

## —Seniors—

**Welcome Betty Muegge**

We are very pleased to welcome Betty B. Muegge, Attorney at Law, as a new advertiser, contributor and supporter to our Senior Focus page.

Betty graduated from McGeorge School of Law in 1975. From then until July of 1987 she had a general practice, which included general civil litigation, family law and probate, in Roseville, CA. In addition she holds a Master's degree in Educational Psychology from Immaculate Heart College in Hollywood, California.

In 1987 she limited her practice to estate planning. Since that time she has given over 1500 seminars to public and private organizations. She has spoken for PERS, Sacramento County Employees,

many different banks and financial institutions and J.C. Penney's retirement seminars throughout the country. She continues to practice estate planning in Roseville.

She has been a featured speaker on a national cable television program for estate planning. Betty was a regular guest on KCTC's Money Matters talk show, and she has authored a book on estate planning titled *Who Gets My Pets, The Handy Estate Planning Guide* which is intended to be an educational tool regarding wills, trust, powers of attorney. It answers many questions that individuals have concerning estate planning in general.

If you have questions for Betty, please submit them to the paper. This allows her to answer questions for the benefit of all our readers. Contact Betty personally for private consultations.

**Support Fire Relief Efforts at Local Save Mart and Food Maxx Stores**

Many of us would like to be able to give a dollar or two (or more) to help support the fire relief efforts of the American Red Cross. But we just sort of forget about it, or the idea of making small contributions by mailing a check or calling in with a credit card is intimidating. But now, residents of Northern California and Northern Nevada have an easy opportunity to support these efforts any time they visit a Save Mart, S-Mart Foods, Lucky, or Food Maxx store. The stores will collect donations of any amount through the end of this month.

"The 2008 fire season is particularly intense and affects all of us. We may know a family that has been displaced, a firefighter battling the blazes, or a home or business that has been destroyed. We all see and

breathe the smoke that shrouds our landscapes," said Steve Junqueiro, Executive VP and Chief Operating Officer of Save Mart Supermarkets. "The Red Cross is at the forefront of fire relief. Their resources are stretched, and in some areas overextended. Save Mart Supermarkets and its stores are privileged to provide the means for all of us to help fire victims by supporting the agency that brings them aid."

Customers are welcome to make a contribution at the check stand, and their receipts will itemize the amount donated to the Red Cross. As with any purchase, cash, checks, debit cards, or credit cards will be accepted. Local stores—in and around the Orangevale Country Journal's circulation area—that are supporting this program are:

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**Elder Abuse Is A Serious Problem**

Each year hundreds of thousands of older persons are abused, neglected and exploited by family members and others. Many victims are people who are older, frail, and vulnerable and cannot help themselves and depend on others to meet their most basic needs.

Legislatures in all 50 states have passed some form of elder abuse prevention laws. Laws and definitions of terms vary considerably from one state to another, but all states have set up reporting systems. Generally, adult protective services (APS) agencies receive and investigate reports of suspected elder abuse.

**National Elder Abuse Incidence Study**

Reports to APS agencies of domestic elder abuse increased 150 percent between 1986 and 1996. This increase dramatically exceeded the 10 percent increase in the older population over the same period.

A national incidence study conducted in 1996 found the following:

551,011 persons, aged 60 and over, experienced abuse, neglect, and/or self-neglect in a one year period.

Almost four times as many new incidents of abuse, neglect, and/or self-neglect were not reported as those that were and substantiated by adult protective services.

Persons, aged 80 years and older, suffered abuse and neglect two to three times their proportion of the older population; and among known perpetrators of abuse and neglect, the perpetrator was a family member in 90 percent of cases. Two-thirds of the perpetrators were adult children or spouses.

**Generally Accepted Definitions:**

**Physical Abuse** is the willful infliction of physical pain or injury, e.g., slapping, bruising, sexually molesting, or restraining.

**Sexual Abuse** is the infliction of non-consensual sexual contact of any kind.

**Psychological Abuse** is the infliction of mental or emotional anguish, e.g., humiliating, intimidating, or threatening.

**Financial or Material Exploitation** is the improper act or process of an individual using the resources of an older person without his/her consent for someone else's benefit.

**Neglect** is the failure of a caretaker to provide goods or services necessary to avoid physical harm, mental anguish or mental illness, e.g., abandonment, denial of food or health related services.

*Info courtesy of Sacramento County Sheriff's Dept*

**What Exactly Is A Reverse Mortgage?**

Senior adults all across the country are enjoying greater financial security and independence provided by the government-insured reverse mortgage program. This innovative program enables homeowners over the age of 62 to convert a portion of their home equity into tax-free funds with no repayment for as long as they live in their home. Older homeowners no longer need to compromise their standard of living in order to keep up with rising expenses.

Many senior Americans are finding that their "Golden Years" are not very golden. Property taxes, medical expenses, home maintenance and repairs, energy costs and other living expenses keep going up! For senior adults on a fixed income, it can be a real challenge just to make ends meet each month. Sometimes it can mean making a decision between cutting back on food or medicine. However, thanks to the reverse mortgage seniors can now supplement their retirement income.

A reverse mortgage is a safe financial option for many senior homeowners that provides a more comfortable retirement and the ability

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