



## 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 Winter 2016 *Senior's Choice Connection*

Welcome to our Winter 2016 *Senior's Choice Connection!* We wish to congratulate our Caregiver of the Season, Becky Pecoraro, of *Help & Care, LLC*.

Elizabeth (Becky) Pecoraro is amazing! Becky turned 74 in January, but she has phenomenal energy and passion to help wherever she can.

Becky typically takes care of a client with Huntington Disease as well as a client with some balance issues. Along with these responsibilities, her own brother is also in need of assistance, so she has to organize his care around her day to day duties for us, which she manages to do with admirable efficiency.

But for us at *Help & Care, LLC*, what makes Becky really special is how she is willing to go above and beyond what we could reasonably expect of her with her other responsibilities.

Recently some caregivers had to call out and we feared we would not be able to fill our shifts. Becky

immediately agreed to rearrange her private schedule to allow her to work with two additional clients. One of these new clients has severe dementia, requiring that Becky plan all her activities, and the other is a 97-year-old lady with limited mobility.

Becky's passion, dedication and unlimited willingness to support us and her clients is all the more impressive to us not only because of her age, but also because she recovered herself only a year ago from cancer. Her energy, dedication and reliability provide the ideal example to follow for younger caregivers.

She is truly our "Life Saver" even on shortest notice!

– Vassilina & Markus  
*Help & Care, LLC*

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



## IN THIS ISSUE:



<b>PRESIDENT'S WELCOME:</b> Caregiver of the Season	1
<b>CAREGIVER PROFILE</b>	1
<b>FINANCE/CONSUMER:</b> 15 Ways Seniors Can Save Money	2
<b>ROTATING TOPIC:</b> Combating Senior Isolation During Winter	2-3
<b>HEALTH &amp; LIFESTYLES:</b> 5 Natural Ways to Improve Oxygen Levels	3
<b>SPOTLIGHT ON CAREGIVERS:</b> Financial Aspects of Caregiving	4



## FINANCE & CONSUMER RESOURCES

### 15 Ways Seniors Can Save Money

**1. Bargain for lower interest rates.** If you have any debt outstanding, now is the time to seek a better deal.

**2. Refinance your mortgage.** With home loan rates at 50-year lows, take a careful look at refinancing. How much will it cost you? Divide this by the number of years you expect to stay in your home. Then look at how much your monthly payments would decline with a lower mortgage rate. If it makes financial sense, take action now before interest rates rise.

**3. Pay annually if you can.** Insurance and other annual services will let you pay the bill in smaller monthly installment payments. But while these monthly payments are not considered a loan, that is exactly what they are. You wind up paying the equivalent of interest in the form of higher payments.

**4. Try shopping once a week.** This will limit impulse purchases, force you to do better meal planning, and also cut down on travel expenses.

**5. Share groceries.** If you shop for yourself alone, plan shopping for your weekly supermarket trip with a neighbor or friend. You'll get some good social time and save money by buying larger sizes and splitting them.

**6. Share on errands and travel, too.** Every time you find yourself going on an errand by yourself, ask if there might have been a friend you could have taken along. And many vacation costs will be cheaper when traveling with a companion.

**7. Avoid late fees.** Make a list of when all your payments are due. If you use online bill payments and are not worried about overdrafts on your bank account, set your recurring bills for automatic payment and save time along with those late fees.

**8. Unplug unused devices.** Most electronic devices use a bit of power

even when you're not using them. Make it a habit to only plug things in when you're using them. Using a power strip is a convenient way to handle multiple devices by only unplugging one element.

**9. Turn off heat to unused rooms.** This is a no-brainer, but it's surprising how many obvious things we don't do. If you use hot-water radiators, make sure you bleed off any air pockets that have built up in them since last winter.

**10. Use programmable thermostats.** Why heat up (or cool down) your home when no one is there? It's one thing to turn down thermostats during the winter, but it's even better to program your home's temperatures to turn off the heat (without risking pipe damage) when you're not there or at night when you're sleeping.

**11. No partial loads.** Do not waste energy, water, and detergent by doing partial loads of dishes or laundry.

**12. Merge your home phone and cellular services.** Fewer and fewer people now keep land lines along with their cell phone service, especially now that cell phones can have multiple phone lines. Revisit whether you feel you really need a land line along with a cell phone.

**13. Generic is good.** Look for generic store brands and give them a try. And when it comes to prescriptions, there is even less reason to stick with branded drugs if identical generic versions are available.

**14. Drink water, not soda.** And I don't mean bottled water. Changing this single habit will help your wallet gain weight while the rest of you slims down.

**15. Flaunt your age for discounts.** If there is one virtue of aging that is worth exploiting, it is senior discounts. You'll find lots of options if you search online.

— By Caren Parnes  
For *The Senior's Choice*



## ROTATING TOPIC:

### Combating Senior Isolation During Winter

As of a 2014 U.S. Administration on Aging study, about 28% of noninstitutionalized older persons in the U.S. lived alone (12.5 million: 8.8 million women, 3.8 million men). And almost half (46%) of older women age 75+ live alone. 46% of those who live alone report feeling lonely on a regular basis. This sense of isolation is intensified during the winter months, when it is more difficult for seniors to leave their home without risk due to the dangers of cold, difficult driving conditions and the increased risk of falls. It is also the season when visits from friends and family members may be reduced because it is harder to reach them.

There are a number of steps you and your loved one can take to reduce this sense of isolation during the winter months.

- **Plan for safe transportation and assistive devices.** It is important to make transportation for outings easily accessible, whether you drive them, provide a shuttle/taxi service or provide assistance to use public transportation. Make sure they are using whatever adaptive technologies they may require to travel safely, such as a cane, walker, hearing aid or any other assistive devices. It is also important that they are well-protected with properly layered clothing, hats and gloves and sturdy shoes when they leave the home. Other winter aids, such as hand and feet warmers, can be especially helpful for those with circulation issues. in person.

- **It takes a village.** If the weather makes it impossible for you to visit your senior loved one regularly, enlist the help of others who may be nearby and more easily able to visit. Can a neighbor knock on the door and check in?

*Continued on page 3*

## 5 Natural Ways to Improve Oxygen Levels

The feeling of being out of breath (dyspnea) is a sensation that is well known to those who suffer from Chronic Obstructive Pulmonary Disease. Although it is common for those experiencing shortness of breath to use oxygen therapy (oxygen tanks) to cope, the downsides can include fatigue, headaches, and dry or bloody noses. Further, when depending on oxygen tanks as a primary oxygen supplement, there exists a severe risk: the body can learn to actively suppress its natural respiratory system. Following is a list of 5 natural ways to improve your oxygen levels that should help in reducing your dependence on tanks.

**Change Your Diet:** Antioxidants allow the body to use oxygen more efficiently increasing oxygen intake in digestion. When looking to boost antioxidant intake, the foods to focus on are blueberries, cranberries, red kidney beans, artichoke hearts, strawberries, plums and blackberries, most of which can be consumed in various juices and smoothies. Another critical protein to consider are essential fatty acids like Vitamin F, which work to increase the amount of oxygen the hemoglobin in the bloodstream can carry. These acids can be found in soybeans, walnuts and flaxseeds.

**Get Active:** Exercise is key to a healthy life. Through aerobic exercise, such as simple walking, the body is able to better utilize oxygen while removing waste through the lymphatic system. As recommended by the American Heart Association, 30 minutes a day of regular walking has greater effects on the circulatory system than spending an hour or more in the gym 2 to 3 times a week. Aside from the physical health benefits, walking has been shown to improve mood, confidence, and reduce stress.

**Change Your Breathing:** Exercising your lungs regularly is crucial to maintaining ones respiratory health. However, what is often an impediment to one's breathing is the method in which they breathe. It's recently been discovered that sick people breathe using the upper chest and inhale

more air, which causes reduced oxygen levels in the body. In contrast, the correct method to proper breathing, is slow, from the diaphragm, and through the nose, rather than the mouth.

**Cleanse the Air:** Often the triggers of flare-ups in those with COPD is poor air quality. Because of this, it is imperative to maintain the purest quality of air possible within the home and workplace. There are a number of air purifiers on the market that can filter the worst of our environmental pollutants. Another helpful "low-tech" tool in reducing pollution in the air and purifying oxygen is a beeswax candle. Unlike traditional candles, beeswax candles do not emit smoke. Instead they produce negative ions that help in the removal of air pollution.

**Hydrate:** The human body is roughly 60 percent water, so it cannot be

understated how critical water is to how the body functions: allowing body cells to grow, lubricating our joints and regulating body temperature. When looking to get the full benefits of oxygenation, drink filtered water. Restructured or ionized water is micro-clustered with smaller groupings of water molecules. This provides high levels of hydration and oxygenation at the cellular level. Keep in mind that caffeinated beverages, alcohol and high sodium foods all dehydrate the body, so keep water with you during the day and get in the habit of drinking it throughout the day. Health professionals recommend 8 8-oz. glasses of water a day.

<http://seniordirectory.com/articles/info/5-natural-ways-to-improve-your-oxygen-levels>



## SENIOR HEALTH & LIFESTYLES

### Combating Senior Isolation During Winter

*(Continued from page 2)*

Can nearby friends make a standing weekly meeting time to visit? And don't forget to call or email your loved one regularly if you can't visit in person.

- **Consider Food Delivery.** Seniors who live alone are often at greater risk of poor nutrition when the weather is inclement. To combat malnourishment, consider getting food delivered by an organization such as Meals on Wheels (in the U.S.), which can provide not just nutritious food but social contact. Recently some companies/grocery stores are offering home grocery delivery, even in more rural areas (such as *Amazon Fresh*). If you can plan a weekly meal date so that your elderly loved one doesn't have to dine alone, that would be even better.

- **Furry love.** If your elderly loved one can care for and afford a pet, then invest in a companion animal. A pet not only eases isolation and provides love, but having a being who is dependent upon them for care can provide a senior with

a sense of purpose. If your elderly loved one is not a pet person, then indoor plants and gardening can be another rewarding focus for love and attention.

- **Connect with local services.** Identify local senior centers, transportation services and other helpful programs for the elderly. In the U.S., you can use the U.S. Administration on Aging's Eldercare Locator website to get in touch with your local Area Agency on Aging, which will provide information on these services. In Canada, the Public Health Agency of Canada's Senior page can provide valuable information (<http://www.phac-aspc.gc.ca/seniors-aines/index-eng.php>).

- **Caregiver support.** If you cannot regularly visit your elderly loved one, an in-home caregiver not only provides assistance with daily needs, but can also offer personal companionship and encourage social activities, both inside and outside the home.

– By *Caren Parnes*  
For *The Senior's Choice*





## SPOTLIGHT ON CAREGIVERS

### Financial Aspects of Caregiving

We all have emotional triggers when we talk about money. Is money equivalent to love? Does someone get more money because of need or because he or she is the “favorite”? Have the parents provided support for one sibling all these years? What will happen to him or her when parents are no longer able to help?

If a parent won't let the family caregivers oversee finances, there can be feelings of not being trusted or being treated like a child. Should an inheritance be divided equally or given to whoever needs it most, or to whoever did the most work? If there is not a lot of money, there can be feelings of anger and resentment over the feeling that the parents put the adult children in a difficult situation. If there is a lot of money, greed can become a motivating factor in making decisions.

Often families divide up who is handling the money and who is doing the caregiving. This puts the caregiver in the position of having to ask for money, and the person handling the money has control over how money is spent. This can lead to tension and family estrangement.

#### Questions to ask yourself and other family members before assuming the role of family caregiver:

- How will my rent/mortgage be paid if I move in with Mom/Dad?
- Are family members okay with having Mom/Dad reimburse me for the added expenses I will accrue in taking care of them? These would be such things as living expenses, medical expenses, transportation, and food.
- If I am providing the primary care, will you (other family members) be able to help or will I be expected to do it all? How can we divide up the responsibilities? If I am getting paid, should you get paid for the things you do?
- How will we, as a family, make decisions about Mom/Dad's care? How do we decide how their money will be spent? Who will be in control of the finances?
- Where will I go for support? Will my friends or family help me get breaks? What hobbies or other things do I have that will engage me in my down time as a caregiver? How will I have the spending money to be able to go out with friends or buy things I want?
- If I am the primary caregiver, are you okay with my spending Mom/Dad's

money to help care for me, too? This will mean there might be less available in the inheritance. Should I get a different percentage of the inheritance if I have done all the work? If I don't quit my job and do this, are you okay with hiring help to care for Mom/Dad? This, too, will affect your inheritance.

- If Mom or Dad needs to move into an assisted living community or nursing home, how will we make that decision, and how much will finances play a part in the decision-making?
- If Mom or Dad does run out of money, can any of us help pay their living expenses?

Many family fights and tensions are centered on the issues of money – who has it; who doesn't; how it is spent; how it is decided how it's spent; what the family's past issues were around money; what the issues are now. It is challenging to deal with the complexity of our emotions about parents, illness, aging and death, and sometimes these emotions come out in conflicts about money. Holding a family meeting with a facilitator is a good place to start before taking on a caregiver role, to help the family come together rather than be torn apart by these issues.

<https://www.caregiver.org/what-every-caregiver-needs-know-about-money>