



**Graceful Living**  
HOME CARE

The **Senior's Choice**  
**Connection**

FALL 2009

www.GracefulLivingHomeCare.com

651-705-7212

**CAREGIVER  
PROFILE**



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 Fall '09  
*Senior's Choice Connection*

Welcome to our Fall 2009 issue! We hope you find these articles enjoyable and useful. First, it's my great pleasure to introduce you to our Fall Caregiver of the Season, **Clifford J. Whalen**.

A tall, handsome, yet unassuming man, he is known to all simply as "Cliff"; but don't let his easygoing demeanor fool you! Behind that quick smile, agreeable attitude and soft-spoken mannerly appearance, resides a man of formidable strength! In our estimation, Cliff's character of integrity, compassion and reliability raises him to highest honors.

"I just try to be a team player," Cliff says, an admirable goal, which he demonstrates daily. Having begun an 8:30 A.M. shift, Cliff soon learned that the client would need over-night services. Realizing the short notice for such a schedule change, he offered to stay right through to 6:00 P.M. the following evening (no fanfare, no hoopla, just sound, steady, stable dependability). His ability to coax clients into taking a shower, cajole them into eating, and ease their

fears by his own calming attitude, has been a blessing to many clients and staff alike! He epitomizes companionship, and easily wins clients' trust and affection by his warm sense of humor and kind-hearted ways.

With these attributes, you can see how Cliff might be known to work well over 70 hour in a single week. Yet, knowing our business often swings from "feast to famine," he just goes with the flow without complaint, whether that is working long hours, or accepting the situation when even when shifts are few and far between.

There are no surprises with Cliff. He's a straight-shooting team player who always puts forth his full effort to do the best job possible. And it just doesn't get any better than that!

Kathleen S. Devlin, Executive Director  
ALL ABOUT HOME CARE, LLC

Best wishes,  
**Steve Everhart,**  
President & CEO,  
*The Senior's Choice*



**IN THIS ISSUE:**



<b>PRESIDENT'S WELCOME</b>	1
<b>CAREGIVER PROFILE</b>	1
<b>HEALTH &amp; LIFESTYLES:</b> Nutrition Advice for Seniors	2
<b>FINANCE/CONSUMER:</b> Credit Card Debtors Can Make a Deal	3
<b>ROTATING TOPIC:</b> Stay a Safe Senior Driver	2-3
<b>SPOTLIGHT ON CAREGIVERS:</b> Caregiving Stages: Stage 3	4



## SENIOR HEALTH & LIFESTYLES

### Nutrition Advice for Seniors

Numerous changes in body composition and physiology are associated with advancing age. Compounding these changes are the accompanying lifestyle, social, economic and medical conditions that often impact the amount and quality of food that elderly people have available to them. To maximize their resources, the elderly must make an extra effort to choose nutrient-dense foods and avoid empty-calorie snacks.

Elderly people are at increased risk for nutrient deficiencies, and should ensure adequate intake of calcium, vitamin D, folic acid, vitamin E, vitamin C, vitamin B12, vitamin B6, magnesium, potassium and fiber. Here are some specific recommendations to ensure they get the most from their diets.

#### Seniors should increase antioxidants and fiber in their diet

As our bodies' own natural antioxidant systems become less effective, we must increase our intake of antioxidant and potassium-rich fruits and vegetables, such as artichokes, blackberries, blueberries, broccoli, Brussels sprouts, cranberries and plums. In addition, many seniors fall short on dietary fiber. In addition to helping maintain optimal cholesterol levels, fiber improves regularity. Good sources of fiber include beans, oats, oranges, raspberries and green peas. A bonus of eating lots of fruits and vegetables is that they're rich in a compound called bromelain, which may alleviate joint pain.

#### Eating foods rich in protein and B12 is especially important as we age

Protein is another macronutrient that the elderly may fall short on. A safe protein intake for elderly adults is 1.0-1.25 grams of protein per kilogram of body weight per day. The body's ability to absorb vitamin B12 declines with age (found mostly in meats), so it makes sense to consume foods rich in both protein and vitamin B12, such as salmon, sardines, albacore tuna, sardines and flounder. The added bonus to these foods is that they are a source of omega-3 fats (as are walnuts, avocados and seeds), which may help improve brain function and reduce inflammation.

#### The senior diet: often deficient in calcium, vitamin D and vitamin B6

Good nutrition planning is needed to reach the recommended levels of calcium and vitamin D (for bone health), and vitamin B6 (for energy metabolism and heart health). Riboflavin deficiency in the elderly is actually quite common. Foods rich in these nutrients include bananas, yogurt, chicken, spinach, fortified cereal, milk, beans (such as lentil and pinto), fish and whole grains.

#### Limit sodium intake

It is common for the elderly to have a diminished sense of taste and smell. This may be why they readily add salt to their meals. The new dietary guidelines suggest limiting our sodium intake to less than 1 teaspoon per day to reduce the risk of developing high blood pressure. These individuals should try adding other herbs and spices to meals or salt substitutes.

#### Watch vitamin A intake

Vitamin A intakes in the elderly are generally below the current standard of 1,000 milligrams per day for men and 800 milligrams for women. However, since the liver stores vitamin A as we age, supplementation would be more

detrimental in elderly persons than in younger persons because of a diminished ability to clear this vitamin from the body.

#### As we age our caloric needs decrease, but body fat may increase

One of the most noticeable changes is that we lose lean body mass (muscle) and gain body fat. Between the ages of 30 and 80, lean body mass declines by about 15% in people who are sedentary. Because of these changes, we need about 10% fewer calories as each decade of life passes. However, our nutrient needs generally stay the same. When declining energy requirements are not matched by decreased caloric intake, total body fat increases.

#### Different stages of our life require different health strategies

At every stage of life, our bodies change. As a result, certain nutrients become important for optimal health at different times. Always keep in mind that there are specific nutrition considerations that, if addressed properly, can help each of us function at our peak.

By Michèle Turcotte, MS, RD/LDN

Reprinted from *thedietchannel.com*  
<http://www.thedietchannel.com/Diet-and-Seniors.htm>



## ROTATING TOPIC:

### Stay a Safe Senior Driver

The AARP Driver Safety Program is the nation's first and largest refresher course for drivers age 50 and older that has helped millions of drivers remain safe on today's roads. AARP has offered the course in the classroom for 25 years and now offers the same course online. It is designed to help you:

- Tune up your driving skills and update your knowledge of the rules of the road.
- Learn about normal age-related physical changes, and how to adjust your driving to allow for these changes.

- Reduce your traffic violations, crashes, and chances for injuries.
- Drive more safely.

Get an insurance discount. Auto insurance companies in most states provide a multiyear discount to AARP graduates.

#### What Will I Learn by Taking the Course?

You can expect to learn about current rules of the road, how to operate your vehicle more safely in today's increasingly challenging driving environment, and some adjustments

*Continued on page 3*

## Credit Card Debtors Can Make a Deal

If you are delinquent on your credit card account, you don't have to wait to hear from your lender. Consider contacting your credit card issuer directly to try negotiating a settlement.

Possible plans include:

- A **lump-sum settlement**, in which you and the lender agree to a reduced balance, and you pay that off at once.
- A **work-out arrangement**, in which the bank cuts or eliminates your interest rate and (often) stops issuing late fees and other charges until the balance is paid.
- A **forbearance plan**, which offers a few months without payments until you get back on your feet, but does not reduce the balance owed.

Credit card issuers are increasingly offering settlement deals to delinquent borrowers, in an unprecedented attempt to salvage a fraction of the account balances they are owed.

Carol Kaplan, a spokeswoman for the American Bankers Association, calls this move by banks "a fairly recent development." With cash-strapped consumers facing high unemployment, record home foreclosures and shrinking personal wealth, banks are trying to curb widespread default on credit card debt.

"We're seeing the nearly highest delinquency rates on record, and we do

expect it to get higher," Kaplan says. "What banks are doing is very prudent. They can either not get paid at all, or get paid something. I don't know that we've ever seen such a proactive approach at stemming losses."

The increase in delinquencies over the past year has been dramatic. While only 1.32 percent of bankcard holders were at least 90 days late on a payment in the first quarter of this year, that marked a steep 11 percent climb from a year earlier, according to TransUnion, a credit-reporting agency.

And it looks like the squeeze will continue for some time. TransUnion predicts that credit card default rates won't peak until early 2010. At that time, unemployment is expected to fall and the drop in disposable income should level off, so debt may become more manageable, the agency says.

Meanwhile, credit card issuers have written off billions of dollars in bad debt in the past year.

### No easy street

"Issuers are becoming much more accommodating, even though they don't wish to admit it publicly," says Adam Levin, cofounder and chairman of Credit.com, a consumer and education website. "Their chance to get anything is enhanced by moving quickly as people

## FINANCE & CONSUMER RESOURCES



lose their jobs. "But this shouldn't be viewed as easy street," he says. "There are ramifications to these settlements. You'll take a hit on your credit score — it's the highest negative you can get on your report."

You also have to pay taxes on the amount of debt that is forgiven. "The general rule is that anytime debt is forgiven, it's considered income to you" says Bill Smith, national tax director with the business consulting firm CBIZ MHM.

"It's always going to be a good deal," he says, because the tax bill is less than the amount of debt owed. "The problem is that it comes as a surprise because people don't think they have to pay anything."

### Avoiding a suit

A negotiated settlement also prevents issuers from filing suit against you for the debt. If a suit were filed, you'd be responsible for the balance due and interest, which could accrue until the debt is repaid.

By Carole Fleck

Reprinted from the AARP Bulletin Today [http://bulletin.aarp.org/yourmoney/personalfinance/articles/credit\\_card\\_debtors\\_can\\_make\\_a\\_deal.html](http://bulletin.aarp.org/yourmoney/personalfinance/articles/credit_card_debtors_can_make_a_deal.html)

(Stimulus, continued from page 2)

to common age-related changes in vision, hearing, and reaction time. You will learn about:

- Maintaining proper following distance at all times,
- The safest way to change lanes and make turns at intersections,
- The effects of medications on driving,
- Minimizing the effect of dangerous blind spots,
- Limiting driver distractions such as eating, smoking and cell phone use,
- Properly using safety belts, air bags, and anti-lock brakes,
- Maintaining physical flexibility,

- Continuing to monitor your own and others' driving skills and capabilities.

After completing the course, you'll develop a greater appreciation of driving challenges and how you can avoid potential collisions and injuries to yourself and others.

### What Else Do I Need to Know and How Do I Sign Up For the Online Course?

- Though geared for drivers age 50 and older, the course is open to people of any age.
- AARP membership is not required to take the course.
- There is no final test to pass.
- Self-paced and interactive.
- Round-the-clock customer support available by phone and email while you take the course.

- 30-day timeframe in which to complete the course.
- Simple online registration.
- Convenient and secure payment transaction via credit card.
- Certificate mailed directly to your home when you complete the course.
- The course fee is \$15.95 for AARP members and \$19.95 for non-members
- Get further information and register online at :[http://www.aarp.org/families/driver\\_safety/driver\\_safety\\_online\\_course.html](http://www.aarp.org/families/driver_safety/driver_safety_online_course.html)

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## SPOTLIGHT ON CAREGIVERS

### Caregiving Stages: Stage 3

Over the next several issues we will run a series showing the challenges facing family caregivers at different stages in the caregiving process.

#### Stage 3: The Entrenched Caregiver

Who are you?

You've been involved with your care recipient's care for a few years. Your involvement is almost daily, if not constant. Your care recipient may live with you—or your involvement means that your day is structured to be available to your care recipient. You begin to wonder, how much longer can you live this way? Your mood is sometimes upbeat—you're proud you've been able to provide care and make decisions that support your care recipient's best wishes—and sometimes melancholy—why you? You've been mourning the loss of your care recipient's abilities and functions and often long for the days before caregiving. And, you're tired.

Your Keyword: Receive

- Receive help—from anyone who offers;
- Receive breaks from caregiving;
- Receive support.

Your Purpose:

To develop a routine, and create a familiar schedule for both yourself and your care recipient. A routine will help you deal with the overwhelming stresses and responsibilities that wear you out. A routine will provide comfort for you and your care recipient—this stage may be the most difficult for both of you. The changes you prepared for in Stage 1 and 2 are now a reality—you have become something of a lifeline to a family member or friend. As an “entrenched caregiver,” what can you do?

#### 1. Determine your limits.

How long can your care recipient remain at home? What's your comfort level in providing care in your home? For instance, some caregivers feel uncomfortable providing care when their care recipients become incontinent. Others determine they can provide care at home as long as Medicare or insurance benefits offset some of the home care expenses. Others feel that they can provide care as long as their other family members, like spouses and adult children, will put up with it. But, everyone has limits. What are yours?

#### 2. Continue regular breaks.

Consider annual weekly breaks—

investigate short-term respite stays in your community's nursing homes. Or, ask relatives to take over the caregiving role for a week or two as needed. Continue to take daily, weekly and monthly breaks. Keep up with your own interests and hobbies as best you can.

3. Keep up with a support system—a caregiver's support group or empathetic and understanding family members or friends.

And, if you find yourself struggling to stay sane, consider finding help through a counselor or therapist. If you are depressed, ask about treatment and medication options.

4. Continue to learn about your care recipient's illness or condition.

What's next for your care recipient? Are you up to the next stages in his or her illness?

5. Start a second journal that details your care recipient's needs and your caregiving responsibilities.

Bring the journal to all physician appointments; reference the journal in all meetings with health care professionals.

Note any changes in your care recipient's health and condition so that you can confidently discuss your concerns during physician appointments. Continue to chronicle your caregiving journey in your first journal.

Excerpted from *www.caregiving.com: The Caregiving Years, Six Stages to a Meaningful Journey, a handbook for family caregivers* by Denise M. Brown.