



Senior Sense

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Stretch Your Medication Dollar

Many Americans spend a large part of their monthly budget on prescription drugs. Below are several ways to try to save money on prescriptions.



- **Over-the-Counter** – Buy over-the-counter medications. For example, consumers suffering from allergies can buy an over-the-counter medication like Claritin for about \$10 or spend more than \$50 for a prescription medication. The effectiveness is usually the same.
- **Samples** – Always talk to your doctor about the cost of your medications. Ask if a less expensive medication is available. Sometimes medical clinics have free samples available.
- **Generics** – Ask if the prescription is available in generic form. Many patients ask for brand names they recognize, but the generic versions are usually as effective and much less expensive. You can also buy the generic brands of multivitamins, ibuprofen (Motrin), acetaminophen (Tylenol) or aspirin, too.
- **Dosage** – Ask your physician if your medication can be split in half. Often times, a physician can prescribe 20 mg. tablets for the same cost as the 10 mg. needed by the patient. Patients can use a pill-splitter to get the correct dose of 10 mg.
- **Shop Around** – Compare stores and/or pharmacies for the best prices.
- **Assistance Programs** – Check on drug assistance programs from state agencies or pharmaceutical companies that manufacture your medicines. Check out www.medicare.gov or call 1-800-Medicare and ask for “Drug Savings.”

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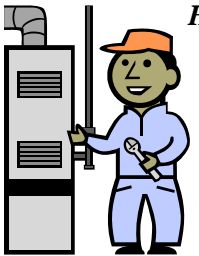
SAVE THE ENVIRONMENT AND STRETCH YOUR DOLLAR ON ENERGY

With the economy forecast looking bleak, everyone is concerned about saving money where possible. Seniors may be greatly affected by the downturn of the economy so the following are some environmentally friendly ways to save money. Reducing the amount of home energy you use saves utility costs and improves the environment.



Lighting

- Fluorescent Lights - Replace standard incandescent bulbs with fluorescent tubes or compact bulbs. Fluorescent lights use 50-75% less electricity and last about 4 to 10 times longer than regular bulbs.
- Daylight – Take advantage of daylight. When using natural light, you may be able to turn off some of your electric lights. Open the curtains or use sheer or light curtains. Decorate with light colors that help reflect daylight in the room. On hot summer days, you'll conserve more energy by drawing the shades to help keep heat out.
- Turn off lights – Turn off lights when not in use. If you leave a room, turn the lights off behind you. You may have heard that you should leave lights on if you're gone only a short while, because turning them back on uses a lot of energy. That's not true with today's lights. Always turn them off when they're not being used. If you have several lights in your classroom, you may not need all of them. Experiment to find the best lighting for your room.



Heating and Cooling

- Check filters and replace as needed – usually once a month. Have a professional check and clean equipment every year. Set your thermostat comfortably low in the winter and comfortably high in the summer. Dress appropriately.
- Summer – Set the thermostat to 76° F or above. Close the curtains – especially on east- and west-facing windows, which get more direct sunlight.
- Winter – Set the thermostat to 68° or lower. Open the curtains. In winter, sunshine helps warm a room so that the central heating runs less.
- While you're away – Turn your thermostat back 10–15 degrees while you are away. If you turn the thermostat back for at least eight hours a day, you can save approximately 10% on your heating and cooling bills. A common misconception is that a system works harder than normal to return the space to a

comfortable temperature after the thermostat has been set back. This misconception has been dispelled by years of research and numerous studies (U.S. Department of Energy).

- Programmable Thermostat – A programmable thermostat can return a comfortable temperature to the room before you arrive. You select the times the heating or air-conditioning comes on, according to your pre-set schedule. Most programmable thermostats can store and repeat six or more temperature settings a day. You can manually override the temperature setting without interfering with the rest of the daily or weekly schedule. When shopping for a programmable thermostat, look for the ENERGY STAR label indicating the most energy efficient products. The price is approximately \$29 – \$75. Programmable thermostats are generally not recommended for heat pumps.
- Insulation – Heat can be lost through the ceiling and walls. When your house was built, the builder likely installed the amount of insulation recommended at that time. If you have an older home, have an inspector check the insulation. Seal gaps around pipes, ductwork, and chimneys.



Ten Ways to be MedWise

The more than 100,000 over-the-counter (OTC) drugs that you can buy without a prescription all have one thing in common: they are serious medicines that need to be taken with care. That's why it's important to be a MedWise Arkansan every time you buy and use an OTC drug.

Here are ten simple ways to get the most from your OTC medicines:

1. **Always start by reading the label—all of it.** Reading the label will help you decide if you have selected the right product for your symptoms, understand the dosing instructions, and are aware of any warning that may apply to you.

2. **Look for an OTC medicine that will treat only the symptoms you have.**
The formulations of OTC drugs are very specific and should not be mixed and matched.
3. **Know what to avoid while taking an OTC medicine.**
Like prescription medicines, some OTC drugs can cause side effects or reactions. Read the label to see what to avoid while you are taking an OTC drug.
4. **When in doubt, ask before you buy or use an OTC medicine.**
Taking an OTC medicine safely is too important for guesswork. If you have questions, ask your pharmacist or doctor.
5. **Take the medicine EXACTLY as stated on the label.**
When it comes to OTC medicines, more is not better! Taking too much of a nonprescription medicine can be harmful. Take only the recommended amount and at the exact intervals stated on the label.
6. **Use extra caution when taking more than one OTC drug product at a time.**
Many OTC medicines contain the same active ingredients, which means you may be getting more than the recommended dose without even knowing it. Always compare active ingredients before taking more than one OTC medicine at the same time.
7. **Don't combine prescription medicines & OTC drugs without talking to your doctor first.**
Sometimes combining drugs can cause adverse reactions, or one drug can interfere with the other drug's effectiveness. Always ask your doctor or pharmacist to play it safe.
8. **Make sure that each of your doctors has a list of all the medicines you are taking.**
This includes not only prescription medicines but also any OTC drugs and dietary supplements that you may be taking.
9. **Always give infants and children OTC medicines that are especially formulated for their age and weight.**
Unless labeled otherwise, adult-strength products should not be given to children; doing so could result in accidental overdosing. To be safe, don't cut adult tablets in half or estimate a child's dose of an adult-strength liquid product.
10. **Don't use OTC medicines after their expiration date.**
Dispose of all medicines promptly after their expiration date, and be careful not to throw them away where children or pets may find them.

Children's Contact with Birth Parents

For grandparents raising grandchildren, the amount of parental contact desired will vary from situation to situation. Contact with the children's birth parents will affect the children's well being. In some cases, for the good, especially if they are to live with their parents again, but in some cases it may be best to limit contact or have only supervised contact with the children. There are no simple rules about contact with the birth parents as each situation is unique and involves the grandparent, the birth parent and the grandchildren.

Tips for Birth Parent and Child Visitation:

1. Make the visitation part of the child's routine.
2. Plan visits ahead of time.
3. Help the child follow through with promises of visitation or other contact.
4. Make clear to the birth parent the expectations for the visit.
5. Give the child the opportunity to express how he/she feels after the visitation (or lack thereof if the parent does not show).
6. Do not criticize the birth parent in front of the child.

Alternatives to Visitation:

Grandparents are often placed in the middle of the visitation issues. Having a case worker or other family member help with the arrangements for face-to-face visitation may ease the burden on the grandparent. Sometime, alternatives to visitation are needed. Depending on the child's age, other suggestions for contact include drawing pictures, sending letters, receiving phone calls, and taking and sending photographs. Emails and videos are also ways to keep in contact without face-to-face contact.

Extension Programs

All of the articles in this newsletter are taken from new Extension programs that are currently being offered. The articles on saving money on energy and medication are from a brand new program titled Stretching Your Dollar, which offers these tips and many more on ways to save money. During times of economic distress, the Extension service wants to offer programs of importance to you and your family.

The article on grandparenting is part of a program titled Adventures in Grandparenting that can be used for custodial grandparents as well as non-custodial grandparents. Additionally, the article on being wise about medications is from MedWise Arkansas, which is also offered through the Extension service. These programs can be offered in the form of handouts as you visit our office. If you are aware of a group interested in any of these programs, contact your local Extension office at 741-6168 to set up a presentation or an educational series.

Another new program that will be offered in Boone County in the coming year is the Strong Women exercise program through Tufts University. This program focuses on physical activity for individuals with arthritis or osteoporosis. Look for more information on these programs in the near future.

Sincerely,

Trudy G. McManus
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