

Savvy Senior – September articles

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Savvy Senior

Auto Aids That Can Help Senior Drivers

To help keep senior drivers safe and behind the wheel longer, there are a hodgepodge of gadgets and devices on the market today that can help with a wide variety of needs. Here's a breakdown of what's available and where to find them.

Mobility and Flexibility

Each year in the U.S., an estimated 37,000 people age 65 and older are injured by simply entering or exiting their vehicle. If mobility problems or limited range of motion is hampering your ability to get in and out of your car, look over your shoulder to back-up or merge into traffic, or even reach for your seatbelt, here are some items that can help:

- **Handybar:** This is a portable support handle that inserts into the U-shaped striker plate on the door frame that helps with getting into and out of the vehicle.
- **Car Caddie:** This is another type of portable handle that hooks around the top of your door window frame giving you something to hold onto while getting out of the car.
- **Swivel seat cushion:** A round portable cushion that turns 360 degrees to help older drivers and passengers rotate their body into the car.
- **Panoramic (or wide-view) rear view mirror:** These attach to your existing rear view mirror to widen your rear visibility and eliminate blind spots so you can see traffic without significant neck or body rotation. It also helps during parking.
- **Convex (or wide-angle) side view mirrors:** These attach to the existing side view mirrors to improve side and rear vision.
- **Easy Reach Seat Belt Handle:** This is a six-inch extension handle that attaches to your seat belt to make it easier to reach.

Arthritic Hands

Drivers who have arthritic or weak hands may find the tasks of turning the ignition key to start the car, or twisting open the gas cap to fill up, difficult and painful. Items that can help include an "easy-to-grasp key holder," which is a small handle device that attaches to your car keys to provide additional leverage making it easier to turn the key in the ignition or door. And for help at the pump, a "gas cap turner" makes removing the gas cap a breeze. Another comfy add-on is a "steering wheel cover" that fits over your existing steering wheel to make it larger in size and easier to grip.

Sensitivity to Glare

Aging eyes almost always become more sensitive to glare. A fantastic item that can help is the "Sun Zapper Glare Shield" – a device that clips right on to your existing sun visor to remove sun glare without obstructing vision. It also comes with a special sliding shield that lets you block extra-bright glare spots.

Small Drivers

Most seniors shrink a little as they get older (due to gravity and osteoporosis) and for those who were small to start with, it can be difficult seeing over the steering wheel, or reaching the pedals without being too close to the airbag. Solutions include getting an “orthopedic (wedge-shaped) seat cushion” that supports the back and elevates you a few extra inches to help you see. Or “foot pedal extensions” that allow you to reach the gas and brake pedals while keeping you 10-to-12-inches from the steering wheel. These cost around \$200 and need to be installed by a professional.

Shopping Tips: All of these items (except the foot pedal extensions) cost under \$40, and can be found online at a variety of locations. Some good shopping points include *Amazon.com*, Dynamic Living (888-940-0605; *dynamic-living.com*), ActiveForever (800-377-8033; *activeforever.com*;) and AutoSport (800-953-0814; *autosportcatalog.com*).

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit www.savvysenior.org. Jim Miller is a contributor to the NBC *Today* show and author of “*The Savvy Senior*” book.

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Top Tools for Online Retirement Planning

When it comes to getting a handle on your financial situation and gauging how much you’ll need to retire, the Internet offers a buffet of tools and calculators that can be very helpful. Here are some good sites to help get you started.

Retirement Tools

Some of the best retirement planning tools and calculators on the Web today, are offered through large financial service companies. While the purpose of these tools is to entice new business, most companies don’t require you to be a client or purchase their products to use them. Here are four dandy sites to use (try several and compare), all of which are free.

- **WealthRuler:** Available at TD Ameritrade, this tool charts your retirement outlook and suggests ways to help you develop a plan to reach your goals. Go to www.tdameritrade.com/planningretirement/wealthruler.html and plug in your financial information (taxes, planned financial events, yearly income, projected Social Security, IRAs and other investments) to get your results.
- **Retirement Income Calculator:** Provided by T. Rowe Price (www3.troweprice.com/ric/ric/public/ric.do), this tool uses the Monte Carlo methodology to project whether your retirement-income needs will be met based on your savings, assets and age.
- **Vanguard Retirement Center:** Provides retirement advice, along with different calculators depending on your needs and age: More than five years to retirement, less than five years to retirement, and already retired. See <https://personal.vanguard.com/us/planningeducation/retirement>.
- **MyPlan Retirement Quick Check:** Offered by Fidelity (Fidelity.com/myplan) this site starts with a fun “Snapshot” introduction that puts your retirement reality in perspective, and will help you create a plan to help you reach your retirement goals.

Other Resources

If you don't like the company sites, there are many others you can turn to for free retirement planning information and calculators, such as:

- Choose To Save: Created by the Employee Benefit Research Institute, this site (*Choosetosave.org*) offers the Ballpark Estimate retirement planning worksheet, more than 100 online calculators, savings tips and links to resources to help you manage your finances and plan your retirement.
- CNN Money (*cgi.money.cnn.com/retirement/tools*): Provides a number of calculators that projects what and how much you need to save for retirement, and how you compare with other people in your age and income level.
- MSN Money: Has a "Retirement and Wills Center" that offers a retirement planner and calculator and gives tips and strategies for saving for retirement. Visit *moneycentral.msn.com/personal-finance* – click on "Retirement."
- Yahoo Finance: Offers retirement information and a variety of calculators at *http://finance.yahoo.com/retirement*.
- AOL Money & Finance: Provides financial and retirement calculators at *www.walletpop.com/calculators/retirement*.
- Bank Rate: Go to *Bankrate.com* and click on "Retirement" for a variety of retirement calculators.

Specific Calculations

To get estimates or information on specific areas of retirement, here are some additional resources that can help.

- Social Security: To estimate your future Social Security retirement benefits at different ages using different future earnings projections see *www.ssa.gov/estimator*. Also see *Metlife.com/individual/financial-tools/social-security-tool/index.html*, which offers a tool to help you decide when to start drawing your benefits.
- IRAs: To determine which type of IRA (Roth or traditional) is best for you, how much you can contribute and whether you should convert part or all of a traditional IRA to a Roth IRA see Morningstar's IRA calculator at *http://screen.morningstar.com/IRA/IRACalculator.html*.
- Immediate Annuities: To calculate how much you can get with an immediate annuity see *Immediateannuities.com*.
- Life Expectancy: One of the key (and unknown) elements of retirement planning is how long you'll live. Log on to *Livingto100.com* to get your estimate.

Financial Planning

If you're looking for a detailed financial plan, there are several new Web sites that offer interactive tools to help you see your current financial situation and map out your financial goals – all for free. The sites: *SimpliFi.net*, *Planwithvoyant.com* and *ESPlannerBasic (Basic.esplanner.com)*. You'll need to plug in your income information expenses, debts, assets, insurance, savings and retirement accounts, and the sites will do the rest.

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Age Discrimination: Where to turn for help

Most people, when they think of discrimination, think of race, gender or religion. But, if you're at least 40 years old, and have been harmed by a decision affecting your employment, you may have suffered age discrimination. Here's what you should know.

Aging Defense

The Age Discrimination in Employment Act (ADEA) is your first defense against age discrimination. This is a federal law that says an employer cannot fire, refuse to hire, or treat you differently than other employees because of your age. Here are some examples of age discrimination:

- You didn't get hired because the employer wanted a younger-looking person to do the job.
- You received a negative job evaluation because you weren't flexible in taking on new projects.
- You were fired because your boss wanted to keep younger workers who are paid less.
- You were turned down for a promotion, which went to someone younger hired from outside the company, because the boss says the company “needs new blood.”
- When company layoffs are announced, most of the persons laid off were older, while younger workers with less seniority and less on-the-job experience were kept on.
- Before you were fired, your supervisor made age-related remarks about you, such as you were “over-the-hill,” or “ancient.”

Who's Protected

The ADEA, which was created in 1967, protects all workers and job applicants age 40 and over who work for employers that have 20 or more employees – including federal, state and local governments as well as employment agencies and labor unions. If your workplace has fewer than 20 employees, you may still be protected under your state's anti-age discrimination law. To find out your state law requirements go to www.workplacefairness.org/age - click on “Age Discrimination Claims State Laws” in the left-hand column, or contact your state labor department or your state fair employment office.

Another protection for older workers is the federal Older Workers Benefit Protection Act. Under this law, an employer cannot reduce health or life insurance benefits for older employees, nor can it stop their pensions from accruing if they work past their normal retirement age. It also discourages businesses from targeting older workers when cutting staff and prohibits employers from forcing employees to take early retirement.

What to Do

If you think you are a victim of employment age discrimination, your first step is to file a charge with the Equal Employment Opportunity Commission (EEOC) within 180 days

from the date of the alleged violation. You can do this by mail or in person at your nearest EEOC office. To find your area office visit www.eeoc.gov/offices.html or call 800-669-4000. They will help you through the filing process and let you know if you should also file a charge with your state anti-discrimination agency.

Savvy Tips: To learn more about age discrimination and what you can do to fight back visit www.eeoc.gov. You also need to be aware that proving employment age discrimination can be very difficult. In 2008 for example, only around 18 percent of the 24,582 age discrimination cases that were filed with the EEOC received favorable outcomes.

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Videophones: A simple way to see your elderly loved ones from afar

Living miles from an aging parent or elderly loved one doesn't have to mean you can't see them very often. Today, video conversations via the Internet have become wildly popular, and for seniors who don't have a home computer or are technology-challenged, videophones are a great alternative. Here are some top products that can help you get face-to-face time from afar.

Videophones

For those who aren't familiar with "videophones," they're like a telephone with a built-in camera and video screen that gives you the ability to see the person you're talking to in real time. All you need is a high speed (DSL or Cable) Internet connection and you're ready to go.

While there are lots of great videophones on the market today, a top option to consider is the brand new "ASUS Videophone Touch" that works with Skype – a popular software service that enables its users to make free phone and video calls via the Internet. More than 400 million people around the globe currently use Skype. (You can subscribe to this free service at Skype.com.)

The main reason I like the ASUS Videophone for seniors is simplicity. It's a compact, all-in-one device that comes with a large 7-inch video screen, a built-in webcam, microphone, speakerphone and simple touch-screen controls that makes it very easy to see, hear and use. It also offers a wireless connection and built-in rechargeable battery, giving your parents the freedom to chat anywhere in the house.

Another great advantage is affordability. While the ASUS Videophone will cost you around \$270 (available at Amazon.com), Skype-to-Skype video calls are completely free, and if you have a webcam, you can use your computer to video call your parent's videophone (and vice versa), which means you don't have to buy a second videophone to converse with them like you do with other services. This videophone will also let your

parents make unlimited calls to other landlines and model phones in the U.S. and Canada for only \$3 per month.

Other Options

If you don't want to use Skype or don't like the ASUS Videophone, there are a plenty of other videophones on the market. The drawback however is you'll have to buy two (one for them and one for you) in order to converse with each other, which doubles your costs. Here are your options:

- ACN (www.myacn.com, 877-226-1010): A digital phone service company that makes and sells the IRIS 3000 videophone for \$100 with a two-year agreement, plus a \$12 monthly fee for ACN-to-ACN users. They also offer an unlimited calling plan to landline and cell phones in the U.S., Canada, or Puerto Rico for \$30 per month.
- 8x8, Inc. (www.8x8.com, 866-879-8647): Developers of the Tango videophone, it sells for \$200 plus a \$25 per month unlimited calling plan.
- Vidtel (www.vidtel.com, 877 698-4383): Offers the Grandstream GVX 3000 videophone for \$200, with monthly voice/video calling plans starting at \$15 per month. Grandstream also offers two other models – the GVX 3005 and 3140 – that you can see at www.grandstream.com.
- Ojo (www.ojophone.com, 877-367-6965): They offer two videophones, the PVP 1000 for \$450 and the PVP 900 for \$350, plus \$10 per month for Ojo-to-Ojo calling.

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