



## Phillip Silverstone Joins *GRISWOLD SPECIAL CARE*

Phillip Silverstone grew up in St. Johns Wood, London and has lived in the Philadelphia area since 1977. Phillip worked in advertising and TV production in the UK, but switched to the world of wine when he arrived in the US.

Phillip is heard daily on WRTI 90.1 FM (Public Radio Classical/Jazz); he appeared in his twice Emmy nominated PBS series "One on Wine". He also appeared with Christina Pirello in her national PBS series "Christina Cooks". Phillip's column "Wining About The Good Life" appears in weekly and monthly newspapers and magazines, and his book: "Cheers! The World of a Wine-osaur" was published by Camino, Philadelphia.

Phillip selects the wines for British Airways' business and first class lounges in Philadelphia International Airport. He has been featured on CNN and the Food Network and has been seen and heard throughout the UK on the BBC. Phillip's forte is marketing, promoting, public relations, writing and lecturing.

All of these facets have been successfully



*(Continued on page 5)*

**Hard Time To Be Old In America** by Diane Walker, RN, MS

**Veteran's Benefits Expert Joins Website Panel**

William Hughes, reviewing the (novel and now) film, "America: No Country for Old Men" writes, "the sheriff considers a [destructive] force in our society and says, 'We're looking at something we haven't seen before... The old rules don't seem to apply. He wonders if the fight can be won, and if civilization, too, is headed for destruction.'"

Some of you may be wondering if he is referring to Iraq or hip-hop. I think he must have read these NY Times headlines: "Aged, Frail and Denied Care by Their Insurers;" <sup>1</sup> "Scrutiny for Insurers of the Aged," <sup>2</sup> and "U.S. Ruling Backs Benefit Cut at 65 in Retiree Plans." <sup>3</sup> Since when did age discrimination become legal?

According to Robert Pear, more than 10 million Americans who rely on employer sponsored health insurance as a primary source of coverage, or as a supplement to

*(Continued on page 3)*

Please welcome Mr. Benjamin Garcia, President, Paralyzed Veterans of America, Phoenix Arizona chapter, to our panel of experts featured at [www.caringtimes.org](http://www.caringtimes.org). Mr. Garcia served in the Army and has a service connected disability. He was also diagnosed with Multiple Sclerosis in 1991. Mr. Garcia has been a contributor to *Action Magazine* published by the United Spinal Association. He has graciously volunteered to share his knowledge of veterans disability benefits with individuals who have questions about them. You will find his complete biography and you can email your questions to him by visiting the website above.

### Special points of interest:

- Pg. 2 Reflections on Mental Competence
- Pg. 2 It's Tax Time Again
- Pg. 2 HDIV
- Pg. 3 Storing Your Medical Records
- Pg. 3 Mediterranean Diet and Wild Rice Recipe

## Reflections On The Issue Of Competence

One of the most difficult things a child or friend may have to do is decide whether a loved one or friend continues to be capable of making important decisions for themselves. The question of competence frequently comes up when you spend time with aging loved ones over the holidays and have more time to observe behaviors and abilities day-to-day.

*Competence* is a determination that addresses societal interest in restricting a person's right to make decisions because of incapacity; *capacity* addresses the integrity of mental functions.<sup>1</sup> Because our society strongly encourages autonomy and independence, we naturally want to respect the rights of our loved ones to make their own decisions. On the other hand, individuals who are not able to make informed decisions are vulnerable and may need support, even protection.

Determining whether an individual can continue to make independent decisions is complicated by the fact that decision making requires a cluster of abilities and falls along a continuum: an individual may be able to make good decisions for themselves about some things but not others (dinner but not finances), and their abilities may vary from day to day (use of medications, illness). Even the courts, which have the legal responsibility to determine competence, and physicians who determine capacity, don't have clear guidelines. Justices typically infer competence/capacity from overall ability to function in life, appearance, and the seriousness of the consequences of decisions being made.<sup>2</sup>

So, how does a lay-person determine whether someone is or is not capable of making decisions and may be vulnerable or at risk? In general, there are four important things to consider: can the person communicate in some way (speaking, writing, computer); does s/he grasp what is happening around her/him (does s/he know the date, people and places; can s/he do simple math, timely pay bills, and pay attention and participate); does s/he make a decision based on his/her own values, can s/he explain the reasons for decisions made; and can s/he foresee the possible results of decisions and choices made?<sup>3</sup>

For a comprehensive questionnaire and additional information about how to assess for ability to make decisions, visit our website at [www.CaringTimes.org](http://www.CaringTimes.org). You can also email one of our experts if you have a personal question to ask.

<sup>1</sup> Stanford University. Retrieved January 2, 2008 from <http://www.stanford.edu/group/psylawseminar/Competency.htm>

<sup>2</sup>Appelbaum, P.S. (2007) Assessment of Patients Competence To Consent to Treatment. *The New England Journal of Medicine*. 357, 18: 1834-1840.

<sup>3</sup>Wiggins, S.A. (2005) Decisional Capacity. Retrieved January 2, 2008 from [http://www.fairview.org/healthlibrary/content/print\\_sha\\_deciscap.htm](http://www.fairview.org/healthlibrary/content/print_sha_deciscap.htm)

## HDTV Just Round The Corner

In a year from now the airwaves will be humming a different tune. So say good bye analog signals and rabbit ears—hello digital! But read this before you get depressed thinking you may never see *Wheel of Fortune* again or you toss that TV set.

Check your TV to see if it's marked "built in digital tuner," "DTV," or "ATSC." It may be equipped for the new signals. If not, you may want to consider purchasing a set-top converter box at about \$65. Beginning January 1, 2008, you can apply for up to 2 free coupons from the federal government worth \$40 each and apply them toward the purchase of the box from a retailer. To receive the coupons, either call 888-388-2009 or go to [www.mydtv2009.gov](http://www.mydtv2009.gov). According to Marc Saltzman the last day to request coupons is March 31st and they are only good for 90 days.<sup>1</sup>

If you are a cable subscriber, they are required to convert the signals for you but check with them about the fine print. OR this may be the time to purchase a high definition TV. Prices have been falling and you have lots of affordable choices available now.

<sup>1</sup> Here Comes Digital TV. AARP, January/February, 2008

## It's Tax Time Again by Patricia O'Malley, RN, MSN, JD

April 15th doth approacheth as it does with its customary inexorable predictability each year. Some considerations if you are paying for long term care insurance or related expenses:

- ◆ bring section 7702 to your tax advisor for tax advice on treatment of Long Term Care expenses: [http://www.law.cornell.edu/uscode/html/uscode26/usc\\_sec\\_26\\_00007702---B000-notes.html](http://www.law.cornell.edu/uscode/html/uscode26/usc_sec_26_00007702---B000-notes.html).
- ◆ If you're living with family, explore publication 503 on dependent care credit at [www.irs.gov](http://www.irs.gov).
- ◆ If you choose to document payments to companies or individuals by issuing 1099 misc forms, you can find instructions for ordering them at: [http://www.irs.gov/pub/irs-pdf/1099misc\\_07.pdf](http://www.irs.gov/pub/irs-pdf/1099misc_07.pdf). And instructions for filling them out at: [http://www.irs.gov/pub/irs-pdf/i1099misc\\_07.pdf](http://www.irs.gov/pub/irs-pdf/i1099misc_07.pdf). 1099s can be issued for dollar amounts in excess of \$600 and are issued before January 31st. Consult your tax advisor for assistance and details.

Medicare, could be adversely affected by the ruling. AARP (the sheriff) tried to fight the exemption but lost. In its ruling, the Appeals Court said, “We recognize with some *dismay* that the proposed exemption may allow employers to reduce benefits to retirees over 65.”

The Senate Finance Committee has asked 11 long-term care (LTC) insurers to explain troubling data about their failure to pay claims. According to the National Association of Insurance Commissioners, complaints about these providers have risen 92% from 2001 to 2006. The NY Times found that the insurers had put procedures in place that make it almost impossible for policyholders to get paid and result in unnecessary delays—sometimes past the policy holder’s death.

To make matters more surreal, federal lawmakers have passed incentives intended to encourage adults to purchase these LTC insurance plans to forestall a Medicare funding crisis—do you hear spin too? There is little hope that Federal and State lawmakers will really address these egregious denials if it means there will be less money for them to spend or use in order to *balance* the budget.

So, buyer beware. Go to the websites listed below and review the information available about the companies with poor (and good) payment records and the states where the most complaints have been lodged—and are doing nothing about them. The link to the House bill is also listed. As Betty Davis said on her 60th birthday, “Getting old ain’t for sissies.”

<sup>1</sup> Duhigg, C. (2007) Aged, Frail and Denied Care By Their Insurers. Retrieved 3/26/07, from <http://www.nytimes.com/2007/03/26/business/26care.html>.

<sup>2</sup> Duhigg, C. (2007) Scrutiny for Insurers of the Aged. Retrieved 10/5/07, from <http://www.nytimes.com/2007/10/03/business/03care.html>.

<sup>3</sup> Pear, R. (2007) U.S. Ruling Backs Benefit Cut at 65 in Retiree Plans. Retrieved 12/27/07, from <http://nytimes.com/2007/12/27/washington/27retire.html>.

House bill H.R. 3363 at [http://thomas.loc.gov/home/gpoxmlc110/h3363\\_ih.xml](http://thomas.loc.gov/home/gpoxmlc110/h3363_ih.xml)

Older adults with more than one medical condition can be treated by several different physicians/specialists. “Poly-medicine,” like “poly-pharmacy,” often results in poorer health outcomes and serious drug interactions. One reason is that medical records are scattered in many different locations.

Today, there is no one national, universal digital format that physicians and hospitals use to store medical information. In fact, according to the Department of Health and Human Services, more than 80% of physicians and hospitals still use paper records. So, one option to consider is storing your own medical records so you can have them readily available when you need them.

Microsoft and other companies like Google and WebMD now offer portals where you can “securely” upload and store medical information on-line. If you would like some suggestions on how to begin this process and what information to store, visit our website at [www.CaringTimes.org](http://www.CaringTimes.org).©

## Mediterranean Adventure Right In Your Home

According to an ongoing NIH/AARP Diet and Health Study, a Mediterranean diet reduces the risk of death from all causes by 20%. <sup>1</sup> The diet is rich in fruits and vegetables, nuts, whole grains, fish, healthy fats, and red wine. Yum!

The study recommends whole grains for breakfast; dark leafy greens, vegetables and beans at lunch; and encourages people to eat fish at dinner instead of red meat. You can deliciously combine some of these recommendations by trying our Wild Rice with Roasted Garbanzo Beans and Pearl Barley recipe. Simply download it from our website at [www.CaringTimes.org](http://www.CaringTimes.org). It adds a wonderful medley of flavors to meals with fish or poultry. You can also find an article there on the nutritional needs of older adults that features the Harvard food pyramid.

<sup>1</sup> Gotthardt, M. (2008) *AARP Bulletin*, January/February, p. 28.

## Phillip Silverstone *continued...*

honed over a 30-year career and will now be incorporated into his work as *National Marketing & Communications Manager* at **GRISWOLD SPECIAL CARE**. In this role, Phillip will introduce new programs to draw attention to the work conducted by *GRISWOLD SPECIAL CARE* offices and Caregivers. He will create and coordinate new projects to teach children to be more aware of the elders in their community, with the help of schools in all of our markets. Phillip's primary goal is to make *GRISWOLD SPECIAL CARE* the number 1 choice in every market for home care excellence.

Phillip also enjoys test-driving cars he can't afford, drinking other peoples' wine and switching from Brahms to Hip Hop to Michael Buble on his iPod.



**GRISWOLD SPECIAL CARE**

*A Tradition of Homecare Excellence*

**GRISWOLD SPECIAL CARE**

**Corporate Office**  
717 Bethlehem Pike  
Suite 300

Phone: 888-777-7630

Fax: 215-402-0202

Email: [diane@GriswoldSpecialCare.com](mailto:diane@GriswoldSpecialCare.com)

*A Tradition of Homecare Excellence*

*Mailing Label*

**Find Us On The Web At**

[www.griswoldspecialcare.com](http://www.griswoldspecialcare.com)



**CARING TIMES© and Its Companion Web Page Services**

*GRISWOLD SPECIAL CARE*



The **CARINGTIMES©** newsletter and its companion website are a service GRISWOLD SPECIAL CARE offers to Clients, family caregivers, and professionals who care for older adults and individuals living with a disability. Experts in gerontology keep you current with helpful articles, legislative updates, tips on caregiving, news about organizations and more.

- ◆ A brochure to prevent falls at home
- ◆ Welcoming A Caregiver Into Your Home
- ◆ Preventing Caregiver Burnout
- ◆ Tax Related Issues
- ◆ Legal Documents: POA and Living Wills
- ◆ Dementia: The Disease and New Hope for Treatment, Parts I and II
- ◆ Home and Community Based Care: What Consumers Want And Need

**On-line Caregiving**

**Free On-line Subscription**

**Resources**

Our website ([www.CaringTimes.org](http://www.CaringTimes.org)) includes a resource center that is designed to help make it easier for you to care for your loved ones in the home. At this site, you will have access to past newsletters, articles about elder care and disability issues, direct access to experts who you can talk with about your personal issues and concerns, and links to national organizations that offer support to family Caregivers. Check the website each month for the latest information. Here are some of the features that are currently posted:

If you would like to **AUTOMATICALLY** receive issues of the newsletter via email, you can subscribe on-line at the website. Just fill out the simple registration information to complete your subscription. Don't forget the

subscription is **FREE!**