

REVISED & UPDATED EDITION

- FINDING THE RIGHT HOUSING
- LOW-COST, NO-COST RESOURCES
- GETTING THE BEST INSURANCE
- WILLS & OTHER LEGAL ISSUES
- USING THE INTERNET

THE COMPLETE **ELDERCARE** PLANNER



Where to Start, Which Questions to Ask,
AND HOW TO FIND **HELP**

JOY LOVERDE

mail. The post office then calls the phone number on the sticker or the emergency number listed at the post office.

Computer

The use of a computer as a caregiving tool is a reality of our mobile society and offers a variety of ways for families and elders to stay connected.

E-MAIL. This is best used as a method of information sharing. If older family members shy away from using the computer or find the process of e-mailing too difficult and confusing, keep them in the loop by purchasing a computerless e-mail mailbox, such as Presto (www.presto.com). (The Presto looks like a fax machine and sits on a desk or counter. No keyboard is necessary since the Presto is a one-way communication device. E-mails are printed instantly on regular copy paper.) The use of e-mail as a sole check-in system is not recommended because it's far too easy for people to hide a multitude of problems.

INSTANT MESSENGER. This is real-time communication between two individuals. A text message is displayed on the computer monitor immediately after it is sent, permitting the receiver of the message to respond. Free software comes with most computers.

VOICE. Microphones (or headsets) and speakers allow individuals to communicate verbally on the computer. Conversations happen in real time, with each individual hearing the voice of the person who is speaking with surprising clarity.

VIDEO CHAT. Computers equipped with a sound card, a microphone, speakers, and a video cam transmit simultaneously the voice and picture of the sender and receiver. Family members can see and speak with each other in real time, giving everyone a better sense of how things are going on a day-to-day basis. Online video chat services are also available by typing "online video chat service" in the Internet browser search window.

Geriatric Care Manager

When regular on-site visits are not possible or practical, **geriatric care managers** can be hired to check in and offer valuable feedback on how well (or not) your elders are doing. Care managers typically have backgrounds in nursing or social work and offer a wide range of services. If complex medical problems are present, you'll probably want a nurse. If your elder is lonely and has social issues, a social worker might be a better fit. If health issues escalate, care managers can also help coordinate assisted-living services.

This kind of assistance is expensive, though in many cases well worth what it costs. Geriatric care managers usually charge \$80 to \$200 an hour, depending on the services provided, and Medicare does not pick up the tab. For referrals, references, and proof of certifications, contact the National Association of Professional Geriatric Care Managers.

WRITE ON. Give a small decorative box of stationery cards and stamped envelopes, and offer to be their personal secretary. Let them dictate letters to friends and family as you write down their thoughts and mail the letters in their behalf.

SING-ALONG. Attend sing-along events, at movie theaters, community events, and college musical venues. Singing and harmony are always fun. If they are homebound, buy or rent a karaoke system.

LEAD THE WAY. Offer to chauffeur your elders down memory lane by driving them around neighborhood streets and familiar places that hold special meaning for them. Pack a healthy picnic basket and enjoy the sights as you munch away.

PLUG THEM IN. Watch your elders' faces light up when they receive their first e-mail. Presto sends e-mails without a computer. Plug the printing mailbox into any electric outlet to receive e-mail, digital photos, subscriptions to newsletters, and more. The Presto mailbox makes a wonderful and unique gift. (For more information, go to www.presto.com.)

GET COZY WITH COMPOSERS. Do they like musicals, new age, classical, jazz, or blues? Research the life of a composer and create a biography to read aloud. Listen to the music together while sipping coffee or tea. Giving them beautiful new coffee mugs and tea cups will remind them of this special visit.

LET THE BEAT GO ON. If you think there's a chance your elders want to resurrect an instrument they formerly played, offer to pay for music classes. If singing is their thing, offer to pay for voice lessons. Offer to drive them to class and take them out to eat afterwards to hear about their experience.

BOOK IT. Go to your local photocopy shop to create a beautifully bound book of your elder's poetry, photographs, short stories, and works of art. Seeing his or her creations in print will delight your elder.

TAKE THEM BACK. Invite your elders to journey back to their hometown. This is truly a gift of a lifetime. Creating a scrapbook of the trip will bring joy for years to come.

SHOW OFF. Never underestimate the power of giving your elders credit for all they've done for you. A home video reminds them of how they have positively influenced your life. Show off your cooking skills or perform a magic trick or tap dance (all of the talents you got from Mom or Dad, of course). If grandchildren are featured, have them recite a poem, play a musical instrument, or show off their bowling or baseball abilities. End the video with a heartfelt message or song. Transfer the video to DVD for easy viewing.

teach Grandma how to use the computer? *There is indeed a special warmth and wonder in this family bond.*

At the same time, an increasing number of older adults are finding themselves in the unplanned role of parent to their grandchildren. Nationally, millions of children are living in grandparent-headed households. Grandparents step in when the parent can't take care of the children due to substance abuse, divorce, or a variety of other circumstances. Support groups and special programs for grandfamilies are plentiful. Review the "Grandparent as Parents" resources listed at the end of this chapter.

Keeping the connection strong between grandparents and grandchildren also helps lighten our load as family caregivers. Great-grandparents, grandparents, and grandchildren who live a long distance from each other can stay in touch in a variety of ways. Here are some suggestions.

SEE AND HEAR. Video cams allow grandparents and grandchildren to see and hear each other when they talk on the phone or the computer. Place cameras on the tops of computer and television monitors and other places in the home where it's convenient to make telephone calls.

NO E-MAIL? NO PROBLEM. The process of e-mailing comes naturally to grandchildren, and when grandparents resist using a computer, grandchildren's communication methods are seriously impaired. There's a simple way to get around this through the use of a computerless e-mail system. Presto.com is a service that sends e-mails without a computer. Plug the printing mailbox into any electric outlet and grandparents can receive e-mails, digital photos, and subscriptions to newsletters. E-mail messages are printed on standard plain paper.

VIDEOS. Grandparents can tell stories, give a guided tour of their home and neighborhood, and ask questions about school projects. Grandchildren can act out nursery rhymes, sing and dance, recite a poem, and play a musical instrument. Anything recorded on video offers ample opportunities to remember voices and faces.

PHOTOGRAPHS. Recent photographs of family, friends, family pets, and places of interest keep everyone up to date. Post photos on family websites and create family photo albums.

SPECIAL DELIVERY. Family members young and old love to receive personal letters in the mail. Younger children enjoy cards filled with stickers, comic strips, word games, and animal pictures. Grandparents often enjoy children's drawings, penmanship worksheets, and family photos.

BEDTIME STORIES. Ask grandparents to purchase a bedtime storybook and read the stories aloud while recording their voices on a cassette player. Send the book and audiotape to the grandchild. As the young child "reads" the book, he or she can play the cassette and listen to Grandma or Grandpa read the stories to them.

The Only Guide You'll Ever Need to Manage the Care of Your Aging Family

As our population shifts and ages, the care needs for our elders continue to change and evolve. Today's generation of family and professional caregivers faces new decisions and challenges, as well as previously unavailable options. This thoroughly revised and updated 2009 edition of *The Complete Eldercare Planner* equips you with reliable, up-to-the-minute information to help you plan and manage caring for your loved ones.

Comprehensive and detailed, sensitive and realistic, practical and accessible, the 2009 edition provides even more tips on prioritizing and organizing caregiving tasks, balancing work and family responsibilities, and navigating the complex maze of eldercare services. In addition to an expanded index of Internet resources and access to downloadable forms of key documents, you'll find indispensable checklists, worksheets, step-by-step action plans, lists of questions to ask, low-cost and free alternative resources, and The Document Locator™. This new edition covers:

- Getting started on creating a long-term-care plan
- Finding help, especially if you live far away from your loved one
- Managing the financial aspects
- Talking to elders about sensitive subjects
- Senior housing—move or stay put?
- Managing medications
- And many other topics of vital interest to anyone caring for an elder



JOY LOVERDE, a leading consultant in the senior/active adult industry for thirty years, shares her expertise with family members and professionals who want to successfully plan and manage eldercare and caregiving issues. Her work has been featured on *Today*, the *CBS Early Show*, National Public Radio, and in *USA Today*, the *Wall Street Journal*, and *Consumer Reports*. She lives in Chicago. Visit her website at ElderIndustry.com.

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Photograph of author with her mother: BOB EBEL



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