

From the time you received that magical piece of paper when you were 16 years old, you've had that independence to get from one place to another under your own power. But just like youth can work against an inexperienced driver, the natural aging process can cause mishaps with someone who's been on the road for years.

Behind the Wheel



Sobering statistics

According to the Insurance Institute for Highway Safety, older drivers have higher rates of fatal crashes, based on miles driven, than any other group except young drivers. The National Highway Traffic Safety Administration (NHTSA) reports that 29 million, or 15%, of licensed drivers were 65 and older in the U.S. in 2005. NHTSA says 6,017 people 65 and older were killed in traffic crashes in 2006, representing 14% of all Americans killed on the road.

Certain effects of aging can become risk factors that affect your driving.

Everyone ages at a different rate, but we all age. Certain effects of aging can become risk factors that affect driving ability. Some signs are so gradual that you may not even notice until you have an accident or find yourself in a dangerous situation. Following are some of the most common factors that can put you or another driver in danger:

Vision. A decrease in depth perception can be deadly when behind the wheel. As we age, our eyes also lose the ability to process light, which can make driving at night more hazardous. This is true of driving in bright sunlight and glare. A change in eyesight can also make road signs and other markings difficult to read.

Hearing. More than one-third of adults over 65 have a hearing impairment, which can put you in danger of not hearing horns, sirens or railroad warnings.

Mobility Issues. Conditions such as arthritis, Parkinson's disease, or just a general loss of flexibility can decrease your reaction time.

Medications. Side effects, especially when combining medication with alcohol, can increase driving risk. Make sure you know the effects of any medicine you are taking as well as what combinations to avoid. Your pharmacist can be a valuable resource.



Drowsiness. Drive only when well rested, and if you're on the road for long periods of time, take breaks to rest or switch off driving with a partner.

Steer toward safety

If you are concerned about the driving safety of someone you know, or if others have expressed concern with your driving, there are steps you can take to evaluate driving ability.

Watch for changes in driving habits, such as slowed reaction time, frequent "close calls", getting lost more often, or nervousness when behind the wheel. Find ways to reduce everyday driving, either by taking public transportation or riding with a friend. Check into home delivery services by places such as the grocery store.

The Illinois Department of Motor Vehicles offers a Rules of the Road Review Course that seniors are encouraged to take. Call the DMV at 217.782.8893 for a list of upcoming courses. The AARP website also has a list of Driver Safety classes offered in the Peoria area. For a schedule and locations, visit their website at www.aarp.org/families/driver_safety/.



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in this issue...

- Caring for Aging Parents
- Behind the Wheel
- Gifts that Keep on Giving
- Peripheral Arterial Disease

ClubChatter

Notes and News for 55+

When the Tables Turn

Caring for your aging parents

For as long as you can remember, your parents have been there for you. From fixing scraped knees and teaching you right from wrong as a child to offering advice and friendship as an adult, the parent/child relationship is a lifetime bond.



But what happens when the child must become the parent? Like it or not, most of us will encounter tough decisions with regards to our aging parents. But by keeping in mind five important factors, you can make this transition work for everyone.

Talk about it

Most parents don't want to admit they need help – especially from their children. But it's important to start that conversation. Put together a list of priorities and concerns for your parents as well as yourself. Let them know that you understand this is a

Surround yourselves

difficult discussion to have, but it's important to have it. Find out their wishes and offer options instead of edicts.

Even if you are the "spokesperson" for the rest of the family, their input and support is important as well. Assemble a team of family members who will need to play a role in your parents' caregiving plan. Make sure that your parents' wishes and priorities are kept at the forefront of the plan as much as possible.

Organize their information

If they have not already done so, take the time to compile your parents' personal information. Where are their important documents kept? What are their living expenses? Do they have a list of medications, physicians and pharmacies? How are their finances managed? This information should be documented thoroughly and meticulously so you are aware of all aspects of their living situation should they become incapacitated or pass away. Also, find out if they may qualify for any public benefits such as state, federal and private programs that assist with groceries, prescription drugs, health insurance and more.

Have a plan

Though you can't predict the future, it's wise to come up with a general plan that outlines specific needs, their goals, the steps that will be necessary to achieve those goals, and who will be responsible for helping to implement the plan.

What happens when the child must become the parent?

Continued...

Tips on Saving Money, Keeping Warm This Winter

Keep draperies and shades on your south-facing windows open during the day to allow the sunlight to enter your home and closed at night to reduce the chill from cold windows.

By resetting your programmable thermostat from 72° to 65° for eight hours a day (for instance, while no one is home or while everyone is tucked in bed) you can cut your heating bill by up to 10%.

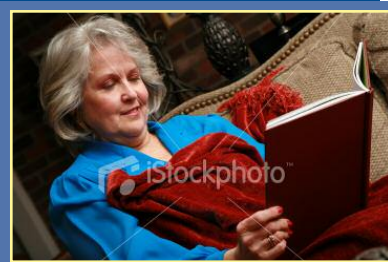
Caulk and weatherstrip doors and windows that leak air.

Maintain and clean heating equipment.

Replace furnace filters regularly.

Check insulation to see if it meets the levels recommended for your area.

Courtesy of U.S. Department of Energy



Gifts That Keep On Giving

If you can't bring yourself to buy another video game or Star Wars action figure for your grandchild this holiday season, consider a monetary gift that could last light years longer than any galactic toy.

Whether you're a grandparent who lives far away or you're just not sure what to get, money – whether in the form of cash, investments, or funding for college – can be a smart choice.

Cash

The giving of the green is easy. And as long as it's less than \$12,000 a year, the gift tax doesn't apply, and cash gifts aren't taxable income. The gift of paper money, however, tends to have short-term benefits rather than a long-term gain.

Savings Bonds

Savings bonds are a conservative investment in your grandchild's future. The savings bond program is government sponsored, and you can be assured that it will earn a steady, guaranteed rate of interest. Make sure they are issued in your grandchild's name, to avoid any tax

Cover story continued...

For instance, the need could be prescription assistance program; the goal could be to find a state program to help pay for a parent's medication; and you may be the "go-to" person to research it all.

Use the tools

It's never easy to implement a plan you'd hoped you never have to use. But having a plan helps family members to think clearly if a situation arises that could cloud their judgment. Even though circumstances may cause the plan to change, honest discussions about the future can go a long way toward family solidarity.

All parents want for their children is happiness, good health, and loving family and friends. Adult children hope for the same for their parents. By being proactive now, parents and children can openly communicate and share in the planning of the expected – and unexpected – together.

problems in the future. To purchase savings bonds, go to www.heritage-bnk.com and click on the "Personal" tab, then "Special Services". Or, call your local Heritage branch.

529 Plans

This state-sponsored savings plan is designed specifically to help parents and grandparents set aside funds for future college costs. There are tax benefits for you as well.

Money in a 529 plan grows tax deferred from federal income tax and often state tax. There are no income restrictions, and there is no estate or gift tax. Before you start a 529 plan for your grandchild, talk to his or her parents and check the tax laws. For more information, visit www.collegeillinois.com.

The perfect gift

Whether you're helping your grandchild build a nest egg for the future, helping him save for college, or just giving him the means to get that cool new toy, monetary gifts can sometimes be "just what they always wanted".



55+ Club 2008 Events

Bus Trip to Woodfield Mall

Friday, November 14, 2008
Shaumburg, IL

Cost: \$45/person:

Get a jump-start on your holiday shopping with a trip to one of the largest malls in Illinois. With nearly 300 stores and restaurants including Nordstrom, Macy's, Lord and Taylor, The Cheesecake Factory and Rainforest Café, Woodfield Mall has something for everyone on your Christmas list. We'll also shuttle our guests across the way to IKEA, the Swedish furniture company famous for its well-designed, functional home furnishing products at affordable prices.

Chicago Auto Show

Tuesday, February 17, 2009

Cost: \$60/person:

Join us as we travel to McCormick Place in Chicago to view more than 1,000 vehicles on display, including new production cars, trucks, sport utility, concept and specialty vehicles. The Chicago Auto Show is the largest auto show in North America with 1.3 million square feet of exhibit space transformed into a transportation Fantasyland. This popular trip is sure to be a remedy for those winter blues!



Look for more exciting day and overnight trips in 2009 including:

Branson, MO

November, 2009

Spectacular shows, powerful performances and fabulous food all add up to a trip that promises to be memorable.

Major League Baseball Game

Summer, 2009

Always a sellout! Look for more information soon regarding teams and locations for this 55+ Club favorite!

Reservation Form for Special Events

(Please Print)

Name(s) _____ Phone _____

Address _____

Event(s) _____

Check Enclosed \$ _____

Debit Account? Yes No

Account Number _____

Signature _____

Mail to:
Heritage Bank of Central Illinois
C/O Dan Smith
PO Box 98
Trivoli IL 61569
309.362.2572

55+ Club

Peripheral Arterial Disease (PAD)

Do your legs ache or cramp when you walk or exercise, only to stop after a few minutes of rest? Do they get numb or tingle? Do you experience pain in your toes or feet, or have a toe or foot wound that hasn't healed? If you answered "yes" to any of these questions, you may have symptoms of Peripheral Arterial Disease, or PAD.

"Hardening of the arteries" can be a painful...and serious condition.

PAD defined

Commonly referred to as "hardening of the arteries", PAD develops when plaque (fat, cholesterol or scar tissue) builds up on the artery walls, causing them to narrow or harden. Blood flow is reduced, which limits oxygen delivered to peripheral areas of the body like the legs. If left untreated, the artery can become blocked, leading to more serious conditions such as gangrene or vascular disease in other parts of the body.

You're not just "getting old"

PAD affects one person in twenty over the age of 50, men and women equally. However, women who have PAD are at four times the risk of heart attack and stroke as a result of the condition.

Many who experience symptoms such as leg

pain dismiss it as a sign of age. But this discomfort, as well as foot, ankle or toe sores that don't heal, leg or foot discoloration or a marked temperature change in the legs and feet can be warning signs of PAD.

Dr. Andy Chiou, vascular surgeon with Peoria Vein Center, advocates early detection of PAD and works with his patients to help them take measures to reduce their risk. "In the case of PAD," he says, "an ounce of prevention is worth a pound of cure. If you have any of the symptoms listed above, mention it to your doctor and ask whether you should follow up with a vascular surgeon."



PAD risk factors include smoking, high blood pressure, high cholesterol, diabetes, unhealthy eating habits and a family history of vascular disease.

Early detection is key

PAD testing is recommended for individuals over 50, and is available locally. The non-invasive, peripheral vascular exam is safe, painless and requires no preparation on your part. During the exam, gel is placed along the peripheral arteries in the legs. A transducer glides along the legs detecting sound waves that are used to create a computerized image. The technologist also checks blood pressure and circulation in the arms and legs.

Treatment options vary based on the severity of the disease and your general health. For more information, visit www.peoriaveincenter.com/PAD.

PAD – Reduce your Risk

There are several lifestyle changes you can make to reduce your risk of PAD or to lessen progression of the disease:

Watch your numbers. Take steps to manage blood pressure, cholesterol, and diabetes.

Stop smoking. The chemicals in tobacco decrease circulation and injure artery walls.

Control your diet. Include fewer saturated fats and more fruits and vegetables. Try to lose excess weight.

Care for your feet. Keep feet clean and trim toenails properly. Try to keep your feet warm in cold weather, since poor circulation can increase the risk of frostbite.

Exercise daily. Talk to your doctor about starting a walking regimen.

Ask your doctor if you should be evaluated for PAD.

