



**Graceful Living**  
HOME CARE

# The Senior's Choice Connection

SPRING 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 Spring '09 Issue

Welcome to 2009—and our Spring 2009 issue! We hope you enjoy the articles in this issue. We are proud to announce our Spring 2009 Caregiver of the Season winner, **Dorothy Adams**.

Dorothy Adams has been working with Andelcare since 2005 and has become our go-to person for on-call and emergency shifts, in addition to caring for her regular clients.

The most recent example of an extraordinary job well done was her recent assignment with Mr. and Mrs. King. By the time Andelcare became involved with this couple, Mrs. King was in late stage Alzheimer's. We had been sending caregivers on twelve-hour shifts to care for her, and to help Mr. King navigate through daily life. Dorothy was one of the caregivers. Mrs. King finally went into the hospital with complications. Of all the caregivers Mr. King had met during his wife's at-home care, Dorothy was the person whom he chose to care for him. She took him to the hospital and later to the hospice facility every day to see his wife. She advocated and communicated on his behalf because he was broken-

hearted, knowing his wife was slipping away. She provided meals for him and kept his house in order and listened, listened, listened.

When Mrs. King passed on, Dorothy helped Mr. King find a place to live where he would be well cared for. She helped him clean out his home of forty years and provide some curb appeal for prospective buyers. Over the course of many months, Dorothy successfully brought a man through his initial grief into the next stage of his life. And then she let go—so that she could move on to the next person who needed a great caregiver.

We consider not only Dorothy's caregiving skill but also her deep humanity and understanding that make her an extraordinary caregiver.

Leslie Mori  
Care Coordinator  
Andelcare

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



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## SENIOR HEALTH & LIFESTYLES

### Complementary & Alternative Medicine: What Is It?

Ranging from herbs to acupuncture, alternative medicine is becoming increasingly popular. Learn the basics.

Alternative medicine generally refers to practices not typically used in conventional medicine. What's considered alternative medicine changes constantly as more and more treatments undergo rigorous study and are proved to be effective or not.

- Complementary medicine is thought of as treatments used in addition to the conventional therapies your doctor may prescribe, such as using tai chi or massage in addition to prescription medicine for anxiety.
- Alternative medicine is generally thought of as being used instead of conventional methods. For example, this might mean seeing a homeopath or naturopath instead of your regular doctor.

#### What are the principles of complementary and alternative medicine?

Many alternative medicine practitioners base their work around a few common principles. Some of these are similar to what your conventional doctor might do, while others are quite different. Basic philosophies of complementary and alternative medicine include:

- **Prevention is key to good health.** Taking steps to better your health before you get sick is the best way to keep yourself healthy.
- **Your body has the ability to heal itself.** Alternative medicine practitioners see themselves as facilitators. To them, your body does the healing work, and treatment encourages your natural healing processes.
- **Learning and healing go hand in hand.** Alternative medicine practitioners see themselves as teachers and mentors who offer guidance. To the practitioner, you're the one who does the healing.
- **Holistic care.** The focus is on treating you as a whole person—recognizing that physical health, mental well-being, relationships and spiritual needs are

interconnected and play a part in your overall health.

#### What are examples of complementary and alternative medicine?

To make sense of the many therapies available, it might help to look at them in the broad categories that the National Institutes of Health uses for classification.

#### Healing systems

Healing systems are complete sets of theories and practices. A system incorporates many practices that all center on a philosophy or lifestyle, such as the power of nature or the presence of energy in your body. Examples of complementary and alternative medicine healing systems:

- **Ayurveda.** This form of medicine, which originated in India more than 5,000 years ago, incorporates treatments including yoga, meditation, massage, diet and herbs.
- **Homeopathy.** This treatment uses minute doses of a substance that causes symptoms to stimulate the body's self-healing response.
- **Naturopathy.** Naturopaths draw on many forms of complementary and

alternative medicine, including massage, acupuncture, herbal remedies, exercise and lifestyle counseling.

#### Mind-body connections

Mind-body techniques strengthen the communication between your mind and your body. Practitioners say these two systems must be in harmony for you to stay healthy.

Examples include: Meditation, Yoga, Biofeedback, Hypnosis and Art therapies like poetry, music and dance.

#### Manipulation and touch

These methods use human touch to move or manipulate a specific part of your body. They include Chiropractic, Massage, Craniosacral therapy and Acupressure.

#### Energy therapies

Some practitioners believe an energy force flows through your body, and when this energy flow is blocked or unbalanced you can become sick. Unblocking or re-balancing your energy force is the goal of these therapies, and each claims to accomplish that goal differently. Energy therapies include Acupuncture, Reiki, Magnet therapy, Light therapy.

*Excerpted from*

*[www.mayoclinic.com/health/alternative-medicine/PN00001](http://www.mayoclinic.com/health/alternative-medicine/PN00001)*



## ROTATING TOPIC:

### The Economic Stimulus Plan: What It Means To You

President Obama and congressional leaders have agreed on an ambitious, stimulus plan with the hope of reviving a struggling national economy. The \$789 billion measure includes nearly \$300 billion in tax cuts and more than \$450 billion in new spending—most of it to be allocated in the next two years.

Here is a look at some of the tax cuts and credits and what they will mean to you.

#### Make Work Pay

This provision delivers Obama's

promised tax cut to 95 percent of Americans. Everyone earning \$75,000 or less would receive a tax cut of \$400, with a limit of \$800 per household.

*What it means to you:*

If you earn \$75,000 or less, you would receive a \$400 tax refund on payroll taxes paid for 2009-2010. The IRS will likely alter withholding tax schedules so you would benefit from the tax cut immediately. The cut is gradually reduced for individuals making more than \$75,000 and is eliminated for those making more than \$100,000.

*Continued on page 3*

## How Safe Is Online Banking?

Nearly half of Internet users bank online, enjoying the convenience of 24/7 access to their accounts and the ability, theoretically, to quickly spot fraudulent activity and protect against identity theft.

But after reviewing hundreds of banking websites, University of Michigan researchers say that three in four have design flaws that could make customers vulnerable to cybercrimes.

These design flaws—which include placing customer login fields and bank contact and security information on insecure pages, allowing the use of Social Security numbers or e-mail addresses as user IDs, and e-mailing passwords or statements to users—leave security cracks through which hackers can gain access to accounts and other personal information.

The average loss per case from online banking fraud is about \$30,000, according to the Federal Deposit Insurance Corp. In just three months of 2007, hackers stole nearly \$16 million from U.S. residents.

There are no universal guidelines for

## FINANCE & CONSUMER RESOURCES



banking websites; the design is left up to individual financial institutions. So how can you protect the confidentiality of your personal information? Here are some tips:

- Examine the website's URL. It should begin with "https://"—a more secure Web protocol than "http://". Never enter your user ID and password on any page without that S. Although most banks use the safer https:// on some pages, only a small percentage have it on all pages.

- Make sure the bank's name follows the https://, as in <https://www.bankofamerica.com>. An unsafe website has the "host" or other name listed before the bank's, as in <https://www.oriwa.com/bankofamerica/index.html>.

- Choose longer, more obscure passwords, with at least eight keystrokes—ideally, a combination of uppercase and lowercase letters, numbers and symbols, such as `g0#Hen2Ry4&z`. Never use your Social Security number or e-mail address as a user ID or password, which was allowed by one in four bank websites surveyed.

- Don't click on any incoming e-mails purporting to be from your bank, especially a message asking you to update your passwords or accounts. Instead, bookmark your bank's homepage and access your accounts that way. Also, don't accept offers from your bank to e-mail you passwords or statements, which can be intercepted by cybercrooks.

- Never conduct online banking from a public computer in an Internet cafe or local library, or even with your own computer in an airport or hotel. Also don't bank online when your computer is very slow or has many pop-ups; those conditions may signal the presence of a virus that could include "keyloggers," which pass along your keystrokes to a hacker.

- Whether you bank online or receive your statements in the mail, immediately report any suspicious withdrawals or other account activity to your bank.

*Excerpted from AARP Bulletin Today article at <http://bulletin.aarp.org>*

*(Stimulus, continued from page 2)*

### Senior Payment

This is a one-time \$250 payment to Social Security recipients, including disabled and older veterans and Supplemental Security Income (SSI) beneficiaries.

*What it means to you:*

If you're receiving Social Security benefits because you're over 67, or receiving SSI benefits, or are a disabled veteran, you will qualify for a \$250 one-time payment. This will be distributed as an additional payment.

### Alternative Minimum Tax Relief

This \$70 billion reduces the impact of a 40-year-old law aimed at fewer than 100 millionaires who avoided paying income taxes in the 1960s. Without this fix, it would force millions of middle-income taxpayers to pay a penalty.

*What it means to you:*

You might be spared the higher

alternative minimum tax if your tax bill is otherwise reduced by a number of tax credits, exemptions and a deduction for especially high property taxes.

### Expanded Earned Income Tax Credit

The earned income tax credit (EITC) has been expanded since 1975; today, 21 million poor, working American families receive these benefits.

*What it means to you:*

This is a targeted benefit for the working poor. It raises the EITC from 40 to 45 percent of qualifying income. If you earn between \$7,470 and \$13,440, you would receive an extra \$457

### American Opportunity Tax Credit

This expands an existing tax credit for educational expenses by increasing the size of the benefit and extending coverage to include more expenses.

*What it means to you:*

This education tax credit would be

available to anyone with income under \$80,000. The credit—which covers a portion of tuition, fees and supplies—would range from \$1,800 to \$2,500 for expenses in 2009-2010.

### First-Time Homebuyer Tax Credit

This program alters the existing credit for first-time homebuyers. Under current law, the credit must be repaid over 15 years. The change will waive the payback requirement.

*What it means to you:*

If you are a first-time homebuyer with income between \$75,000 and \$95,000 (\$150,000 to \$170,000 if married and filing jointly), you would receive a tax credit of \$7,500. The qualifying house must be your primary residence and must be purchased between January and June 2009.

*Excerpted from AARP Bulletin Today article at <http://bulletin.aarp.org>*



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## SPOTLIGHT ON CAREGIVERS

### Caregiving Stages: Stage 1

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

#### Stage 1: The Expectant Caregiver

In the near future, I may help an aging relative.

*Who are you?*

You anticipate that in the near future, your aging relative will need more of your assistance and time. You're concerned because of your relative's age, past and present medical condition, and current living condition.

Your keyword: Ask

Ask questions of your care recipient, health care professionals, lawyers and financial planners and your family members who may be involved in the caregiving role.

*Your Purpose:*

You expect to become a caregiver; this is your time to prepare. You should research options, gather

information, and provide the opportunity for your care recipient to share his or her feelings and values. This is also your time to concentrate on taking care of yourself—keeping up with family and friends, enjoying your hobbies and interests, pursuing your career goals, taking trips you've always dreamed of.

You can take some proactive steps now that will make your future caregiving days easier. As an "expectant caregiver", what can you do?

*1. Consult with a good lawyer familiar with eldercare issues.*

Find out about durable powers of attorney for health care and living wills; start the process to ensure that the necessary legal papers are in order.

*2. Determine financial situations.*

Knowing the financial status can help determine future health care choices. Determine monthly income from pensions and social security; learn about annuities, stock investments and bank accounts.

*3. Investigate community health care options.*

What home health care agencies in your area offer quality, affordable home care? What housing options are available: retirement communities, assisted living centers? Contact community organizations to request brochures and pamphlets.

*4. Begin discussions with your aging relative about his or her wishes.*

Asking questions now about your relative's care preferences will help you provide the care your relative wants. Where does your relative want to die? At home? At a care facility? What type of funeral would your relative want? Whom does your relative wish to provide their care?

*5. Determine the current health care providers.*

Who are the physicians, what is the diagnosis? In addition, learn about medications and why the medications have been prescribed.

*6. Concentrate on the reality of the situations.*

Keep a realistic view of their situations: What's the best and worst that could happen? Then, determine what options are available for each of these outcomes.

*7. Organize forms and documents that you'll need in the future.*

You can find free forms to download to help you get started here: [SeniorClix.org](http://SeniorClix.org).

*Excerpted from [www.caregiving.com](http://www.caregiving.com)*