

## CAREGIVER PROFILE

**BARBARA BLICKER**  
Sebastopol, CA



Barbara was born and raised in Germany and moved to the U.S. in 1962. She received her degree in Massage Therapy from Mueller College in San Diego. She has attended special classes related to her profession at Santa Rosa Junior College, Sacramento State University and UC Berkeley. Barbara is fluent in English and German. She has over 15 years experience as a caregiver.

Other training: Gourmet cooking & special diets; computer operations and office administration; organic gardening; physical exercise coaching.

Special interests: gardening, cooking, listening to the stories that her clients tell. Barbara is particularly committed to helping seniors remain independent.

What Barbara likes most about being a caregiver: "I enjoy the friendship that we build together, particularly when we can find projects such as gardening, developing an exercise program, or simply taking walks together."

## PRESIDENT'S WELCOME

We are excited to present our second newsletter, and to keep you up to date on our rapidly growing family of clients and caregivers. In this issue we will introduce our first "Caregiver Profile," a regular feature acknowledging the people who are the hands and heart of Sequoia Senior Solutions. We also intend to provide regular columns on Health and Fitness, Financial and Elder Law issues, as well as event and educational resources.

### Home Health Care: Not What You Think

When most people think of in-home care for seniors they usually envision nursing assistance, such as administering medications or physical therapy. But nursing is only one part of the equation in finding solutions to keeping seniors in their homes during periods of decreased mobility or poor health. Many people are surprised to discover that much of what seniors value from their caregivers primarily consist of ordinary tasks and simple companionship. Here are the most common functions that home caregivers provide for their clients:

- + Companionship for walks, activities or even just watching television
- + Meal planning, preparation and cleanup
- + Transportation for appointments or other out of home activities
- + Running errands
- + Light housekeeping
- + Monitoring of safety for bathing

This assistance may be given to seniors living alone in their homes, or in live-in situations where the clients' families need extra help for their loved ones. In-home care promotes a more active lifestyle for the senior, and greater contact with friends and family. And these simple tasks, along with providing certified nursing care when needed, can allow many seniors the comfort of staying in their homes, and allows them a level of personalized care not available in a nursing facility.

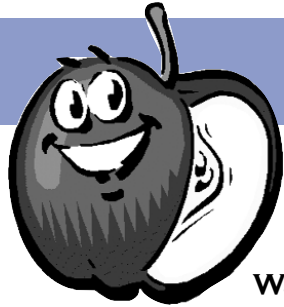
Gabriella Ambrosi  
President & CEO  
*Sequoia Senior  
Solutions, Inc.*



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## SENIOR HEALTH

# WALKING FOR HEALTH: GETTING STARTED

**Walking.** It's easy, it's cheap, it gets you where you want to go. And it's good for your health!

Yet many of us take the car, the escalator, or the moving walkway rather than use our own two feet for transportation. This results in missed opportunities for daily exercise.

Walking is an excellent form of physical activity, particularly because of its versatility. Almost anyone can do it anywhere. You can be any age and at any fitness level. You can walk outdoors or indoors. Like other forms of exercise, walking can help you get in shape, maintain your weight,

reduce stress, improve your outlook on life, and even lower your risk for chronic illness. Aim for a brisk 30-minute walk five days a week. If you're pressed for time, you can do two 15-minute walks or even three 10-minute walks.

### Starting a Walking Group

Some people prefer to walk alone. But there are several advantages to walking with others. It improves your likelihood of sticking with a routine, provides opportunities to socialize, and increases your safety.

Finding a walking partner can be as easy as asking a friend, neighbor,

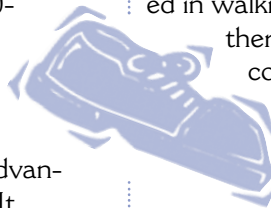
family member, or coworker to join you. It's best to start out with someone who has a similar schedule and is at the same fitness level as you.

If you don't know anyone interested in walking with you, find out if there is a walking group in your community. Check with your local YMCA, recreation center, or hospital wellness program.

Once you have identified potential walking group members, you need to set goals. How many times a week does the group want to walk? How far? Where do you want to walk? Create a list of names and telephone numbers so that group members can contact one another.

### For More Information

American Volkssport Association (AVA) [www.ava.org](http://www.ava.org)  
The AVA can help you find walking events, clubs, and workshops.



## FINANCIAL CORNER



### REVERSE MORTGAGE: IS IT RIGHT FOR YOU?

Federal  
Housing  
Administration

reverse mortgages are designed for seniors that would like to access the equity in their owner occupied home. It allows homeowners age 62 and over to borrow against the equity in their homes without having to make monthly payments. The loan, including interest, is paid off when the home is sold. The borrower has several choices on how to take the funds from a reversed mortgage. The proceeds can be taken as a lump sum, line of credit, fixed monthly payment, or a combination of both.

The applicant must live in their home and the amount borrowed is

based on the value of the home, the age of the applicants and the current interest rates. For example, an older borrower would be able to receive a larger share of the equity in their home.

Because the borrower is not required to make payments, but rather receives a lump sum or monthly payment, many senior citizens are able to afford to stay in their own homes even with the costs of medical and custodial care.

Contributed by: Harry Young,  
*First Priority Financial*

*(If you would like more detailed information about reverse mortgages, contact Harry at 528-4000.)*

### SAFETY TIPS

Whether you're going it alone or are part of a group, remember the following safety tips whenever you walk:

- + Wear shoes with good support and traction to prevent slipping and falling.
- + Use paths and sidewalks whenever available.
- + Wear bright or fluorescent colors, so that you are easier to spot.
- + Don't walk after dark.
- + Pause at curbs and allow yourself plenty of time to cross streets.
- + Heed all traffic signs and signals.

## ESTATE PLANNING:

### A PRIMER

You've worked hard for your money, and made every attempt to be a conscientious saver. So it's only natural that you want some control over what happens to your assets in the event of your death. At the very least, you probably want to minimize or avoid potential hassles for your loved ones.

Estate planning deals with what happens to your assets after you die. There are several strategies to choose from to make sure that your assets are distributed as you wish and in a timely manner. Below is an overview of the primary terms used when dealing with Estate planning:

**Probate** is a legal process that usually involves filing a deceased person's will with the local probate court, taking an inventory and getting appraisals of the deceased's property, paying all legal debts, and eventually distributing the remaining assets and property. This process can be costly and time-consuming. Many states have simplified probate for estates below a certain amount, but that amount varies among states.

A **will** is a legal document that dictates how to distribute your property after your death. If you don't have a will, you die intestate, and the law of your state determines what happens to your estate and your minor children. The probate court governs this process.

A **trust** is a legal arrangement where one person (the "grantor") gives control of his property to a trust, which is administered by a "trustee" for the "beneficiary's" benefit. The grantor, trustee and beneficiary may be the same person. The grantor names a successor trustee in the

event of incapacitation or death, as well as successor beneficiaries.

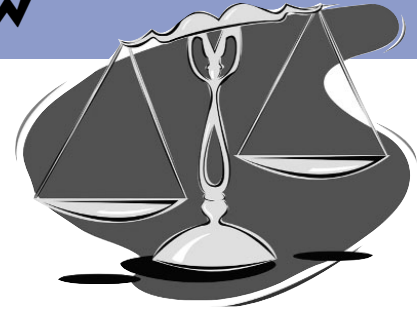
A **living trust**, created while you're alive, lets you control the distribution of your estate. You transfer ownership of your property and your assets into the trust. You can serve as the trustee or you can select a person or an institution to be the trustee. If you're the trustee, you will have to name a successor trustee to distribute the assets at your death. (A living trust is different from a living will. A living will expresses your wishes about being kept alive if you're terminally ill or seriously injured.)

The advantage of a living trust? Properly drafted and executed, it can avoid probate because the trust owns the assets, not the deceased. Only property in the deceased's name must go through probate. The downside? Poorly drawn or unfunded trusts can cost you money and endanger your best intentions.

Because state laws and requirements vary, "cookie-cutter" approaches to estate planning aren't always the most efficient way to handle your affairs. Before you sign any papers to create a will, a living trust, or any other kind of trust:

- + Explore all your options with an experienced and licensed estate planning attorney or financial advisor.
- + Get information about your local probate laws from the Clerk (or Register) of Wills.
- + Avoid high-pressure sales tactics and high-speed sales pitches by anyone who is selling estate planning tools or arrangements.

## ELDER LAW



### FOR MORE INFORMATION

To learn more about estate planning strategies, talk with an experienced estate planning attorney or financial advisor, and check out the following resources:

AARP: 1-800-424-3410; [www.aarp.org](http://www.aarp.org). Ask for a copy of Product Report: Wills & Living Trusts. AARP does not sell or endorse living trust products.

The American Bar Association, Service Center, 541 N. Fairbanks Ct., Chicago, IL. 60611; 312-988-5522; [www.abanet.org/publiced/publicpubs.html](http://www.abanet.org/publiced/publicpubs.html)

Council of Better Business Bureaus, Inc., 4200 Wilson Blvd., Suite 800, Arlington, VA 22203-1838; 703-276-0100; [www.bbb.org](http://www.bbb.org)

The National Academy of Elder Law Attorneys, Inc., 1604 North Country Club Rd., Tucson, AZ 85716; 520-881-4005; [www.naela.org](http://www.naela.org)

The National Consumer Law Center, Inc., 18 Tremont St., Ste. 400, Boston, MA 02108-2336; 617-523-8010; [www.consumerlaw.org](http://www.consumerlaw.org)

# SONOMA COUNTY SUMMER EVENTS

**Aug. 2 - 23—Petaluma Summer Music Festival**  
3333 Petaluma Blvd., Petaluma. Fee: \$8.00 - \$35.00  
Evenings 7:30 PM. Mat. 2:00PM. 707-763-8920

**Aug. 9 - 10—Gravenstein Apple Fair**  
Live music, arts & crafts, food. Ragle Ranch Park,  
Ragle Rd., Sebastopol. Fee: Adults \$8; Seniors \$5;  
Youth(6-16) \$2 Sat. 10 AM-6 PM; Sun. 10 AM-5 PM  
707-571-8288

**Aug. 10—Annual Adobe Fiesta**  
Hispanic cultural celebration includes arts and crafts,  
food, dancing and music. Petaluma Adobe State  
Historic Park, 3325 Adobe Road. 11 a.m. to 4 p.m.  
Fee: \$2.00 Time: 11:00 AM-4:00 PM 707-762-4871

**Aug. 14—Windsor's "Summer Nights on the  
Green!"** 59th Army Band (Big Band, 40's, Swing)  
Farmers Market, Fabulous Food, New Shops &  
Restaurants, Children's Games. Central Windsor Exit, on  
Bell Road. Fee: Free. 5:00 PM - 8:00 PM 707-838-5382

**Aug. 15 - 17—Sonoma County DixieJazz Festival**  
Hot jazz performed by 10 of the finest traditional  
Dixieland jazz bands on the West Coast. DoubleTree  
Hotel in Rohnert Park. Fee: \$20 & Up Time: Varies  
with Event 707-539-3494

**Aug. 15 - 17—Art in the Redwoods Festival**  
Unforgettable weekend of art and family entertain-  
ment! 5 PM - 7 PM. At the Gualala Arts Center, 46501  
Gualala Road, Gualala. Fee: \$6.00 10:00 AM - 5:00  
PM 707-884-1138

**Aug. 15—Bottomfeeders Open Golf Tournament**  
Benefits Vintage House Senior Center. Tournament to  
be held at the Adobe Creek Golf Course in Petaluma.  
Call for registration information. Fee: \$135  
7 AM Registration; 8 AM Shotgun Start 707-939-1036

**Aug. 23 - 24—9th Bodega Bay Seafood, Art  
& Wine Fest** Features 20 Wineries, 10 Breweries,  
15 Restaurants, 80 exhibitors, 6 Bands, and wildlife  
tours on the property. Chanslor Ranch, Hwy 1, Bodega  
Bay. \$7.00, \$5.00 Seniors, Under 12 Free  
10:00 AM- 5:00 PM 707-824-8404

**Aug. 23—Bring a Buddy Art Afternoon at SMOVA**  
Art Afternoon at the Sonoma Museum of Visual Arts  
features hands-on art workshop by guest artist. Call  
for reservations. 50 Mark West Springs Road, Santa  
Rosa. Fee: \$25 group of 2 / \$5 ea. after. 2PM - 4PM  
707-527-0297 x149

**Aug. 26—Long Term Care Workshop**  
Learn about the increasing costs of long-term care  
and how adequate preparation can help protect your  
retirement. This workshop will discuss where you  
receive care as well as differences between Medicare,  
Medic-Cal, Medicare supplements and long-term care  
insurance. Petaluma Community Center, Conf. room  
2. Presented by Sequoia Senior Solutions CFO,  
Stanton Lawson and GTA Insurance Services Gene  
Altaffer. 11:00 a.m. to 12:30 p.m. For more info:  
(707) 763-6600.

**Aug. 30 - 31—11th Annual Studio Discovery Tour**  
37 open studios along the scenic Sonoma-Mendocino  
Coast, August 30-31 & September 6-7, 10-5 daily.  
From Jenner, Sea Ranch, Anchor Bay to Little River.  
Fee: Free. Self-guided tour, free maps avail. 10:00 AM-  
5:00 PM 707-785-9513

**Aug. 31—Rhyme, Rhythm & Song**  
The North Bay's premiere literary event presents  
poets and musicians performing in Petaluma's  
Phoenix Theater. 201 Washington St, Petaluma.  
Fee: \$10 Suggested Donation 4 PM 707-544-5913

## Ongoing Events

**July - August—Art in the Park**  
Sundays in Juilliard Park. Live music, food and  
performances. Fee: Free. 5 - 7pm (707) 543-3737

**June - August—Summer Concert Series**  
Every Sunday in Healdsburg Plaza. Call for program  
schedule. Fee: Free. 2:00 PM 707-433-6935

**May 24 - Oct. 25—Petaluma Farmers Market**  
Walnut Park, Petaluma Boulevard South and "D"  
Streets. Free Sat. 2:00 PM - 5:00 PM 707-762-0344

**Continuous—Cooking & Wine Classes at Ramekins**  
Renowned chefs, authors and culinary experts teach  
their styles and techniques to class participants.  
Located just off the Sonoma Plaza Fee: \$35.00 -  
\$65.00 per class Time: Varies - Call for Schedule  
707-933-0450 x3

**Tues. Evenings—Sonoma Valley Farmers' Market**  
At the Sonoma Plaza from April through Oct.  
Fee: Free 5:30 PM - Dusk 707-538-7023

**Wednesdays—Santa Rosa Downtown Market**  
From Memorial Day to Labor Day. B Street at Santa  
Rosa Plaza, Santa Rosa. Fee: Free 5:00 PM - 8:30 PM  
707-524-2123

## About Our Organization...

At Sequoia Senior Solutions we choose to make a  
positive difference in the aging experience. Our staff  
will perform their collective duties with confidence,  
concern, commitment, cheerfulness and care.

Our mission is to help seniors remain independent  
in their own homes as long as possible. We seek to  
improve the quality of senior life through depend-  
able, caring service. We further commit ourselves to  
assist families of seniors who struggle with their com-  
plex responsibilities while caring for elder parents.

For complete calendar listings go to : [www.sonomacounty.org/special\\_interest/current\\_events/aug.html](http://www.sonomacounty.org/special_interest/current_events/aug.html)



1390 N. McDowell Blvd.  
Suite G / PMB 329  
Petaluma, CA 94954