

# 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

## Plugging the Eldercare Dollar Drain

# Using 'Caregiver Contracts' As Family Compensation

By Paula S. McCarron



**Editor's Note:** Caregiving is a costly proposition in the United States, not only for our elderly and the government, but for elder-caregivers themselves, typically those adult children who sacrifice financially in many ways to care for their parents. In fact, asking how to best deal with this cash crisis is by far the most frequent question we receive. In this feature series, **Plugging the Eldercare Dollar Drain**, we highlight ways caregivers might find compensation in a society that doesn't yet readily address their need.

WHAT IS THE COST OF CARING? IT'S A SIMPLE ENOUGH question, but with a very expensive and complex answer.

It might just be \$659,139 for the family caregiver who decides to reduce their work week or quit a full-time job in order to provide care for an aging, frail or ill loved one.

Actually, for the two thirds of all working caregivers who either rearrange their job schedules, take an unpaid leave, or reduce their work week, \$659,139 represents their estimated lifetime lost wages, as well as lost pension and Social Security earnings. It's a big number.

But increasingly, rather than making the choice between employment or caring for a loved one, some families are creating legally-binding formal agreements known as "caregiver contracts" whereby a family member is paid for their caregiving services in the same way an aide or similar professional caregiver would be paid.

It won't line your pockets with gold, because guidelines call for pay rates similar to an aide, but these contracts are a way to offset your caregiving cash drain, satisfy siblings who might pick at you for "taking" money from your parents, and help your loved ones stay in their home longer while knowing that some of their money stays in the family. All in all, this is not a bad approach.

As Timothy R. Loff, an elder law attorney in Newton, Massachusetts, points out, "Economics have a certain amount ►

## INSIDE THIS ISSUE

**3** **Surviving into the New Year**  
How to Handle Holiday Stress

**4** **Kids Caught in Caregiving's Shuffle**  
7 Tips to Balance Their Lives

**6** **Holding Hopes & Dreams**  
Critical Ingredients in Lives of Caregivers and Loved Ones

**7** **Ten Ways to Lower Your Blood Pressure**  
Best bets from Medical Experts

**8** **A Doctor's Tips:**  
Keeping Seniors Safe from Winter Falls

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## "Setting up a contract can help families take a look at the long-term view of what's involved in caring for an aging parent."

– Donna Schemmp, program director with the Family Caregiver Alliance.

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### Using 'Caregiver Contracts' As Family Compensation *Continued from page 1*

to do with the increasing use of caregiver contracts for family members. If an adult child can re-arrange or leave a work situation to care for an elder by having a contract in place, then something good can happen for the benefit of all concerned."

"Setting up a contract can help families take a look at the long-term view of what's involved in caring for an aging parent. Talking about the needs of a parent can bring everyone around the table and make certain that everyone is on-board with the plan," says Donna Schemmp, program director with the Family Caregiver Alliance. "That's especially important if any one family member is going to be reimbursed for the care that he or she is giving to Mom or Dad."

Dan Taylor, attorney and author of *The Parent Care Conversation* (Penguin 2006), suggests a counselor, clergy, or geriatric care manager be asked to mediate these discussions. He also advises families to seek out the services of a financial planner, in addition to hiring an attorney, if a caregiver contract is desired.

Depending upon how the agreement is structured, a paid family caregiver might be considered an independent contractor or an employee with the tax consequences that accompany each of these labels.

"Anyone entering into this arrangement needs to proceed just as if you are creating your own caregiving business because that is exactly how the IRS is going to look at it," says Taylor.

And if you are tempted to ask Mom or Dad to pay you "under the table" to avoid the cost of hiring a lawyer, you just might find yourself regretting that decision later, especially if your parent is depleted of funds and needs to apply for Medicaid coverage for a nursing home stay.

Why? Under the Deficit Reduction Act of 2005, there is now a five year "look back" period to determine if individuals transferred assets or made financial gifts to family members in order to qualify for Medicaid, the federally- and state-funded insurance program that provides for

nursing home payments when one meets certain health criteria and income limitations. Any transfer or gift made within five years prior to applying for Medicaid is translated into a penalty period, which is an effective means of delaying eligibility for benefits.

"In making a caregiver contract, we are providing the best documentation we can of how an elder used their assets and what a family member provided for services in exchange for payment," says Loff.

While caregiver contracts may help offset lost wages for a family caregiver, they have other benefits as well. Elders may find that family members provide care at a lower cost than hiring through an agency. In addition, hiring a family member might be the best or only option for those who live in rural areas where other services may not be available. The hiring of a family member may also help delay admission to an assisted living home or nursing home, something most elderly would avoid if given a choice.

The above general guidelines are augmented by others that should be covered in a caregiver contract, including:

- **Services:** A good contract will detail not only the duties and tasks for the caregiver but also how fulfillment of duties will be recorded.
- **Contract Duration:** Is this a lifetime contract? Or is it a contract that terminates when the elder relocates to a nursing home or other care facility? If the need arises, how can the contract be terminated?
- **Terms of Payment:** Will payments be made on a weekly, monthly, or lump sum basis? Will payment come from a percentage of an estate or be made from a benefit under a parent's long-term care insurance?
- **Assignment of an Agent:** Consider identifying an individual who will be able to act on behalf of the elder to ensure that terms of the contract are upheld.
- **Setting Fees:** The rate of pay for services provided by a family caregiver should be similar to what is being paid for the same services to agency caregivers in your area (the individual

*continues on page 7*

# Surviving into the New Year

## How to Handle Holiday Stress

By Kelly D. Morris

**W**hile we usually think of holidays as happy times, this period can put us on overload, as stress boils over from every side of life. Add elder-caregiving to this normal holiday tension and the result can become unbearable.

There are many reasons the holidays can be generally stressful, reports the National Mental Health Association. The extra work of shopping, wrapping gifts, decorating, preparing holiday meals, and attending or throwing holiday parties can be just plain exhausting.

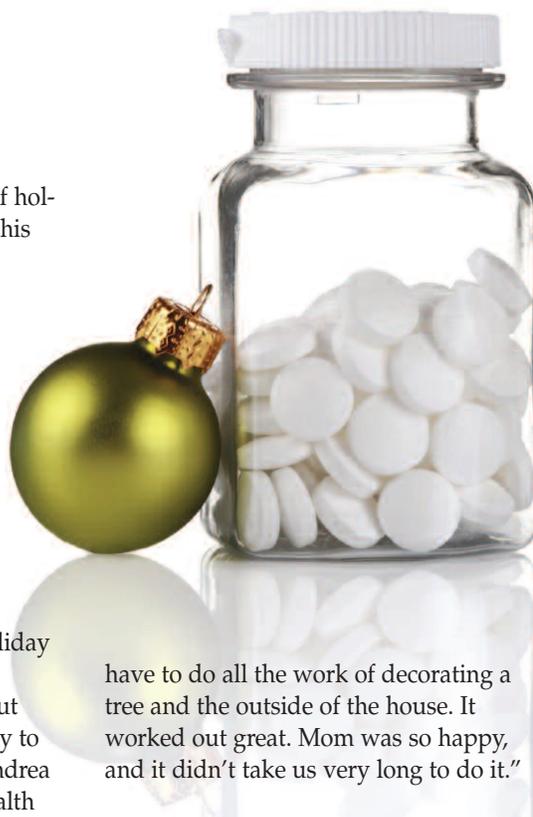
"Some people wear themselves out trying to do everything, and others try to skip the holidays altogether," says Andrea Kelley, a social worker for a home health and hospice agency in Hamilton, Ohio. "Neither approach works well."

After Tamara Castino of Lincoln Heights, Ohio, became bedridden, her family was overwhelmed by caring for her. "We were planning to skip all the holiday stuff since we were so busy and Mom couldn't really participate anymore," says Tamara's daughter Angela. "Mom always loved the Christmas lights, but she couldn't get out to see them any more."

"Then Andrea suggested we string some lights in Mom's bedroom so she could still enjoy them but we wouldn't

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have to do all the work of decorating a tree and the outside of the house. It worked out great. Mom was so happy, and it didn't take us very long to do it."

### Tradition in Doses

As the Castino family discovered, sticking with some holiday traditions can actually relieve stress. It's not necessary to do all the things you used to do, however. You can pick and choose what's most important to you.

Janet Farrell of Columbus, Ohio, agrees: "My grandmother always used to fix a wonderful Thanksgiving dinner. After she broke her hip, she couldn't stand in the kitchen long enough to do all that cooking. My mom went over earlier to help prepare the turkey, and the rest of us all brought a covered dish. Nana was still disappointed that she couldn't make dinner by herself, but she was glad to get to celebrate the holiday with her family. We all enjoyed it, too. I can't imagine not having Thanksgiving dinner at Nana's."

For some, the holidays can be a sad

time of year, particularly if your loved one is no longer able to participate as they once did. This was the case for Barbara Lawrence of Fairfield, Ohio. Last year, Barbara and her husband Michael were caring for their terminally ill daughter Theresa. Barbara says, "I felt so sad that Terri couldn't enjoy Christmas the way she used to. I spent most of the holiday crying."

"She was really depressed," says Michael. "She ended up going to the doctor, and he put her on antidepressants. That didn't fix everything, but it did help a little."

### Holiday Depression

If you begin to experience signs of holiday depression, consider seeing a doctor without delay. Depression differs from the normal sadness or stress you might experience during the holidays. It's OK to seek professional help if you need it. Caregiver support groups can help a lot, too.

Be alert for signs that your loved one is experiencing increased levels of stress or depression during the holiday season, as well. "Being unable to do the things they did in the past can be very stressful and saddening for elderly or unwell people," says Andrea Kelly.

There are many ways to help your loved one participate in holiday traditions. You can help mom to prepare a meal, as Janet Farrell's family did, or prepare a favorite dish using her recipe. If your loved one is house-bound, help them select gifts from a catalog or on-line. Ask them to select the wrapping paper for gifts. Include your loved one in mak-

*continues on page 5*

# Kids Caught in Caregiving's Shuffle

## 7 Tips to Balance Their Lives

By Ursula Furi-Perry

**T**hey are known as the Sandwich Generation, caregivers caught between multiple generations, caring for their aging parents and their children at the same time.

As most of them will tell you, caregivers with kids are often torn between the many responsibilities that come with parenting, elder care, and the rest of what is collectively called life. The load is heavy for each generation in this mix.

Though caring for elderly parents or loved ones is probably most taxing for the caregiver, it can also wreak havoc on the caregiver's family, especially young children who need their parents most, or adolescents who—though they'd never admit it in so many words—may need them even more.

"There are only so many hours in the day," explains Susan Cunningham, certified senior advisor and author of *Unwrapping the Sandwich Generation: Life Vignettes About Seniors and Their Adult Children*. "When you take on the role of caregiver, something's got to give, and unfortunately, it's often the immediate family of the caregiver."

Homemade meals, time spent at soccer games, and family outings may be the first to go, disrupting the caregiver's family life and the lives of their family. "You automatically nurture your kids and now have to do it with your parents, to make them feel that you still appreciate them as a human being," says Carol Abaya, a nationally syndicated newspaper columnist on aging issues and editor of the website [SandwichGeneration.com](http://SandwichGeneration.com).

Naturally, as you spend more time



because "caregivers should never just step in and take over everything and leave their parents not to do anything." First, make a list of responsibilities your children need help with, then make one for your loved one; finally, make a list of who in your family and community you can call on to pitch in.

### Talk honestly about the whole situation.

Children may be scared or apprehensive when they see your loved one weather physical, emotional or mental difficulties. Honest, open conversations and explanations on a level kids can understand and register may be the best way to diffuse their uneasiness. If your loved one has a disease, for example, tell your children and explain that it can be a normal part of growing old. "I tell caregivers to tell their children it's kind of like grandma is going back to being a kid again," Cunningham says. "Think of the grandparent as (needing the same kind of help) as a younger sibling would."

### Don't discount a kid's way of giving care and dealing with caregiving issues.

"Many times, children understand more than you think and sometimes have simpler ways of doing things," says Abaya. She recalls a caregiver whose Alzheimer's-stricken mother accused her young grandson of stealing her food. The caregiver sat down with her son and explained what the disease did to grandma's brain, pleading with her son to be patient. But it was the grandson who

nurturing your loved one, you'll have less time to spend nurturing your children. That's just a fact.

But caring for your loved one doesn't have to mean lack of care for your kids—in fact, involving children in the caregiving process may prove worthwhile and rewarding for all involved. "I've seen it where the children found themselves drawn closer to their grandparents," Cunningham recalls, "then I've seen the other end where the kids act out and turn away from the parent...because they don't get as much attention."

Here are seven tips to help ease the effects of caregiving on your children:

### Involve the whole family.

When kids feel a part of caregiving, they tend to handle this huge life change better, Cunningham explains. Children can help with some caregiving responsibilities: younger kids, for example, can read to your loved one or they can do artwork together, while an older teen may take their loved one to a movie or out for a walk.

### Come up with a game plan early on.

Figure out who can do what for themselves and what your loved one and your kids each need help with, says Abaya,

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truly bettered the situation: the next time an accusation was made, he took his grandmother by her hand, led her to the refrigerator, and assured her that there was plenty of food in the house. "A kid very simply diffused this emotional situation by addressing the grandmother's concern and not accusing or fighting her," Abaya points out.

### Keep some normalcy for the kids.

"Try to have a separate family night," says Cunningham. "It's not easy to do, but when you plan ahead as much as possible, it's easier to make it happen." Whether you used to enjoy Monopoly or movie night as a family before you took on caregiving, be sure to preserve at least some of your quality time with your nuclear family.

### Get support for the whole family.

Cunningham recommends getting everyone involved in a support group or seeking out other caregiving families with kids close in age for play dates or conversation. "Kids will talk more to kids than they'll talk to their parents," Cunningham says. Clue in school counselors, teachers, and day care professionals on your caregiving responsibilities and request their support as necessary.

### Ask for help.

"When we're raising our kids, we're not afraid to ask for help, but for some reason it's not so accepted with elder care," says Abaya. While parents may organize carpools for school, for instance, caregivers usually don't do so when taking their loved ones to endless appointments. But doing it all by yourself can mean major burnout, which will ultimately affect everyone involved—you and the people you care for. "Do what you can . . . and bring everybody in the family into the caregiving scenario," says Abaya. ■

## RESOURCES:

The Sandwich Generation newsletter and information for caregivers, [sandwichgeneration.com](http://sandwichgeneration.com)

Senior Resources Group, information and resources, [seniorresourcesgroup.com](http://seniorresourcesgroup.com)

Safer Child, resources for the sandwich generation, [saferchild.org/sandwich.htm](http://saferchild.org/sandwich.htm)

## Holiday Stress

*Continued from page 3*

ing decisions about the holidays.

Andrea Kelly offers the following tips to caregivers for reducing stress and surviving the holiday season:

- Set priorities. Decide what is most important to you and your family, and focus only on the really important things.
- Stick with some holiday traditions, but let go of others. Hang on to what's really important to you and your loved ones. For instance, maybe stringing up lights outdoors isn't as important to you as having a decorated tree. In that case, let the outdoor lights go.
- Say no. You don't have to go to every party. You don't have to say yes to everything that's asked of you. Remember your priorities and gracefully decline other requests.
- Ask for help. You don't have to cook the entire holiday meal yourself. Consider preparing the main dish and asking everyone else to bring a covered dish.
- Use paper plates. Save yourself the work of washing dishes after the big dinner. There are some lovely but sturdy plates with holiday designs. Get matching plastic silverware for a festive table setting.
- Make shopping for gifts easier. Consider shopping over the internet or by catalog. Try to think of one store where you can buy gifts for everyone. Take advantage of stores that offer free gift-wrapping. Consider giving gift certificates as an alternative to traditional gifts.
- Don't overspend. This will only cause you more stress after the holidays.
- Set aside time for yourself. This is hard to do at such a busy time of year, but it will make a huge difference in your level of stress.
- Take care of yourself. Do your best to eat right, get enough sleep, and get some exercise. Consider attending a support group for caregivers. Seek professional help if you need it. Yes, it's hard to fit these things in at such a busy time, but make them a priority.

Despite the added stress, the holidays can still be a joyful time of year. Plan ahead and take steps to deal with the stress, and enjoy the special time you have with your loved ones. ■

## ELDERLY AND THE HOLIDAY TABLE



*Just like too much going on in the house can be overwhelming to our elderly, too much happening on the holiday dining table can cause confusion and agitation.*

*For example:*

- Flickering candles and sparkling decorations can be distracting and confusing and make it hard to see.
- Busy decorative tablecloths with bold patterns add to the chaos of an unusual number of serving plates and new people at the table. Stick with solid table coverings.
- If you can, serve plates in the kitchen or from a sideboard.
- Keep the table as close to "normal" as possible for anyone with confusion and your elder should eat better and have a much better time.

—Molly Shomer, *The Eldercare Team*  
[molly@eldercareteam.com](mailto:molly@eldercareteam.com)

## DEPRESSION DANGER SIGNS

*Consider seeing a doctor if your sadness or stress levels go beyond what's normal.*

Here are some signs that you might need professional help:

- You cry a lot.
- You feel sad most of the time.
- You have little energy for the things you used to enjoy.
- You don't enjoy the things you used to.
- You sleep a lot more or a lot less than normal.
- You start eating a lot more or a lot less than you normally eat.
- You feel helpless and hopeless.
- You think about dying.



# Holding Hopes & Dreams

## Critical Ingredients in Lives of Caregivers and Loved Ones

By Vicki Rackner, MD

It's human nature to hang on to two basic hopes—the hope of overcoming illness and the hope of delaying death. But in many cases, the reality is that your loved one faces a steady medical decline, a life-threatening illness or impending death.

Hope is like the vase that contains your sweet-smelling, colorful dreams. Dreams, like flowers, change over the seasons of life and the stages of caregiving. Yet, no matter how desperate the situation, there is always room for hope and dreams. It is the magical salve for the suffering of caregivers and their loved ones.

Hope is the optimistic belief that you can expect a better tomorrow. Sometimes that better tomorrow happens as a result of something that changes in the outside world—such as a new drug or unexpected help. Sometimes the better tomorrow arrives because you see things from a new perspective. Hopes and dreams become the guiding light for the tough choices you and your loved ones face.

Here are seven tips for hanging onto hope:

### 1. Define your hope.

If you had a magic wand, what would you wish for? Maybe it's turning back the sands of time and taking the car keys from your father instead of ending up at his hospital bedside as he recovers from the car accident he caused. Maybe it's imagining that you'll turn on the news and learn of a new miracle cure for the cancer that's taking over your mother's body or for the dementia that's erasing your grandmother's memories.

Hope might be something simple like a good night's sleep for you and your loved one. Say it out loud, "We could use a good night's sleep."

### 2. Define the reality.

In the course of caring for tens of thousands of patients, I've seen miracles happen. However, most people experience likely events rather than miracles. Grasp an understanding of your current reality based on what's most likely to happen naturally.

When you define the most likely outcome, it helps you decide where to place your hopes. For example, a family doctor friend of mine told me of a conversation he had with a mother whose 6-year-old son had a relapse of leukemia after a bone marrow transplant. They talked about an experimental treatment offered halfway across the country. The mother wanted to know where to take her child: to a new hospital across the country for lots of "pokeys," as her son called them, or Disneyland to enjoy the final days of his life. In her reality, does she hope for a cure, or for the fullest remaining days of her child's life?

### 3. Recognize your loved one's hopes may be different than your own.

The mother of the 6-year-old made the medical choices for her son. But what if the person with the leukemia is your father, who is competent to make his own medical choices? Maybe you cannot bear the thought of losing him and hope a new treatment will cure him. Maybe your father shares that perspective. However, what if he considers experimental treatment with certain discomfort and an uncertain benefit and decides he would rather live out his days enjoying his grandchildren?

You may find it difficult to support him. You do not want to burden your loved one with your disappointment that he has placed hope in a different place

than you would, if you were in his shoes. That's when you turn to a trusted friend and say, "I wish Dad would make a different choice. I want him to fight. I'm sad and angry that he's chosen death."

### 4. Honor your loved one's hopes.

As a caregiver, it's important to understand and accept that your loved one is the patient. It's his or her body and life. As much as you think you know what the best choice is, your job is to help your loved ones realize their hopes.

### 5. Mourn the loss of the old dream.

A woman named Gretta once told me, "Mom had always hoped to live all of her days in her home filled with the memories of Dad and small children and happy holidays—and not so happy holidays. It just wasn't safe any more. We moved her to a terrific retirement community that has everything she wants, including a beautiful garden. Still, she's sad because it's not what she had always imagined." Her mother's dream disintegrated and her mom mourned its loss.

You too could have a dream of a healthy and independent loved one that's hard to let go of. The loss of a dream can be as painful as the loss of a loved one. Mourning the loss of a dream brings healing.

### 6. Create a new dream.

You can still have hopes and dreams!

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*Dr. Vicki Rackner is a board-certified surgeon and clinical instructor at the University of Washington School of Medicine who left the operating room to help caregivers and patients take the most direct path from illness to optimal health. Want more caregiving tips? Get your free report, "Caring for the Caregiver," by emailing her at [DrVicki@DrVicki.org](mailto:DrVicki@DrVicki.org).*

They're just different. Maybe the hope for a cure is replaced with the hope for days or hours or moments free of pain. Maybe it's the dream that your fragmented family will come together and heal old wounds around the deathbed.

Frame your dreams as attaining something you want rather than avoiding something you don't want. As medical conditions change, it's important for you and your loved one to revisit the dream. If you're disappointed about the course of events, ask, "Is this the loss of a dream, or a hope I can fulfill?"

### 7. Focus on your loved one.

Caregiving is first and foremost about supporting the person you love. Yes, as a caregiver, you have hopes and dreams. Maybe the heart of caregiving is the willingness to fulfill the hopes and dreams — the vase filled with brilliant blooms — of those for whom you care, regardless of whether you hold the same vision.

Follow these tips, one by one, and you will be sure to hold onto your hopes and dreams. Remember, no matter how desperate the situation, there is still hope for the dream. The dream will change as the condition of your loved one change. Just as there's always a flower to put in a vase—there's always hope. ■

## COMING UP IN DECEMBER

- In a win-win situation, states are becoming more committed to paying caregivers for their services as a means of reducing or averting nursing home stays. In the third installment of our series **Plugging the Eldercare Dollar Drain**, we'll look at state programs that financially benefit caregivers.
- Stroke is a silent killer, the third leading cause of death in the U.S. We'll tell you **how to guard against stroke**, both in yourself and your elderly loved ones.
- Time. There's never enough of it in the elder-caregiving world. We'll give you **tips on staying better organized and efficient** to eek out more time for you in your caregiving week.
- Mom's so sweet with a pretty smile and twinkle in her eye, but why is her breath so bad? We look at **bad breath in our elderly**, why it is so common, and what you can do about it.

# Ten Ways to Lower Your Blood Pressure

**H**igh blood pressure continues to wrack the U.S. population, both at middle age and among our elderly. But vigilance on the part of caregivers—for themselves and their loved ones—can help get blood pressure under control and keep it there. Follow these 10 steps to avoid a big problem later:

1. **Check it.** You can't do much about your blood pressure unless you know what it is. Your doctor should check it at every visit. Measuring at home between visits is even better.
2. **Get moving.** Exercise can lower blood pressure by 10 points, prevent the onset of high blood pressure, or let you reduce your dosage of blood pressure medications.
3. **Eat right.** A diet for better blood pressure emphasizes fruits, vegetables, low-fat dairy products, whole grains, poultry, fish, and nuts.
4. **Control your weight.** If you are overweight, losing weight can lower your blood pressure.
5. **Don't smoke.** Smoking a cigarette can cause a 20-point spike in systolic blood pressure.
6. **Drink alcohol in moderation.** Going beyond a drink a day can contribute to higher blood pressure.
7. **Shake up your salts.** Too much sodium and too little potassium can boost blood pressure. Aim for less than 1.5 grams of sodium a day, and at least 4.7 grams of potassium from fruits and vegetables.
8. **Sleep is good.** Chronic lack of sleep can contribute to high blood pressure. Get at least six hours a night.
9. **Reduce stress.** Mental and emotional stress can raise blood pressure. Meditation and deep breathing can lower it.
10. **Stick with your medications.** Taking medication can keep you from having a stroke or heart attack.

— Source: *Harvard Heart Letter*

## Using 'Caregiver Contracts' As Family Compensation *Continued from page 2*

caregiver, not their agency). Payment above community standards may be perceived as transferring assets to a family member to qualify for Medicaid benefits and could delay the elder's eligibility for services.

- **Taxes:** Depending upon how a contract is written, the family caregiver or the "employing" elder will be responsible for payment of federal and state income taxes, Social Security contributions and unemployment taxes.
- **Current and Future Needs:** When writing a contract, family caregivers need to maintain a concern for their own well-being as much as providing for the well-being of their aging parent. Some of these concerns include health insurance, relief from caregiving duties due to illness or vacation, and setting aside funds for one's own retirement.

If all of this seems complicated, it can be. As a result, Taylor suggests that families begin a conversation with a loved one by asking this question: What is the experience you'd like to create for yourself, if everything were perfect?

While making a plan may or may not include a caregiver contract, the key is to start talking about the future. "It's a matter of asking: What would we do if...?"

As part of planning for the future, caregiver contracts can help keep a parent or adult child from defaulting to a horrible situation, according to Taylor. "After all," he says, "it's better to have a plan and have it set in motion by a need than to have a need and then have to create a plan." ■

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# A Doctor's Tips: Keeping Seniors Safe from Winter Falls

By James D. Capozzi, M.D.

In addition to the normal risks of seniors falling, the winter months can pose other problems regarding fall-related injuries.

Ice and snow create the obvious slippery surfaces and hazardous walking conditions. Thin layers of ice can be difficult to see, especially on poorly lit walkways and dark-colored driveways. It can be very strenuous to walk in deep snow, especially for seniors using assistive devices such as canes or walkers.

Ice and snow is carried indoors on shoes, boots, and other clothing. When it melts, it can puddle on floors and increase the risk of slipping.

Many home and business owners use winter mats, rugs or other temporary floor coverings to prevent water damage and decrease the potential for slipping. Seniors may not see these objects, causing them to trip. In addition, the floor coverings them-

selves may be poorly secured or curled.

Despite modifications around the home, most falls by seniors occur because of visual difficulties, weak lower extremities and problems with medications. Here are 10 ways to lower the risk:

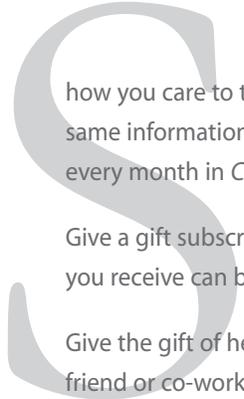
1. Keep all walkways and driveways free from snow and ice. Use salt, sand or grip mats to maintain slip-free surfaces. Make sure handrails are available by all stairs.
2. Modify cane bottoms with metal grips for additional stability on slippery surfaces.
3. Improve lighting in high traffic areas both inside and outside the home.
4. Use a well-secured floor mat at the entrance door to catch any falling snow or ice. Wipe all puddles immediately.
5. Caution seniors to be aware of newly-placed mats or rugs especially at the homes of others or in businesses.
6. Make sure seniors have plenty of food

for both themselves and their pets, as well as a full supply of medications.

7. Cancel all non-emergency appointments during times of particularly bad weather.
8. Discuss with you doctor the possibility of reducing or modifying necessary medications, in order to minimize side effects and drug interactions.
9. Exercise whenever possible to maintain muscle strength, coordination and balance. Low impact, balance-oriented exercises such as tai chi or walking programs are best.
10. Keep all eyeglass prescriptions up-to-date.

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The image shows the cover of the 'Caregiver's Home Companion' newsletter. The main headline is 'Alcohol and the Elderly: An All-too-Common Bond with Serious Consequences'. Below the headline is a photograph of two bottles of alcohol. To the right of the main article is a sidebar titled 'Spirituality to Help ealving Stress' with a photograph of a person. The cover also includes a 'INSIDE THIS ISSUE' section with several article teasers.