



## Welcome to our Fall '07 Newsletter

### 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:

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.

#### Concerned about a loved one? We understand.

In-home Care, Inc. offers personalized homecare services to provide your elderly, handicapped, disabled, or recuperating family members with care and companionship, based upon their specific needs. Our dedicated caregivers have worked with seniors and the infirmed and understand the delicate balance of providing necessary care without evoking feelings of resentment or despair.

Licensed, drug screened, insured and bonded, our caregivers, companions and nurses are available on a flexible hourly or 24-hour live-in basis, seven days a week. Put your mind at ease as your family member receives the proper attention, enabling them to remain comfortably in their own home.

#### Getting Started

We first discuss all needs and concerns with family members. When necessary, our Registered Nurse performs a **FREE assessment** and consults with treating physician(s), social workers, hospitals, or nursing home staff. As our client, the RN also monitors and assesses the care recipient on an on-going basis.

Collaborating with the family, we develop an individualized plan to manage the individual's daily activities. We then match their needs to the best caregiver and services, allowing you to meet the caregiver and participate in the selection process.

Once placed in your home, we monitor the caregiver's attendance, care and progress with daily phone check-in and random home visits. Moreover, we continually communicate with the caregiver who is caring for you or your loved one.

#### Our Trained Companions & Nurses Include:

- Companions / Homemakers
- Certified Nursing Assistants (CNA)
- Home Health Aides (HHA)
- Registered (RN) & Licensed (LPN) Nurses

#### Among The Services We Provide:

- Bathing & Hygiene assistance
- Affordable hourly rates
- Dressing / Grooming
- Friendly companionship
- Meal preparation / Diet monitoring
- Post-surgical care or hospitalization
- Light housekeeping
- Temporary or Long Term care
- Errands, Shopping
- Escort to Doctors Visits
- Respite for family caregivers
- Live-in, Live-out; morning, midday, evening, weekends & Holidays.
- Temporary or long term

IN THIS ISSUE:	
President's Welcome	1
Caregiver Profile	1
Health & Lifestyles: <i>How Aging Affects Memory</i>	2
Finance/Consumer: <i>Saving Money On Energy Bills</i>	2-3
Rotating Topic: <i>House Passes Bill on Drug Prices</i>	2-3
Spotlight on Caregivers: <i>Talking w/Older Parents</i>	4



## SENIOR HEALTH & LIFESTYLES

### How Aging Affects Memory

Forgetting may be almost as important as remembering, in terms of brain functions.

Retaining, in your brain, every single bit of information you've been exposed to throughout your life would be catastrophic. For this reason, our brains sort out what will and what won't become long-term memories.

How this happens, though, is a matter of continuing debate, and may be influenced by many factors, including our:

- Emotional states
- Stress levels
- Environments
- Previous memories
- Biases and Perceptions

Brain scientists believe that the effects of normal aging on memory may result from subtle changes within our brains. So to understand how aging affects memory, we need to look at natural changes in the brain and how we store memories.

#### Changes in the Brain Affect Memory

With aging, our brains seem to lose cells in areas that produce important *neurotransmitters* (chemicals that carry information between neurons). Decreasing the numbers of these cells and their ability to make the right kinds of enzymes upsets the delicate balance of these chemical messengers.

Other changes occur in the brain's *white matter*, which contains nerve cell fibers—the "telephone cables" of brain cells—through which communication with other cells takes place.

How these changes affect memory is not clear, but it may be they make cell-to-cell communication less efficient.

#### Storing New Memories

As we get older, our ability to create new memories may be affected, making it more difficult to learn new things. It's not that we forget more easily; we may simply take longer to

learn information in the first place.

This means that as we get older, we may have to pay closer attention to new information that we want to retain. We may also need to try new strategies to improve learning and trigger memories.

Once people of all age groups learn something, however, they retain it equally well, even if the older people need a bit more time to learn it, and, perhaps, retrieve it. A substantial number of 80-year-olds perform as well as people in their 30s on difficult memory tests.

Continuing to learn new things throughout your life can help keep your brain healthy. Also, as we age, we know more, and understand how to use what we know in the best way. In other words, we get better as we get older!

*Reprinted from [www.mayoclinic.com](http://www.mayoclinic.com)*

### Saving Money on Energy Bills

Fuel costs are up, and so are your energy bills. What help is available? Two federal programs help qualified people with their home heating and cooling bills, whether that's oil, electricity, gas, or something else. They are the Low-Income Home Energy Assistance Program (LIHEAP) and the Weatherization Assistance Program (WAP). If you don't qualify for these programs, you can save money—and get a tax credit—if you replace appliances and even light bulbs with the Energy Star® label. Plus you can do an energy audit to find the places you can stop energy waste.

#### Low-Income Home Energy Assistance Program (LIHEAP)

If you're on a limited income and much of your money goes to paying to stay warm in the winter or to keep cool in the summer, you may be eligible for LIHEAP. LIHEAP pays a portion of heating and cooling costs for low income renters and homeowners. To find out more about the program call

*(continued on page 3)*



#### ROTATING TOPIC:

### House Passes Bill Requiring Drug Price Negotiations

WASHINGTON—The House of Representatives swiftly approved a bill on Friday, Jan. 12, that would allow the government to negotiate drug prices on behalf of 43 million Medicare beneficiaries, but the ease of passage masked a tough road ahead for the legislation. The measure is under a filibuster threat in the Senate and a veto threat from President George W. Bush.

Nonetheless, the House bill attracted support from both Democrats and Republicans. It was approved 255-170, with 24 Republicans crossing the aisle to vote for the bipartisan bill, sponsored by Reps. John Dingell, D-Mich., Jo Ann

Emerson, R-Mo., and Charles B. Rangel, D-N.Y. Supporters argued that allowing the Secretary of Health and Human Services (HHS) to negotiate drug prices could save taxpayers money and lower costs for those who need the prescriptions. Opponents said interfering with the free market is a bad idea, said seniors are already getting good prices, and argued the legislation won't lower costs.

The bill would require the government to negotiate with the pharmaceutical industry for medication prices on behalf of the private insurers that run the drug benefit program. The measure leaves it up to the Secretary to determine just how the

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*("Saving Money On Energy Bills" continued from page 2)*

the National Energy Assistance Referral (NEAR) at 1-866-674-6327 or send an email to [energyassistance@ncat.org](mailto:energyassistance@ncat.org). NEAR is a free service for connecting with their local LIHEAP program.

**Weatherization Assistance Program (WAP)**

You may also qualify to get a free energy audit and home repairs. If you're qualified, WAP pays a contractor to visit your home to see if better weather proofing can save you money. If your home is drafty and the heat you have paid for is escaping, WAP pays the contractor to add insulation, caulking, or weather stripping to keep your heating and cooling bills down. There is no cost to you but you must be eligible. Each state runs its own program so you will need to check with your state program on how to apply.

**ENERGY STAR® Products**

Energy Star is a government program that encourages homeowners, manufacturers and home contractors to look for ways to save energy and protect the environment. When you shop for replacement windows, a furnace, air conditioner or even light bulbs, look for

**FINANCE & CONSUMER RESOURCES**



the Energy Star label on the product. For all electrical products there are two costs: the cost to buy it and the long-term cost to keep it running. You can reduce your energy bill by as much as 30 percent when you buy energy efficient products.

Energy Star also recommends that you can save money and energy with these heating and cooling tips.

- Service your heating and cooling equipment annually.
- Replace air filters regularly.
- Use a programmable thermostat that turns back the heat or air conditioning while you are away or asleep.
- Add insulation to places where energy is leaking out of windows or doors.
- Caulk and seal air leaks where plumbing, ducting or electrical wiring go outside.
- Keep the thermostat on your hot water heater at 120°.

**New Tax Credit for Home Energy Improvements**

You can start getting tax credits for

energy-saving items you put in your home after 2005 and before 2008.

There's a \$500 lifetime limit. The credit amount equals the sum of 10% of your expenditures for a qualified energy efficiency **improvements** to an existing home plus 100% of your expenditures for qualified residential energy **products**.

**Energy Audits**

An energy audit is a good way to figure out where you can save energy costs. It's an examination of what energy you are using in your home and where you can conserve. You can do it yourself with one of the 'walk-through' guides listed in the Resources or have a professional come to your home. Some utility companies will do an audit for free or low cost. Call the number on your utility statement to find out.

For resources to reduce your energy usage, go to:

[http://www.aarp.org/money/wise\\_consumer/telephones/a2004-12-01-energybills.html](http://www.aarp.org/money/wise_consumer/telephones/a2004-12-01-energybills.html)

*("House Passes Bill Requiring Drug Price Negotiation" continued from page 2)*

Medicare program would negotiate with drug manufacturers.

For instance, the Secretary could focus on negotiating lower prices for drugs where competition now is limited. The impact on prices could be mitigated, however, because the government does not buy drugs directly for Medicare, as it does for the Department of Veterans Affairs.

Nonetheless, the pharmaceutical industry has mobilized against the bill, placing full-page ads in newspapers across the country. Commerce Committee Chairman Dingell suggested that the drug companies' opposition was rooted in their profits. According to HHS, of the 43 million Medicare beneficiaries, about 22.5 million people, many of whom did not

have prescription drug coverage before, signed up for Part D, giving a boon to the drug companies.

"Those who insist that the sky is falling if the drug companies negotiate lower prices are arguing that those companies should continue to skin a fat hog at the expense of the taxpayers and the beneficiaries," Dingell said.

Rep. Emerson stated that using Medicare's buying power "holds the promise of significant future savings over the current system, simply by giving the taxpayer an advocate in these transactions at the Department of Health and Human Services."

The legislation is supported by many seniors' groups, including AARP. AARP CEO William Novelli said the bill represents a "a common-sense approach

to give the HHS Secretary the opportunity to develop a workable negotiation process for prescription drugs, consistent with the structure of the Medicare drug benefit, with the ultimate goal to lower drug costs."

One Republican, Rep. Dan Burton of Indiana, noted that the government negotiates prices on everything from military equipment to the drug Cipro, which was used to fight anthrax attacks a few years ago. "To say we can't negotiate on drug prices is just crazy," he said. "I'm a Republican, Democrats are pushing this bill, but this should be bipartisan." He voted in favor of the bill.

No date has yet been set for a Senate vote on the bill.

*Elaine S. Povich, AP, January 2007*



## SPOTLIGHT ON CAREGIVERS

### Talking to Older Parents About Independence

How do you tell your elderly mom that you're worried about her living alone? When Grandma's memory worsens, how do you ask if she sometimes leaves the stove on? Having family conversations about these topics can be hard. But if you plan in advance – before problems arise – the conversations aren't as hard as you may fear.

**Plan the Conversation.** It's always helpful to plan a sticky conversation. One of these ways to break the ice might work for you and your family. Be direct, but non-confrontational:

- "If you ever get to the point where you can't live alone, Dad, where would you want to live?"
- "Uncle Joe, you mentioned having problems with your eyesight. Have you seen the eye doctor lately? Does it seem to affect your driving?"
- "You've always been so independent, Dad. I imagine it's now hard for you to ask for help. Is it?"

**Make a List.** Family members are sometimes uncomfortable jumping right into a talk about sensitive topics,

such as finances. If so, consider giving them a list of questions or concerns and schedule a time to talk. This lets them think about the kinds of help they may need and prepare for the conversation.

**Dealing with Resistance.** Some resistance to talking about independence is normal. They may put you off with reassuring statements or tell you to mind your own business. But experts advise: Respect your parents' feelings if they make it clear they want to avoid a subject. Try another time. Push the issue if health or safety is at risk, while recognizing your parents' right to be in charge of their own lives. Involve other people who your parents respect, such as a minister, lawyer, or a family friend. Hold a family meeting where everyone discusses concerns and jointly develops a mutually agreeable plan. Make sure your parents feel a sense of involvement and control over their lives. They'll feel more in control if the meeting is in their own home. Look for community resources that can help a parent remain independent, such as transportation, home health care, meal delivery. Share the options with them.

**Focus on Key Points.** *Where they live:* Is your home still okay for your needs?

*Everyday activities:* Do you need help with running the house and doing chores?  
*Getting around:* Can you get to your doctor visits? Is driving getting hard?  
*Health:* What health problems do you have? Are your prescriptions current? Are you having trouble paying for your medicine?  
*Money:* This topic is particularly tricky so you may want to be less direct. Do you need help getting government or pension benefits? Do you want your Social Security deposited directly in the bank? Have you thought about getting extra income from a reverse mortgage? Is all your financial information in one place? What kind of health insurance do you have? Has it paid your bills so far? Do you have questions about Medicare?

**Keep It Positive.** Avoid role reversal. Talking to parents and helping them doesn't mean you are "parenting" them. In your talks, treat each other as equals. Be prepared to let our parents make their own choices, even if you don't agree with them. As long as they are not impaired with Alzheimer's disease or other dementia, your parents have the right to make their own decisions. Growing older does not give up that right.

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