

# Caregiver's

## HOME COMPANION

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H E L P I N G T H O S E W H O H E L P O T H E R S



### Navigating the Financial Black Hole of Old Age

## Wisely Mining Assets as a Means of Controlling Elderly Debt

By Paula Sanders McCarron

**A**s a family caregiver, you've probably spent considerable time learning about your aging parent's physical care needs. But do you know as much about his or her financial health? Will your aging parent have the income and assets needed to finance his or her future?

"Don't worry, Mom has enough." This is what Claudia Fine, clinical program director for SeniorBridge Family, an eldercare program based in New York, says is the answer most often given by family caregivers when asked about the long-term financial needs of their aging parents. She says, "But then I have to ask: What does that mean? How much is enough? Families need to be prepared for the fact that Mom or Dad may live another 10 or even 20 years with a debilitating illness or disability."

"The goal in financial planning for older adults is to make decisions that ensure an aging parent does not outlive his or her income," says Chris Taylor, certified senior advisor with Taylor Investments and Financial Services in San Diego. "The rate of inflation has been low in recent years and

the cost of living has not risen substantially, but the cost of healthcare and medications have skyrocketed."

If you are in denial about an aging parent's financial health, then you might just find yourself left holding the bills if your parent's money runs out. In fact, the National Care Alliance reports that family caregivers spend an average of \$171 a month on healthcare services and supplies for loved ones, even if the elderly do have funds.

So, what steps can you take to help both your parent and yourself?

The good news is many aging parents do have assets that can be used to generate needed income. While each of the options that follow may be beneficial for someone, keep in mind that not every option works ►

**Editor's Note:** *Seniors and caregivers face enormous financial stress and sometimes even ruin. Understanding the issues and taking steps to protect or wisely use assets can make all the difference while Navigating the Financial Black Hole of Old Age. This second article in a series examines how the elderly can use the assets they've built over a lifetime to carry them through old age.*

### RESOURCES

For more information on this topic, check out these resources:

**Understanding and Choosing a Financial Advisor**  
[www.aarp.org/financial\\_advisors](http://www.aarp.org/financial_advisors)

**Financial and Legal Concerns for Seniors**  
[www.wiltonlibrary.org/senior/finance.asp](http://www.wiltonlibrary.org/senior/finance.asp)

**Handling Your Parent's Resources**  
<http://dev.retirementwithapurpose.com>

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for everyone. Before taking any action, do your research. It's also wise to seek the advice of a financial planner to avoid unexpected tax consequences of putting your loved one's assets at risk.

Many options relate to the elderly's real estate or investments, which can be converted or made somewhat if not entirely liquid. Here are some ways in which these assets can be used to increase cash flow, reduce tax burden or maximize assets:

- Use a home to generate extra income by renting out a room. Or rent out the entire home and have an older loved one move to a less expensive home or apartment—or move in with you.
  - Obtain income by selling a home. Be sure to factor tax consequences, realtor costs, needed home repairs and other costs involved in a home sale against the equity in the home.
  - Take out a reverse mortgage. Homeowners over age 62 can borrow against the equity in their home and receive either a lump sum payment or monthly payments – in both cases, tax-free. This is an option for seniors who wish to remain in their own home but need to cover health-related expenses and the cost of long-term care. Caution: With a reverse mortgage, there is the possibility that a loved one will eventually exhaust the equity loan, and the lender will end up with the home.
  - Convert an individual retirement account (IRA) to a tax-free Roth IRA. Although taxes must be paid when converting a traditional IRA to a Roth IRA, the long-term tax savings may be enough to offset this one-time cost. Check before you switch.
  - Stabilize income or reduce the chances of losing assets by moving out of higher risk investments such as stocks into lower risk investments such as certificates of deposit, conservative mutual funds or annuities.
  - Set up a charitable remainder trust. To do so, you must set up a trust and then transfer real estate, cash or appreciated securities into the trust, which is then donated to a charity. The charity, serving as trustee, then sells the asset and invests the proceeds. The donor then receives an income payout from the trust.
- Setting up a charitable remainder trust may have the benefit of bypassing capital gains, creating a new income stream, reducing federal estate taxes and creating a tax deduc-

tion. Note: Charitable trusts are irrevocable, meaning that once the gift is made, the donor cannot take it back.

When it comes to exploring these options, Sharon Burns, co-author of "How to Care for Your Parent's Money While Caring for Your Parents" (McGraw-Hill 2003) offers these guidelines to family caregivers:

- Start talking now about your parent's financial future.
- Communicate with and involve siblings.
- Get professional advice.
- And remember to ask: What is in the best interest of my parent?

Then, act accordingly: don't sit on your findings and wait for something to happen, because—unfortunately—it probably will. ■

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## Getting a Picture of Your Parent's Financial Health

Once you realize the importance of knowing your parent's financial condition in helping you better care for them, how do you actually piece together a financial picture that will help you help them?

Sharon Burns, co-author of "How to Care for Your Parents' Money While Caring for Your Parents" (McGraw-Hill 2003), offers these tips:

1. Gather information on your loved one's income and expenses. Review 6 months to 12 months of bank statements, checkbooks and bills. Determine if income is adequate for expenses.
2. List all assets and liabilities. Home equity, investment funds and savings are examples of assets. Liabilities include items such as car loans, mortgage debt and credit card balances.
3. Review tax returns from one or two years prior. Look for payouts, deductions taken and trends from year to year.
4. Learn if your loved one has legal documents in place such as a will, living will, healthcare proxy, power of attorney or trust, if appropriate.

## Blending Care with Prayer

# Turning to Spirituality to Help Cope With Caregiving Stress

By Ursula Furi-Perry

Caring for a loved one comes with plenty of emotional and mental stress, and can be a lonely and isolated job. Without much interaction with others, family caregivers often turn to a higher power. Many take comfort in the refuge of religion, faith and spirituality.

In fact, according to a recent survey by the National Alliance for Caregiving, “73% of caregivers say praying helps them cope with caregiving stress.”

“One of the ways people maintain themselves in times of crisis (and hardship) is by grounding themselves in something solid,” explains Elwood (Woody) Spackman, director of pastoral services at Emory Health Care, which is part of Emory University in Atlanta.

His comments are echoed by Dr. Harold G. Koenig, professor of psychiatry and behavioral sciences at Duke Medical Center and co-director of the Center for Spirituality, Theology and Health at Duke University in North Carolina: “Studies show that caregivers... who are religious cope better and adapt to their responsibilities faster.”

In what ways does spirituality help with the mundane chores of caregiving? Religion’s role is actually twofold. First, it may provide a powerful emotional coping method and a great source of emotional strength. Second, spirituality often brings tangible benefits to caregivers: religious institutions may pro-

vide help, communities may provide assistance, and people who share similar spiritual beliefs may provide wonderful social support.

The emotional strength that stems from spirituality is great for struggling caregivers. “Religion gives caregivers a sense of meaning and purpose,” explains Koenig. “As they care for the loved one, it’s almost like they’re caring for a divine body at the same time.”

Believing in a higher power or faith may lead to a caregiver’s renewed belief in himself or herself as well, with the spiritual strength transforming into the emotional and mental boost necessary for caring for another. “Caregivers’ responsibilities are so difficult and burdensome, and religion provides an independent source of motivation for the desire to care,” agrees Koenig.

Caregivers who adopt a spiritual or religious approach to caregiving may move past the emotional frustrations of caring for a loved one easier. “Having a belief system outside oneself untangles some of the larger existential questions of life, providing a paradigm for (caregivers’) frustrations, hopes, dreams,” says Miriam Novogrodsky, MSW, LCSW, a therapist and family counselor in Massachusetts. “(Religious) acceptance means that a caregiver of one who is unwell can move beyond questions such as ‘why’ and ‘what if...’ Prayer is power-

ful in that it offers the psyche a sense of affecting outcomes... In this light, spirituality greatly relieves one’s stress.”

Religion often brings a sense of emotional relief, a good way to overcome hardships of the soul. “Religion can provide a safe place to release pent-up emotions,” agrees Spackman.

Spirituality also helps caregivers stay in touch with who they are, says Spackman. “Religious rituals in particular are helpful because they allow us to maintain our perspective on relationships with God and others,” Spackman states. “They remind us that there’s a plan and a big scheme, that we’re not alone.” Prayer allows caregivers to understand and accept their role in the great scheme of things.

Besides its many emotional and mental benefits, spirituality also offers some tangible help for caregivers. “Churches and chapels can work miracles sometimes. They may help with finances, nursing home placement, and other programs,” Spackman points out. “Religious institutions may also have formal help for caregivers, like parish nurses, health practitioners, and more,” says Marty Richards, LICSW, a social worker in Washington and affiliate assistant professor at the University of Washington Institute on Aging.

In addition, churchgoers are often the first group to reach out to other members. “Caregivers may get a

**American Society on Aging, Forum on Religion, Spirituality and Aging**

[www.asaging.org/networks/index.cfm?cg=FORSA](http://www.asaging.org/networks/index.cfm?cg=FORSA) or toll free at (800) 537-9728.

**The Center for Spirituality, Theology and Health** [www.dukespiritualityandhealth.org/](http://www.dukespiritualityandhealth.org/)

**Caregiving in the U.S., A Report by the National Alliance for Caregiving, 2004**

[www.caregiving.org/04finalreport.pdf](http://www.caregiving.org/04finalreport.pdf)

RESOURCES

much-needed break if other churchgoers are willing to provide respite care," says Richards. "Fellow churchgoers may also bring words of hope and familiar religious traditions, even religious rites, into the home for both the caregiver and the loved one." Bringing those rites and prayer into the home might provide a ritualistic routine, with caregivers taking comfort in their daily or weekly religious rites and holidays.

It is precisely those words of hope, sense of belonging and community, and mutual understanding that results in an intricate social network for many religious caregivers. "Spiritual caregivers know they're not alone," says Richards. "There are people who care and stand shoulder-to-shoulder."

Particularly in the isolated and often lonely world of caregiving, religious relationships are a great social resource. "Others who follow the same religious beliefs may provide advice and conversation," Spackman says. Thus, spirituality may even bring friendship and companionship to caregivers.

Because of its many emotional and mental benefits, faith and religion help caregivers cope with the stresses of caring for a loved one. Spirituality also brings about community, help, and social contacts. Through spiritual strength, caregivers may find the physical strength to keep them keepin' on. ■

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## COMING UP IN NOVEMBER

- **What Every Caregiver Needs to Know to Protect Their Assets.** Part 3 in our exclusive series *Navigating the Financial Black Hole of Old Age* in which we explore ways for caregivers to protect assets for loved ones and themselves.
- **How caregivers can guard against accidental medication overdosing** of their elderly loved one—and what to do if one occurs.
- **Studies continue to show that certain natural culinary spices play a role in good health.** A nutritionist explains which spices work best and which disease conditions in our elderly are most likely to respond positively.
- **If your loved one's heart suddenly stops beating at the dinner table, what do you do?** Should caregivers equip themselves with a home defibrillator and learn to use it? We examine the plusses and minuses of this home emergency tool.

## Remember the Studebaker?

# Reminiscing as Therapy for Your Elderly Parents

By Paula Tchirkow, MSW, LSW, ACSW



**N**ot again! You've heard that story about Sunday trips in the big black Studebaker at least 100 times. But you sit politely as your elderly mother recalls her grandfather's rumble seat, running boards, chrome grill and overflowing picnic basket.

It's likely that your elderly mother has not forgotten that she told you the story before. And she's not just shooting the breeze or living in the past. Your elderly parent is bolstering her self esteem by reminiscing. Like many older adults, she is engaging in an important psychological process called "life cycle review," and it's healthy.

Encouraging an older adult to reminisce is one of the easiest and most effective techniques you can use to boost your loved one's confidence and brighten their mood. In fact, it's virtually foolproof as a method of combating mild depression or loneliness.

Go ahead, give it a try. Next time the Studebaker story comes up, engage your mother. Ask her how many people fit in the car? Did it have a rag top? How fast did it go? What were the roads like back then? And what exactly was in that picnic basket?

The vivid connection to a time when your mother or father felt more alive, happier, successful, and useful reassures them that they weren't always in their current physical or mental state. Reminiscing helps elderly parents and relatives review past accomplishments and activities, thereby giving them a renewed sense of fulfillment about their life.

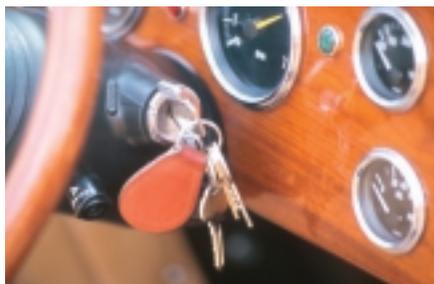
Although most people tend to focus on good memories, life cycle review can also help older family members become comfortable with the

past. That is, the technique gives elderly parents an opportunity to admit and accept the parts of their lives that didn't go as well as expected.

Both the reckoning process, and the acknowledgement of happier times, clears up minor depression, reverses feelings of isolation, and helps parents get back into a rhythm of positive reinforcement that boosts physical and mental well being. To be sure, the benefits of storytelling and review are greatly underestimated.

To discover how valuable life cycle review can be for elderly parents and relatives, here are 10 tips to help you get the process started:

- **On your next visit, quickly survey the home for an object to spark a conversation.** For example, a cookbook may start your elderly parent talking about a favorite recipe or holiday. A piece of antique furniture, nick-knacks, old records, needlepoint projects, a piece of clothing, even a dish towel has worked as a catalyst for conversation.
- **Visit the attic.** If you're not having luck with the items in plain view, don't be shy about taking a trip to the attic or basement to dig out old photos, cards and letters, maybe a wedding dress. Personal props such as these can trigger a flood of memories and conversations.
- **Use scents.** Without fail, certain smells bring back memories almost instantaneously. That may be because the sense of smell is the most primitive of our senses, and the last to fail. Even older adults suffering from advanced stages of dementia usually respond to smells, albeit not verbally. For instance, their eyes may brighten or a smile may appear when they get a whiff of cinnamon, wildflowers, fresh baked goods, peppermint, or coffee.
- **Create reminiscing cards.** Browse magazines, newspapers, or the Internet to find images of items that you know will prompt a conversation, such as scenes from the Depression Era, amusement parks from a parent's childhood, places they visited on vacation. Paste the pictures onto pieces of cardboard and build a catalog of visual aids. The cards can be used by family members or healthcare workers who look after your parent.
- **Don't shrink from the unhappy memories.** Recounting less-than-perfect events can be cathartic. Reflection doesn't always have to be rosy, and often unlocking long-forgotten disappointments is uplifting. It's a way for elderly parents to get worn-out burdens off their chest. For instance, you may hear from an older widow that if she had to do it all over again, she would not have married her husband. The key is to let people freely express doubts and fears about the past, and validate—don't judge—those feelings. Interestingly, and sort of magically, we all become less inhibited about expressing feelings as we get older. So don't shut out the more sobering events for fear that it might depress your parent—the exercise will likely raise their spirits.



- **Do it on the phone, in person, or on the Internet if your parent is computer savvy.** These reminiscing sessions can take the form of a 15-minute phone conversation; an hour-long respite over tea, maybe a look through a photo album after Christmas dinner. There is no set length of time or frequency that is ideal. The amount of time you spend recollecting is case specific, and usually depends on the attention span of the older person.
- **Encourage in-home health aides or the staff at healthcare facilities to use the technique too.** It's a great alternative to stale topics, like the weather. For elderly parents who live in care facilities, create a personal history poster to hang over their bed. In that way, healthcare workers can refer to the poster when they visit the room. Include things like your parent's nickname, former profession, how they met their spouse, the names of their children, grandchildren and pets, hobbies, favorite movies, songs or books, towns and cities where they lived, or any other piece of personal trivia that will guide the staff into a rewarding conversation. Aside from prompting conversation, the fun facts help the staff envision your parent as someone other than a frail or stubborn resident.
- **Assemble a scrapbook.** For elderly parents who can physically handle this task, it's a great way to organize memories and start a new hobby—one that can be shared by the whole family. Include photos, ticket stubs, fabrics from, say, a wedding dress, newspaper clippings, recipes, and other homespun memorabilia. For parents who are unable to create a scrapbook, adult children can put it together, and keep it handy as a conversation starter. If you're making a scrapbook for parents with advanced Alzheimer's disease or dementia, keep the book short and simple.
- **Allow your elderly parents to reap the physical benefits.** Recollecting good memories, and dropping old burdens, has a positive physiological effect on older adults. Research shows that sparking these memories causes blood pressure and heart rates to drop, essentially producing a calming effect. (Pet therapy produces the same effect.)
- **Document the past for the future.** There's something in life cycle review for everyone involved, especially future generations. Photos and scrapbooks are often considered family treasures, but a new generation of archivists are using audio and video tapes as well. Use new technology to capture a little bit of your family's past, just make sure you hang on to the right playback equipment or your memories could be lost—remember the fate of eight-track players?

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## Trading Independence for Safety

# Getting Stubborn Elders to Give Up Driving

By **Jacqueline Marcell**

**L**ast year in Southern California, an elderly driver plowed through three blocks of people at an open-air market, killing 10 and injuring 50 before he could get his foot on the brake. The tragedy drives home the need for families to get elderly loved ones safely off the road when the time comes—even if they're innocently driving to local stores.

But getting an elder to give up the independence of driving is often one of the most difficult hurdles for caregiving families to overcome. After what is often more than half a century of driving, the senior may have never had an accident, their license may still be valid, and the family doesn't want to have to play chauffeur on a regular basis. Mostly, family members hate to be the bad guys taking away their loved one's freedom and probably one of their last independent pleasures in life.

### Stepping in Saves Lives

Unfortunately, an elderly person's first accident may also be their last. The accident rate for senior citizens is four times higher than the national average, and the fatality rate is nine times higher. So, if you're noticing scratches or dents on the car, don't wait for a crisis. Have the doctor check your loved one's eyes, hearing, reflexes and memory. Then, when necessary, let the doctor be the bad guy by sternly advising the patient

that it is time to stop driving. If that doesn't work, ask the doctor to send a letter to the state Department of Motor Vehicles (DMV), saying that the license should be revoked.

Unfortunately, if a situation is marginal, many doctors don't want to be the bad guy, either. In that case, ask the doctor to give you a letter to give to the DMV stating that the patient's driving skills need to be reviewed immediately.

If the situation is critical and you feel like you need a crash helmet every time you get in the car with your senior (while your pleas for them to stop driving are getting you nowhere), contact a supervisor at the DMV and explain the critical situation in confidence.

### A Little Fibology

Now, this next step requires a little white lie (which I prefer to call "fibology"), but remember: safety is your goal. Tell your loved one that someone must have reported them driving erratically and that you have to take them to the DMV for a check up right away. Have the appointment set up with the supervisor, and if the license ends up being revoked, be sympathetic, saying how sorry you are that this has happened. Give assurance that dependable alternate transportation will be arranged so there's no need to feel trapped at home.

Next, call your local Area Agency on

Aging and see what transportation programs are available for seniors in your area. This way, you're not the horrible person who took away their freedom—you're the good guy who helped them out and kept them mobile.

You can make it easier for your loved one to summon rides by single-button, automatic dialing on their phone to taxis, transportation services, friends and family. Also, suggest that by selling the car, the money saved on gas, insurance and maintenance could be used for alternate transportation needs and maybe even a special trip somewhere.

### Last Resort

If all else fails, there are still simple but effective physical steps you can take to protect your loved one and those around them. For example, you can put "The Club" anti-theft device on the steering wheel, remove the distributor cap, put an engine kill-switch in the locked glove box, put an extra notch in their keys, or say the car is in the repair shop. Just do whatever you must to prevent a heartbreaking tragedy. ■

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*Jacqueline Marcell is an author, publisher, radio host, national speaker, and advocate for eldercare awareness and reform. Her writing includes the bestseller *Elder Rage*, or *Take My Father... Please! How to Survive Caring for Aging Parents*. For more information, see [www.ElderRage.com](http://www.ElderRage.com).*

Getting Along

# Ten Tips for Working with a Professional Caregiver



By Fiona F. Middleton, M.S.M.

**Change is always difficult.** When change involves inviting someone into your home, for a few hours daily or on a live-in basis as a caregiver, the adjustment can be tough for you, your elderly loved one, and the professional caregiver.

Good relationships are based on expectations. You, your elderly and your caregiver should each identify expectations early in the process. You will have certain expectations about the way your loved one's care should be provided. For example, you

should expect the caregiver to fit into your routine, rather than the other way around. You have an expectation that the caregiver will show up for work on time and maintain a professional manner.

Your caregiver will also have some expectations. Taking a few moments during his or her first visit to find out what everyone expects of the others will reduce stress and lead to a better, lasting relationship.

Here are some suggestions that will help the adaptation process:

- 1 Keep an open line of communication.** Offer feedback to your caregiver so she knows when she is on track—or not.
- 2 Talk about telephone usage,** TV watching, food, noise and other issues that you might talk about with a new roommate.
- 3 Let the caregiver know how she can help you.** Be clear and specific with your instructions.
- 4 Write down appointments** and keep a checklist of items that can be completed if the caregiver has extra time.
- 5 Post a list of emergency telephone numbers** in a prominent location (e.g., on your refrigerator). If your loved one has an advance directive or a living will, show the caregiver where you keep it, in case of an emergency.
- 6 Let your caregiver know when she does something well** or makes you or your elderly feel better.
- 7 If you would like your caregiver to change her behavior, be as specific as possible.** Address the behavior you would like her to change; try not to criticize the caregiver on a personal level.
- 8 Whenever possible, give your caregiver advance notice** if your loved one's schedule changes. If you need to cancel, let the caregiver know well ahead of time so she can make alternate arrangements.
- 9 Remember that your caregiver is only human,** not a machine. She will need occasional breaks to eat, relax, or enjoy a change of scene.
- 10 Be generous with your praise.** Your caregiver probably began her profession because she has a desire to help people. If you tell her how good she makes you feel, you will probably make her day too! ■

*Fiona F. Middleton, M.S.M., is vice president of Griswold Special Care in Erdenheim, Pennsylvania. She is a member of Coalition of Advocates for the Rights of the Infirm Elderly (CARIE) and winner of the MS Leadership Award from the National Multiple Sclerosis Society. She can be reached at [fiona@griswoldspecialcare.com](mailto:fiona@griswoldspecialcare.com).*

## In the News...

### WHAT'S THE 'HANG-UP' WITH MEDICARE?

It seems that healthcare providers are having a difficult time getting straight answers on billing policy from Medicare.

A recent survey of Medicare call centers by the Government Accountability Office (GAO) found that only 4% of its test calls to Medicare call centers regarding proper billing procedures were answered completely and correctly.

GAO concluded that Medicare officials are not properly overseeing the call centers, and noted that the controlling Centers for Medicare & Medicaid Services (CMS) hadn't performed an evaluation of call centers since 2002.

The GAO report is available on the agency's website at [www.gao.gov/new.items/d04669.pdf](http://www.gao.gov/new.items/d04669.pdf)

### CAN GINGKO EFFECTIVELY TREAT DEMENTIA?



British researchers are studying whether the circulatory supplement ginkgo can be used to effectively treat early dementia. Especially important will be whether this herb can blunt dementia early on, if taken in a home environment rather than a hospital.

Ginkgo comes from a Chinese ginkgo biloba tree and is used to treat circulatory problems. The herb is believed to cause blood vessels to dilate, improving blood flow to the brain, and to thin the blood, making it less likely to clot. Ginkgo may also have antioxidant effects, protecting nerve cells against biological "rusting."

"All of these effects would suggest that ginkgo might slow down a degenerative process such as dementia," said Dr. James Warner, a psychiatrist from Imperial London College, who is leading the study.

Ginkgo also could be a cheap alternative to conventional medicines, with fewer side effects. Ginkgo, available over the counter, costs about \$360 for a year's supply, compared to \$1,800 for conventional medicines such as cholinesterase inhibitors. ■



## In the News... **BASIC FIRE PROTECTION**

How safe are the nation's nursing homes from fire? A recent survey by the U.S. Government Accountability Office (GAO) found that nearly one-third of the nation's 16,300 nursing homes do not have automatic sprinklers to fight a fire. Many do not even have smoke detectors.

Congress ordered the GAO study after nursing home fires killed 31 people last year in Connecticut and Tennessee. The study concluded that the federal government had not done enough to make homes safe for elderly residents.

As a result, Medicare officials are rewriting safety standards for nursing homes, requiring all resident rooms to be equipped with smoke detectors and facilities to install sprinkler systems. The rules should take effect over the next few years.

The rule of thumb has been that newer homes have sprinklers and smoke detectors, but older ones without sprinkler systems haven't even been required to install smoke detectors.

For now, caregivers are advised to check out this important detail when they research nursing homes for family. ■



## Study: **DAILY SOFT DRINKS DOUBLE DIABETES RISK**

Next time you reach for a sugared soft drink, think of this: drinking just one sugar-sweetened soft drink a day will double your chances of contracting diabetes, according to a study published in *The Journal of the American Medical Association*.

Conversely, drinking a sugared soft drink only once a month found the risk of diabetes at half that of the daily drinkers, according to the JAMA article.

The findings derived from the first large-scale study to examine what has been a suspected link between diabetes and frequent sugared soft drink consumption. The study followed 91,000 nurses and their habits as a part of a much larger, long-running study at Harvard University on diet, health and disease. ■

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