

# C CAREGIVER CHRONICLE

*Connections for Caregivers*

## Making Your Home Safe

By David Greenberg

Older family members want to be able to live in their home as long as possible. But as age and health become factors in lifestyle, adjustments in that home may need to be made in order to keep

it safe.

And it is often the case that loved ones or caregivers see the need for those changes long before our older family members. What's critical is to start making those changes before that first fall or accident.

### A Message From Cheryl Robinson

Another year gone by, another new beginning. A time to put what we've learned into practice and focus on being proactive. One of the ways to be proactive this year is to focus on reducing the risk of falls.

Over 2.5 million older adults fall each year: or one out of 3 over age 65. And 700,000 are hospitalized with an injury: often a hip fracture or head injury. Only half report the fall to their MD.

And interestingly, once a fall occurs, it doubles the chances of another.

Falls can happen anywhere and anytime: stepping over a curb, walking across the street, in the bathroom, or right in front of a caregiver or family member. Causes for falls are multi-factorial and include age-related loss of strength, muscle mass, balance and flexibility, home hazards like throw rugs and small pets, lack of grab bars and railings, poor

lighting and decreased vision and hearing. Add to this list the probability of multiple chronic medical conditions that could cause pain, unsteadiness, imbalance and weakness.

What can be done? The good news is that there are many interventions including physical therapy assessments which are covered under Medicare, the use of assistive devices like a cane, walker or wheelchair, installation of safety bars in the bathroom, pharmacy consults to reduce polypharmacy, and participating in a Tai Chi or yoga class.

Tai Chi specifically aids in developing muscle mass, strengthening, flexibility and balance. It brings us back to being more mindful and confident regarding our body and movements, thus reducing fall risk. An additional benefit to these classes and interventions is they keep us active and connected with others. Staying connected, active and engaged can help reduce fall risk as well. Looking forward to a more connected 2016.

Cheryl Robinson, LCSW



The good news is that there are plenty of resources locally to help you determine what changes need to occur in the home and others who can help make those changes – including home-renovation companies that often specialize in these kinds of repairs.

Sometimes the change can be as simple as removing or securing some area rugs. It may be something more complicated like installing handrails in the right places. Or it could be something between that.

Denise Devonish, the owner of DMD Health & Safety Training Services, is one of those experts who help families make the home safe.

“We actually do two things,” she said. “First of all, we teach basic CPR. That's important because if there's a health issue, CPR might be necessary until

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## Making Your Home Safe

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paramedics arrive. The second part of our service is designed to prevent falls and the injuries related to them as much as possible. We will go through the entire home with our clients and offer safety tips. We leave them with a list of suggestions of things they can do to make their home safer.”

Those might include removing rugs that feet can get caught on, especially if people are using walkers or crutches. It might mean bath mats or safety strips under tiles.

“Two of the biggest things we look at are steps and lighting,” said Devonish. “Steps can be a serious problem. Combine that with bad lighting, and you have a serious problem. Shadows are awful.”

John Markham is a partner at Home by Choice, a locally owned and operated agency which provides private-duty homecare services. Home by Choice offers a similar walk-through for its clients.

“This is done by the owners of the company,” he said. “Often it just requires minor changes to dramatically increase the safety of the environment.”

Along with some of the things mentioned by Devonish, he says they will look for the placement of extension cords, elevated toilet seats and access around the home.

“We often see that the placement of furniture or other items in the home can be a hazard,” he said. “When you have lived there for a while, you don’t always notice that. But we can see it quickly when we come in. You want to make sure furniture is not in your way, and the things you want are in easy-to-reach places.”

So what do you do when making the home safe requires some renovation? The first thing to do

is to call on a contractor who knows what they are doing and is licensed and insured. Sometimes people think the renovation is a simple process, and call in an unlicensed and uninsured handyman. If that handyman is hurt working in your home, he or she can sue you. You want an expert who is licensed and insured.

John Jones is the project manager at Custom Design Renovations, a vendor recognized by the VA for work in veterans’ homes and a CAP (certified aging-in-place contractor).

“We especially enjoy working with veterans and seniors,” Jones said. “Our renovations are often done to make the home accessible for people in wheelchairs. That could include ramps or moving doors and appliances. We also know how to put grab bars on the right way. There are actually three different ways to install grab bars – one for stability, one for pulling yourself up and the third for leverage.”

So as our relatives age, there is always a desire to keep them at home. And that’s possible with some relatively simple actions. But it’s important to call on experts like these, and do it the right way.

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Like the page to get notices about events and activities  
between our print issues.

## From the Desk of Sam W. Boone, Jr.:

### Changes are Coming to the VA Aid & Attendance Program

By Sam Boone

*Editor's Note: This is part of a series of columns that will be presented in this newsletter by Sam W. Boone, Jr., a local attorney whose primary practice areas include elder law, estate planning, probate and trust administration. It is hoped that the information will be valuable for caregivers and family members dealing with issues related to elder law.*

We know it is coming. That's a certainty. The Department of Veterans Affairs' (VA) pension program is intended to provide economic benefits to wartime veterans with financial need. It is available to veterans age 65 and older or who have disabilities that are unrelated to their military service, as well as to their surviving spouses and dependent children.

Veterans and survivors eligible for a VA pension and require the aid and attendance of another person, or are housebound, may be eligible for additional monetary payment. These benefits are paid in addition to monthly pension, and they are not paid without eligibility to Pension.

The VA has submitted proposed changes to the Code of Federal Regulations (CFR) concerning Pension Benefits. Below are some of the proposed change.:

- Establish a net worth limit of \$119,220 which would be indexed for inflation.
- Establish a three-year look back for assets transferred for less than market value.
- Propose to overtly address what constitutes a medical expense by defining custodial care as assistance with two or more basic activities of daily living.
- Generally, independent living facility expenses do not constitute medical expenses with defined exceptions to this rule.

Aid & Attendance is an enhanced pension that can provide a wartime veteran with up to an approximate \$21,000 a year to cover care at home or in assisted living. The surviving spouse of a wartime veteran can get Aid & Attendance pension reimbursement for roughly \$14,000 a year, all depending on how much you already have in income or assets.

There are five basic eligibility criteria: 1) 90 days of active service, one day of which was during wartime, 2) limited assets and income, 3) veteran was not dishonorably discharged, 4) the claimant is permanently and totally disabled (or over the age of 65), and 5) is in need of the regular aid and attendance of another person.

So when a veteran or spouse was preparing to apply for Aid & Attendance, they would often gift assets to other family members in order to be eligible for the veteran aid.

But it was just over a year ago when the Department of Veterans Affairs proposed changing the

rules for Aid & Attendance pension eligibility.

Prior to the new rule, there was no penalty if you transferred assets to a family member or someone else before applying for Aid and Attendance.

However if you transfer these assets under the proposed rule, the VA says you must have clear and convincing evidence that transferring the asset was not for the purpose of reducing net worth to establish entitlement to pension.

If the VA determines that was the case, it will likely deny your Aid & Attendance benefits for months or years, based on how much you transferred. Using



a formula that considers the amount you transferred and the maximum annual pension rate for the aid and attendance level to determine how many months or years you will be blocked from receiving Aid & Attendance.

There is uncertainty about when the rule might take effect and whether the rule will be retroactive to Jan. 23, 2015

when it was originally proposed. The public comment period on the rule ended in March 2015. Some people believed that would give the VA all the time it needs to review the roughly 1,000 comments it received. In fact it was in the Fall that it became clear the VA had not responded or evaluated.

So that leaves us with three issues. The first is what will be the effective date of the proposed rule if it is enacted? The Federal Register shows a date of 1/00/2016. The general assumption is the 00 is a placeholder. Some people believe the enforcement date may have been Jan. 1, 2016. Others think it could be Spring or even Summer. Some speculate it could be Oct. 1, 2016 – the start of the next fiscal year.

The second is whether the effective date will be retroactive to January 23, 2015.

The third issue complicates things even further. If the rule is challenged in court, that could delay the enforcement of any effective date.

So while the start date of these changes is very confusing, one thing is certain. If you are considering VA Aid & Attendance you should see a VA accredited Elder Law attorney. The time to act is now.

*Sam W. Boone, Jr. is a Gainesville-based attorney practicing elder law and estate planning. He is past-president of the Academy of Florida Elder Law Attorneys and is accredited by the Veterans Administration. To learn more about elder-law issues, go online to [www. http://boonelaw.com](http://boonelaw.com), or call (352)-374-8308.*

## Dementia Patients Living at Home

By David Huckabee

Home safety is a critical issue for caregivers who have a person with dementia living in the home. At the Alzheimer's Association Helpline and through our educational programs, we get many questions from caregivers who are looking to ensure that their home environment is safe for their loved one. The main factors that we stress in our replies are planning and flexibility.

By planning ahead and assessing the home environment, caregivers can hopefully avoid the worst case scenarios that involve danger or injury to the person with dementia. This includes being aware of appliances that could pose a danger, removing hazardous chemicals from the environment (don't rely on the person with dementia's ability to read safety warnings), clearing the house of obstructions and other fall risks and maintaining simple safety checklists.

As with so many other issues related to dementia, flexibility is crucial. As the disease progresses, the person's autonomy and judgment will decrease. Therefore, more steps might have to be taken to ensure safety. Examples include removing stove knobs, turning off specific electrical circuits, or installing barriers to exit-seeking.

Each person with dementia is different and each home situation is different. If you need help with safety checklists or have questions about what should be done to help ensure the highest possible degree of safety in the home, please contact us at (800) 272-3900 at any time, day or night. You can also ask about upcoming programs and events in your area that are related to home safety.

*David Huckabee is the Associate Director of Programs for the North Central Florida Regional Office of the Alzheimer's Association.*

Here is the list of free webinars the Alzheimer's Association, Central and North Florida Chapter will be providing during January. These webinars are a great opportunity for working caregivers, caregivers who cannot travel to an in-person educational session or anyone who wants to become more informed about Alzheimer's disease, dementia, and/or caregiving. (We are repeating the Caregiver Stress webinar from December as we had several people who wanted to participate but were unable to do so due to holiday schedules).

Please note that anyone wishing to participate in a webinar MUST call us at (800) 272-3900 at least 24 hours before the webinar in order to register.

Please feel free to call at any time (24 hours per day/7 days per week) to register, if you have any questions about the content of the webinars, or if you have technical issues.

We would appreciate it if you helped spread the word about this opportunity. Please share this with anyone you think might be interested in participating. Thank you!

Thursday, Jan. 7 (6-7 p.m.) - Caregiver College - Dealing with Caregiver Stress

Wednesday, Jan. 13 (6-7 p.m.) - The Basics of Alzheimer's Disease/Dementia

Thursday, Jan. 21(11 a.m. - Noon) - SPANISH - The Basics of Alzheimer's Disease/Dementia

Wednesday, Jan. 27 (11 a.m. - Noon) - Caregiver College - Dealing with Caregiver Stress

## A Brief Reflection on Emotional Support for Caregivers

By Tom Rinkoski,  
Caregiver Coach at Elder Options

In a book I recently read (*The Emotional Survival Guide for Caregivers*) the author stated, "Emotional support can take three major forms: acknowledgment, compassion and endorsement."

I have been thinking about this a lot lately. All caregivers want support, emotional and physical. But because each of us is unique humans we need that support in different ways. Very often people come and offer it to us, but not in the form we understand, and we end up not feeling supported. Perhaps it would be helpful in receiving support to claim our personal preferences, so we are not blind to what is being offered to us when wrapped in a different ribbon.

It is truly hard to continue the sacrifice of caregiving without acknowledgment of your effort, compassion for the daily grind and endorsement of your commitment. You may get this from your support group, but not your family. It is rare when it happens at the same time. Or perhaps the problem is we turn away any variety of support because we were once offered pity. The problem is then not with the giver, but us. An attitude alignment is needed. Something to think about!

## FrontoTemporal Dementia

Beginning of the New Year a new dementia Caregiver Group will be formed which will focus on persons with FTD (FrontoTemporal Dementia). The group will meet on the 2nd Wednesday of each month beginning on Jan. 13. The meetings will be at Altrusa House of Gainesville, 2002 NW 36th Ave. Anyone interested in participating may contact Nancy Lewis at (352) 377-7708 or [nlewis@fleasterseals.com](mailto:nlewis@fleasterseals.com). or Charlie Sperrazza @ (352) 339-0571 or [csperra925@aol.com](mailto:csperra925@aol.com).

FTD is the second leading cause of dementia (after Alzheimer's Disease). It includes a wide spectrum of disorders such as primary progressive aphasia. Patients affected demonstrate pronounced behavioral changes, loss of cognitive skills, difficulty with language and movement. FTD evidences much earlier than Alzheimer's affecting people in their 40's and 50's. Persons with FTD live on average 10 years or less after diagnosis, and currently there are no approved therapeutics for FTD.

### Community Coalition for Older Adults

Second Friday of the month, Senior Recreation Center, 5701 NW 34 St.  
Contact Shirley Bloodworth at [sgblood@bellsouth.net](mailto:sgblood@bellsouth.net) for information.

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## Upcoming Savvy Caregiver Trainings

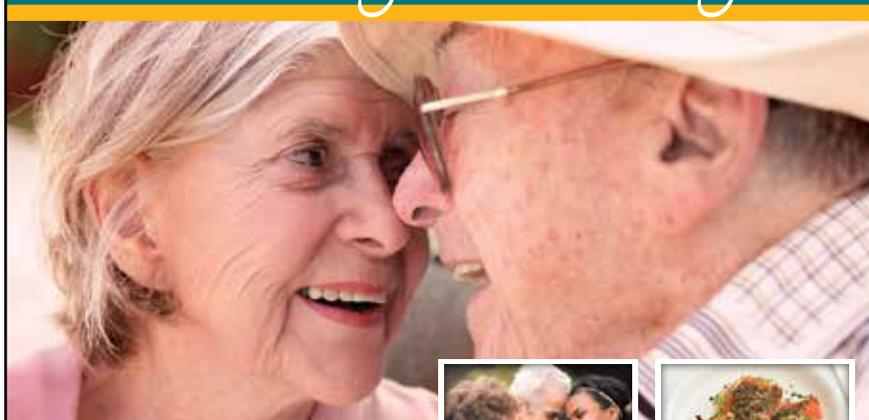
Savvy Caregiver Training is a six session training dedicated to people who care for family members and friends with dementias (like Alzheimer's). Our goal is to reduce caregiver stress by offering easy-to-understand information about progressive dementias, related medicines, and diagnostic tools. In the program we help caregivers build skills on relating to persons of dementia when they behave in ways that baffle, embarrass or irritate you and others.

Here is an introduction into our New Year schedule. In 2016, we are making Savvy available in 6 or 7 week versions. Choose whichever series works for your schedule and call Tom Rinkoski at (352) 692-5226 to register. Or e-mail him at [rinkoskit@agingresources.org](mailto:rinkoskit@agingresources.org).

- Tuesdays: 1:00 – 3:00 pm. Beginning January 12, 2016 @ Hospice of Citrus and the Nature Coast in Palatka, FL (six weeks version)
- Wednesdays: 1:00 – 3:00 pm. Beginning January 20, 2016 @ UF/IFAS Hamilton County Extension in Jasper, FL (six week version)
- Tuesdays: 1:00 – 3:00 pm. Beginning February 2, 2016 @ HPH Hospice in Lecanto, FL (seven weeks version)
- Thursdays: 2:00 – 4:00 pm. Beginning February 4, 2016 @ Hospice of Marion County in Ocala, FL (six week version)
- Mondays: 1:00 – 3:00 pm, Beginning February 8, 2016 @ Alachua County Senior Center in Gainesville, FL (six week version)

More dates of upcoming Savvy Caregiver Trainings can be found at our Web Page (<http://www.agingresources.org/savvy-caregiver-for-families>). Or, go to our Facebook Page (<https://www.facebook.com/SavvyCaregiverNorthCentralFlorida>) for other information, tips and techniques about caregiving and dementia.

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## Giving and Receiving Thanks

By Sally Dahlem

During the last two months, we have all given and received thanks. Whether it was family or friends, Thanksgiving or Christmas, we all said thanks and we are told thanks a number of times.

When a family member tells us how much we are appreciated, maybe because our services have allowed them to keep an aging family member at home, that has special meaning for us. And it's even more special when the person we are caring for tells us how much we are appreciated. That's part of the reason we do what we do.

We are often told by family members that what stands out for them about us is the approach we use to deal with their loved ones. Our professional caregivers take the time to understand the unique needs of each of the people with whom we work.

It could be personal care, companion service, help with medication, meal planning or preparation or some light housekeeping; the services are done uniquely for everyone. And the two services we provide that make the most difference for the people we help – transportation support and respite care – are often the ones for which we get the biggest thanks.

When your loved one has a doctor's appointment, and we help get them there, it means a great deal to caregivers

who sometimes see the task of transporting as a challenging or even impossible task.

And while most family caregivers need to be pushed into it, respite care is one of the most vital services we provide. Being a family caregiver may be the most challenging of endeavors. But sometimes you need the care. You need time away – to relax and pamper yourself. Without that respite care you become less and less effective as a family caregiver for your loved one.

So as we start a new year, take a minute and hold on to the thanks you gave and received during the recent holiday season. We do, and as a result, we are more motivated to provide those professional caregiver services needed by you and your loved ones.

Happy New Year and, if you are a family that uses our services, thank you for allowing us to be part of your family.

*Sally Dahlem is a partner at Home by Choice, which provides private-duty homecare services. She and her business partner, John Markham, have more than 35 years of experience in home healthcare, assisted living, long-term care and the medical equipment industries.*

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## Caregiver Support Groups

**Al'z Place/Harbor Chase**  
3rd Thursday of the month at 9am  
Open to all caregivers  
Contact Robyn at 352-375-3000 for address

**Alterra Clare Bridge**  
3rd Thursday of the month- 6pm  
4607 NW 53rd Ave, Gainesville, FL 32653  
Contact Gail at 376-5151

**The Cancer Center at NFRMC**  
Heart of Healing Support Group/Meditation  
Tuesdays 12-12:30pm  
Call Joanie at 386-853-0162

**Community Cancer Center**  
Living With Cancer Supports  
www.cccnf.com for more information

**Community Cancer Center**  
Lake City Support Group  
2nd Wednesday every month 11am - 1pm  
4520 W.US Hwy. 90, Lake City, FL 32055 For more  
information call 386-755-0601

**Haven Hospice**  
Bereavement Supports  
Call 692-5123 for more information

**Hospice of the Nature Coast**  
Wings Community Education Center  
Grief Support Group- High Springs  
Call 386-454-1338 for more information

**Lake Area Caregiver Support Group**  
4th Tuesday of the month from 1-2:00pm  
Trinity Episcopal Church  
204 SR 26, Melrose, FL 32666  
Call 352-475-3792 for more information

**Park Meadows Health and Rehab Center**  
3250 SW 41 Pl, GV  
Call the Alz Helpline at 1-800-272-3900 for more  
information

**Senior Healthcare Center at Springhill**  
3rd Tuesday of the month- 2:30-4:00pm  
3720 NW 83rd Street, Gainesville, FL 32606  
Contact Flory at 336-3050

**NF Mind Matters Stroke Support Group**  
4th Thursday of the month from 1-2 pm  
South Tower, 4th floor Conference Room-NFRMC  
Call 1-800-611-6913 for more information

**The Village**  
(for Village residents only)  
2nd Monday of the month from 1-2:30 pm  
8000 NW 27th Blvd., Gainesville, FL 32606  
Call 872-5332 for more information

**United Church of Gainesville**  
1624 NW 5th Ave, GV  
3rd Tuesday of the month from 7-8pm  
Open to caregivers of persons with dementia  
Contact Lynda at 352-219-3023

**VA Caregiver Support**  
Mon-Fri- 8am- 11pm, Sat. 10:30-6pm  
Call 1-855-260-3274

## Useful Resources

Seniors vs. Crime: [www.seniorsvscrime.com](http://www.seniorsvscrime.com)

Alzheimer's Association – [www.alz.org/cnfl/index.asp](http://www.alz.org/cnfl/index.asp)

Elder Affairs – [www.elderaffairs.state.fl.us/index.php](http://www.elderaffairs.state.fl.us/index.php)

Elder Helpline – 1-800-963-5337, [email@agingresources.org](mailto:email@agingresources.org)

Elder Options – Savvy Caregiver Classes – [www.agingresources.org](http://www.agingresources.org)

Florida Silver Alert – [www.floridasilveralert.com](http://www.floridasilveralert.com)

SHINE (Serving Health Insurance Needs of Elders) [www.floridashine.org](http://www.floridashine.org)

Driving – [www.independencedrive.phhp.ufl.edu](http://www.independencedrive.phhp.ufl.edu)

Medicare – [www.medicare.org](http://www.medicare.org)

State of Florida – [www.myflorida.com](http://www.myflorida.com)

National Institute on Aging (free publications) – [www.nig.nih.gov](http://www.nig.nih.gov)

United Way – Alachua, Bradford & Putnam counties – [www.unitedwaycnfl.org](http://www.unitedwaycnfl.org)

National Association of Professional Geriatric Care Management – [www.caremanager.org](http://www.caremanager.org)

U.S. Department of Veterans Affairs – [www.va.gov](http://www.va.gov)