ohio State University Extension resources, and links to your local Extension web site, visit (without the www): <http://ohioline.osu.edu>

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