



IT'S TIME TO HELP SENIORS ...  
*Join the movement!*

Senior Clips Newsletter

January 2014

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## Signs that Your Older Loved One Needs Help

A visit home to see older relations for the holidays often brings unexpected surprises that lead to growing concerns about aging-in-place.

**Little clues** lend a lot of insight into knowing that an older adult may be in need of help. When visiting an older friend or relative for whom you are concerned, Eskaton Care Advisor Larry Dawes, MSW, suggests **what to look for**:



Eskaton Care Advisor Larry Dawes with a client

- Stacks of unopened personal mail and bills, or mail piling up in the mailbox.
- Signs of impaired driving: multiple dents or scrapes on bumpers or along the edges of the vehicle, as well as multiple warning lights on the dashboard for service needs.
- Expired foods in the refrigerator, freezer and pantry, or lack of healthy foods on hand.
- Excessive clutter and tripping hazards, such as piles of magazines, extension cords or uncollected newspapers on the front porch.
- Home maintenance needs such as ceiling stains, worn-out stair railings, broken locks, doorbells or leaky faucets.
- Pets in need of routine care, such as grooming issues, full litter boxes or dirty food bowls.

If you've encountered these or similar issues and aren't sure how to raise the subject with your loved one, the Care Management program, part of Live Well at Home offers consultation time with caring, knowledgeable professionals who can provide expert insights to getting things in order. "We are here to help," says

**ESKATON**  
FOUNDATION

**Kim Rhineholder**  
President  
Eskaton Foundation  
916.334.0810

### Signs that Your Older Loved One Needs Help (continued)

Program Manager Terry McPeck. “Whether it’s a first consultation, or providing an independent assessment to help someone improve their safety and living arrangements, working with a third party takes a lot of the tension out of the situation and helps restore confidence for everyone involved.” To connect with a Care Manager, call Cynthia Anderson at 916-334-1072 or email [info@eskaton.org](mailto:info@eskaton.org).

To identify a certified care manager outside of the Sacramento area, use the National Association of Professional Care Managers Find a Member Search tool, at <http://memberfinder.caremanager.org/>.

### Information and Assistance for Older Adults

Eskaton’s Information and Assistance Program, part of Live Well at Home, is a FREE service available to older adults, family members and caregivers seeking information and assistance on topics that include health care, housing, social and financial issues, and transportation.

Our geriatric resource specialist can assist with the following services:

- Housing information
- Senior health care information
- Dementia and Alzheimer’s resources
- Geriatric and care management referrals
- Support groups
- Senior Centers and Recreation Programs
- Home maintenance referrals
- Transportation
- Assistive technology and equipment
- Family support

Contact Eskaton’s FREE Resource Specialist at 916.334.1072 or feel free to forward this information to a friend.

### Four Common Estate Planning Mistakes

Even the most up-to-date plan may have undesired consequences if it's not put together carefully. Beware of these common flaws:

**1. Not coordinating beneficiary designations with your overall estate plan.** Certain assets such as IRAs, other retirement accounts and life insurance proceeds are not controlled by your will. At your death, they will go to the beneficiaries you named either when you opened the account or when you last updated the account's beneficiary forms.

**2. Not making sure assets are titled correctly.** Property ownership must be tailored to your overall plan. Assets held in joint tenancy with rights of survivorship, for example, pass to the surviving joint tenant even if your will says something different.

**3. Not planning for incapacity.** Who will make important financial and medical decisions on your behalf in the event of a sudden illness or incapacity? Durable powers of attorney for financial and health care provide direction to your agent or attorney-in-fact in the event you cannot make decisions for yourself.

**4. Not naming or updating a guardian for minor children** If you don't decide and formalize your wishes in your will or trust, a court will. Review your guardianship provisions regularly so your children's well-being doesn't end up in the hands of a court.

While you review your estate plan to ensure it is accurate and best reflects your wishes, you may want to consider including a gift to Eskaton Foundation in your plans. A gift in your will is a simple and flexible way to support our important work while still providing for your loved ones. Contact Kim Rhinehelder at 916.334.0810 or [kim.rhinehelder@eskaton.org](mailto:kim.rhinehelder@eskaton.org) or Diane Thomas at 916.798.8151 or [dianeelizthomas@aol.com](mailto:dianeelizthomas@aol.com) for further information.

*Article based on information from The Stelter Company*

## You ... Are Invited!

### Estate Planning 101

Join the Movement! If you WILL, we WILL. Do you know that 60% of Americans die without a will; many more have a trust that contains no assets. If you have no will, we've got you covered; if it's time to update, we'll tell you how at this free information-packed workshop. Topics include: wills, trusts, probate, efficient distribution of assets, tax planning strategies, securing guaranteed income with gift annuities...and more. Presenters are Michael C. Bennett, Esq., Of Counsel at Murphy Austin Adams Schoenfeld LLP and Diane E. Thomas, CCPG, specialist assisting residents to meet their donative intentions.

Come join us: **January 24; 2:00 p.m. to 4:00 p.m.** at Eskaton Village Carmichael. See flyer for more information. RSVP to Lisa Smoley, Eskaton Foundation, at 916.334.0810.

### Philanthropic Partner Program Reception

Learn about Eskaton Kids Connection and the value of socialization for older adults at this month's networking reception, hosted by philanthropic partners Roebbelen Contracting, Inc. and Art Consulting Services. Eskaton Foundation's Philanthropic Partner Program customizes meaningful partnerships with businesses to reach target audiences, engage employees, deepen customer relationships, and meet philanthropic goals.

The reception will take place on **February 18, 8:00 am to 9:00 am** at Eskaton Village Carmichael. RSVP to Carrie Johnson at [carrie.johnson@eskaton.org](mailto:carrie.johnson@eskaton.org).

## What ... You can do

### Have a vehicle to get rid of? We can help!

Donating your vehicle is an excellent way to support your community. **It's as easy as 1 - 2 - 3!**

- 1. Make the initial contact by calling toll free 1-800-240-0160 and mention Eskaton Foundation.**
- 2. All arrangements are made for you** - towing, receipt distribution, title processing and sale of the vehicle.
- 3. Proceeds are distributed to Eskaton Foundation.**

#### Why donate your vehicle?

- Avoid the hassles of selling your vehicle.
- Turn that unwanted automobile into an IRS tax deduction.
- We do all the work.
- You can donate an automobile, truck, SUV, boat, or RV.

Recycling your car saves energy and natural resources.

### Get income for life at a guaranteed rate!

One of our most popular gift arrangements is the charitable gift annuity, and it pays you back for supporting our work. Never worry about fluctuating rates or which investments are safe. Set up a gift annuity with Eskaton Foundation and enjoy these great rates for the rest of your life.

YOUR AGE	YOUR RATE
(When you establish your gift annuity)	(Based on your age)
90	9.0%
85	7.8%
80	6.8%
75	5.8%
70	5.1%

Call Eskaton Foundation today to find out exactly how you could benefit! **916.334.0810**