



Our caregivers are highly qualified and carefully selected individuals who are personally and thoroughly screened, bonded and insured. Most importantly our caregivers are totally committed, dependable and extremely caring of others. In addition to their previous experience, our caregivers receive continuous training that includes a specialized curriculum exclusive to Comforting Hands Senior Care that results in them becoming Certified Companion Aides™. These highly qualified and trained caregivers are ready to help you and your loved ones with a variety of daily activities such as:

- *Warm and caring companionship*
- *Light meal preparation*
- *Incidental transportation*
- *Light housekeeping*
- *Medication reminders*
- *Bathing assistance*
- *Respite for family caregivers*
- *Information and referral services*

Our personalized and affordable services are available 7 days a week and can range from a few hours a day to 24 hour care.

Caregiver Profile

Comforting Hands Senior Care Connection Winter 2014

Welcome to our Winter 2014 Comforting Hands Senior Care Connection!

In our Finance and Consumer Resources section read about reverse mortgages. As the name implies instead of monthly mortgage payments, the lender pays you an amount of money that depends on your age, your home's value, and the loan's interest rate.

The article further explains who could benefit from a reverse mortgage and things to consider. Other key decisions include: Do you want your money in a lump sum, as monthly payments, as a credit line to draw on as needed, or some combination of these?

There are tradeoffs and pitfalls, and opting for a reverse mortgage is a complex and often difficult decision.

For those who are wondering what's a good gift for someone who's still independent, but is having trouble getting around? In our Rotating Topic section we give eight (8) holiday gift ideas for seniors.

A subscription, whether for food or a magazine is a gift that keeps on giving and lasts beyond the holidays. Another idea that enable older adults to more easily perform day-to-day activities, is a "reacher-grabber" or a well made back scratcher.

Even though in Hawai'i, we are fortunate to not have the snow storms that occur on the mainland, our elders are still at risk for a some lesser known hazards brought on by the cold weather.

Seasonal Affective Disorder, also known by the acronym, SAD, is a form of depression. As the weather gradually gets colder and the days shorter, elders affected by SAD will generally begin to feel the symptoms of depression.

During winter the sun is weaker and out for shorter periods of time and another little known winter danger for elders is vitamin D deficiency. Lacking vitamin D is bad for a person's health at any age, but can be particularly dangerous for the elderly.

Read the article and learn what you can do to fortify your senior against vitamin D deficiency.

"5 Useful New Technologies for Caregivers" is the topic for our Spotlight on Caregivers section. Read and learn about pill dispensers, smart phone apps, sensors and cameras, GPS tracking, and support forums.

***Live independently.
Live healthy.
Live at home.***

With much aloha,

David T. Nakamaejo,
President
Comforting Hands
Senior Care





Into Reverse with Caution: Details About Reverse Mortgages

In the past, you handed over a monthly payment to your mortgage lender. Now there's a mortgage product, aptly named, that reverses the payment process. In a reverse mortgage, the lender pays you an amount of money that depends on your age, your home's value, and the loan's interest rate. To qualify for a reverse mortgage, you must be at least 62 years old, have equity in your home, and your home must be your principal residence. If more than one person owns the home, the youngest owner must be at least 62.

Under this plan, you make no monthly loan payments as long as you continue to live in your home. Ultimately, the loan—including the amount you borrowed, plus interest and any loan fees you rolled into the loan—will be paid off when you or your heirs sell your house.

Who Could Benefit?

Borrowers perhaps best suited to a reverse mortgage are those who are seeking financial security. They have plenty of money in their house, but they can't afford a home equity loan because they'd have to make monthly payments. They're on a fixed income. Being house-rich and cash-poor, these borrowers often face difficulties in meeting ordinary living expenses, medical bills, home repair costs, and property taxes. Selling their home seems the only way to make ends meet. A reverse mortgage offers another option.

However, there are tradeoffs and pitfalls. Opting for a reverse mortgage is a complex, often difficult decision.

Things to Consider

Your house may be the biggest asset you have to pass on to your heirs. But in a reverse mortgage, the payments you receive come from your home's equity. Your heirs will get less of that asset, based on how much you end up borrowing against your home equity. Only you can decide how important this issue is. Keep in mind, too, that reverse mortgages come with sizable fees that may be as

much as 5% to 6% of the home's value. You can roll these fees into the loan. Still, that increases the amount you'll borrow and adds to the amount of interest you'll pay. Because of the high fees, reverse mortgages aren't a good option if you think you'll be selling your home in the next couple of years, advises Bronwyn Belling, reverse mortgage specialist with AARP, Washington, D.C. "You want to be sure you're going to stay in the house," she says, "so you can amortize those fees over a longer period of time. Then the effective cost to you is less." "Also," Belling adds, "it's better to consider this type of loan when you're older, rather than younger." You can borrow a larger percentage of your home's value based on your age, or the age of the youngest borrower among the home's owners. Still other factors affect how well this loan will work for you. Typically, reverse mortgages are adjustable-rate loans, with a lifetime cap. Interest rates can climb. Your home's value can change, as can your health and your ability to continue living in your home. All of these, Belling points out, "ultimately drive what the real costs of a reverse mortgage are to you in the end." You'll also need to find out whether receiving this money will affect

your Medicaid or Supplemental Security Income benefits.

Much to Learn

Which type of reverse mortgage is right for you? In the U.S., the Home Equity Conversion Mortgage (HECM), which is federally insured, is the most common. More than 95% of reverse mortgages are HECMs, according to Belling. Another type is Fannie Mae's Home Keeper®.

Other key decisions include: Do you want your money in a lump sum, as monthly payments, as a credit line to draw on as needed, or some combination of these? All U.S. prospective borrowers who wish to apply for a HECM must talk to an independent, objective housing counselor who works for an agency (some charge a fee) approved by the U.S. Department of Housing and Urban Development (HUD).

Belling concludes, "For some people, a reverse mortgage is not a good idea. For others, it's a godsend."

—By *Dianne Molvig*
Home & Family Finance Resource Center
<http://hffo.cuna.org/331/article/930/html>



ROTATING TOPIC

8 Holiday Gift Ideas for Seniors

What's a good gift for someone who's still independent, but is having trouble getting around? Here are some suggestions for good holiday gifts to give a loved one who may not be as robust as they once were:

- ◆ The gift that keeps on giving: **Subscription gifts**—whether for food, a magazine or other specialty items, provide an ongoing monthly gift that lasts beyond the holidays.
- ◆ **Digital photo frame:** These frames provide a slideshow of pictures of

your loved one's family and friends and are always in view, unlike boxes of photos and photo albums.

- ◆ **Games:** Games are a great way to ring the family together for fun, and can provide some much-needed mental stimulation. Word games in particular are simple, can be done alone or with others, and help build cognitive skills and memory, keeping brain muscles sharp.
- ◆ **The ability to stay connected:** Isolation is an ongoing challenge for home-bound seniors, but smart phones and tablets are

enabling far-flung family members to more easily maintain their relationships through Skype/FaceTime, messaging and email. These devices also provide a wealth of activities such as social media interaction (Facebook being the most popular), music that the family can set up for their loved one, film and television subscriptions and games that provide both entertainment and a sense of connection. These will not be suited to every senior, but you might be surprised how quickly many seniors will take to these new technologies once they see what is available to them and how easy these new devices are to operate.

◆ **Assistance Gadgets:** Gadgets that enable older adults to more easily perform day-to-day activities, such as “reacher-grabbers,” hand holds for bath

or car, hand warmers or massage pillows, are always appreciated. After all, such gifts assist them to maintain their independence and comfort.

◆ **A place to pen their thoughts:** A journal is a thoughtful gift that enables your loved one to record his or her thoughts, memories, and life lessons for future generations. Whether they write it themselves or you assist them, it’s a great way for them to tell stories and recall memories, as well as provide a lasting keepsake for the family. A unique option is the LifeBio Memory Journal (LifeBio.com), which offers thought-provoking questions to stimulate memories.

◆ **The gift of fitness:** Many older adults would appreciate receiving

simple equipment that could help them build strength and improve quality of life, especially if the gift giver offers to visit to do the exercises together. Examples of easy-to-use fitness equipment include: light weights, elastic bands and balance balls.

◆ **Your time:** Arguably the most thoughtful gift of all is the simple gift of your company. Whether it is helping with chores around the house, baking a traditional holiday treat, engaging in a joint crafting afternoon, or going on an outing to a movie or restaurant, this will be the most valuable gift of all to your loved one.

—By Caren Parnes
For The Senior’s Choice

Senior Health & Lifestyles

Little-Known Winter Dangers for Elders

Elderly loved ones are at risk for some lesser known, but still impactful, hazards brought on by cold weather.

Winter SADness

Feeling a bit glum may seem like an ordinary reaction to the fading glow of the holidays. But, when that feeling of sadness persists for more than a week or two, it might not be just the lack of festive lights and carols getting your elderly loved one down.

Seasonal Affective Disorder, also known by the acronym, SAD, is a form of depression that cycles with the seasons. As the weather gradually gets colder and the days shorter, people affected by SAD will generally begin to feel the symptoms of depression, including a loss of energy, an increased appetite and an enhanced feeling of lethargy and tiredness.

According to the National Institutes of Health, SAD is more likely to strike women and people who live in northern areas where the sun is not as strong or constant. The main difference between SAD and general depression is that SAD only strikes during certain times of the year. The hormonal changes that lead to depressive symptoms in people with SAD are usually caused by a decline in the amount of daylight during the fall and winter.

Turning their Frown Upside Down

Like other forms of depression, SAD can be treated with antidepressant medications, which are most effective if started prior to the onset of symptoms each year.

Another form of treatment designed to alleviate the symptoms of SAD is light therapy. Light therapy utilizes a piece of equipment called a ‘light box’—essentially a fluorescent lamp that gives off light similar to natural sunlight. A good quality light box generally costs about \$200 and most come with a filter that blocks UV rays so that the light does not damage a person’s eyes or skin.

Research has shown that, when used properly, a light box can help decrease the amount of melatonin (a hormone that causes drowsiness and lethargy) circulating in a person’s body, and regulate the neurotransmitters serotonin and epinephrine. Having an imbalance of these chemicals can heighten the symptoms of depression.

If your loved one is diagnosed with SAD, their doctor may instruct them to sit in front of the box for 30 to 45 minutes a day, usually in the morning, in order to make up for the lack of sunlight most people experience during the winter.

Some studies have shown that light therapy has the potential to be as effective as antidepressant medication when it comes to treating the disorder.

Of course, a more natural alternative to light therapy is daily exposure to sunlight. If time and weather conditions permit, it would be helpful for a person with SAD to go outside for a few minutes during daylight hours.

Vitamin D Deficiency

Vitamin D is a vital nutrient that has been linked to bone health, cancer prevention, incontinence prevention, and diabetes prevention. A person can obtain vitamin D by eating certain foods (Salmon, beef,

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supplements.

While frigid weather is likely to have little effect on the availability of the right foods and supplements, the sun is weaker and out for shorter periods of time in the winter, making it difficult for people to get enough exposure to produce vitamin D.

Lacking vitamin D is bad for a person’s health at any age, but can be particularly dangerous for the elderly. Older people who don’t get enough vitamin D have an increased risk for developing osteoporosis—a decrease in bone density

that can contribute to broken bones. Older people are less efficient at using sunlight to produce vitamin D, and are more likely to be housebound and unable to be exposed to enough sunlight to be beneficial. Also, certain medications taken by older people, such as the anti-inflammatory, prednisone, can inhibit their natural ability to produce and metabolize vitamin D.

Fortify Your Senior Against a D Deficit

Making sure a senior is eating foods fortified with vitamin D is the safest way to help reduce or prevent a deficit. Certain varieties of milk, yogurt and juice all contain extra doses of the vitamin, but not

so much as to pose a hazard to an elderly person’s health.

Supplementation or extra time in the sun are other approaches to the problem, but those strategies can be tricky due to the possibilities of overexposure, so should be discussed with your loved one’s doctor to make sure they are implemented safely.

<http://www.agingcare.com/Articles/winter-seasonal-affective-disorder-depression-149072.htm>



SPOTLIGHT ON CAREGIVERS

5 Useful New Technologies for Caregivers

During my peak of providing care for multiple elders, I could have used many of the technology advances available today—though, frankly, there are others that I’d still happily do without.

One type of technology that I found invaluable at the time—and still do—is the personal alarm. I subscribed to a personal alarm service for my neighbor, my uncle and my mother. I can’t emphasize enough how much these alarms contributed to peace of mind for my elders and for me, their caregiver. These alarms generally come in bracelet, necklace and clip-on forms, and are easy to use in an emergency. They give an elder some sense of security, without being too intrusive.

However, technology has moved forward at warp speed, now offering options that we couldn’t even imagine just a few years ago. Below are five options that I’d likely use if I were beginning my caregiving career today:

Pill dispensers: Most elderly people take a confusing array of medications for various ailments. Taking medications at the wrong time, or forgetting them completely, can have serious consequences. A quick search on the Internet will bring up pill dispensers with timers, alarms, or that can communicate with computers and cell phones. These dispensers can enable an elder to stay independent longer, if memory or confusion over prescriptions is the main

reason for their need for supervision.

Smart phone apps: As a writer and blogger on elder care and caregiver support, I am often asked to try out new apps for caregivers. Some are quite basic, with medication reminders and calendars for medical appointments. Others also include electronic folders for detailed medical information, lists of physicians and copies of Power Of Attorney papers. While some basic apps are free, most of the advanced apps come with a fee attached.

Sensors and cameras: As with smart phone apps, choices abound if you are thinking of home sensors and cameras to help you keep track of your elder from your computer. I can possibly see myself using the sensors. That way, if there is no movement in an area where my loved one would usually have been active during some period of the day or night, my computer would alert me, and I could check out the situation. To some people, cameras are an attractive safety precaution, as well. To me, the use of cameras to track an elder, while useful, also risks a significant invasion of privacy. I’m not referring to the “granny cam” shots taken where suspected abuse is a factor. If abuse or neglect is an issue, the need to reveal it would override the possible temporary loss of dignity.

GPS tracking: In eldercare, tracking Alzheimer’s wanderers with shoes and other items of clothing that have a microchip and built-in GPS system

is becoming increasingly popular. The chip can be activated through a paid GPS tracking subscription. I think that GPS tracking could also be useful for vulnerable elders without dementia. That way, if a person is expected to be home at a certain time and doesn’t arrive, there would be a way to locate him or her to make sure that a fall or other emergency hadn’t taken place. Convincing an elder of this need may be a challenge, but GPS doesn’t present a significant privacy issue when balanced with assured assistance in potential emergencies. Some elders may even welcome the security.

Support Forums: I’m leaving this for last because I want to have the importance of peer support linger in caregivers’ minds. The Internet has brought caregiving support to a whole new level. First of all, there are thousands of helpful articles written by experts on care. Many are by people in the medical fields and some are by veteran caregivers. We can access medical information from top clinics and other user-friendly medical sites. We can obtain in-depth information from disease specific sites as well.

While the incredible growth of technology helps support caregivers in countless ways, if I had to choose just one application over any other, I’d choose the ability to be supported by peers.

—By Carol Bradley Bursack, Eldercare Consultant
<http://www.aging.com/Articles/top-eldercare-technologies-chosen-by-a-former-caregiver-166944.htm>