



CAREGIVER PROFILE

BETSY CRITES



Betsy was raised on a farm in Colorado and has lived in South and Central America (in Peru as a student, in Honduras in the Peace Corps, and in Guatemala as a public health worker). She speaks Spanish fluently. Betsy received her masters degree in Public Health Education from the University of North Carolina.

Most of her work life has involved public health in some form, from community organizing in the rural areas of Central America to supervising data collection for health research in North Carolina. Her new career focus is Gerontology. Betsy aspires to be a Geriatric Care Manager and an advocate on issues important to senior citizens.

Betsy has two grown children, both in North Carolina, and she now resides in Santa Rosa.

What Betsy likes most about being a caregiver are the wonderful people she has met and the friendships she has formed. "Everyone has fascinating stories to tell and wisdom to share. I enjoy the companionship and the opportunity to help people stay in their familiar surroundings as long as possible."

PRESIDENT'S WELCOME

Welcome to the Spring/Summer 2004 issue of *Sequoia Senior Sentinel*. Our goal with this newsletter is to keep you informed and entertained. We welcome feedback and suggestions for topics you might like to see reflected here in the future.

Senior Solutions Seminars

At Sequoia Senior Solutions, our mission is to ensure a better quality of life for our elderly clients and their families, by providing dependable and affordable in-home care. Our services include companionship, meal planning and preparation, incidental transportation, errand running, light housekeeping, medication reminders, assistance with bathing and grooming, and much more. But we also consider education to be a vital component of the care that we provide.

This summer we are expanding that educational aspect of our service by implementing a set of seminars on the following topics: "Fall Prevention," "Advantages of In-Home Care for Seniors," "How to Hire an In-Home Caregiver," and "Fraud Prevention." The seminar series speaker will be Co-Owner and CFO of Sequoia Senior Solutions, Stanton C. Lawson.

For our clients' convenience, these seminars will be held in Petaluma,

Santa Rosa and Sebastopol throughout June and July. We refer you to the back of this newsletter for a comprehensive list of dates.

These seminars will be held at the following locations:

Petaluma Senior Center:

211 Novak Dr., Petaluma

Santa Rosa Senior Center:

704 Bennett Valley Road, Santa Rosa

Sebastopol Senior Center:

167 N. High Street, Sebastopol

Reservations are recommended as seating is limited. RSVP at 763-6600.

In this issue we bring you articles on: healthy foods which help fight disease; an introduction to the growing problem of identity theft; and an overview of the Medicare Drug Benefit, with resources to find out more details about the plan.

Best wishes,
Gabriella
Ambrosi

President &
CEO
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SENIOR HEALTH & LIFESTYLES

Foods to Fight Disease

When it comes to food, we can't ignore the facts—or the science. You need a healthy diet for a healthy life.

Research shows a healthy diet could help or prevent a number of health problems, including cancer, diabetes, heart disease, and obesity.

What You Should Know

Adopting a disease-fighting diet is easier than you think. When you shop, choose fruits, vegetables, beans, and whole grains, such as brown rice and whole-wheat bread. Avoid foods high in sugar and fat.

Here are some tips for arming yourself against disease with good-for-you foods:

Follow the Food Guide Pyramid

Following is the federally recommended guideline for creating a balanced daily diet. It is a good starting place for creating a meal plan.

- 2-3 servings of milk, yogurt or cheese
- 2-3 servings of meat, poultry, fish, dry beans, eggs, or nuts.
- 2-4 servings of fruit
- 3-5 servings of vegetables
- 6-11 servings of bread, cereal, rice, or pasta

Think color

Eat lots of deep-colored produce. The darker colored produce is especially rich in antioxidants that can protect you against diseases like cancer and heart disease, according to the American Dietetic Association.

Remember fiber

Eating lots of fruits and vegetables will give your body extra water and fiber, which will help keep your

digestive tract clean and healthy. Beans, bran, whole-grain breads and brown rice, and high-fiber cereals are also good sources of fiber.

Make good bacteria your friend

Fermented foods like yogurt are especially good for you as you get older because they contain “good” bacteria that keep your digestive tract healthy.

Eat “Good” Oils

Your body needs some fats to stay healthy, but saturated and trans-fats can be very unhealthy. Instead replace these “bad” fats with “heart-healthy” fats like fish oil (salmon and sardines are particularly good for Omega 3 oils) and vegetable oils like Olive and Canola Oil.

Try soy

Eating about one to two ounces of soy protein daily can help lower

cholesterol and unhealthy fat in your diet and protect you from heart disease. You can find many different soy products, which come from soybeans, in your food store. The most popular are tofu, soy milk (in different flavors), and soy “meat” products like burgers.

Drink plenty of water

To stay healthy, drink at least eight glasses of water daily.

Don't abstain if you don't have to

Beer and red wine, in moderation, are another rich source of antioxidants. One glass a day for women and two for men can be “heart-healthy.”

Eating right will take the weight off

Following a healthy diet, along with regular exercise, will maintain your proper weight, which is important for good health. Losing 10% of your body weight could be enough to lower your cholesterol. Choose healthy foods for a longer and healthier life!



ROTATING TOPIC

Medicare Drug Benefit: What It Means to You

Long-awaited but bitterly controversial legislation to add a prescription drug benefit to Medicare was enacted in November, 2003. It is of note that the AARP ultimately declared its support for the final package, garnering heavy criticism from its constituents and a backlash from some of its membership.

Critics are unhappy with the large gap in coverage that gives inadequate help to many people in the middle range of income; with tying Medicare Part B

premiums, which cover outpatient care, to income; and with asset tests for low-income enrollees.

The complexity of the legislation virtually ensures confusion and varying interpretations of what the details mean. Following is a summary of the legislation and resources to find out more information:

Interim discount card

From spring 2004-2005, beneficiaries can buy a card (about \$30) estimated to shave 10-15% off drug prices at the pharmacy.

FINANCE & CONSUMER RESOURCES



Prevent Identity Theft!

The U.S. Federal Trade Commission says that identity theft is its number one source of consumer complaints; 42% of all complaints, as of 2001. Identity theft occurs when someone pretends to be you and uses your personal financial information for gain. The identity thief gets your personal information by:

- Stealing your purse or wallet
- Pilfering information from your mail box such as bank statements and pre-approved credit card applications
- Posing as your employer, loan officer or landlord to get your credit report
- Watching your transactions at automated teller machines and phone booths to capture your PIN number.
- Going through trash for credit card receipts or loan applications.

Protect yourself by guarding information about you:

- Properly dispose of papers with personal information. Tear up charge receipts, bank statements, expired credit cards, credit offers.
- Give out your Social Security number only when required. Don't have it printed on your checks.
- Reduce the number of cards you carry. Don't carry your Social Security number, birth certificate or passport with you.
- Get a copy of your credit report at least once a year to check for errors.
- Be aware of others nearby when entering your PIN.
- Don't give your credit card or bank account number over the phone unless you have placed the call or know the business.

Additional Resources

Federal Trade Commission

The Federal Trade Commission maintains the federal government's Web site on identify theft. The FTC has a hotline for victims to report identity theft and get assistance. Call 877-ID-THEFT. URL: <http://www.consumer.gov/idtheft>

CA Public Interest Research Group

CALPIRG, a non-profit consumer advocacy group, and the Privacy Rights Clearinghouse have a useful fact sheet on what to do if identity theft happens to you. URL: www.pirg.org/calpirg/consumer/privacy/index.html

Interim low-income help

People with incomes below \$12,390 (\$16,720 for couples) in 2004 will each get \$600 a year on the card.

Coverage choice

From January 2006 beneficiaries can choose to (a) stay in traditional Medicare, a current Medicare HMO or a retiree plan without signing up for the drug benefit; (b) stay in traditional Medicare and enroll in a stand-alone drug plan; (c) enroll in a private health plan that offers drug coverage and Medicare health services.

Drug benefit

Enrollees will have an annual deductible of \$250, an estimated premium of \$35 a month (may vary in private plans) and a 25 percent co-payment of drug costs up to \$2,250 in a year. After that, enrollees pay all drug costs until they have spent \$3,600 out of pocket (equal to \$5,100 in annual costs for those with

no other drug insurance). At that point catastrophic coverage kicks in, and enrollees pay 5 percent of prescriptions or co-pays of \$2 for generics and \$5 for brand names.

'Dual eligible' subsidies

People eligible for Medicaid and Medicare will pay no premium or deductible and have no gap in coverage. They will pay \$1 per prescription for generics and \$3 for brand names. Co-pays are waived for those in nursing homes.

Other low-income subsidies

People with incomes below about \$13,000 (\$17,600 for couples) in 2006 and assets of under \$6,000 (\$9,000 for couples) will pay no premium or deductible and have no gap in coverage. They will pay \$2 for generics, \$5 for brand names and nothing above the catastrophic limit. People with incomes between \$13,000 and \$14,400 (\$17,600

and \$19,500 for couples) in 2006 and assets under \$10,000 (\$20,000 for couples) will pay premiums on a sliding scale, a \$50 deductible and 15 % of drug costs with no gap in coverage. After spending \$3,600 out of pocket in a year, co-pays will be \$2 for generics, \$5 for brand names.

Medicare Part B changes

The annual deductible for Part B (for outpatient care) will increase from \$100 to \$110 in 2005, then rise annually. The Part B premium will be linked to income for the first time, starting in 2007. People with incomes over \$80,000 (\$160K couples) will pay more on a sliding scale.

Additional Resources

Reprinted from the AARP website. For a detailed discussion of the topic, go to www.aarp.org

For Consumer's Union analysis of plan: www.consumersunion.org



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SENIOR SEMINAR SERIES, SUMMER 2004

Title	Description	Dates	Locations
Fall Prevention	<p>How to prevent one of the most catastrophic events in the life of a senior. Topics include:</p> <ul style="list-style-type: none"> • Internal & external factors that effect stability • How to determine if you are at risk for a serious fall • What you can do to reduce the risk of injury from a fall • What to do if you have suffered a fall 	Wed. 6/9/04 1:30 - 3:30	Santa Rosa
		Mon. 6/14/04 1:30 - 3:30	Sebastopol
		Wed. 6/16/04 1:30 - 3:30	Petaluma
Advantages of In-Home Care for Seniors	<p>More and more seniors are staying at home, thanks to organizations specialized in providing in-home assisted living. Topics include:</p> <p><i>Who needs In-Home Care? What are the advantages to staying at home rather than moving into an assisted living or other senior living facility? What are the disadvantages? Where does one find in-home support?</i></p>	Wed. 6/23/04 1:00 - 2:00	Santa Rosa
		Mon. 6/28/04 1:30 - 2:30	Sebastopol
		Wed. 6/30/04 1:30 - 2:30	Petaluma
How to Hire an In-Home Caregiver	<p>Discussion covers how to find, interview, and perform background checks of potential caregivers, advantages and disadvantages to using an agency, conflict management and resolution, and paying for in-home care.</p>	Wed. 7/7/04 10:00 - 11:00	Santa Rosa
		Fri. 7/9/04 1:30 - 2:30	Petaluma
		Wed. 7/14/04 10:00 - 11:00	Sebastopol
Fraud Prevention	<p>Learn to protect yourself from telemarketing and investment fraud crimes. Sponsored by the California Department of Corporations.</p>	Mon. 7/19/04	Sebastopol
		Wed. 7/21/04	Santa Rosa
		Fri. 7/23/04	Petaluma
		all 1:30-3:30	