

SILVEREAGLE

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We are excited to share this edition of the Silver Eagle. If you have an article you would like to showcase in a future newsletter, please contact us at LIFE.Seniors@LIFE.edu.

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IS A REVERSE MORTGAGE RIGHT FOR YOU?

Written by LCS Board Member, Ellie Simo

Reverse mortgage loans have become more popular as the “Baby Boomer” generation started turning 65. Is this something you may have considered, but aren’t sure you want to pursue? If you have seen any of the commercials on TV about these loans, they are supposed to be an easy thing to do. Here’s an example of what friends of mine (Jane and Ron) recently went through.

In April, before starting the process, they asked experienced realtor friends what they knew about reverse mortgages (R.M.). Both gave good advice, like getting more than one lender’s quote. Jane and Ron contacted a lender and learned that before proceeding, every borrower must go through a counseling session with an FHA trained and approved company. This counseling session gives potential borrowers all of the pros and cons of an R.M. as well as other alternatives. They paid \$125 and took the counseling session. Then, they obtained three lender’s quotes; each based on an estimated value of their home.

The couple chose a lender, and an appraisal was ordered. When it came back, the value of the home was \$35,000 lower than expected. Jane (who had been in the mortgage industry more than 25 years) noticed the comparable sales used all occurred in 2018. She went on one real estate website, found sales of similar homes that all closed in 2019 and asked the lender why none of these more

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current comparables had been used. The appraiser was required to review his report and adjusted his figure upward. Jane and Ron decided to go forward based on the quote they were originally given, which indicated they would receive about \$18,000 at closing and other funds a year later. When they received the paperwork to proceed, the numbers for the type of loan program they wanted had all been changed. The amount of money they were supposed to receive at closing had been reduced by \$8,500 because of additional fees and expenses added on by the lender. To say Jane and Ron were upset is an understatement!

Jane and Ron decided after much discussion that in order to do the repairs and improvements necessary on their home, they had to proceed with another lender. The second lender reviewed the adjusted appraisal and determined that a second appraisal was necessary (Both appraisals must be paid by the borrower, which can be financed by the R.M.). The second appraiser used new comparable sales, and everyone was satisfied. The first appraisal which Jane and Ron had already paid \$295 for was not used.

Then the application went to the underwriters of the second lender. It came back with numerous tedious questions that

required Jane and Ron to compose explanation letters and forward copies of numerous documents that included copies of bank statements, mortgage invoices and tax returns. The real difficulty was the mortgage company wanted copies of all checks from the previous two years. To get these copies, their credit union charged \$5 for each copy. They explained this to the loan officer, and after reviewing the paperwork, she said they would only need six months of copies. Once everything was reviewed again, the underwriters approved the loan. It was finally closed in the middle of August, much to Jane and Ron's relief! They received almost \$18,000, and there will be \$22,000 available next year. That should cover all the necessary repairs and improvements Jane and Ron need to make on their 'forever' home. They also no longer have a mortgage payment of more than \$800 every month.

There is plenty of information available on these Home Equity Conversion Mortgages. Your local library has information and/or you can look it up on the internet. It will also show the ranking of different lenders. If this is something you are thinking doing, my suggestion is to do your research. Take the counseling session and ask as many questions you can think of for your particular situation. Good luck!

FLU SHOTS

Written by Rebecca Koch

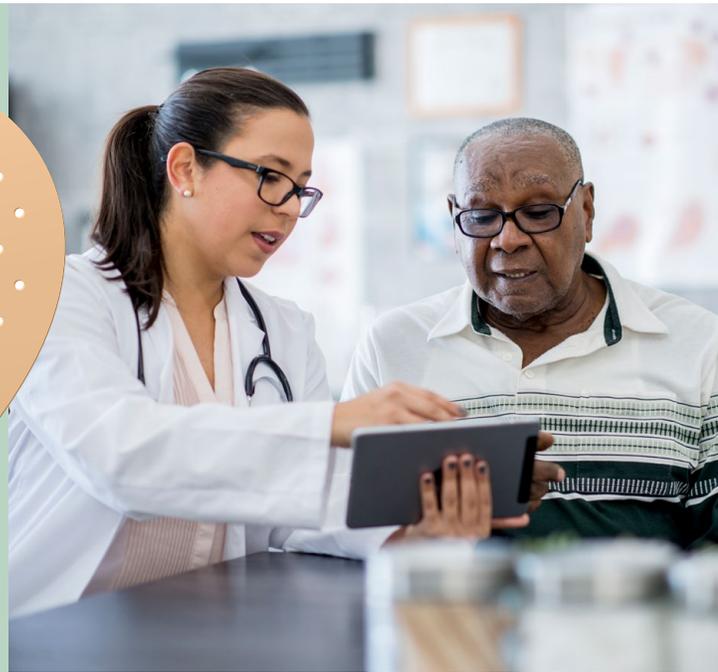
All across the land, flu shots are being offered everywhere from doctors' offices to grocery stores. Since young children and seniors are at top of the at-risk populations list, it seems like a timely topic for a Vital Source article on LIFE's vitalistic philosophy.

If you're immersed in medical thinking, it seems foolish not to participate in the yearly flu shot ritual. Why would anyone NOT want to get a flu shot to reduce the risk of contracting influenza? On the other

hand, if you're immersed in vital thinking, you trust that the body is capable of responding and adapting to challenges in the real world. In that event, it may seem pointless to take part in an attempt to artificially confer immunity to a rapidly mutating virus. Whatever your personal philosophy, it's important to make an informed choice about this yearly ritual. And, amid the polemic nature of all public debate these days, it's not easy to sort out credible sources advising us how to look

out for our own personal best interests in healthcare matters.

According to one vaccination educator, Tom Jefferson, MD, the first thing consumers should be aware of is that many cases of "flu" are not necessarily influenza. That means the reports of influenza are, to use a research term, "conflated," and cases of true influenza are far more unusual than we're led to believe by the frequently and widely repeated reports of those cases. What that



means “on the ground” is that, according to Dr. Jefferson, about 1 in 100 people who have been vaccinated against influenza then go on to contract it. And how many unvaccinated people get the flu? Well, double that. But, even then, we’re still only talking two people out of 100. In other words, true flu isn’t necessarily lurking on every corner and on every surface, just waiting to infect you. In fact, it’s simply not all that common. It’s also important to remember that the flu vaccine does nothing to protect against any of the many flu-like illnesses that aren’t actually influenza.

As far as children and elders, it’s also questionable whether their immune systems are yet or still functioning in a way that would allow an influenza vaccine, in accordance with its proposed mechanism of action, to trigger immunity. Unless one’s immune system is at peak reactivity/responsiveness, the vaccine may not work or cause a reaction that is 100% preventable by not having the vaccine. Finally, the only way to develop 100% immunity to any particular strain of influenza is to contract it from the environment. The “side effect” of that

approach is, well, having the flu, which most people manage to live through just fine. Some would even argue that your adaptability to future infections would be greater as a result of having mounted a full (and successful) natural immunological defense.

But, what about potential pandemics, like the Spanish Influenza of 1918 that killed millions worldwide and something like 650,000 in the U.S. alone? If the flu vaccine does nothing else, it keeps the mass pharmaceutical manufacturing and delivery system in place in the event massive inoculation is ever needed. However, the 1918 influenza pandemic was a mutated bird virus that came out of nowhere and, even in the event a similar mutation were to occur today, it seems unlikely anyone could accurately predict, from the billions of possible mutations, which particular one would allow the development of an effective vaccine in advance of the outbreak.

In the end, consumers need to educate themselves about the best options under their specific circumstances. While it isn’t easy to know who’s selling who in

our current profit-driven, Big Pharma-dominant culture, having a well examined philosophy of health and wellbeing may be your best bet for guiding critical thought in your decision about which vaccination option is best for you.

I hope this is interesting or, even better, helpful. I look forward to sharing thoughts on the vitalistic lifestyle in future issues of the Silver Eagle and welcome your feedback at Rebecca.Koch@LIFE.edu.

Rebecca Koch serves Life University as Director of Service Initiatives and occasional author of articles and publications about LIFE’s philosophy, Neo-Vitalism and its foundational value of Lasting Purpose. She is the author of Vital Signs: Trusting in “Life Its Ownself” available on Amazon at <https://www.amazon.com/dp/1549665227>.

REFERENCES: <http://experiencelife.com/article/the-debate-about-flu-shots/>



Benefits of Walking

Walking is an easy and great choice for older adults wanting to exercise. Did you know walking can:

- Strengthen muscles
- Help keep your weight steady
- Improve balance
- Lower likelihood of falling

Some tips for safe walking

1. Be aware of your surroundings

Plan to walk during the daytime or well-lit areas in the evenings. Keep an eye out for uneven surfaces, possible obstacles and other tripping hazards.

2. Keep Hydrated

Bring a bottle of water with you and make sure to drink plenty of fluids if you sweat.

3. Dress Properly for the Weather

If walking outside, wear layers of clothing so that you can take off a layer if you are hot or put one on if you are cold.

4. Walk with a friend

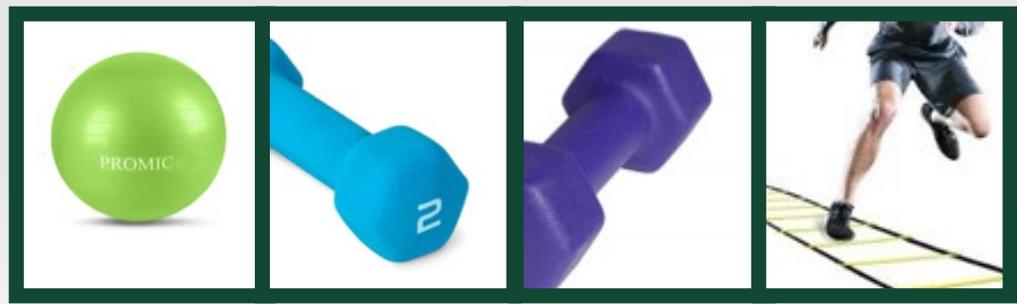
This can make exercise more fun and build up friendships.

If you are looking for a place to walk, Life University offers more than five miles of trails that wind through campus, providing opportunities for walking, reflection and connection with the natural environment.

Source: Health Aging, <https://www.healthinaging.org/tools-and-tips/walking-tips-older-adults>

New Exercise Equipment

Additional exercise equipment has been purchased for LCS members to use in the wellness center; 2-pound and 4-pound dumbbell weights, 65 centimeter exercise balls and agility ladders. Please reach out to Pat in the Wellness Center to use this equipment.



Staying Hydrated

Dehydration is a common and very serious condition. The best thing to do is try to prevent it from happening, but it's much easier said than done to increase fluid intake. Here are five easy ways to incorporate more water in your daily routine.



INGREDIENT	PERCENT WATER	SERVING SIZE
Orange	97%	1 medium
Cucumber	96%	1 cup peeled and sliced
Tomato	94%	1 medium
Watermelon	92%	1 cup diced
Bell Pepper	92%	¾ cup sliced
Grapes	92%	1 cup
Cantaloupe	90%	1 small wedge
Blueberries	85%	1 cup
Apple	84%	1 medium

1. Remember there are many sources of fluids.

You don't have to drink only plain water to get hydrated. Coffee, tea, fruit juice, fruits and vegetables all contain water. You can incorporate foods with high water content into your diet.

2. Keep water easily accessible.

Try putting a lightweight pitcher of water and a cup near your favorite seat.

3. Experiment with beverages at different temperatures.

Try warming up juices, making decaf iced coffee or adding soda water to make drinks bubbly.

4. Try something savory.

Drinking hot soup broth can be a good source of fluids in cold winter months.

5. Make popsicles.

Homemade popsicles made from fruit juice with a mix of water can be a great frozen treat.

We hope you enjoy these few ideas to incorporate more water into your diet.

Sources: Aging Care, <https://www.agingcare.com/articles/hydration-tips-for-seniors-205594.htm>
Daily Caring, <https://dailycaring.com/6-ideas-to-get-seniors-to-drink-more-water/>

Chiropractic Care

Have you met your chiropractor at the Life University Chiropractic Community Outreach Center?

At the center, patient care is delivered by senior-level students, and the center is open six days a week with Saturday appointments available. Members without Medicare qualify for reduced-fee adjustments, physical exams and X-rays. For more information, contact the outreach center at 770-426-2946.

A Round of Thanks

Thank you to the seniors who participated in "soup day" at the Wellness Center and shared some soup and drinks for everyone to enjoy. The students truly enjoyed this special treat!

