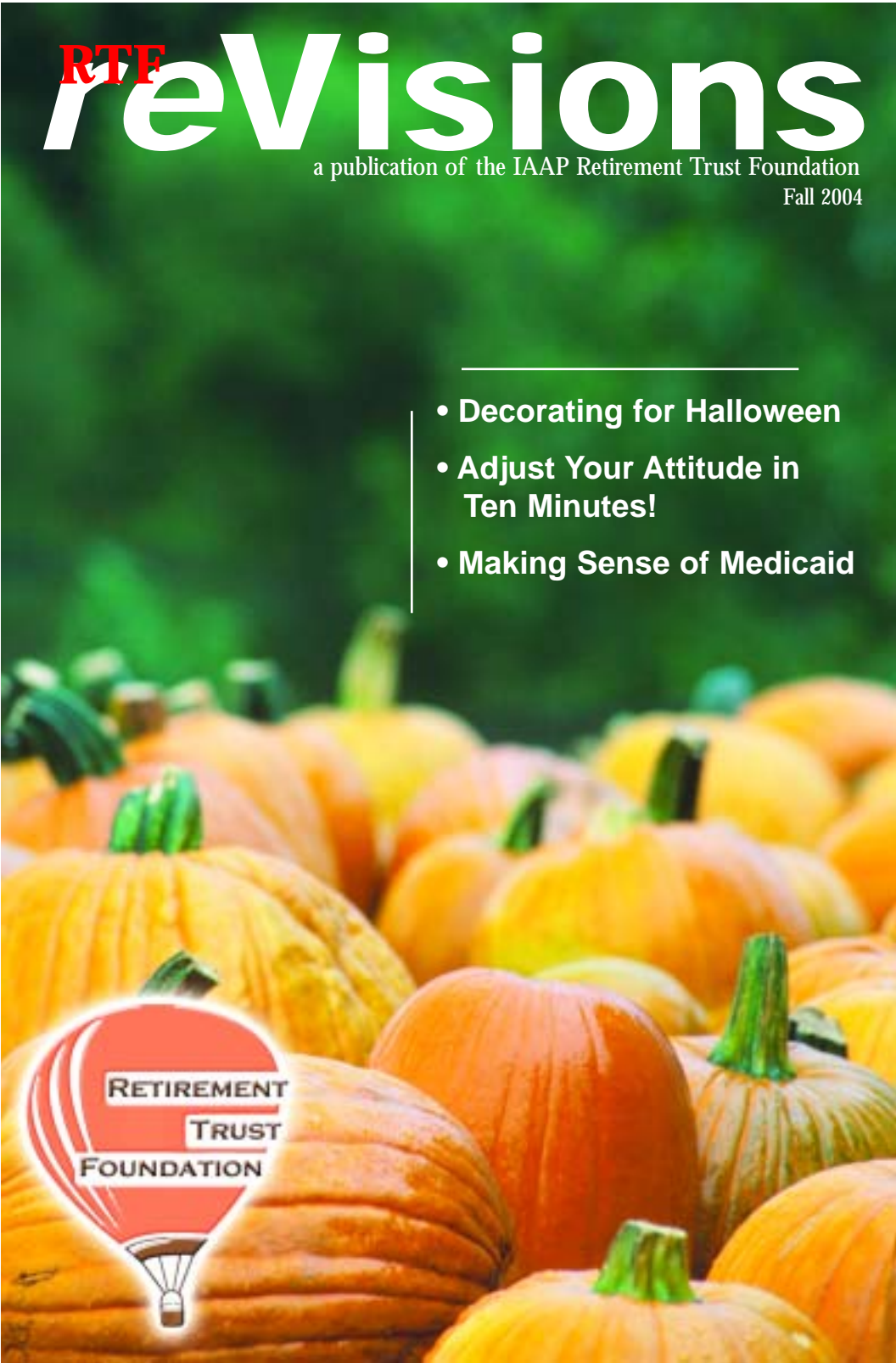


# **RTE** reVisions

a publication of the IAAP Retirement Trust Foundation

Fall 2004

- 
- **Decorating for Halloween**
  - **Adjust Your Attitude in Ten Minutes!**
  - **Making Sense of Medicaid**

A field of pumpkins in various shades of orange and yellow, with green stems. In the bottom left corner, there is a logo of a hot air balloon with the text "RETIREMENT TRUST FOUNDATION" inside it.

**RETIREMENT  
TRUST  
FOUNDATION**

# *From your RTF Chairman...*



Autumn is my favorite time of year. I love the brisk, cool nights and the warm sunshine of the daylight hours here in the Northeast. The leaves on the trees turn from green to hues of red, yellow, orange and then brown as they drift lazily to the ground. The pungent aroma of burning leaves confirmed that autumn was once again "in the air." And speaking of aromas, is there anything more pleasant than the wonderful smell of a pumpkin or apple pie baking in the oven?

Autumn also brings fat orange pumpkins, dried cornstalks, and scarecrows decorating porches and storefronts. Do you remember what fun it was to go on hayrides with that special boy or girl and to steal a kiss when you thought no one was looking? And, of course, autumn is synonymous with football games, marching bands, cheerleaders, and Halloween. Whether you enjoy decorating for Halloween or prefer to focus on a harvest theme, be sure to read our fun article on crafts and accessories for this season of the year.

There are some great tips on adjust-

ing your attitude and making time for yourself each day in the article, "The Ten Minute Attitude Adjuster." Yes, we do need to make time each day for ourselves so that we become less harried and more satisfied with our lives.

And for our women readers (and for those who care about them), don't miss the article on hormones. Visit our resource center at [www.iaap-rtf.org](http://www.iaap-rtf.org) for links to other health, aging, finance, and lifestyle articles.

Check out another new feature on our website--a presentation that can be downloaded for use by members to prepare programs on the Retirement Trust Foundation. Many chapters continue to designate November as RTF month.

Take time to enjoy the festivities of autumn and may your harvest be bountiful!

Myrna Jessell CAP

2004-05 RTF Chairman

# On the Fence?

what Women should know about hormones

Millions of women stopped taking hormone products after a large government study in 2002 seemingly pronounced that the risks associated with hormone use were greater than the benefits. However, by last fall a Kaiser Foundation survey revealed that at least 25 percent of these women had returned to hormone therapy. Many women find that their menopausal symptoms, such as severe hot flashes, night sweats, short-term memory loss or sleeping problems, are intolerable and that alternative therapies are simply not adequate for amelioration of these symptoms.

The decision as to whether or not to seek hormone treatment needs to be considered for what it really is—a quality of life issue. While not appropriate for everyone, millions of women and their physicians remain confident that hormone therapy will relieve debilitating symptoms. In fact, they cannot imagine

how greatly diminished their quality of life would be without them.

The government study that caused the recent “should-I-stay-on-(or-start)-hormones?” concern is the Women’s Health Initiative. It showed that over the course of a year, if 10,000 women taking a combination of estrogen and a synthetic progestin were compared with 10,000

women not taking this particular preparation: eight more would develop breast cancer, seven more would have a heart attack; eight more would have a stroke and eight more would have blood clots in their lungs. Do these findings prove there are risks? The simple answer is yes.

But (and there always seem to be “buts” when it comes

to medicine) there were also some positive outcomes within the same research: five fewer women would have hip fractures and six fewer would get colorectal cancer.



Moreover, the women in the study may not be representative of the “average” woman who wants to consider using hormone therapy. Their average body mass index was 28, i.e. many were overweight or obese. Most intriguing is that the study looked at older women (average age 63) who were not suffering from severe menopausal symptoms, so it didn’t address the issue of hormone therapy at the onset of menopause when symptoms tend to be most severe.

More recently, information from an estrogen-only companion study was released. There was no increased risk of breast cancer, but there was an increased risk of stroke in these women (who now were older, often in their 70s)—12 per 10,000 women per year of use. This and other studies have made it clear that we should not take estrogen to prevent or treat heart disease or stroke.

Hormone therapy is not for every woman. If you have heart disease or are at high risk for stroke, coronary vascular disease, breast cancer or have a history of abnormal clot formation, there are other prescribed medications you can consider, such as antidepressant and anti-seizure medications. The information on the efficacy of herbs and other supplements for menopausal symptoms has so far not been convincing.

If you have no underlying risk factors for the above and your menopausal symptoms are diminishing your lifestyle, you don’t have to grin, bear and sweat! You can consider hormones. The FDA advises that “the lowest amount should be used for the shortest amount of time to reach your treatment goals.”

There are other types of estrogen and progestins than those used in the government study. Their doses vary, allowing use of lesser amounts

## A Primer on Hormones

- **Estrogen** - Estrogen is actually a shorthand term for a group of three hormones. They have three primary reproductive roles: prepare the body for pregnancy, aid in the body’s development during adolescence, and ensure proper development of the fetus during pregnancy. They also have two important non-reproductive roles: minimize calcium loss and aid in blood clotting.
- **Progesterone** - Progesterone prepares the body for conception and birth and also maintains the placenta until birth. It also helps maintain thyroid function, controls libido and acts as a governor on some of the effects of estrogen.

of hormone. New non-oral delivery methods such as transdermal estrogen (a patch) and transvaginal estrogen (a ring) now provide steady, low-dose levels of estradiol, the form of estrogen made by the ovaries. The decision to take or not to take hormones must be made on a woman to woman basis and the type and dose should be individualized to your health and symptoms. One dose does not fit all. Talk to your physician about what can work best for you. ♣

Judith Reichman, M.D., is a gynecologist who practices and teaches at Cedars-Sinai Medical Center and UCLA in Los Angeles. She appears regularly on NBC-TV's Today show as a contributor on women's health issues. The author of two bestsellers, "I'm Too Young to Get Old" and "I'm Not in the Mood," Dr. Reichman lives in Los Angeles. Courtesy of ARA Content

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## Did you know?

The Retirement Trust Foundation was founded in 1947 by Della Herring, a member of IAAP's Memphis chapter who asked in a meeting why other professionals like doctors and lawyers had retirement homes, but not secretaries.



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# The Ten Minute Attitude Adjuster

by Jenna Glatzer

**Y**ou make breakfast. You get the kids ready. You hop in a shower. You take them to school. You go grocery shopping. You run sixteen errands before they come home, at which time you take them to soccer practice, dance class, and a friend's birthday party. You make dinner, then clean the house. You check their homework and tuck them in bed. By the time you're done with all this, pretty much all you want to do is to crawl into bed and sleep for the next twelve hours. But you can't, because tomorrow morning you have to do it all again. Sound about right?

## **YOU'RE ON HYPERDRIVE**

The problem with being a person who does it all is that there's such little time to stop and assess whether you're actually doing anything enjoyable for yourself. Yes, just for yourself. Not for your spouse, your kids, your in-laws, or the neighbors. You probably spend the little down-time you have just vegging out with the TV, a book, or in a bath, but none of those things

are creatively fulfilling.

You probably have half a dozen goals that you've put off for "some-day," like writing that novel you just know you could write, or getting back to painting again. But when you look at them as a whole, they just sound like big, monstrous undertakings that you couldn't possibly have time to complete; and that leaves you feeling stretched out, unsatisfied, and maybe even a little resentful of your family.

## **TEN MINUTES A DAY**

That's why, instead of deciding, "I'm going to write a novel today," you have to instead decide, "I'm going to spend ten minutes today creating something and enjoying myself." That's all. No pressure and no guilt needed, because it's only ten minutes.

During those ten minutes, you get to be the captain of your ship and do whatever it is that will please you most at that very moment. You do not have to work toward any specific goal, nor do you need to

write down a plan or a schedule. You might use those ten minutes toward any creative or business endeavor of your choosing, but it must be something you're doing strictly for your own satisfaction. No baking brownies for the kids' bake sale or straightening up your office. This is time to reflect on and create your own joy.

## **NO INTERRUPTIONS**

It's important that your family respect your ten-minute oasis. You may develop a special sign that it's "creativity time" and there are to be no interruptions. Some people put a little sign on the doorknob, others set a timer to beep at the end so their children will know when it's okay to talk to them again. Writer

Katy Terrega puts on headsets when she wants her children to know it's mom's special writing time. There's nothing actually playing in the headsets, mind you, but that's her little secret. The kids assume she can't hear them, so they don't talk to her while she's wearing them.

## **MORE THAN JUST RELAXATION**

Sure, writing a novel might be great; but maybe what you really need today is just to close yourself into the bathroom, slather moisturizer all over your body, give yourself a face mask, and just sit back and listen to that old CD you love. That's fine, as long as it's not every day.

If that's how you're using your ten minutes every day, then all you're doing is relaxing, not creating your own satisfaction. Relaxing is important, too, of course, so do both! Ten minutes for relaxing, and ten minutes for creating. Come on, you're worth at least 20 minutes a day.

## **HOW TO DECIDE**

The concept of taking time for yourself may be so foreign that you've forgotten what kinds of things you enjoy. Your own happiness is so entwined with the happiness of your family that you start to think the things that they enjoy



must be the things you enjoy, too.

But think back to your own childhood and early adult years. What was it that you loved to do best?

How about fingerpainting? No, I'm not kidding. Have yourself a little time warp and play with play-dough, make paper maché, or draw something with markers.

Reading is nice, but it's a passive activity, which is not the same as actually creating something yourself. Why not write a poem, or a song, or an essay to submit to your local newspaper? Why not write your own greeting card?

You might also record yourself singing, learn how to sew, design your own web page or make yourself some jewelry with beads you bought at a craft store.

### CREATING IS ADDICTIVE

As you start enjoying this creative time more and more, you may find that you're ready to take another step. Instead of cleaning out the refrigerator today, go out and take a ceramics class, or visit the scrap-

booking store and look through examples and find out how to get started.

As you become less harried and more satisfied with your own life, you may find that you're an even better spouse and parent than you ever were before you started these "selfish" ten-minute breaks. Those

who are creatively fulfilled have more to give to their families. You might even find that your self-esteem soars when you have "projects" of your very own to show off. Take the time to embrace the creator within you, and see what a brighter outlook awaits you. **N**



*Jenna Glatzer is the editor-in-chief of [www.absolutewrite.com](http://www.absolutewrite.com), a popular and free online magazine for writers. She is also the best-selling author of *OUTWITTING WRITER'S BLOCK AND OTHER PROBLEMS OF THE PEN*, which is recommended by *The Writer magazine* and *Writer's Digest Book Club*, and has received terrific reviews from writers. Check it out, along with Jenna's other books, at <http://www.absolutewrite.com/jenna/books.htm>.*

# Making Sense of Medicaid

In a previous issue, we tackled some of the intricacies of the new Medicare laws.

Well, if you thought Medicare was confusing, wait until you get a load of Medicaid!

Unlike Medicare, Medicaid is specifically designed as a “safety net” for those with no other means to pay for necessary medical care. There is no specific contribution made to the program, and in fact, most Medicaid recipients aren’t seniors at all. Most are younger disabled people and families. Until recently, even seniors receiving Medicaid were generally those who required long-term care in institutions.

The recent invention of “home care” has created a new grey area of people who will require some sort of care for the rest of their lives, but whose care can be managed with regular visits from nurses or other health care practitioners. This revolution has proven to be a benefit for both government agencies and healthcare consumers, but Medicaid continues to be a battleground on many different fronts.

## **Battleground I: Who runs Medicaid?**

Medicaid has the honor of being a hybrid entity: while it’s funded almost exclusively by the federal government, it’s administered by each state individually. As a result, the guidelines for receiving aid vary greatly.

First, let’s look at the similarities: to receive Medicaid, an individual must “prove financial need. There are a couple of different ways to prove financial need. The first is to already be declared financially needy by the federal government. Disabled persons already receiving Supplemental Security Income (SSI) or families who receive Aid to Families with Dependent Children (AFDC) are automatically eligible.

The other way to prove financial need is to meet criteria for both income and asset standards, and it’s here that the states begin to diverge. You must still pay a certain amount of your monthly income toward medical costs before you can be declared financially needy. In most cases (those cases other than full-time nursing home care), this

amount, called a "spend-down," is the difference between your monthly income and 133% of the AFDC income limit in your state. In Massachusetts, for example, the income limit for AFDC is about \$393/month; 133% of that amount is \$523. Therefore, the "spend-down" in Massachusetts is the difference between your income and \$523.

For long-term care benefits (such as nursing homes), the "spend-down" is calculated much differently. States usually use a "personal needs allowance," which varies from \$30 to \$75 a month, that Medicaid recipients may use for normal living expenses. The "spend-down" amount is then equal to all income save the PNA.

When you consider the second benefit calculation, it becomes very clear that the federal government sees Medicaid as an avenue of last resort for those who truly have no means to pay for health care. However, since it's left to the states to administer Medicaid, some very different mindsets come into play. Most states see Medicaid as something that seniors are entitled to

receive and try to administer it as such, relaxing requirements as much as possible.

In response, the federal government has instituted rules to which states



must adhere, such as recovery programs. In 1993, legislation was passed that made it mandatory for states to make every attempt to recover monies from Medicaid recipients who are 55 and older, up to and including liens against estates after their deaths.

West Virginia refused to enforce this law, stating that most Medicaid recipients are truly needy and that Medicaid was something to which they should be entitled. When the federal government withheld Medicaid funds from the state in response, West Virginia sued and lost.

### **Battleground II: Who is eligible?**

Another sticking point for many is the last qualification for those who are not already receiving government aid (SSI or AFDC): they can have no more than \$2,000 in resources, save a primary residence and a modest car. This qualification

combined with the “spend-down” discussed earlier has created a lucrative business in Medicaid estate planning.

It seems simple, after all: simply place your assets in the name of a trusted family member and show no income. Suddenly, you're eligible for Medicaid! The government has seen this as well, and has instituted “lookback” periods. While these rules vary from state to state, the general “lookback” period is 36 months. Any assets that are given to any family member within 36 months of first applying for Medicaid are still considered an asset of the applicant's, and result in a waiting period. The waiting period is usually the amount gifted divided by the average monthly cost of nursing care per month.


While this sounds like a simple procedure, it actually can become quite penurious, because the waiting period is the same whether a gift is given one month or 35 months before your first application for Medicaid. Let's say that both Stan and Ethel each give \$10,000 to their respective children. Stan applies for Medicaid right after he gifts the money to his children, while Ethel applies for Medicaid 34 months after she gives her son the money.

If the average cost of nursing care is \$2,000 per month in their state, the waiting period equal to that gift is 5

months. Both Stan and Ethel have the same waiting period before they can reapply for Medicaid, which effectively makes Ethel's waiting period 39 months (34 + 5), while Stan merely waits the normal 5 penalty months.

### **Who wins?**

It may seem that the best advice is to consult with an attorney long before you may need Medicaid. However, Congress has imposed a “gag law” that makes giving advice on Medicaid eligibility for a fee a federal crime! For the time being, it's generally best to view Medicaid as a program in transition. When recipients of Medicaid, the states who administer it, and the federal government who funds it all have such radically different points of view, a battle is bound to rage. Sometimes, the best thing we can do is wait for the dust to settle. If you think you may need Medicaid in the next few years, however, educate yourself. Find out exactly what your state's lookback periods, spend-down rules and gifting laws are and plan accordingly.

The tools are there to help you navigate the Medicaid maze. Just remember that it may be more complex than you think! 

# Vista Grande NEWS

Vista Grande continues to impress. The "Story of New Mexico" lecture series was well attended by residents, with 130 or more attending each lecture.

All of our units are currently filled, and our waiting list stands at 210, with IAAP members reserving space as far out as 2012!

This summer, at the IAAP International Convention in Washington, DC, the Retirement Trust Foundation introduced its 2004 pin, seen below. Contact any RTF Trustee or committee member for details on purchasing one. The Trust also installed its new Board of Trustees:

**Myrna Jessell CAP**, Chairman, **Narressa Ross Lee**, Vice Chairman, **Linda M. Cook CPS/CAP**, Secretary, and **Janine Riemersma CAP**, Retirement Trust Foundation Committee Liaison. By virtue of their office, IAAP President **Jo A. Peay** and IAAP Treasurer **Judy McCoy CPS/CAP** also serve on the Board of Trustees. The entire RTF board looks forward to another successful and productive year.



The Trust would also like to welcome the 2004-05 Retirement Trust Foundation Committee Members for each district:

Great Lakes: **Deanna Brown CPS**

Northeast: **Katherine C. Hook CPS/CAP**

Northwest: **Janet K. Radosevich CPS/CAP**

Southeast: **Patricia D. Row CPS/CAP**

Southwest: **J. Christine Hilderbrand CPS**

Canada: **Kathryne A. Hampton CPS/CAP**

Thank you all for your service and dedication to the Trust!

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# Decorating for Halloween: a frightening proposition?

Halloween is a holiday kids look forward to every year. Children of all ages dress up as their favorite ghost or goblin and go trick or treating to receive candy and other ghostly treasures. Start the season by turning your home into a spooky, shadowy haunted house sure to give Halloween revelers a frightfully fun scare this season.

According to a survey done by the National Retail Federation (NRF), 46 percent of Americans plan to go all out on Halloween decorations for their homes or yards this year.

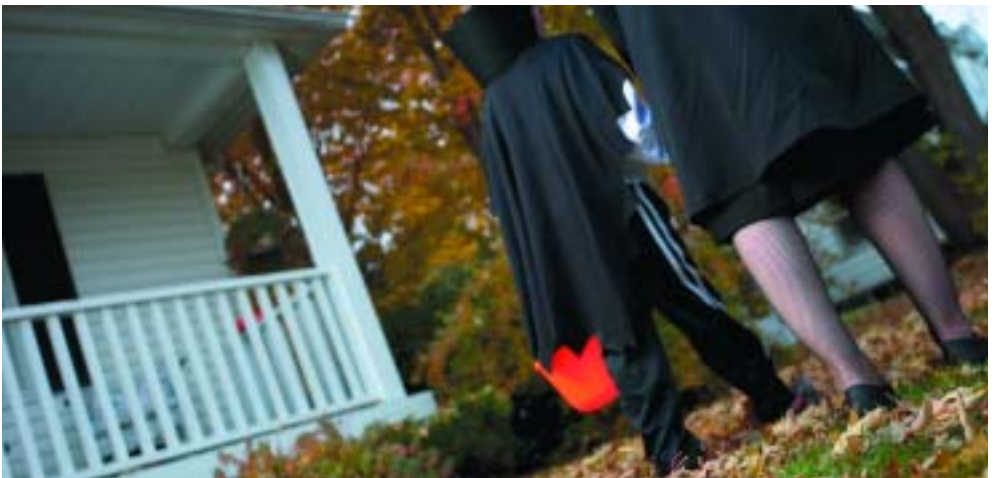
Among the themes they'll bring to life: haunted houses, pumpkin patches and ghoulish graveyards.

We all remember as we were growing up going to that one house on the block that was fully decorated

for Halloween and wishing it was ours. Now it can be," says Laura Byrne, Director of Marketing at Michaels Arts and Crafts stores, one of the nation's leading providers of Halloween decorations and accessories for the home.

If decorating for the holiday is something new for you, don't get overwhelmed. There are many simple, easy projects you can do to turn your home into a delightful Halloween scene. A good place to start is by turning your front yard into a pumpkin patch complete with jack-o'-lanterns and scarecrows.

"Creating a Halloween scene is great fun and it only takes a lot of effort during the inaugural year," says Byrne. Instead of using real pumpkins that are messy and eventually



end up rotting, you can pick up some carvable foam pumpkins and start decorating. "They come in a variety of sizes, big, small, short and tall, and are made of a material that can easily be carved to create a

jack-o'-lantern or other ghoulish shape,"

Byrne adds.

Since they are made of composite material, they are reusable year after year. Just keep in mind you can't light them with candles because they are flammable. Instead, put a glow stick or flashlight inside, or simply shine a spotlight on them to light them up.



Once you have your pumpkins ready, set them up in front of the house on blankets or hay bales; and for some added color, throw a scarecrow or two into the mix. String up Halloween lights, not just near the pumpkins, but on the eaves of your roof. Keep it simple, with white and orange icicle lights similar to those you'd hang on a Christmas tree. You can expand on

the theme by hanging lights in the shape of glowing witch hats, eerie eyes, skulls or footprints.

Another popular outdoor project is to transform your home into a

haunted house. You can create one that won't scare trick-or-treaters away by hanging a flickering chandelier in the entryway or putting a flaming caldron by the front door. Set up motion activated rocks that say "Beware" "Stay Away" and "Go Back" along the path lead-

ing to your home and hang haunted wind chimes from the trees near the house.

Technology has even arrived in Halloween decorating! This year, you can find dancing skeletons, animated arms and legs that seem to rise out of the ground and even halloween candy bowls that are all motion activated. When someone comes near, they'll get a Halloween

surprise they won't soon forget!

You don't have to spend a lot of money, though, to decorate your house well. Don't forget about the "low-tech" options, like cotton batting you can spread out to look like a web from the world's biggest spider or simple rubber bats and spiders. A few of these with just a little bit of mood lighting can make your house one of the creepiest on the block for the night.

Once you have decorated outside, give some thought to what you're going to do inside. A good project for kids is to paint a pre-cut wooden pumpkin with orange craft


paint and glue on embellishments, such as glitter, dried leaves or berries. They may also enjoy creating a jack-o'-lantern, black cat, spider or bat by gluing together pre-cut pieces of foam. Finished, these can be hung up in the window or placed on a fireplace mantle for all to see.

Everyone knows about Halloween pumpkins, but don't forget about all the other decorations that are as simple as a trip to the grocery store, from brightly colored gourds and squash to dried ears of corn. Most of these decorations also have the

advantage of looking great when Thanksgiving rolls around!

Autumn is the time of year we all start thinking about holidays. It seems like they come earlier and earlier every year, and Halloween is a great place to start the festivities.

With just a little decorating magic, you

can be sure that the entire holiday season gets kicked off right for your family and even your whole neighborhood! 

For more information about Halloween crafts and accessories, log on to [www.michaels.com](http://www.michaels.com).

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