



## CAREGIVER PROFILE

### LINDA DALTON



Linda grew up a farm girl in Iowa, spending lots of time with many Aunts, Uncles, Great Aunts and Great Uncles, and was the highly celebrated first grandchild. She loved the frequent overnight visits with both sets of grand parents. So as she grew up she related well with older people and really enjoyed time with them.

She moved away after college and lived in Chicago, Washington D.C., and then Northern California as a business woman in Corporate Sales and Advertising until a work injury sidelined her and she sought out alternative work doing care giving with the elderly.

She has been working for Sequoia Senior Solutions for two years now enjoying the uniqueness of each retired person she serves. Her cooking, good health, and compassionate interpersonal skills have come in handy for each person's special needs. Each day brings different challenges and getting to know these wonderful individuals who have led full and diverse lives and who enjoy her help and attention is very gratifying for her.

## PRESIDENT'S WELCOME

Welcome to our Fall/Winter 2005 Newsletter. We hope you enjoy the topics in this issue. We'd also like to take this opportunity to relate some recent news from Sequoia Senior Solutions.

### Sequoia Senior Solutions Has a New Office

Marking our third year of successful growth, we have relocated to a new and larger office as of Aug. 15, 2005, near the hub of Petaluma's medical facilities at 191 Lynch Creek Way, Suite 102, in Petaluma. We are open Mon.-Fri., 9:00 a.m.-12:00 p.m. and 1:00-5:00 p.m.

This new location allows us to be more available to the public, as well as being located in close proximity to the medical community. We encourage both our existing clients, and those who may want to inquire about our services, to visit our new offices.

### Sequoia Senior Solutions Honored By EDD

Each year, the state of California presents awards to select businesses and individuals for their exemplary contributions to California's communities and economy.

This May, representatives from the offices of Governor Arnold Schwarzenegger, Assemblyman Joe

Nation, and Congresswoman Lynn Woolsey awarded certificates of recognition to Sequoia Senior Solutions, Inc. during a ceremony honoring the company for California's 2005 Older Worker and Exemplary Employer Award, presented by the California Employment Development Department (EDD).

A certificate from Governor Arnold Schwarzenegger was presented that states: "In recognition of your outstanding efforts in sustaining California's older workforce and the economic well-being of your community. The State of California is pleased to acknowledge your outstanding efforts in the hiring and retention of older workers and considers you a role model for all California employers."

We are extremely pleased and deeply honored by this recognition, which validates our focus on the employee selection process and ongoing training programs.

Best wishes,  
Gabriella Ambrosi  
President & CEO  
Sequoia Senior  
Solutions, Inc.



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## SPOTLIGHT ON CAREGIVERS

### HOME ALONE—ARE THEY OKAY?

As a caregiver, you may have to decide if it is still

possible to leave an elderly person in your care alone for an hour, an afternoon or an entire day. Will they be safe? Will they wander off? Will they let strangers into the house? Will they turn on the stove and forget to turn it off?

Making this decision can be a complicated and emotionally wrenching experience for you and the senior. For caregivers, it can be heartbreaking to recognize that the strong, self-sufficient adult they have known for years is no longer capable of taking care of themselves. It also means a real loss of freedom and flexibility and may require you to develop creative strategies to accomplish daily errands and tasks. For the senior, it can be equally difficult to acknowledge and accept that physical, emotional or mental changes have reduced their independence.

#### Checklist on being home alone

There are numerous factors to consider when making this decision. But first, recognize that loss of sight, hearing loss, memory loss, confusion, incontinence and depression are not normal aspects of aging. In many, if not most cases, these are treatable conditions. Failure

to identify them as being treatable could place elderly patients at risk of unnecessary functional decline. Have you or the senior discussed the senior's problems with a physician?

It is important to balance the safety of the senior with the needs of both senior and caregiver to retain as much independence as possible. You may want to consult with other caregivers, such as family members and friends; paid caregivers who know the senior's abilities and limitations; and elder care professionals such as doctors, nurses, and social workers.

The following questions can guide you in making the decision. If the answer to any question is "no," it may no longer be possible for the senior to be left alone.

1. Do they understand how to leave the home if necessary? Do they know where the door is located and how to exit the building?
2. Will they stay home or near the house rather than wander off?
3. If they go outside, do they know how to get back inside?
4. Can they identify signals, such as smoke or fire alarms, that would alert them to potential dangers?

5. Do they know how to access emergency services? Do they know how and when to dial 911? Would they be able to communicate over the phone? Can they physically get to a phone no matter where they are?
6. Do they have frequent life-threatening medical emergencies that require immediate intervention? Do they know where any medication they might need is located?
7. Do they have the judgment to identify who they should and should not let into the home? Will they know to allow family, friends and emergency personnel into the home?
8. Are they afraid to be alone for an hour or more? Do they become clingy and make frequent telephone calls if they are alone?

If you decide that it is still safe to leave your senior at home alone, you should regularly reassess the situation. You need to be aware of any and all changes in the elderly person's condition and abilities.

*Reprinted from  
www.aging-parents-and-elder-care.com*



## FINANCE & CONSUMER RESOURCES

### THE CREDIT CARD SINKHOLE

It didn't matter that the World Trade Center towers had just fallen or that her soldier husband was facing combat in Afghanistan or that the anthrax scare had slowed the mail. The punishment for that California resident's late credit card payment: an interest rate increase to 27 percent, which added \$300 per month in fees to an already hefty balance.

Nor did it matter when the payment of another California cardholder arrived on the due date—but after the hour his card issuer had set as a deadline. He, too, got late penalties.

Such late fees are not illegal, but they are often hidden in fine print. And if history repeats itself, 60 percent of credit card users will incur them this year—with the true cost sometimes extending far beyond the average \$33 penalty. The latest punishment—known as “universal default”—allows for virtually any late payment to trigger interest hikes and additional fees on other loans.

“A year ago, I'd say the most egregious penalty was tripling your credit card inter-

est rate for being one hour late with your credit card payment,” says Heather McGhee of Demos, a New York public policy research group. “Today, with universal default, if you're late paying your credit card bill, your insurance, mortgage or car loan rates can also increase.”

A single late payment can raise auto insurance rates as much as 50 percent. Most insurers now check for late payments in underwriting new business.

Meanwhile, if you're late paying your insurance premiums and most other bills, your credit card interest rate may double, says Ed Mierzewski of the U.S. Public Interest Research Group in Washington.

Late payments to credit card companies can have other ugly consequences. “Even if the late fee is waived, what's usually not mentioned is a possible automatic increase in your card's interest rate,” says Robert McKinley, founder and CEO of CardWeb.com, a payment card research firm. This “punitive APR increase,” imposed by many credit card issuers, can raise your account interest

rate to 30 percent or higher—and keep it there for at least one year.

Not that card issuers make it easy for customers to pay on time. In addition to strict hour deadlines, bills are now mailed closer to the due date, leaving customers with one week less to submit payment than a decade ago.

Your protection: mail all payments at least 10 days before their due date; online payments need at least three days' leeway. Some credit card companies allow phone-in payments, but typically charge \$15 per transaction. Overnight packages are often not accepted at the same address as snail-mail payments.

If you feel you've been victimized by excessive late fees, talk to your credit card company about dropping them. Or contact your state attorney general's office or the U.S. Office of the Comptroller of the Currency at (800) 613-6743.

*By Sid Kirchheimer*

*Reprinted from the AARP Bulletin*



## ROTATING TOPIC

### CAREGIVING WITH CONFIDENCE

Caregiving requires so many skills! How does a person learn enough to be a confident caregiver? Actually, you probably already have many caregiving skills! Were you the older brother or sister? Did you baby-sit? Did you study or work in health care, social services, management, or education? Are you a trusted friend willing to solve problems? Are you a parent or a spouse? The following skills that you may already have, will help you in caring for persons with memory loss.

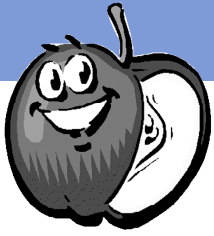
**Patience:** Lifelong experience has taught you not to over-react when a child says, “I

need to go to the bathroom,” for the 5,000th time, especially during a concert, church service, or wedding. Patience in working with a person with dementia will allow you to hear the same story over and over without over-reacting. You know to patiently move *with* a person, not *ahead* of them. You will patiently talk *to* them, not *about* them. You will patiently *smile and reassure* rather than condemn.

**Protection:** Prevent emergencies by *anticipating* possible dangers. Medications, car keys, sharp objects, chemicals, natural gas, weapons, and innumerable other hazards

must be “lost.” “Out of sight,” is often “out of mind.” *An uncluttered, soothing, supervised environment with safe outdoor access is highly recommended.* An ID or medical bracelet for you and your loved one can identify a person with memory loss to the authorities, and identify you as a caregiver.

**Love and Caring:** All persons, especially those with dementia, crave affection and positive interaction. Use praise, loving touch, smiles, and words of affection as often as possible. The stresses of caregiving can overwhelm and make caring difficult. However, affection reassures persons with dementia and prevents non-compliant behavior. Love even speeds up difficult tasks by relaxing the muscles and encouraging cooperation. Seek caregiver respite care for your loved one to keep love alive.



## SENIOR HEALTH & LIFESTYLES

### HOW TO KEEP YOUR MIND SHARP: PREVENTIVE ACTION

Keeping memory loss at bay as you age isn't just about keeping your mind in shape, though that's a major component. You can maintain your sharp mind as you get older by making healthy choices that keep the rest of your body in top form. Follow these tips now to prevent memory loss later.

#### Exercise your mind

Just as physical activity keeps your body strong, mental activity keeps your mind sharp and agile. One way to do this is to continually challenge yourself by learning new skills. If you continue to learn and challenge yourself, your brain continues to grow, literally. An active brain produces new connections between nerve cells that allow cells to communicate with one another. This helps your brain store and retrieve information more easily, no matter what your age.

How can you challenge yourself? Try:

- Playing Scrabble or doing crossword puzzles
- Interacting with others
- Switching careers or starting a new one

- Starting a new hobby, such as crafts, painting, biking or bird-watching
- Learning a foreign language
- Volunteering
- Staying informed about what's going on in the world
- Reading

A mentally stimulating job, taking classes and reading can help you maintain your memory longer as you age.

#### Stay physically active

Start by simply increasing your physical activity level. Park your car farther away and walk the extra distance. Take the stairs instead of an elevator. When watching TV, ride a stationary bike. Just get moving. Regular physical activity can help you think clearer, feel better and lower your risk of many diseases.

#### Develop healthy eating habits

Eat a diet rich in fruits and vegetables. Many of these contain antioxidants—substances that protect and nourish brain cells. Foods high in antioxidants include colorful fruits and vegetables,

such as oranges, berries, broccoli, spinach, carrots, sweet potatoes and tomatoes.

#### Manage your stress

Keep your stress to a minimum. When you're stressed, your brain releases hormones that can damage your brain if you're exposed to them for days at a time. And chronic stress can make you feel depressed or anxious which can interfere with the way your brain processes memories.

#### Take a break

Even if you have only a few minutes to yourself, use it to breathe deeply and relax. Then look for long-term stress solutions, such as simplifying your life, getting some exercise or cutting out some activities.

#### Stop smoking

You can add memory loss to the long list of health problems that come from smoking. Smokers may have twice the risk of getting Alzheimer's disease as do people who have never smoked. Stop now — it's never too late.

#### Talk to your doctor

Discuss your concerns about memory loss with your doctor. He or she can look at your overall health and come up with other strategies for preventing memory loss as you age.

*By The Mayo Clinic Staff  
Reprinted from MayoClinic.com*

#### Redirect Rather Than Educate:

Children learn to cross streets safely by being *taught* safety. However, educating, warning and correcting people with dementia simply leads to arguments and frustration for all persons involved. The area of the brain first impacted by dementia is often the judgment and short-term memory. Saying, "No, you can't drive the car!" is ineffective if the person with whom they are speaking lacks judgment and short-term memory. Instead, a caregiver would say, "I'm glad you want to use the car, we'll go for a ride right after lunch!" The caregiver maintains the car keys out of sight, and seats the person with dementia in the passenger seat.

#### Reminisce Rather than Reprimand:

Long-term memory is often intact for per-

sons experiencing dementia. Therefore, a soothing, pleasant pastime for caregivers is remembering pleasant past events. When bathing is the goal, the means may include a discussion of childhood memories, a restroom break (and quick bath) prior to a walk or ride outside accompanied by music from the 1940's. *Older persons relax when recalling a time when life did not include dementia.*

#### Ask for Rather than Providing Help:

Some caregivers care so much that they limit a person's independence. As far as possible, allow persons with dementia to "help you" complete tasks such as bathing, folding clothes, cleaning, etc. *Active participation keeps the person's mind focused upon the task, builds self-esteem, maintains independent living skills, and*

*enhances physical strength and flexibility.*

*By Marilyn S. Montenegro, MSW  
Primrose Community Education*

*Primrose provides Day Club and Residential programming exclusively for persons with memory loss in a secure, park-like 3-acre setting.*

#### **Primrose Caregiver Support Group**

*1st Tuesday monthly at 1:30 PM at Primrose.*

#### **"Use it or Lose It"**

**(Group planned by & for persons experiencing dementia)**

*Oct. 18 & 3rd Tuesday at 1:30 PM at Primrose.*

#### **Rohnert Park Dementia Prevention Group**

*Oct. 19, & 3rd Wednesday at 11:30 AM at Oak View Senior Apartments.*

*Call Primrose 578-8360 for further information, with caregiving questions or to schedule training.*