



"Our Family Helping Yours"  
(925) 240-5770

The  
**HomeLife**

Winter 2017

# Connection

Serving all of East County, Tracy and Rio Vista!

## CAREGIVER PROFILE



Caregiver of the Season,  
Pamela Dale

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 exclusive to The Senior's Choice that results in them becoming Certified Companion Aides™. 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 Winter 2017 *HomeLife Connection*

Welcome to our Winter 2017 *HomeLife Connection!* We wish to congratulate our Caregiver of the Season, Pamela Dale!

Pamela has been a caregiver with us since July 24, 2015 and has done an outstanding job from the beginning! Pam was working two jobs when she first began her employment with HomeLife and she did a wonderful job balancing the two. She made sure she was on time to her clients' homes and worked the days she had promised us. Pamela's exceptional dependability gives the scheduling department confidence that she will go to great lengths to ensure a client has care, even working on days she is not truly available or walking to her client's home when her car would not start!

Pamela has worked with many clients over the past few years. She has several permanent clients, as well as assists in filling in last minute when needed. Whether she is with a client on a regular basis or has just met them, she makes sure to provide the office with the client's most updated health information, voicing concerns when something seems off.

Pamela has been with a few challenging clients that needed extra time and patience. She handled these difficult situations with grace and kindness. Her calm demeanor offers her clients the security they need.

Pamela has taken it upon herself to become more educated about her client's health issues by attending trainings offered at the office, as well as completing numerous online courses. Now that Pamela works only for HomeLife, she has filled up every day of her calendar with shifts and I can assure you that our clients and the scheduling department are extremely thankful for her dedication!

Pamela is an exemplary employee and we are grateful she became a part of our spectacular caregiving team! She is making a positive difference in the lives of our seniors and we are excited to see how many more lives she will touch!

*Felicia Buack*  
HomeCare Aid Director

Best wishes,  
**Angela DiNicola,**  
Founder



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## FINANCE & CONSUMER RESOURCES

### Improving Senior Financial Literacy

In 2004, the American Society on Aging sponsored a study to evaluate the financial knowledge of Americans age 50+ which included a survey of three simple yes/no questions that assessed the knowledge of the respondents on concepts such as inflation, risk diversification and interest rates.\* At that time only one third of respondents could answer all three questions correctly. Since 2009, broader studies have been made within the wider population and the results were similarly dismal, but there was a clear correlation between age and a failure to understand some basic financial concepts that make up financial literacy. This is especially worrisome given that money and debt management issues are most consequential to this most vulnerable population.

This may seem an overwhelming topic to tackle, certainly for a senior at such a late stage in life, but also for their families. And while getting sound financial advice is one of the first things most money professionals recommend, that can be easier said than done. Many older adults rely on the advice of relatives, friends or neighbors, which is a strategy that as many as 70 percent of fraud victims report having used. In the end, becoming as informed as possible yourself, and then considering getting further educated by an accredited and referred professional Financial Advisor are the best first steps to improve one's financial literacy. One online resource for understanding some of the basics is ConsumerCredit.com (<http://www.consumercredit.com/financial-education/55plus/resources/>). This site offers useful tools designed for the 50+ population

To get the ball rolling, here are several topics which seniors and their families may wish to consider when evaluating their financial health.

- **Know where your money's going.** Based on a 2014 survey by the National Foundation for Credit Counseling, over 60% of Americans don't have a budget. This is the first place to start in

developing financial literacy. You can't make informed choices about your money if you don't know where it is going.

- **Address your debt.** Now that you know where your money is going, if you carry significant debt, it's time to develop a strategy to start eliminating it. For most seniors on a fixed budget, this means identifying expenses in your budget that you can trim, and developing strategies to change your spending habits.

- **Check your credit report.** Because these days your credit report can impact not just your ability to get a loan, but to rent an apartment or land a job, it is critical that you check your credit report at least once a year and understand the factors that effect it. If your score is low, there are many agencies available to help you start improving it.

- **Understand your retirement portfolio.** For those seniors with retirement portfolios, it is important to understand your risk and regularly evaluate your investment choices. While the safety of bonds has always been attractive to seniors, a perfect storm may be upon the bond market in the form of anticipated increases in interest rates, tax cuts and a ballooning national debt which will all impact the value of bonds. If your portfolio heavily favors bonds, it may be time to consider a more diversified financial plan, and evaluate whether your total living expenses could ride out a drop in value.

- **Be prepared.** We've all heard the rule—you should have three to six months of expenses on hand for an emergency or change in life circumstances. If you don't think you can get there, start somewhere. Target at least a thousand dollars to set aside so if you have an accident or car trouble you have something to fall back on.

*\* For more information on this study, and a more in-depth discussion on the topic of financial literacy, go to <http://www.asaging.org/blog/financial-literacy-and-financial-decision-making-older-adults>.*

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



## ROTATING TOPIC:

### 6 Tips to Prevent Senior Falls

*From the editor: Your local The Senior's Choice caregiver can help you with many of the tips outlined below. Get in touch for an evaluation.*

Falls are a leading cause of injury among older adults. As you get older, physical changes and health conditions—and medications used to treat those conditions—may make falls more likely. Consider six simple fall-prevention strategies.

**1. Make an appointment with your doctor.** Be prepared to answer questions such as:

- *What medications are you taking?* Make a list of your medications and supplements, and review with your doctor for side effects that may increase your risk of falling.

- *Have you fallen before?* Write down the details, including when, where and how you fell. The details may help your doctor identify specific fall-prevention strategies.

- *Could your health conditions cause a fall?* Be prepared to discuss your health conditions and how comfortable you are when you walk—for example, do you feel any dizziness, joint pain, shortness of breath, or numbness in your feet and legs when you walk? Your doctor may evaluate your muscle strength, balance and walking style (gait) as well.

**2. Keep moving**

Physical activity is important for fall prevention. With your doctor's approval, consider activities such as walking or water workouts or a home exercise routine. Such activities reduce the risk of falls by improving strength, coordination and flexibility. If you have specific concerns about your risk for falling, your doctor may refer you to a physical therapist who can create a custom exercise program aimed at improving your balance, flexibility, muscle strength and gait.

**3. Wear sensible shoes**

Evaluate your footwear as part of your fall-prevention plan. Wear properly fitting,

*Continued on page 3*

## Keeping Seniors Healthy this Holiday Season

While the holidays are a time of gatherings with family and friends, they can also be hard on the senior's health, as exercise schedules might be disrupted for shopping excursions and rich holiday meals can make it difficult to adhere to a particular diet. Add in flu season, and staying healthy can be a challenge during this time of year. Get your loved one's caregiver involved to help manage expectations at holiday time.

To help seniors stay healthy during the holidays, follow these tips:

- **Make Healthy Choices.** From rich meals to tempting and tasty homemade snacks, the holidays are a time for many to indulge in food—or overindulge. Try to plan meals with other events in mind. For example, if a big dinner is planned for New Year's Eve, consider serving a lighter lunch of salad or soup.

- **Stay Hydrated.** Drinking plenty of water is one way you can stay healthy. To make it easier to stay hydrated, have water easily accessible at home and keep bottled water in a purse or bag when running errands.

- **Follow Dietary Restrictions.** Some seniors must follow special diets, but it can be difficult to adhere to a diet during this busy season, especially if there aren't any healthy options available. To comply with dietary restrictions, carry healthy options in the car while traveling or ready to eat at home.

- **Drink in Moderation.** Alcohol can affect balance and so increase the risk of falls, and also may interact with some medications. Consider offering fun, alcohol-free drinks so everyone can celebrate the holidays safely.

- **Keep Exercising.** In many parts of the country, the holidays are synonymous with cold weather and snow. To stick to an exercise schedule when the weather is inclement, develop a gentle exercise routine at home for your loved one, or drive to an indoor shopping mall and walk a few laps while window-shopping.

- **Shake up Traditions.** Between cleaning the house and cooking for a crowd, hosting a big holiday meal can be a source of stress. If an older relative traditionally hosts a big holiday meal, consider passing the tradition on to the younger generation of family members. If the relative insists on hosting, have younger family members volunteer to clean or prepare part of the meal.

- **Simplify Gift-Giving.** For many seniors, especially those on a fixed income, the

holidays can be a financial challenge when purchasing gifts for many family members. To reduce this financial stress, consider having a family grab bag, where everyone contributes one gift.

- **Rest After Traveling.** For some seniors, the holidays are a time to travel long distances to visit family and friends. Consider providing down time for your loved one, such as a nap or watching a movie upon arrival, rather than planning a family gathering or holiday activities as soon as they get to their destination.

- **Make Homes Accessible.** If older relatives are visiting your home for the holidays, ensure your home is safe and accessible. Make sure there are no tripping hazards such as rugs or exposed cords, and have them sleep on the first floor if possible. If that's not possible, let them stay in a room close to the bathroom. In addition, use nightlights in the hallway so they don't stumble in the dark.

- **Take Breaks.** Between parties and shopping, the

holidays often involve busy days and late nights. If you're planning an outing, try to carve out time for a nap at home for the senior, or if that is not possible, take breaks during the day, such as at a restaurant or coffee shop. Kids, seniors and everyone in-between will appreciate it.

- **Help Them Stay Involved.** Recognize that seniors want to feel they are part of your holiday activities. For many, that may include helping out with holiday preparations. Offer them the opportunity to help within their capabilities, such as assistance with cooking, gift-wrapping or decorating.

With a few preventative measures and a willingness to adjust some traditions, senior citizens can stay healthy and follow their diets, while also having fun with their family members this holiday season.

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



## SENIOR HEALTH & LIFESTYLES

### 6 Tips to Prevent Senior Falls *(Continued from page 2)*

sturdy shoes with nonskid soles. Sensible shoes may also reduce joint pain.

#### 4. Remove home hazards

Take a look around your home. Your living areas may be filled with hazards. To make your home safer:

- Remove boxes, newspapers, electrical cords and phone cords from walkways.
- Move coffee tables, magazine racks and plant stands from high-traffic areas.
- Secure loose rugs with double-faced tape, tacks or a slip-resistant backing—or remove loose rugs from your home all together.
- Repair loose, wooden floorboards and carpeting.
- Store clothing, dishes, food and other necessities within easy reach.
- Immediately clean spilled liquids or food.

#### 5. Light up your living space

Keep your home brightly lit to avoid tripping on objects that are hard to see. Also:

- Place night lights in your bedroom, bathroom and hallways.
- Turn on the lights before going up or down stairs.
- Store flashlights in easy-to-find places in case of power outages.

#### 6. Use assistive devices

Your doctor might recommend using a cane or walker to keep you steady. Other assistive devices can help, too. For example:

- Hand rails for both sides of stairways
- Nonslip treads for bare-wood steps
- Nonslip mats in your bathtub or shower.
- A raised toilet seat or one with armrests
- Grab bars for the shower or tub
- A sturdy plastic seat for the shower or tub — plus a hand-held shower nozzle for bathing while sitting down

If necessary, ask your doctor for a referral to an occupational therapist. He or she can help you brainstorm other fall-prevention strategies. Some solutions are easily installed and relatively inexpensive. Others may require professional help or a larger investment. If you're concerned about the cost, remember that an investment in fall prevention is an investment in your independence.

By Mayo Clinic Staff

<https://www.mayoclinic.org/healthy-lifestyle/healthy-aging/in-depth/fall-prevention/art-20047358?pg=2>





## SPOTLIGHT ON CAREGIVERS

### Holiday Stress-Busting Strategies for Caregivers

The "most wonderful time of the year" can be the most stressful for a lot of us, especially super busy caregivers. So if the holidays fill you with visions of stress and dread rather than dancing sugarplums, vow now to simplify your life. How? Greet the season with strategies that shift the focus away from rote obligation to what really matters: Your loved ones.

#### **Holiday stressor: Overscheduling** **De-Stressor: Preserve "me" time**

Regular time to regroup, without distractions, gives you both energy and calm, making you more fun to be around. Too many people lop self-time off the list in the busy season.

- **Check in with your body first, every time.** Before answering an invitation or building a gingerbread house, pause to notice whether you feel excited or tense, relaxed or headachy, calm or vaguely nauseated. If you're not good to go, don't go forward.

- **Say "yes" to the bigger gatherings.** Attending events where you'll see lots of faces in a short period may help you feel less obligated to attend lots of smaller events over successive evenings. Big parties can be exhausting, but then you're done.

#### **Holiday stressor: Shopping** **De-Stressor: Creative gift giving**

Have a mile-long gift list that you can't seem to pare? Dread the jammed mall? Simplify gift giving with a little creative thinking that emphasizes people over stuff.

- **Give the gift of experience.** Tickets to a sporting event or arts performance, a gift certificate to a favorite restaurant, membership to a zoo or museum. Bonus: One-stop shopping. You can give the same gift to many recipients.

- **Give the present of presence.** Make coupons for activities you can share with an older or younger relative: shopping or fishing outings, time to read together or play cards together. Young parents might like babysitting favors. Older adults might welcome drives in the country.

- **Give a handmade holiday.** Agree that this year, every gift your family gives will be one the giver has made. Try burning CDs, making spaghetti sauce, baking, crafting, and so on. It's amazing how creative even non-"handy" people can get.

#### **Holiday stressor: Entertaining** **De-stressor: Spread the burden**

Do you dread playing hostess, doing all that cooking, making sure your house looks "perfect"? Go easy on yourself with entertaining ideas that focus on relaxation and good cheer.

- **Spread cheer to others.** As a family, find a volunteer outlet that needs help and do something together: Work in a soup kitchen, deliver meals, wrap gifts, shop for needy children.

- **Revive the potluck.** Ask everyone to bring a holiday favorite. You supply the wine, cocoa, and gingerbread men.

- **Eat out.** Make eating a festive dinner out your new holiday tradition—no cleanup!

#### **Holiday stressor: Decorating** **De-stressor: Go green**

All those lights, all that razzle-dazzle—it takes effort, not to mention energy and resources. Downshifting to a more ecologically friendly holiday is a simple way to get a simpler look.

- **Skip the lights in front of the house.** Fewer watts to burn, fewer strings for you to get tangled in.

- **Decorate with natural elements.** Fill bowls with pinecones. Bring red berry branches and pine boughs indoors (or snip boughs from the bottom of the tree). Bonus: No hauling boxes of decorations down from the attic. When the season ends, you can just pitch everything on the compost pile.

#### **Holiday stressor: Following tradition** **De-stressor: Make new memories**

At the root of a lot of holiday stress: doing certain things, in a certain way, in the name of tradition. Maybe you want to please aging parents or carry on in their memory. Or maybe your focus is on creating the same traditions, so your kids will know them, too. Either way, the effort often creates more stress (for you) than bliss.

- **Shift your focus.** Decide to make happy memories, rather than continue traditions for tradition's sake. The more relaxed an event, the more likely everyone will want to keep it up, making future holidays easier, too.

- **Don't assume, ask.** Find out which parts of the holiday truly mean the most to your loved ones. You might be surprised by what others *really* like. Caroling? A special feast? Driving around to look at the lights and decorations? Keep one or two of those traditions—period—and do them up.

By Paula Spencer Scott, *Caring.com*

<https://www.caring.com/articles/holiday-stress-busters>