



United States Medical Supply, Inc.
Providing the best in medical supplies and accessories

usmedvoice

1-877-876-3364

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NOTE FROM THE PRESIDENT

Yellow, brown and orange colors fill the landscape. The smell of burning leaves, autumn winds, big yellow school buses & football. All this rolls up into a season called FALL.

This is not a time for cherubs with arrows, or fireworks in the sky; no leprechauns granting wishes, nor colorful eggs to be scavanged. But it's a time for sharing with family & friends over a game, or pre-holiday shopping to avoid long lines later.

Most important... it's time to take care of you. Be happy! Be healthy! Be good to yourself! And if you have questions about our products or services call **US Med**. We're here for you every season of the year.

Zack Schiffman

Zachary Schiffman, President
 United States Medical Supply, Inc.

RECESSION DURING RETIREMENT

People who are retired may feel the financial squeeze of a recession more than others. Many retirees are on a fixed income and may have lost retirement money in investments. To help deal with these issues, keep these tips in mind.

For people in retirement during a recession many experts agree it's important to keep short-term assets in safe investments like FDIC insured saving's accounts and FDIC insured CDs. Make sure to keep at least three years of living expenses in low-risk accounts. Keep on top of current FDIC insurance limits on all accounts.

Remember that long-term capital will survive in more riskier investments like the stock market. Research shows that overall returns on investments will pay off for those investing in the stock market over a long period of time.

Make sure that the company who holds your life insurance has an "A" rating or higher. If your life insurance company has a low rating, it could mean that your premiums will go up or benefits won't get paid. If your life insurance company has a low rating, think about purchasing several lower benefit, high-rated policies. To check your insurance company's rating go to ambest.com or moody's.com.

If you're retired during a recession keep credit card balances lower than 20 percent of the limits. Make sure to keep your credit score pristine. Don't get a new credit card unless it's absolutely necessary, and don't close any old, established credit card accounts.



A FEW REMINDERS

Sign & Return the packing slip in your shipment to us today.

In your shipment, please find the colored packing slip, sign it & return it to us as soon as you get your order to help us plan your next shipment.



You can only have one provider for diabetic supplies at a time per medicare guidelines.



FALL PROMOTION: REFER-A-FRIEND

Refer-A-Friend and get a Free Gift, and your friend does too!

Have your friends call us at 877-876-3364 and make sure they mention your name and we'll send you and your friend a **Free Gift** each if they qualify.

If they have Diabetes and are on Medicare, or have Private Insurance, we can provide their supplies delivered right to their home! They get FREE Training, FREE Home Delivery, FREE Gift in every shipment, FREE Quarterly Informational Newsletter & they don't need to fill out any forms (we handle the insurance paperwork.) Have them call us at 877-876-3364 and make sure they mention your name.



Sleep Mask



7 Day Pill Box



Diabetic Cookbook



Playing Cards



Digital Thermometer

United States Medical Supply, Inc.

8260 NW 27th St. Suite 401 Miami, FL 33122 Call Toll Free for personal service 1-877-876-3364

HOW TO: FIND SENIOR TRAVEL DEALS

Most hotels, airlines, and cruise lines offer discounts to seniors. These deals can save you hundreds of dollars. There are many advertised deals for senior adults, therefore it pays to shop around for the best one.



Keep in mind that sometimes offers open to everyone can be cheaper than those specifically for seniors, so don't rule those out when planning your trip. Also, retired

travelers can take advantage of non-peak discounts by traveling at times when others are in school or working.

Most senior travel deals begin at age 65, but you can find some that begin as early as 50! If in doubt, contact the company providing the travel service and ask them the age requirements for the senior adult discount program.

Here are some sources for travel discounts for seniors:

1. **AARP deals.** They provide discounts for adults 50+. There's a small fee to join, but doing so gives you eligibility to travel & other benefits. Book through the AARP travel-booking site, or through hotels and airlines.
2. **Airfare deals.** Indicate your age when making a reservation. If you have questions about discount airfares from a specific carrier, contact an airline booking agent.
3. **Hotel deals.** Hotel discounts range from 10%-40% off the room rate. The qualifying age for a discount varies, so be sure to check. For example, La Quinta's discounts begin at 55, but for Marriott, you'll have to wait until 62.
4. **Cruise ship deals.** Book early. These discounts typically have limited cabins. Indicate your age when reserving your cabin. (i.e., Norwegian's discounts start at 55.)
5. **Restaurant deals.** You can save at restaurants when traveling (and at home when you are not). Many restaurants offer senior menus & other discounts for seniors.
6. **Other travel discounts.** Amtrak offers a 15% discount for travelers over age 62 (with certain restrictions). Greyhound also has discounts for travelers over age 62. Not sure if a company provides senior discounts? It's generally worth asking.

With a little bit of research and perhaps a phone call or two, senior travelers can find significant savings.



EXERCISE CORNER: STANDING TWIST

This core strengthening exercise can also be performed by standing or sitting, but your range of motion is greater if you are standing. It's a core strengthener.

Stand with feet, hip width apart, & arms out to your sides. Keep your neck in line with your spine (don't turn your head). Rotate your waist gently to the right, your arms will follow. Keep your hips still. The movement is in the waist. Now come back to the center. Rotate to the left. You will feel a great stretch throughout the upper and lower back. Come back to the center again. Complete rotation 10 times on each side. For added support, you can hold a medium exercise ball in your hands with your arms extended straight in front of you as you turn.



NEED HELP?

American Diabetes Association
800-342-2383
www.diabetes.org

American Heart Association
800-AHA-USA1
www.americanheart.org

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HOW TO: PREPARE FOR AN ELDERLY DRIVING TEST

When it is time for an elderly driver to renew their license, they may be asked to take a driving test to show they are still physically & mentally competent. To prepare for an elderly driving test, be sure to follow these easy steps:



Find out at what age you are required to be retested.

Make an appointment to check your vision before your license comes up for renewal.

Have a physical exam before your scheduled test to make sure you're healthy enough to continue driving safely, and advise you of conditions you need to disclose.

Prepare for a written driving test by studying your state's driver's handbook.

Schedule a session with a driving instructor. Have them take you through the route that you will take for the driving road test so that you can familiarize yourself with the test area.

Take a summons for an elderly driving test seriously and prepare for it in earnest. If you don't prepare for your driving test & make too many mistakes, you could lose your license because the authorities think you are no longer a safe driver.

BRAIN SCRATCHER: SUDOKU

Difficulty INTERMEDIATE

	9	5	3		2			7
	8	3						4
1			4					
5	3				8			
	2	9				6	8	
			7				2	5
					6			2
9						3	1	
2			8		4	5	9	

Diabetic Friendly RECIPE BOX: BAKED FISH "FRY"

SERVES: 8	EXCHANGES: 3 Very Lean Meat 1/2 Starch	Cholesterol 65mg Sodium 208mg Total Carb. 10g Dietary Fiber 0g Sugars 1g Protein 23g
Prep Time: 10 Mins.	Calories 144	
Cook Time: 20 Mins	Total Fat 1g Saturated Fat 0g	

Ingredients:

- 2 egg whites, beaten
- 1/2 tsp dried dillweed
- 1/2 tsp black pepper
- 1 cup cornflake crumbs
- 2 pounds fresh or frozen haddock fillets, thawed if frozen, cut into 8 pieces
- Nonstick cooking spray

Directions:

1. Preheat the oven to 400° degrees F. Coat a baking sheet with nonstick cooking spray.
2. In a shallow bowl, combine the egg whites, dillweed, and pepper. Place the cornflake crumbs in another shallow bowl. Dip the fish in the egg mixture, then in the cornflake crumbs, coating completely. Place the fish on the baking sheet.
3. Coat the fish with nonstick cooking spray and bake for 18-20 minutes or until it flakes easily with a fork.



This recipe is an excerpt from "Mr. Food's Quick & Easy Diabetic Cooking"

What can we do better? Let us know. Email us at news@us-med.com. We'd love to hear what you think about us and why.

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SPOTLIGHT: PERSONAL EMERGENCY RESPONSE SYSTEM (P.E.R.S.)

PROTECT YOUR HEALTH AND INDEPENDENCE AT HOME!

During an emergency, every second counts and delayed medical care can jeopardize recovery. US Med now offers its customers and their loved ones 24-hour safety and protection at home.

US Med has partnered with the leading name brands in personal emergency response systems (PERS) to offer high quality, low-cost medical alert systems that will enable you or your loved ones to live safer and more independently at home. US Med is pleased to offer both the Medical Alert and Guardian Alert 911 systems, to provide you with reliable and affordable safety at home.

Medical Alert

- Connects to a live call center for assistance
- No equipment costs, setup fees or contracts
- Pay only a monthly monitoring fee of \$29.95



- Purchase to own for one-time fee of \$199.00
- Basic 911 communicator
- No ongoing fees

Both medical alert systems offered by US Med are easy to use and designed to reduce the risk of living alone. Let US Med provide you with greater piece of mind and the safety you or a loved one needs to live independently at home. For more information or to place an order, call toll-free 1-877-814-5468.

FEATURED PRODUCT: US MED FINANCIAL ADVISORS

HERE FOR YOU TODAY! HERE FOR YOU TOMORROW! US Med and its new affiliate, US Med Financial Advisors have partnered with insurers in your area to offer you the high quality, low cost healthcare options you deserve. Because you are a valued customer, we would like to help you find the affordable healthcare coverage to meet your personal and individual needs.

Membership Has Its Privileges – Great Options to Help you SAVE MONEY on your Health Insurance with US Med Financial Advisors

Available Benefits Include: No referrals plans, Prescription coverage, Use your current physicians, Continue to use United States Medical Supply for your supplies

CALL US TODAY AT 1-877-840-8217 FOR YOUR FREE HEALTHCARE CONSULTATION

Not connected with or endorsed by the U.S. Government or Federal Medicare Program. - You are strongly encouraged to evaluate your needs before choosing a health plan.

US Med Financial Advisors currently offers Medicare Advantage, Medicare Supplement and Prescription Drug Plans from: ANTEX, Mutual of Omaha, United World, Coventry, UnitedHealthCare, Secure Horizons, AARP and the Universal American Corp. family of companies. Coverage, plans and carriers offered are subject to change.

The information provided here is obtained from a number of sources and is designed to support but not replace the relationship that exists between a patient/reader and their doctor, diabetes specialist, or health-care worker. Medical advice is **NOT** provided and readers are advised to contact their doctor, diabetes specialist, or health-care worker if they have any questions about the information presented here, concerns about individual health matters, or the management of their diabetes.

Your Portable Nebulizer & Breathing Medications Await



NEW NEBULIZER

Latest Technology
Portable Version Available
Faster Therapy

FREE home delivery

LOW or **NO** Cost to you
(co-insurance or deductible may apply)

No confusing paperwork

FREE training

100% satisfaction guarantee

Your NEW Mask Awaits!



NEW MASK

For Cleanliness
Newest Technology
More Comfortable
Mask Variety

FREE home delivery

LOW or **NO** Cost to you
(co-insurance or deductible may apply)

No confusing paperwork

FREE training

100% satisfaction guarantee