



“Our Family Helping Yours”
(925) 240-5570

SPRING 2017

The HomeLife Connection

Serving All of East County, Tracy and Rio Vista!

CAREGIVER PROFILE



Caregiver of the Quarter,
Bonnie Cosby

Our caregivers are totally committed, highly qualified and carefully selected individuals who are personally and thoroughly screened, bonded and insured. Most importantly our caregivers are dependable and extraordinarily caring of others. In addition to their previous experience, our caregivers receive continuous training that includes a specialized curriculum that results in them becoming a Personal Care Attendent. These highly qualified and trained caregivers are ready to help you and your loved ones with a variety of daily activities such as:

- Caring companionship
- Meal planning and preparation
- Incidental transportation
- Running errands
- Light housekeeping
- Medication reminders
- Assistance with bathing and grooming
- Assistance with bill paying
- Information and referral services

Our personalized and affordable services are available 7 days a week and can range from a few hours a day to 24 hour and live in care.

Welcome to the Spring 2017 HomeLife Connection

Welcome to our Spring 2017, *HomeLife Connection!* We wish to congratulate our Caregiver of the Season, Bonnie Cosby!

Bonnie Cosby has been a caregiver with HomeLife Senior Care since October of 2015 and has been a pleasure to work with since joining the HomeLife team! Bonnie is reliable, dependable and gets along well with everyone she works with. Her genuine personality and the compassion she has for the client she serves shines through in the quality care she provides.

Bonnie has great communication skills and she is wonderful at keeping in contact with the office regarding client and schedule updates, something very much valued by the HomeLife staff as well as the client’s family members. It’s clear that Bonnie truly has the client’s best interest at heart.

Bonnie typically works three, eight hour shifts with a client who has

Alzheimer’s and this, at times, can take a lot of patience and adaptability. Bonnie has attended in-office trainings on her days off to learn more about this disease and to better familiarize herself with the client’s circumstances, demonstrating her genuine regard for the client’s wellbeing and a desire to provide the best care possible. Bonnie is dedicated, patient and compassionate. The HomeLife staff, the client to whom she cares for, and their family cannot say enough good things about Bonnie.

We are fortunate and proud that Bonnie is a part of our HomeLife Senior Care family! Thank you for all your hard work, Bonnie, and for being a shining example for our other caregivers!

— Felicia Buack
Human Resources Administrator

Best wishes,
Angela DiNicola,
Owner
HomeLife Senior Care



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FINANCE & CONSUMER RESOURCES

4 Ways to Get Free or Low-Cost Financial Advice

Not every retiree can hire a financial planner, nor is every person in retirement savvy about managing their finances and investments. But it turns out there are a lot of free and low-cost ways seniors can get help. From banks to libraries and even on the internet, here's a look at four ways retirees can get financial advice without spending a lot of money.

Some Banks Have No Fee Financial Advisors

Take your local bank for starters. A lot of financial institutions will provide their customers with financial advisors that don't charge you anything. These individuals make money from the commissions they get for selling you products, but they also go over your current and past financial situation, taking into account your goals for the future. Sure, they may try to steer you into specific products, but you don't have to purchase them. What's more, they usually have your best interests in mind since they make money off of growing your nest egg.

AARP Provides Free Tax Preparation for Seniors

Managing money in retirement also means retirees have to be mindful of the tax consequences of their investments and drawdowns, making preparing taxes each year a bit more complicated. A tax preparer well versed in retirement issues may cost a lot, but AARP has a free service for anyone 50 and older who can't afford to pay someone to do their taxes. Called the AARP Foundation Tax-Aide, AARP sets up in more than 5,000 locations in neighborhood libraries, malls, banks, community centers and senior centers. Through this service retirees get their taxes done for free and don't have to worry about a sales pitch in the process.

Library Seminars and Events Can Help Seniors with Finances

For many seniors, particularly ones on a budget, the local library, senior center

or community center can be a treasure trove of free financial advice. Many libraries around the country host seminars for seniors focused on financial topics, whether it's retirement planning or tax preparation. Those events are often free or low-cost events, providing seniors with tips and advice to manage their finances.

Websites Offer Low-Cost Advice

The internet has changed the way we do pretty much everything, and that is also true of financial advice. Thanks to robo-advisors and low-cost online financial advisors, seniors can get access to customized retirement plans, investment strategies and advice without paying a lot for it. Some examples: LearnVest, the New York-based online financial planner charges a one-time setup fee of \$299 and then \$19 a month. In return, seniors get a dedicated financial planner available 24/7, a customized financial plan and online tools and classes to help customers with their financial questions. Betterment, also out of New York, is another online financial advisor who charges competitive prices for advice. For example, seniors with account balances of \$10,000 or less pay 0.35% a month with a minimum \$100 deposit each month and \$3 a month without the deposit. The fee decrease to 0.25% for account balances between \$10,000 and \$100,000 and 0.15% for balances over \$100,000. Meanwhile, Investopedia has its new Advisor Insights platform, which is a network of financial advisors who answer questions from the online community for free.

The Bottom Line

Investing can seem scary, especially for people in retirement. And while financial planners have long been reserved for the wealthy that is no longer the case. There is a lot of free and low-cost help retirees can tap whether they prefer to receive it in-person or online.

—By Donna Fuscaldo

<http://www.investopedia.com/articles/reti>



ROTATING TOPIC:

How Geriatric Care Managers Can Help

You have a crisis with your elderly parent or relative. The crisis might involve your mom or dad falling and breaking a hip, getting pneumonia, or wandering away and, this time, can't find their way home. How do you take time away from your job or taking care of your own children? Don't get frustrated or overwhelmed; get help to deal with this new complex situation. With more than 80% of elder care provided by family members, an emerging field of geriatric experts known as geriatric care managers has sprung up to help.

A Professional Perspective

When faced with helping your aging parents make decisions about their future, getting an outside perspective from a geriatric care manager can help assess your parent's needs, identify things you may not have considered and create a care plan with options and recommendations. As specialists with extensive education and experience in elder care, geriatric care managers are skilled at assessing the level of help seniors need, changes that should be implemented now or in the future, and scheduling needed care services. Care managers can also identify helpful community resources, monitor needs and be an ongoing source of information.

Handling Family Dynamics

If you're finding it a frustrating task to talk to your parent about closing off the upstairs of their home to prevent falls, installing bath safety equipment, giving up the car keys, or wearing an ID bracelet for those walks around the block, you're not alone. Elderly parents often find it humiliating to transition to receiving advice, direction or physical care from their own children. But in the same arena, a professional outsider can step up to the plate and do it with panache.

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Getting Educated About Alzheimer's Disease

Alzheimer's disease is a progressive, irreversible disorder of the brain and the most common form of dementia. The disease affects the cognitive parts of the brain that are involved in thinking, remembering, and using language. It can severely impair a person's ability to carry out day-to-day activities.

The Difference Between Dementia and Alzheimer's

Dementia isn't a specific disease, but rather a general term to describe any loss or decline in brain function that affects memory, thinking, language, judgment, and behavior, and is serious enough to interfere with daily functions. There are numerous types of dementia, the most common of which is Alzheimer's disease, which accounts for 60 to 80 percent of all dementia cases.

Alzheimer's Statistics

Alzheimer's disease typically affects people when they're age 60 or older, and your risk of developing the disease doubles every five years after the age of 65. An estimated 5.2 million people in the United States have Alzheimer's, as of a 2014 report released by the Alzheimer's Association. About 5 million of these people are over the age of 65. According to the CDC, Alzheimer's disease is the sixth leading cause of death in the United States, and the fifth leading cause of death in people age 65 and older.

Alzheimer's Disease Causes and Risk Factors

Alzheimer's disease is caused by the excessive shrinking of certain brain tissues, which occurs when neurons stop functioning, lose connections with other neurons, and eventually die. It's not known how this process begins, but the brains of people with Alzheimer's contain amyloid plaques (which are abnormal protein deposits between neurons) and neurofibrillary tangles (twisted strands of a protein called tau) that likely affect neurons. Research suggests that the genes you inherit may play a role in the development of Alzheimer's. Other possible risk factors for Alzheimer's include heart disease, stroke, high blood pressure, diabetes

and obesity.

Preventing Alzheimer's

Making healthy life choices may help prevent or slow the onset of Alzheimer's. These preventive measures include eating a healthy diet, drinking alcohol moderately, maintaining an active lifestyle, getting adequate sleep, keeping your mind active and engaged and forming lasting and healthy social connections.

The Alzheimer's Association has developed a checklist of common symptoms to help you recognize the difference between normal age-related memory changes and possible warning signs of Alzheimer's disease. It's always a good idea to check with a doctor if a person's level of function seems to be changing. The Alzheimer's Association stresses that it is critical for people diagnosed with dementia and their

SENIOR HEALTH & LIFESTYLES



families to receive information, care and support as early as possible.

Early Warning Signs

- Memory loss
- Difficulty performing familiar tasks
- New problems with writing or speaking
- Confusion with time and place
- Poor or decreased judgment
- Problems with abstract thinking
- Misplacing things and losing the ability to retrace steps
- Changes in mood or behavior
- Trouble understanding visual images and spatial relationships
- Withdrawing from social activities

To view the full checklist, visit <http://www.alz.org/10-signs-symptoms-alzheimers-dementia.asp>.

—By Caren Parnes

How Geriatric Care Managers Can Help

(Continued from page 2)

A professional starts with a level playing field that creates a feeling of equality for the elder. Your parent may feel more comfortable speaking of sensitive areas with someone outside the family dynamics. At the very least, the elder is more likely to accept suggestions from a third party with a listening ear. The geriatric care manager will present a view to your parent that is unbiased by your personal stress, emotionally-charged worry, and any unconscious agendas.

Delegate to the Experts

With a geriatric care manager, you'll get inside knowledge on everything from local facilities, in-home services, and where to find medical equipment and supplies, to unadvertised benefits offered by various associations. Most of all, their encouraging support will allow you to continue the routine of your daily life while staying fully involved with your parents' lives. With a geriatric care manager, your

time with mom or dad becomes bonding time, not time trying to haggle over what to do next.

Contact a geriatric care manager to help you set up a strategic plan organizing and implementing the care your parent needs. They will help you fulfill your own needs to be involved as closely as possible while maintaining your own personal and professional obligations. Whether you need help for a day, a few months or for years, let decisions about the care of the people you love most be guided by someone who's been there before.

In the U.S., visit the National Association of Professional Geriatric Care Managers website www.caremanager.org for a searchable database of reputable national care managers.

—By Cheryl Smith, MA

http://www.caregiver.com/articles/general/geriatric_care_manager_expertise3.htm



SPOTLIGHT ON CAREGIVERS

Relief for Caregivers Through Respite Care

What Is Respite Care?

Respite care for the elderly is any service that supports and maintains the primary caregiving relationship by providing temporary care to an aging parent or loved one.

If you're the primary caregiver for an aging loved one, you may be experiencing some form of stress or burnout. It's natural for caregivers to become so involved in taking care of someone else that they tend to allow their own needs to get put aside.

This is why respite care is so important for caregivers. As the number of caregivers increases—and there are already an estimated 50 million caregivers in the country today—the number of people suffering from exhaustion, stress, isolation, depression and physical ailments is also on the rise. This is no coincidence. Caregivers need to recognize that they deserve a break from their responsibilities to take care of themselves, too. And taking some time away from caregiving duties will make the person a better caregiver in the long run.

Many caregivers feel guilty at the thought of seeking respite services for their loved ones. A recent survey of caregivers by the *National Family Caregivers Association* showed that it's especially difficult for spouse caregivers to acknowledge that their role of caregiver is different and separate from their role as spouse.

Caregivers need to acknowledge that caregiving plays a totally separate part in their lives, and that the job of long-term caregiving can be too big for just one person to handle.

Finding Relief in Respite Care

The benefits of respite care are numerous for caregivers. Taking time away from caregiving demands will leave a caregiver refreshed and renewed, allowing them the opportunity to re-energize to be a more effective caregiver. Caregivers deserve time for activities they enjoy, whether it be reading, gardening, taking a walk, taking in a movie or museum, or whatever relaxes and eases the caregiver's spirit. It's also important for caregivers to maintain social relationships with friends and other family members to avoid isolation and depression. And caregivers may just need time to take care of personal errands such as seeing their own doctor, or possibly attending a support group with other caregivers.

Ideally caregivers will have regularly scheduled breaks that can be provided by help from friends or family members. However, if that support is not available to the caregiver, there are a variety of respite care options available. Respite care services are offered through community agencies, home health care companies and residential care facilities.

A good place to start in the U.S. is the Eldercare Locator, a free nationwide toll-free service designed to assist older adults and their caregivers to find services in their community. Additional resources are local senior centers, Area Agencies on Aging, and the Family Caregiver Alliance.

It is also ideal for caregivers to create space in their home that is solely for the caregiver, whether that be a reading nook or an extra bedroom. Caregivers are advised to designate time every day, such as while the care receiver is taking a nap or when they first go to bed, that is just for the caregiver.

Before planning respite care, caregivers should talk with their loved one about it, so that he or she understands the benefit to both.

Remember that respite care should not be considered a luxury, but a necessity for the well-being of both the caregivers and their aging loved ones.

—By *Caren Parnes*
Contributor for The Senior's Choice