



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 2016 *Senior's Choice Connection*

Welcome to our Spring 2016 *Senior's Choice Connection!* We wish to congratulate our Caregiver of the Season, Lisa Lunsford, of *Sequoia Senior Solutions*. This is a truly inspiring story.

On Saturday evening, September 12, 2015, a tremendous fire broke out in Lake County, California. My husband Stan and I happened to be on call. Caregivers were contacting us alarmed, as they could not reach clients due to roads blockages. One elderly client was in Hidden Valley Lake and was limited in her mobility. We were in phone contact with her while she was watching the flames from her porch getting closer to her home. We contacted our Lake County Area Manager who supervises our client's care. Her name is Lisa Lunsford and, as you will see, she is a true hero.

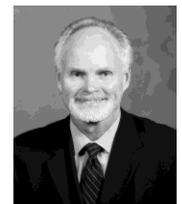
Lisa contacted the Hidden Valley Homeowners Association who reassured her that, in case of mandatory evacuation, they would go door to door and make sure everyone was safe. Lisa then realized that another elderly client, this one with Alzheimer's disease, was alone near the affected area. Again, she was reassured by the authorities that someone would go to this lady's house in case of evacuation. Things were progressing very rapidly and when Lisa learned there was a mandatory evacuation she began looking for the

two ladies in all evacuation centers and local Skilled Nursing Facilities, to no avail. Lisa then decided to call each of the ladies on their cell phones (the land lines were down) and discovered they both had been left behind by the evacuating personnel. At this point, Lisa called 911 and had to convince the dispatcher that there were people left behind. She was told that no one was allowed to go in that area. Lisa insisted on being escorted and managed to rescue both ladies and took them to safety to our company's office in Lakeport where they spent the night in the company and supervision of Lisa and her husband Troy. Lisa and Troy provided our clients with blankets and food, and watched movies with them while waiting for family members to arrive in the area.

We at *Sequoia Senior Solutions* feel that Lisa's concern, persistence and bravery during this crisis go beyond exceptional caregiving to true heroism. We are proud to have her as part of our team!

– Gabriella Ambrosi
Sequoia Senior Solutions

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



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FINANCE & CONSUMER RESOURCES

Percentage Budgeting for Seniors: Are You On Track?

Retirement should be a time to relax and enjoy your golden years. But it's equally important for seniors to carefully manage their finances. Budgeting for seniors is about balancing enjoyment with the need to conservatively manage limited funds.

Everyone knows that the most accurate approach to budgeting is to carefully track and manage every dollar that is spent each month. But in reality, many seniors are put off by this rigorous approach and never set up a budget at all. If you are one of these budget-averse individuals, percentage budgeting can be a good first step towards taking control of your retirement spending.

In order to set up a percentage budget, it is necessary to identify some of the main factors driving expenses for seniors. Toward this end, this life stage can be broken down into two main components: the transition to retirement and later retirement.

Transitioning to Retirement

The consensus view is that spending usually declines in the early years of retirement. It is often estimated that seniors will need only about 70-80% of the income they had been making in their working life.

This drop in expenses occurs for three main reasons. First, seniors generally no longer need to save as much for retirement. Second, seniors often see a smaller percentage go to taxes. Finally, seniors usually no longer have large expenses for things like child care and mortgages.

On the other hand, seniors need to consider whether having more free time would prompt them to spend more money on things like entertainment or travel. It is smart to account for some increase in these expenses.

Later Retirement

After the initial drop in expenses, most seniors settle in to a retirement routine and probably have a pretty good idea of what their expenses are. Most seniors' expenses stay pretty constant and just increase with inflation.

There are two competing factors at work here. Medical expenses are likely to increase significantly as seniors get older. But, a balancing factor for these medical expense increases is that seniors tend to spend less in other areas as the pace of life slows down.

It's best to be very conservative in planning for an increase in medical expenses since there is a lot of variability in medical costs, and they can become very high.

A Typical Percentage Budget

A popular method of percentage budgeting uses the 50/20/30 rule. 50% is allocated to fixed costs that don't vary from month to month like mortgage, utilities, car payments and health care contributions. This would also include any subscriptions you may have which are fixed regular expenses. 20% is allocated to a savings/emergency fund or paying down debts. The final 30% is allocated to flexible costs that vary from month to month, such as entertainment, shopping and hobbies. Groceries are included in this category since how we spend on grocery shopping can vary a lot. It is a smart idea to create this as its own percentage category, since it is not a typical "discretionary" expense, but can be adjusted if it is necessary to make cuts in the budget.

Special Senior Considerations

As seniors get older, their medical expenses often increase greatly. While it's hard to say how much medical expenses will be, the percentages range from approximately 10% to over 30%. Considering this variable, the 20% savings allocation may need to be increased based on what you feel is a comfortable cushion to keep for medical emergencies.

Pitfalls of Percentage Budgeting

A percentile budget should be thought of as a very rough method of managing your finances. It can work well as a starting point, but it does not consider many of the unique situations that each person will have.

The Bottom Line

For budget-averse seniors, percentage budgeting can provide a good first step toward managing their finances. The most important things to keep in mind are to keep non-discretionary spending low and to make sure to leave enough leeway for potential increases in expenses, especially medical care.

By Eric Fontinelle

<http://www.investopedia.com/financial-edge/0610/percentage-budgeting-for-seniors-are-you-on-track.aspx>



ROTATING TOPIC:

Continuing Education for Seniors

Perhaps you miss the stimulation of your college experience. Or maybe you never had the opportunity to attend but love to learn. Whatever your motivation, there are considerable benefits to going back to school.

Learning at any age exercises the brain. When you learn something new, your brain develops new neural pathways, which has proven benefits for problem-solving, memory skills and overall cognitive ability.

Taking a college or university course, even if it is online, helps build social connections and ward off isolation – an important factor in keeping seniors healthy and happy.

According to the American Council on Education, half of U.S. college students who are age 50 or older attend community colleges to connect with others or have fun rather than for career purposes.

In the U.S., colleges, universities, community centers and libraries recognize the value of offering seniors educational opportunities by offering reduced fees, tax credits, and in some cases even free classes to seniors.

Tuition Waivers for Seniors

A number of universities in the U.S. will waive or significantly reduce tuition for seniors for credit and non-credit courses. According to the American Council on Education, 60% of accredited degree-granting U.S. educational institutions offer tuition waivers for older adults.

Senior Tax Deductions

The U.S. government offers tax deductions up to \$10,000 in a lifetime for higher education purposes.

How Seniors Can Audit a Course

If you don't qualify for a tuition waiver program or the school you are interested in doesn't offer it, then consider auditing a course instead. Many colleges and universities will let seniors audit a course – which means that you can attend

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Pain Management for Seniors

SENIOR HEALTH & LIFESTYLES



Up to 88% of older adults report some form of chronic pain. Seniors are more vulnerable to chronic pain for a number of reasons, including greater joint and muscle wear, the presence of other medical conditions and a general decrease in activity levels. Chronic pain also leads to a greater risk of accidents such as falls. Older adults who have chronic joint pain or muscle aches, especially in the legs, are 50% more prone to falling than seniors without it. The most common types of chronic pain in seniors are: Arthritis / joint pain, peripheral neuropathy (often associated with diabetes), lingering pain from injuries (such as a rotator cuff tear or hip fracture), Cancer pain and depression-associated pain.

Nevertheless, chronic pain should not be an accepted part of life for older adults. Seniors working with their healthcare providers can learn to manage their conditions and live a full life in spite of pain, no matter what their age. However, dealing with chronic pain in seniors can be a challenge for caregivers because it is often harder to diagnose and treat. Older adults are less likely to be forthcoming about their pain when speaking with their doctors. This could be out of fear of potential illness or because they do not want to appear weak. Seniors often feel that pain comes with age, and that reporting it is unnecessary. Some may also have trouble communicating their pain because of compromised abilities associated with a stroke or even dementia. The result can leave many seniors trying to cope with chronic pain unguided, leaving them open to anxiety and depression.

Pain Treatments

Because of the reticence of many seniors to acknowledge their pain, the most important first step to pain management is for caregivers to carefully monitor and communicate with the senior about the pain he or she might be experiencing. Good communication is the critical first step to effective treatment. A thorough evaluation by the senior's doctor to determine the causes of pain should follow, along with recommendations for treatment. Here are some treatment options the National Institute of Aging recommends.

Drug Therapy

Pain medications are the most common form of pain management, however they also pose risks for a variety of complications. Older adults tend to have more adverse reactions to pain medications, so all medications need to be monitored closely in seniors, and medication changes may require more time.

Some seniors simply won't take pain medications because they do not want to suffer the side effects. Additionally, since seniors may have medical conditions that require regular medications, such as heart disease, lung disorders, diabetes and blood pressure problems, caregivers must be vigilant about possible drug interactions. The following are the major pain medication categories:

- **Analgesics** such as Acetaminophen are effective for mild to moderate pain. It is not habit-forming but can be dangerous to your liver if taken in high doses.
- **Nonsteroidal anti-inflammatory drugs (NSAIDs)** include aspirin and ibuprofen. These over-the-counter pain relievers can be unsafe for people who have high blood pressure.
- **Opioid** pain relievers (narcotics) are powerful prescription drugs used to treat moderate to severe pain. They are often prescribed for pain after surgery. They can cause side effects like nausea, constipation, and sleepiness. Several examples are codeine, morphine, oxycodone, and hydrocodone. While these can be very effective, they can also lead to addiction.

Other Pain Therapies

- **Transcutaneous electrical nerve stimulation (TENS)** uses electrical impulses to stimulate nerves in order to relieve pain.

- **Cognitive behavior therapy** teaches you how to reduce your reaction to pain.

- **Acupuncture** uses tiny needles to stimulate and relieve pain from specific parts of your body.

- **Massage therapy** can release the tension in tight muscles.

- **Chiropractic treatment** primarily manipulates the spine to address a variety of pain, most commonly lower back pain.

- **Exercising (physical therapy)** such as weight training, stretching, walking, yoga and Pilates can complement other pain management therapies.

Often a combination of these modalities ends up being most effective, so it can be useful to test a variety of treatment options with the supervision of your doctor.

No senior should have to settle for living with pain. With the assistance of a support team of caregivers and medical professionals, and the range of pain treatment options now available, seniors should be able to experience aging with dignity and in comfort.

By Caren Parnes

Contributor for The Senior's Choice

Continuing Education for Seniors *(Continued from page 2)*

lectures but probably won't need to do homework or take exams. Auditing allows you to enjoy the social and learning benefits without the associated stress of exams. However with this option you don't receive college credit. To audit a course you usually have to receive permission from the professor.

Community College Courses for Seniors

84% of U.S. community colleges offer courses specifically for students age 50 and older. These courses are usually not free, although some colleges do offer seniors a discount.

Online Courses for Seniors

Some U.S. online courses are free to audit and some states will waive online fees if you are over a certain age (usually 60). Online learning is a great

option for seniors who have mobility issues, lack transportation or live in a rural setting.

Libraries, Community Center and Senior Center Courses

Your local library is a good place to look for free courses of interest. Many offer computer, photography, art and genealogy classes for free. You just need a library card to sign up. Community and Senior Centers also offer general interest courses at reasonable prices.

The benefits of learning for seniors can make a significant difference in mental and cognitive health, social connections and overall happiness. Consider exploring the joys of continuing education as a senior.

By Caren Parnes

Contributor for The Senior's Choice



SPOTLIGHT ON CAREGIVERS

Eldercare Planning: Family Meetings

It is standard practice for businesses to tackle tough issues through meetings with concerned parties. Similarly, meetings with family members and caregivers for the purpose of coordinating the care of an elderly family member and addressing problems as they arise is a crucial element in elder care planning.

Overcoming Barriers to Holding a Family Meeting

There can be various barriers to meetings, both real and imagined. Geography is a big one—often families are widely dispersed across the country. Lives are already busy and often overscheduled without adding yet another commitment. Paid caregivers might not want to donate their time, and families may feel it is too expensive to pay them for meeting time.

Why Hold a Meeting?

Whether or not there are specific problems to solve, sharing information and airing thoughts will be productive. Caring for a frail older person is never easy. Holding a meeting is almost always going to improve the situation if it is well-planned, well-attended, and conducted appropriately.

Who to Invite

It is best to keep the meeting numbers between about 3 and 10. It is important to include the loved one concerned, even if it means holding the meeting in a hospital room. Some families may consider it inappropriate

to include the loved one, perhaps because the disabilities of that person make it difficult to discuss the situation in front of him or her, or for cultural reasons. Each family is different, so you must decide what works within your family dynamic, but including the elder can often make a profound difference in success of both the process and the decision-making that can come out of such a meeting.

Professional caregivers are sometimes overlooked and can often provide important information. It's possible that a caregiver may know the most about relevant issues, such as incontinence or other health problems the elder may be reluctant to speak of with the family. You may also wish to invite neighbors and close friends. For family out of the area who may not be able to travel, conference calling and video calling options such as Skype are now commonly used. Depending on your family's spiritual beliefs, it can be helpful to include a religious advisor. Every family is unique. The most important consideration is to be as inclusive as possible and not overlook resources to help your family.

Prior to the Meeting

Develop and review the elder care planning agenda in advance with all concerned. Use whatever communication method is most convenient for the majority of your group.

Be sure to assign a neutral person to the role of facilitator. Another person might be designated to be the note taker. Arrange a comfortable physical environment with food and beverages and comfortable seating where everyone can make eye contact.

What to Cover

If there is a specific issue to address that requires "buy-in" of all concerned, make sure it is approached as diplomatically as possible. The family members may have divergent ideas of what is important. For example, if the main topic of your meeting is that your mom may need to move out of her home and she resists this, you might start the process discussing "pros and cons of mom moving." This might lead to a discussion of "why we want you to move." Be frank: "We are afraid you'll fall and not be able to get up." This might lead to a discussion of all the possible solutions, including personal alert systems, cell phones, a daily phone call or visitor, as well as the benefits and potential drawbacks of an actual move.

Next Steps

Distribute the notes to all concerned, even people who could not attend but wanted to be there. Honor and follow up on what was decided at the meeting. Be flexible in case the situation changes. Your loved one may be fine at home now with the new support systems set in place as a result of the meeting, but even without saying so, families usually recognize that the situation will most likely change.

Whatever the outcome of the family meeting, try to remember that it may not solve every problem. Sometimes just being able to mitigate some dilemmas and clear the air is a step in the right direction.

By Jeannette Franks, PhD

<http://www.aplaceformom.com/senior-care-resources/articles/elder-care-planning>