

# Vaccinations frequently overlooked in the elderly

## Health Line

with DR. MARY RUDYK

About 82 per cent of deaths due to influenza occur in the elderly, a statistic that backs up the fact that the elderly are more vulnerable to the flu and other infectious processes.

Vaccinations can decrease the frequency of death however.

The ones of major concern however are potentially preventable in-

cluding influenza A and B (the flu); streptococcus pneumonia; and tetanus.

Less is known about pneumococcal infections which present 80 per cent or more of the time as pneumonia.

Despite the use of antibiotics, 30 to 40 per cent of adults over age 65 succumb to bacterial pneumococcal

pneumonias. Many (about 90 per cent) of them have pre-existing lung and heart conditions.

In addition to pre-existing disease, elderly subjects with pneumonia may present with lower fevers and less symptoms which can delay diagnosis and lead to fevers and less symptoms which can delay diagnosis and lead to higher mortality

rates. Symptoms such as tiredness, change in memory or loss of appetite may be the only clues to an acute infection. Unless these are recognized as signs of serious disease, diagnosis and treatment may be needlessly delayed.

Tetanus is another disease with a higher prevalence in the elderly. The main reason for this is elderly persons do not receive immunization boosters.

### Only 60%

Despite the increased incidence, mortality and morbidity from pneumococcal infection, influenza and tetanus, patients at high risk remain unimmunized.

Among residents of nursing homes, who may be at highest risk from influenza and pneumonias, average immunization rates of only 60 per cent have been documented. Under utilization of these vaccines remain an important and ongoing public health concern.

The increased susceptibility of aged persons to infections may partially be due to "normal" aging. The increased prevalence of chronic disease may further add to this susceptibility.

As we age, the chest wall becomes stiffer and the muscles of respiration decrease in strength. A less effective cough and reduced respiratory reserve result.

The frequent imposition of heart disease and the older person's lungs further compromises the ability to resist lung infections.

### Less mobile

Institutionalization may also be a particular risk factor for both influenza and pneumonia.

The institutionalized elderly are likely to be less mobile and on more drugs which can inhibit the ability to clear secretions. All of these factors increase the risk of communicable disease.

To the extent that vaccination programs prevent death and disability, preventative immunization can be thought of as a money-saving strategy. Vaccinations are under-used in the elderly. Perhaps the chief obstacle is the current climate which under values prevention. While side effects exist for all therapies, including the influenza and pneumococcal vaccines, these are minor.

Pneumococcal vaccination is only given once in a life time whereas the flu vaccine is given yearly. Tetanus toxoid booster should be given every 10 years.

Check with your doctor regarding your immunization status and get your flu shots as a yearly routine in the fall.



Introducing  
**The Friendly Mortgage**

## All Mortgages aren't the same

Yes, a Canada Trust mortgage gives you a very competitive rate. However, it's also full of flexibility. And a ton of other customer-friendly features. In fact, it's been designed with the help of people like yourself.

### Friendly Service

Canada Trust people care. We'll thank you for your business. And, we'll work hard to keep it.

We'll do our level-best to approve your mortgage when you need it. Same day turnaround isn't mission impossible!

Even our hours are friendly. Most branches are open 8 to 8 Monday to Friday, and 9 to 5 Saturdays.

### Friendly Products

You have the flexibility to choose from a complete range of mortgage products, including six month open and one to five year terms. Our market-leading six month open mortgage has no fee for renewals, and can be easily switched to a longer term, whenever you want.

You can lower your payments by spreading them over 25 years and still take advantage of several faster paydown features when you want.

Your friendly mortgage also gives you the option of including your property taxes with your mortgage payment and buying mortgage life insurance for pennies a day.

### Friendly Pre-Approval\*

We try to eliminate hassles before they are hassles! Before you go house hunting, we'll work with you to pre-arrange a friendly mortgage. This way, you won't have to worry about conditional offers or last minute financing.



### Friendly Mortgage Freedom

Dream of being mortgage free! Each month we burn a Canada Trust mortgage to say thanks to our customers. It's always great to see a family win their freedom from mortgage payments.

### Friendly when you Move

If you have a great rate on your friendly mortgage, and you decide to move, you can normally take it with you. Current rates would only apply to any increased amount.

### Friendly Payment Plans

You can pick a payment frequency with a Canada Trust friendly mortgage that suits your pay days and budget planning. If you choose weekly or bi-weekly payments, you can pay off your mortgage years sooner and save thousands of dollars.

Payment Frequency	Payment \$100,000 Mortgage	Time to Pay Off	Total Interest
Monthly	\$1,032	25 years	\$209,491
Bi-Weekly	\$ 516	17.3 years	\$133,628
Potential Saving		7.7 years	\$ 75,863

Based on an 12% rate calculated semi-annually, not in advance

### Friendly Paydown Options

You can pay down your friendly mortgage faster by using two special features: increasing regular payments by up to 15 percent in any one or more years, making lump-sum payments up to 15 percent of the original principal amount in any one or more years, at any time during the year.

\*Potential winners must correctly answer a time limited, arithmetical skill testing question before being declared winners. Maximum prize \$100,000. Offer can be discontinued at any time without notice. Complete details at all branches.

### Friendly \$500 to Switch

If you already have a not-so-friendly mortgage coming up for renewal with a major bank, trust company, credit union or insurance company, it's easy to switch to our friendly mortgage. No legal fees are involved. Ask for further details.

We'll handle the arrangements. In fact, if the mortgage transferred is over \$50,000, we'll pay you \$3 for every \$1,000 of mortgage balance you transfer, up to \$500. For example, if you transfer a \$100,000 mortgage, we'll pay you \$300.

### Friendly Help

You can expect knowledgeable, friendly help with your mortgage at Canada Trust. Give us a call. Or drop by for a free copy of our "All About Mortgages" brochure.

If you have a mortgage, why not have a friendly one?

### Friendly to Nature

A Canada Trust mortgage is even friendly to nature! We'll be making a small donation to the World Wildlife Fund (WWF) to help protect endangered wildlife in Canada, for each new mortgage approved.

With your help we hope to reach a donation goal of \$100,000.



**Canada Trust**

**OPEN 8 AM TO 8 PM MONDAY TO FRIDAY; SATURDAYS 9 AM TO 5 PM**

**Main at Charles 878-2834**

## TAX TIP OF THE WEEK

A PUBLIC SERVICE OF H&R BLOCK

Q. My father paid my tuition so that I could attend college last semester. Since I have very little income can he claim my tuition?

A. In a way yes. You may transfer all or a portion of your unused tuition amount to your father.

## CORRECTION NOTICE

Due to a print error in today's (this week's) Shoppers Drug Mart flyer, on page 7, AVIANCE NIGHT MUSK 37 mL is advertised at \$8.99 each. This should have read \$10.99 each.

Shoppers Drug Mart apologizes for any inconvenience this may have caused our customers.

**SHOPPERS DRUG MART**