



Protecting Yourself And Your Loved Ones *by Patricia O'Malley, RN, MSN, JD*

One of the hardest realities we have to face as human beings is the inevitability and uncertainty of our own mortality. Planning ahead by will or trust, designating power(s)-of-attorney and discussing and executing advance directives can be a sobering experience. The bald truth, however, is that failing to address the future before it becomes necessitous can create tremendous pressures on loved ones left behind to cope with your lack of planning and forethought.

To protect yourself, your assets and your loved ones there are three documents you need to address: A power-of-attorney, a will or testamentary document and an advance directive in the form of a medical power-of-attorney and/or a written set of instructions often called a "living will".

The persons you select as your representatives for these documents need not have specialized knowledge, just the ability to follow your wishes and act as your representative in keeping with those wishes. Who you select as your representative is therefore a very important decision. You may want to appoint more than one person as a safeguard. You can appoint people to have responsibility for different things and you can also appoint them to act together. If you choose more than one, make certain they are able to get along and work together. It is also important to appoint an alternate if an original

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Getting Along: Ten Tips for Working with Professional Caregivers*

by Fiona Middleton, MSM

Change is always difficult. When the change involves inviting a stranger into one's home, or the home of a family member, for a few hours daily, or on a live-in basis, the adjustments can be tough for everyone. Good relationships are based on expectations. Family members, the person receiving care, and the caregiver should each identify expectations early in the process. The client will have certain expectations about the way care should be provided. For example, clients and family members should expect the caregiver to fit into existing routines, rather than the other way around. The care recipient will also have an expectation that the caregiver will show up for work on time, and maintain a professional demeanor.

The professional caregiver will

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Going Home For The Holidays?

By Diane Walker, RN, MS.

The holiday season is just around the corner and for many of us that means visiting parents and relatives. While you are at home, take advantage of the visit to evaluate how your loved ones are doing living independently. If you don't see them regularly, you may be surprised at the changes you observe in their mental status and physical ability. With some careful observation, you can prevent accidents and injury from happening. Here are some things to look for during the visit:

Do you notice forgetfulness and

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Getting Along *continued...*

also have some expectations. Taking a few moments during his or her first visit to find out what each person expects of the other will reduce stress and lead to a better relationship. Below are some suggestions that will help the adaptation process for both families and their caregivers.

1. Keep an open line of communication. Offer feedback to the caregiver so she knows when she is on track.
2. Talk about telephone usage, TV watching, food, noise, and other issues that someone might discuss with a new housemate.
3. Let the caregiver know how she can help. Be clear and specific with instructions.
4. Write down appointments and keep a checklist of items that can be completed if the caregiver has extra time.
5. Post a list of emergency telephone numbers in a prominent location (e.g., on the refrigerator). Make advance directives or living wills available in case of an emergency.

6. Let the caregiver know when she does something well or exceeds expectations.
7. If the caregiver's performance could improve through a change in her behavior, be as specific as possible. Address the behavior that should be changed, but try not to criticize the caregiver on a personal level.
8. Whenever possible, give the caregiver advance notice of his or her schedule. If the schedule changes, let your caregiver know well ahead of time so she can make alternate arrangements.
9. Remember that the caregiver is only human, not a machine. She will need occasional breaks to eat, relax, or enjoy a change of scene.
10. Be generous with your praise. The caregiver probably began her profession because she has a desire to help people. Hearing about how good she is making someone feel will probably make her day!

**Winner of the 2004 Mature Media Award*

Hold On.. More Changes In Store For Medicare

As Congress passed reforms to Medicare that created new drug benefits for seniors, Fed Chairman Alan Greenspan warned that "legislative commitments to seniors will create significant fiscal challenges [coupled with looming deficits] in the years ahead." He urged Capitol Hill to address the issues before boomers retire in 2008 so they "can adjust their finances". The comments come on the heels of expanded prescription drug benefits for seniors. The reform act enables Medicare beneficiaries to voluntarily sign up for a drug discount card from May 2004 until January 2006. At that time, Medicare's new benefit will go into

effect, eliminating the need for a card (if you found one that reduced your costs). You can find a review of planned changes at AARP's website www.aarp.org. Faced with mounting public pressure and several independent State initiatives already happening nationally, the Senate is now considering a bipartisan bill (S.2328) to legalize the importation of drugs from Canada. With the price of prescription drugs increasing at triple the rate of inflation and the warning to reverse benefits for seniors, some think the measure *might* pass both Houses this year. Consumer advocacy groups are lobbying hard for that to happen. So, what will your drug benefit look like in 2006? While Bush mulls over his options too, anyone taking bets?

National Alzheimer's Association

The Alzheimer's Association is an alliance of family members and professionals dedicated to helping people with Alzheimer's disease and related dementias and their families through education, advocacy, and support. There are more than four and a half million Americans coping with the devastating effects of Alzheimer's disease and other progressively debilitating disorders. Did you know that...

- ◆ Alzheimer's affects 1 in every 3 families
- ◆ One in 10 persons over age 65 have Alzheimer's... and one of every 2 people (50%), ages 85 and older, are diagnosed.
- ◆ \$0.76 cents of every \$1 dollar raised helps to provide programs and services FREE of charge (e.g., support groups, caregiver trainings, community resources, 24-7-365 Contact Center/

Helpline).

- ◆ The National Alzheimer's Association is the largest private funder of ongoing research into the causes, treatment, prevention and, ultimately, a cure to end Alzheimer's disease.
- ◆ As the baby boomers age, the number of those with Alzheimer's is estimated to triple to between 14 and 16 million Americans by the year 2050.

For more information and to find your local chapter, please visit www.alz.org.

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choice fails to act on your behalf or declines to serve.

A Power-of-Attorney is a legal document by which you give someone else the power to make decisions about what is done with your affairs *during your lifetime*, its power ends with your death. The document can, but need not, be specific about the conditions which must be present for the document to be effective (e.g.: illness, incapacity, unconsciousness, during surgery or incarceration). If you do not so specify, the document is effective upon signing. Powers-of-attorney can grant all-encompassing authority to the representative (“General Durable”) or limit them to handling only financial matters like bill paying and investments (“Financial”). Requirements vary from state-to-state, but the most thorough completion of the document is to have it witnessed by at least two persons and then notarized.

Testamentary documents are your written plans for distribution of your life’s accumulated assets and personalty after your death. Asset lists with account numbers and item locations (e.g.: safety deposit keys, bonds, jewelry) attached to the testamentary documents, and periodically updated, will assist your appointed representative (executor) to make distributions after your death. Distributions into trusts, or during your lifetime, have different taxation consequences than distributions made through an estate, and consequences vary from state to state. Wills and trusts must be executed with some formality. Consulting an attorney can be an excellent way to get good forms and advice so that your wishes are carried out to your satisfaction including plans for memorial services, burial or cremation.

Advance directives take the form of a “living will” which is a specific set of written directions to health care workers caring for you when you’re unable to tell them personally; and/or a medical power-of-attorney document appointing someone specific to make decisions for you when you’re not able to do so. Some people recommend having both so that you are covered in all circumstances. Consider that states vary on their requirements for the form and content of these documents; and that health care workers vary in their acceptance and acquiescence to the directions given in the documents. Choosing a representative whose views agree with your own, who will speak up assertively on your behalf when necessary, and selecting as your primary health care practitioner someone who you know will support your health care decisions are two excellent ways to prepare for things being done as you wish.

This type of advance planning and document preparation can be intimidating. Those who get their nerve up and attack the preparation usually report feeling great relief and satisfaction at completion of the project. Your loved ones will also thank you for sparing them the inevitable disappointment, incompleteness and guesswork that can result from not having your guidance. Plan Ahead!

confusion? Forgetfulness and confusion are not a normal part of the aging process. If your parent is more confused, here are some things you can check to see how pervasive the issue is:

- Do they repeat themselves frequently?
- What shape is the checkbook in? Are any of the checks to people or organizations you are unfamiliar with?
- Are messages left on the answering machine?
- Do you find unpaid or delinquent bills in the desk?
- Is there nutritious food in the cupboard and refrigerator? Has it expired?
- Are their prescriptions current? Have they kept recent medical appointments?

Have your parents lost weight? Weight loss can be a sign of illness and/or malnourishment. While it is normal to have less appetite as we age, a physician should evaluate weight loss.

Has their affect changed? Some adults develop depression and anxiety that may cause many of the signs identified above.

- Do they engage in conversation and laugh at old stories? Do they go out regularly to visit friends or attend church?
- Do they appear clean and dress like they always did?
- Are they tearful or more agitated?
- Are they drinking more alcohol?

Are they unstable on their feet? Use the falls prevention brochure on our website to do a safety evaluation.

- Do they trip or hold onto furniture to walk? Do they report falling?
- Help with a bath and look for bruising.
- Do they need/use a cane, walker, bathroom grab bars?

Are there safety concerns in the home? FEMA has launched a national campaign focused on fire safety, cooking and space heaters to save elders’ lives.

- Are smoke detectors working correctly? Replace all the batteries while you are home.
- Check the electrical outlets for burning and remove extension cords.
- Replace open, electrical space heaters. Place them away from furniture.
- Is the microwave oven clean? Are there burn marks? Are cooking pots burned?

If you would like assistance with how to deal with these issues, contact us directly.

GRISWOLD SPECIAL CARE

Corporate Office
 717 Bethlehem Pike
 Suite 300
 Erdenheim, PA 19038

 Phone: 888-777-7630
 Fax: 215-402-0202
 Email: griswoldspecialcare.com

A Tradition of Homecare Excellence

Find Us On The Web At
www.griswoldspecialcare.com



Today's Caregiver Magazine, recognized **GRISWOLD SPECIAL CARE** in 2003 with the magazine's first annual **Caregiver Friendly Award**. Today's Caregiver Magazine is a national publication dedicated to assisting family caregivers.

CARING TIMES and Its Companion Web Page



GRISWOLD SPECIAL CARE

CARING TIMES

The **CARINGTIMES** newsletter and its companion online version are a service **GRISWOLD SPECIAL CARE** offers to clients and family caregivers. Experts in elder care keep you current with helpful articles, legislative updates, tips on caregiving, news about organizations and

more.

On-line Caregiving Resources

Our website (www.griswoldspecialcare.com) includes a resource center that is designed to help make it easier for you to provide and arrange for care in the home. At this site, you will have access to past newsletter articles and other topics. Check the website each month for the latest information. Here are some of the features that are currently posted:

- ◆ A brochure to prevent falls at home
- ◆ The Caregivers Marketplace

- ◆ Welcoming A Caregiver Into Your Home
- ◆ Dehydration
- ◆ Preventing Caregiver Burnout
- ◆ Tax Related Issues
- ◆ Legal Documents: POA and Living Wills
- ◆ Poisoning Concerns In The Elderly

You will also find links to other national organizations that offer supportive services to family caregivers.

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If you would like to **AUTOMATICALLY** receive issues of the newsletter via email, you can subscribe on-line at the website. Just click on the Resource Center and go through the link to complete your subscription. Don't forget the

subscription is **FREE!**