



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

The HomeLife Connection

Serving all of East County, Rio Vista and Tracy

CAREGIVER PROFILE



**Caregiver of the Season,
Tayler Butler**

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 Spring 2019 HomeLife Connection

Welcome to our Spring 2019 *HomeLife Connection*! We wish to congratulate our Caregiver of the Season, Tayler Butler!

Tayler Butler has been a caregiver with HomeLife Senior Care since October of 2018, and she excelled right from the start! Tayler's empathetic and caring heart shows through the dedication and compassion she gives to her clients. She fully commits herself to her clients by adjusting her schedule to suit their needs. Tayler now works with a regular client and goes into their home mornings and evenings. She consistently has a smile on her face, even during tough situations. She is dependable, which is admired by our staff and clients.

I personally had the opportunity to oversee Tayler with her regular client. Right away, it was clear to me that she was a

natural! She was calm, gentle, and had a peaceful way of helping her client. Her client referred to her as an "angel."

Our staff knows they can rely on Tayler and thoroughly enjoy working with her. Her communication skills are exceptional, which is admirable. Above all, Tayler demonstrates a strong work ethic. We know that Tayler will continue to excel as a caregiver because she puts her whole heart into it!

Thank you, Tayler, for all that you do! It is greatly appreciated it

— Kara Wasserman
Home Care Aide Director

Best wishes,
Angela DiNicola
Founder



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FINANCE & CONSUMER RESOURCES

Lowering Your Tax Burden on Retirement Savings

You worked hard to put money away for retirement, so it is important that you understand the various strategies available to you to make sure you maximize that savings by minimizing taxes and avoiding penalties. Here are several tips to maximize your retirement savings:

Avoid early withdrawal penalties. Over and above the income tax due on your withdrawals, you must wait until age 59 ½ before tapping your retirement savings to avoid the 10% early withdrawal penalty. However, you *can* take penalty-free 401(k) withdrawals beginning at age 55 if you leave the job associated with that 401(k) account at age 55 or later.

Roll over your 401(k) when changing jobs. If you withdraw money from your 401(k) when you change jobs, 20 percent will be withheld for income tax, as well as paying a penalty for early withdrawals. The mechanism to avoid these costs is to roll over your 401(k) into either a new 401(k) or an IRA.

Mixing your types of retirement accounts. If you qualify for a Roth IRA, these accounts have a variety of benefits a traditional IRA does not, including more flexibility on penalty-free withdrawals and no required minimum distributions. However the biggest difference between the two types of accounts is how they are taxed. IRAs are tax-deferred, so they provide you with an immediate tax benefit, but you must pay taxes when you withdraw the money during retirement. Roth IRA accounts require paying taxes when you deposit the savings, but that means you don't pay taxes on them during retirement. Diversifying your money in a traditional IRA as well as a Roth IRA will allow you to moderate your tax burden during retirement. Also, if you expect to be in a higher tax bracket during retirement, maximizing your retirement funds in a Roth account will allow you to lock in today's low tax rate.

Understanding minimum distribution. You are required to withdraw money from your traditional 401(k) and IRA after age 70 1/2. If you miss a required withdrawal, you must pay a 50 percent penalty on the

amount that should have been withdrawn. Make sure you mark your calendar for that cutoff date and make arrangements with your financial institution to remind you automatically about your required distribution.

Understanding the rules on your first distribution. Your first required minimum distribution is due by April 1 of the year *after* you turn 70 ½. All subsequent distributions must be taken by Dec. 31 each year. If you delay your first distribution until the same tax year as your second distribution, you will be required to take both distributions in the same tax year, which could result in an unusually high tax bill.

Start withdrawals in your 60s. While you must begin traditional retirement account withdrawals at age 70 ½, you can lower your tax burden by take smaller distributions starting at age 59 ½, which can spread the tax bill over more years, potentially allowing you to stay in a lower tax bracket and reducing your lifetime tax bill. Check with your financial advisor to find out if this option would make sense for you.

Calculate your tax burden with added Social Security or Pension Benefits. If you're going to be receiving Social Security benefits or regular payouts from a pension, it's important to incorporate them when planning your withdrawal strategy. Even if you're receiving a relatively small amount each month from these sources, the extra income may increase your tax burden.

Keep tax-preferred investments outside retirement accounts. Investments that generate long-term capital gains receive preferential tax treatment when held outside of a retirement account. However, if you put them in a retirement account, you will pay your typically higher regular income tax rate when you withdraw the money from the account. In contrast, you can lower your tax bill by holding more highly taxed investments, including Treasury inflation-protected securities, corporate and government bonds and funds that generate short-term capital gains, inside retirement accounts.

*By Caren Parnes
For the Senior's Choice*



ROTATING TOPIC:

The Benefits of a Therapy Pet for Seniors

For many older adults, mobility limitations, health issues and low energy can keep them from the social engagement they once enjoyed. Especially in seniors who live alone, social isolation can lead to loneliness, depression and poor physical health. Pet therapy has been shown to benefit seniors by improving depression and anxiety symptoms, increasing self-care, and even improving heart-health. It turns out giving and receiving unconditional love is literally good for your heart.

Proven Benefits of Pet Companionship

The Pets for the Elderly Foundation, a nationwide charity committed to connecting seniors with therapy animals, has collected research on pet therapy for seniors. These studies discuss the physiological and psychological impact of animals on seniors' quality of life. Here are their findings:

Physical Benefits

Heart Health—Frequent interaction with a pet can lower blood pressure and cholesterol, decreasing the risk of cardiovascular disease.

Improved Activity—Walking, grooming or playing with a pet increases the frequency of physical activity and exercise, which in turn has countless health benefits.

Healthy Behavior—Those who own a pet tend to take better care of themselves. Caring for a pet helps to develop a routine, encouraging owners to eat regularly or complete chores and other tasks.

Social & Emotional Benefits

Increased Interaction—Walking a dog gets senior owners out of the house and increases their opportunities to socialize with neighbors.

Decreased Loneliness—Pets provide companionship, giving isolated seniors a source for affection, conversation and activity.

Stress Relief—Being with a pet increases levels of serotonin, the "feel good" hormone that relieves stress. It also provides physical contact, which helps to calm anxiety.

Better Self-Esteem—For seniors discouraged by their age, appearance or limited

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Our Brains Need Exercise, Too

Although life expectancy has more than doubled since 1900, our “mindspan”—how long we stay cognitively healthy—hasn’t kept pace. Forgetfulness, slower processing and feeling less sharp plague most of us as we age. One in five people develops mild cognitive impairment, a decline in thinking skills beyond normal aging, which may or may not advance to dementia. After 65, your odds of developing Alzheimer’s disease are one in 10. It doesn’t have to be that way, mounting research suggests.

“The very term ‘age-related memory loss’ may be a misnomer,” says neurologist Dr. Richard Isaacson, an Alzheimer’s specialist at Weill Cornell Medicine in New York.

Time and genetics alone don’t erode brain functions. How we spend our lives managing the modifiable risk factors that affect our genes is highly significant for our brain health, researchers say.

Brain health: Stop thinking there’s nothing you can do. “Awareness of the steps to improve cognitive brain function is at least a generation behind that of heart health,” says cognitive neuroscientist Sandra Bond Chapman, director of the Center for Brain Health at the University of Texas at Dallas.

In a review of public awareness studies by PLOS One, a nonprofit, peer-reviewed, online scientific journal, nearly half of the respondents mistakenly believed Alzheimer’s disease is a normal process of aging that you can’t do anything about. In reality, a third or more of dementia cases can be delayed or prevented by lifestyle factors, according to a 2017 report sponsored by the Lancet Commission on Dementia Prevention, Intervention and Care.

Use brain health to motivate your health habits. Advances in neuroimaging kicked off this new era of brain health by allowing scientists to see inside the brain. What’s become clear: All aspects of physical and emotional health affect cognitive ability. That’s powerful motivation the next time you’re tempted to skip a workout or not opt for a healthy meal, do nothing about stress or loneliness, or avoid treatment for conditions like depression, anxiety, diabetes and sleep apnea. Effects of all of these choices, and many others, travel north.

Resist too much habit and routine. Hallmarks of brain-stimulating activities that improve cognitive abilities, according to a 2017 report by the Global Council on Brain Health (GCBH) are novelty, high engagement, mental challenge and enjoyableness. If you like crosswords, fine, but push beyond to new games and challeng-

es. Good examples from the GCBH: Tai chi, researching genealogy, picking up an old hobby you dropped, making art and community volunteering. When activities include a social component, so much the better.

Be aggressive about blood pressure. In 2018 researchers at Wake Forest University in Winston-Salem, N.C., showed for the first time that lowering blood pressure to below 120 can significantly reduce the risk of mild cognitive impairment (MCI).

Work your brain harder, but not by multitasking. Your brain grooves on doing—but only one thing at a time. Multitasking stresses it. Researchers say one better alternative is a cognitive exercise called “strategic attention.” The Strategic Memory Advanced Reasoning Training program at the University of Texas at Dallas, advises this: Every day, pick two substantial tasks requiring fairly deep thinking. They might be tracking and analyzing your household budget, planning a vacation, writing a memo or following a complex new recipe. Then carve out two 30-minute sessions to focus without interruption.

Turn off email alerts. Shut

the door. No quick scrolls through your news feed that will take you off your task. It takes up to 20 minutes to refocus after a disruption. Over time, you’ll find that you’ll achieve much more, and much more quickly, with improved attention.

Do (the right kind of) nothing. It’s not all about activity. The brain needs two kinds of downtime to function optimally: Rest and sleep. Rest means taking breaks from active thinking. Try taking five minutes, five times a day, to sit still and do nothing. Other routes to mental R&R include mindfulness, meditation and yoga nidra (also known as iRest and sleep yoga). Not least, there’s sleep itself. Our awareness of how important it is to the brain grew with the discovery of the body’s glymphatic system—a kind of internal trash-hauling system—less than a decade ago. The system’s pace increases by over 60 percent during sleep, a possible link to why getting more sleep is linked with a reduced dementia risk. Alzheimer’s prevention experts recommend eight to nine hours a night.

*By Paula Spencer Scott, for Nextavenue
<https://www.nextavenue.org/you-affect-brain-health/>*



SENIOR HEALTH & LIFESTYLES

The Benefits of a Therapy Pet for Seniors

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abilities, pets are welcome company, reminding seniors that they are still capable of being loved and needed.

Sense of Purpose—The company of an animal provides a reason to get up in the morning. Pets combat depression symptoms by eliminating feelings of worthlessness or helplessness. Knowing that they are loved and needed enhances seniors’ mental health.

Things to Consider Before Getting a Pet

If you think your loved one would benefit from owning a pet, ask yourself these questions to help you make a wise decision:

What is the best choice for a pet? If your loved one has trouble walking or is more limited in their ability to provide constant attention to a pet, a cat might be a better choice than a dog.

Is my loved one an experienced pet owner? Taking on the responsibilities of owning a

pet could be overwhelming for a senior who has never had one before.

Are finances an issue? Consider your loved one’s financial situation. Animal care can be expensive, and if your loved one is on a fixed income, owning a pet could cause financial burdens. Assess the costs before you commit.

Choose the right pet. Do your research to find a pet whose age, size, personality and energy level fit well with your loved one’s.

Could I adopt an animal in need? Older animals in shelters have a lower adoption rate than puppies or kittens and have a greater risk of being euthanized. Adopting an adult, healthy pet for your loved one can eliminate the stress of training, match your loved one’s energy level and save the life of a loving animal.

*By Caren Parnes
For The Senior’s Choice*



SPOTLIGHT ON CAREGIVERS

Hospice Care Might Benefit Your Loved One Sooner Than You Think

Promoting independence and “successful aging” is a laudable goal for many. But it’s not the reality for people caring for anyone diagnosed with a terminal illness or a relative who struggles to manage day to day as a result of debilitating health conditions and growing frailty. Most people would prefer to talk about wellness rather than illness, so we tend to avoid planning for advanced illness and ultimately death. One valuable, often overlooked, and generous Medicare benefit for those caring for a family member or friend is hospice care.

Medicare coverage for hospice

Since 1983, Medicare has paid for most hospice care received in the United States. Other payers of hospice care include Medicaid (in most states), the Department of Veterans Affairs and most private insurance plans. Typically, no one is turned away from receiving hospice. Private contributions and donations are used to help cover the cost of care for those who have no other ways to pay for this service.

Beneficiaries are eligible for hospice care when they are entitled to Medicare Part A and are certified by a physician as having a life expectancy of six months or less if the illness runs its normal course. However, living longer than six months doesn’t mean the patient loses the benefit. After the initial certification period, each beneficiary receives an unlimited number of additional 60-day periods.

Although cancer patients used to make up the vast majority of hospice recipients, that is no longer the case. An increasing number of people diagnosed with late-stage Alzheimer’s disease, non-Alzheimer’s dementia, heart disease, stroke, Parkinson’s and other conditions benefit from hospice.

Hospice is underutilized

People often wait too long before seeking hospice care. In the United States, the average length of hospice care is less than 60 days with 30 percent of those who elect hospice care dying in seven days or fewer. It seems that misinformation about the benefit coupled with our general discomfort talking about end of life prevents Medicare beneficiaries and their family from taking advantage of the valuable benefit.

What services are provided?

An interdisciplinary team of health and social service professionals joined by volunteers work together to provide the following:

- Comfort care for pain and symptom management
- Maintenance care for existing chronic conditions such as diabetes or emphysema
- Support for emotional, social, psychological and spiritual needs and issues related to dying
- Needed drugs, medical supplies and equipment
- Mentoring for the individual, his or her family, and friends on best practices in patient care
- Services like speech and physical therapy, which can be accessed when needed
- If receiving hospice at home, payment for short-term inpatient care is available when symptoms become too much to manage or when caregivers need a respite break to take care of themselves
- Grief counseling is available and can take the form of a support group, one-to-one therapeutic counseling, spiritual counseling, phone check-in calls and educational materials to surviving family and friends.

Those receiving care are allowed to keep their regular physician or nurse practitioner to oversee their care or to receive care from

the doctor associated with the hospice organization.

Hospice is offered by both for-profit and not-for-profit organizations and can take place:

- At the home of the patient, a family member, or friend
- At a stand-alone hospice center
- In a hospital
- In a skilled nursing facility or other assisted care residence

Pursuing the Medicare benefit and accepting help from hospice can feel like a major change in how the person receiving care and their family considers the remaining time they have together. Caring for someone with serious illness and at the end of life is a daunting task, both mentally and physically. Having a dedicated, skilled and caring team of professionals to help can allow you to focus more on quality time with the person and less on the care and maintenance of the disease. Accepting help can make a difference in everyone’s well-being.

By Leah Eskenazi, Family Caregiver Alliance, for PBS.org

<https://www.pbs.org/newshour/nation/hospice-care-might-benefit-loved-one-sooner-think>