



Living the Life YOU DESERVE

Lifestyle News from Bay Area Reverse Mortgage - Your Neighborhood Senior Lending Specialist

Home Improvement Tips for Older Homeowners

You worked hard for the chance to spend this part of your life living in the home you love. You are not alone. According to a 2003 survey conducted by AARP, the majority of older homeowners want to remain living independently in their own homes and communities for as long as possible. But as you age and your needs change, your home can require modifications to make that possible. Here are some suggestions on making your home safer:

GENERAL SAFETY TIPS

- Have pathways that are brightly lit, uncluttered and clear. There should be no loose electrical cords, throw rugs or any appliances in the pathways.
- Smoke detectors should be installed in every room of your house. And you should have at least one carbon monoxide detector on each floor of your house.
- An emergency call system should be installed.

IN THE KITCHEN

- Under-cabinet task lighting brightens counter tops, lessening eyestrain.
- Slide-out drawers eliminate the need to twist or bend to access pots and pans.
- D-shaped cabinet and drawer handles are easier to grasp.
- Anti-scald devices reduce the risk of hot water burns for everyone.
- 36" counter top height reduces back strain and promotes easier access.
- Softer, natural flooring reduces back and foot strain for periods of standing.

IN THE BATH

- Motion-sensing faucets are ideal for those with arthritis.
- Sinks and vanities should be placed at a comfortable height.
- Lever handles on faucets and doors make it easier at any age.
- Strategically placed grab bars in the shower reduce fall risk.
- 17" toilet height offers maximum ease and comfort. Can also be achieved using risers.
- Bath and shower chairs add extra comfort and convenience

For more information on making modifications to your home, or if you need help financing a remodel, please contact us at (510)463-0143.

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2080 Mountain Blvd. #203
Oakland, CA 94611
(510) 463-0145 (Phone)
(510) 463-0146 (Fax)
(888) 420-0111 (Toll Free)
info@bayarearm.com (E-Mail)
www.bayareareversemortgage.net

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SCAM ALERT: Fraudulent IRS Tax Refund E-Mails

Be on the alert for an e-mail scam claiming to be from the Internal Revenue Service (IRS) promising a tax refund check when you submit a tax refund request form. The tax refund request form is contained in a link in the e-mail and asks for personal information such as your social security number, bank account and credit card information. *Don't be fooled by this, the IRS never asks for personal or financial information through e-mail.* Filing a tax return is the only way to receive a tax refund and there is no separate form to fill out. As part of the Government stimulus program, tax rebates may be sent out in the form of a check. For more information regarding tax-related e-mail scams, visit the Internal Revenue Web Site at www.irs.gov.

Special thanks to our friends at All Reverse Title (www.artreverse.com) for this valuable information.

Welcome New Loan Officers

We're expanding our team to better serve the needs of growing senior population of the Bay Area. Please welcome the following team members to the Bay Area Senior Lending Family.



Ayata Colbert
(510) 229-8636



Luz DePalm
(510) 708-6814



Sherry Jordan
(510) 759-3435

SLEEP YOUR WAY TO BETTER HEALTH

Sleep is as important to our good health and survival as good nutrition. Research shows lack of sleep impacts our weight, our metabolism, our memory, and how we age. There is even evidence that lack of deep sleep is a contributing factor in contracting Type II Diabetes, heart disease and high blood pressure. As we age, the amount of time we spend in deep sleep decreases, so it is even more important that we make good, quality sleep an integral part of living and aging well.

According to the National Institutes of Health, here are a few tips that seniors can use to make sure that they get the most out of sleep time.

- **FOLLOW A REGULAR SCHEDULE** -- go to sleep and wake up at the same time, even on weekends. Sticking to a regular bedtime and wake time schedule helps keep you in sync with your body's circadian clock, a 24-hour internal rhythm affected by sunlight.
- **TRY TO EXERCISE AT REGULAR TIMES EACH DAY.** Exercising regularly improves the quality of your nighttime sleep and helps you sleep more soundly.
- **DEVELOP A BEDTIME ROUTINE.** Do the same things each night to tell your body that it's time to wind down. Some people watch the evening news, read a book, or soak in a warm bath.

For more recommendations on improving sleep and other health related articles, visit the National Institutes of Health web site at www.nihseniorhealth.gov.

