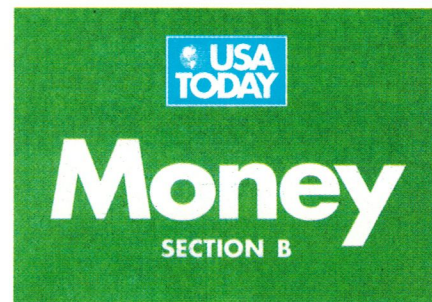


Money bookshelf

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'Savvy Senior' offers road map to plotting life path

Author sees himself as channeler of data with Web sites, phone numbers

By Kerry Hannon
Special for USA TODAY

Jim Miller, 40, has more than a few years to go before AARP puts him on its mailing list. But in one of the quirks of life, three years ago, he began writing a nationally syndicated column, "The Savvy Senior," which now runs in more than 400 newspapers across the country.

These columns inspired his new (and first) book, *The Savvy Senior: The Ultimate Guide to Health, Family, and Finances for Senior Citizens*.

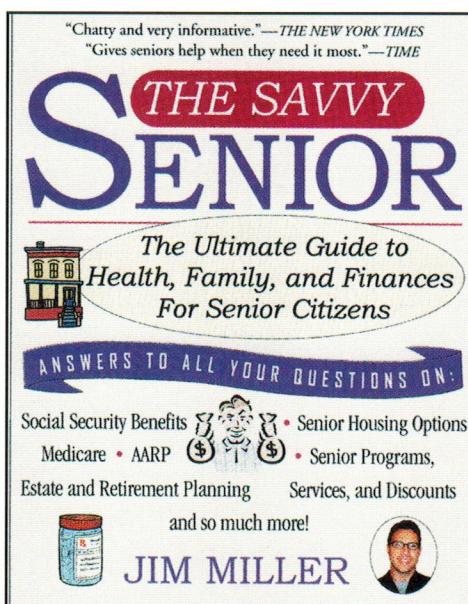
In the category of "You never know what life has in store for you," his story goes like this: Miller, a stadium announcer for the University of Oklahoma's football and basketball teams, began working at a retirement community in Norman, OK, after his parents died in October 2000 within three weeks of each other.

"Feeling devastated and lost, I took a temporary job working at a retirement community to help me through the grief," he writes. "I thought being around people my parents' age would make me feel better."

While there, he started writing a Q&A column for senior citizens in the local newspaper, the *Norman Transcript*, and the response was immediate. That's when it hit him: There was a clamoring for this type of stripped-down information.

To his credit, in his columns and in his book (dedicated to his parents, Joe and Joan Miller), Miller refuses to be fooled into portraying himself as a guru doling out advice to the confused.

What he has done is deftly assemble a user-friendly resource guide that you can thumb through to get a feel for the realm of help out there, or set on a bookshelf within



easy reach to pull down when a senior moment arises.

He sees himself as a channeler of information in a real rather than a cosmic sense. He appears to be. Is it an ultimate guide, as billed? Probably not, but the sheer breadth of Web sites, toll-free numbers and addresses to contact for the help you might need now or in the future is impressive.

One complaint might be that the resources are Web-intensive and might not be as handy for a computer greenhorn, but the book does contain a chapter on how to become a computer-savvy senior. Information includes:

Finding driver safety programs for motorists 50 and older. These courses might result in discounts on auto insurance premiums, he notes. They also get drivers up to speed on new laws and the effects of medication on driving skills.

How to shop for senior living options, including assisted-living and nursing homes.

Health tips, such as remembering to get free flu shots and eye exams. Also, there are Web sites and contacts to learn more about Alzheimer's disease and other forms of

dementia, nutrition and even safe weight-training for seniors.

"Ever consider lifting weights?" he asks. "Experts say you are never too old to lift weights. In some nursing homes, residents have traded in their walkers for canes after using weights for their thighs and calves," Miller says.

By far, some of Miller's best guidance comes from the generous space he devotes to the basics of Medicare, from drug benefits and cost-cutting tips on prescription drugs, to enrollment procedures and extra health insurance help.

Throughout, Miller tosses in Savvy Notes and Tips and Facts. Two interesting facts: The typical American over the age of 65 takes an average of six prescription drugs. And claimants who file Medicare appeals are successful more than 50% of the time. (Miller does not cite sources for his statistics.)

The section on Social Security is worth noting. More than 50% of the many questions the "Savvy Senior" column received are about Social Security, Miller reports.

You'll come upon some intriguing facts such as almost one of every six Americans collects Social Security benefits each month. In 1950, Americans age 65 and older totaled 13 million. In 2000, that number totaled 35 million, and by the year 2030, it will rise to 71 million.

Of course, the best resource available here is the Social Security Administration's own Web site: www.socialsecurity.gov. You won't find a lengthy resources list beyond this one.

But to help allay some of the fears that surround Social Security and how it works, Miller has taken the time to explain as plainly as he can how much you can expect to get from Social Security and when to start collecting benefits, as well as survivors and divorced benefits.

The best source, of course, is go straight to the SSA Web site or, for those without Internet access, call 800-772-1213.