



IT'S TIME TO HELP SENIORS ...
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Senior Clips Newsletter

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Leave a Legacy



Kim Rhinehelder

President

Eskaton Foundation

916-334-0810

FEAR OF FALLING

By Lisa Smith-Youngs, Program Coordinator, Education – Live Well at Home by Eskaton

According to the CDC, more than one-third of adults age 65 and older in the United States experience a significant fall each year. Among older adults, falls are the most common cause of hospital admission for physical trauma and traumatic brain injuries, leading to both temporary and permanent loss of independence.

While many causes for falls may seem obvious, there are some contributing risk factors that one may never consider. Amongst these is the fear of falling. The term is used to describe a lasting self-concern that one will fall, which leads to avoiding activities he or she is still capable of performing. The fear often begins after someone has suffered one or more significant falls.

A consequence of this fear is that, if people start to restrict their own physical activities, it begins a cycle of behaviors which perpetuates more falls. Isolation and lack of exercise lead to increased leg weakness, poor posture and decreased mental and social interaction.

There is hope, however! Education programs and workshops are available throughout our region to assist people in learning how to prevent falls and adopt healthful behaviors to improve their physical independence.

One program is the award-winning A Matter of Balance, which has received much support from Eskaton Foundation. Throughout this workshop, participants learn to determine the causes of falls and how to beat the odds. Sessions include:

- Simple exercises to promote better balance and flexibility,
- Home assessment tools,
- Practicing assertiveness skills, and
- Relearning how to think about falls.

Participants in this evidence-based course from Boston University have experienced significant improvements.

Live Well at Home by Eskaton offers A Matter of Balance workshops free of charge to Live Well at Home members and Eskaton residents.

For more information on A Matter of Balance and other community fall prevention programs, contact Live Well at Home by Eskaton at **916-334-1072** or toll-free at **888-334-3490**.



Live Well at Home members enjoy an exercise class. Physical inactivity may lead to falls.

FIVE YELLOW FLAGS TO LOOK FOR ON OLDER ADULT DRIVING

By Lisa Smith-Youngs, Program Coordinator, Education – Live Well at Home by Eskaton

When the question of changing driving ability becomes personal, it's important to understand what issues the DMV uses to judge safe driver abilities.

What are the yellow flags to look for? Here are a few age-related concerns:

- **Reduced acuity:** an inability to see things clearly and judge depth perception.
- **Glare Resistance and Recovery:** an inability to see critical events when facing a steady source of glare as well as reduced visual ability to recover from glare.
- **Reduced visual attention:** the inability to concentrate on a variety of visual stimuli at the same time.
- **Poor night vision:** reduced ability to see clearly in low light situations.
- **Reduced field of vision:** decreased awareness of visual cues in surrounding areas.

Driving involves a complex combination of skills, including vision, attentiveness, hand-eye coordination and reasoning. Vision plays a major role in the process, simply because so much of the information we process while driving is visually based. Oncoming traffic, road signs, pedestrians and dashboard instruments are just a few of the many visual signals one must be able to accurately interpret to drive safely.

How do you know if your vision has become too poor to drive? The California DMV standard is the ability to see 20/40 with both eyes, with or without corrective lenses. Drivers who fail to meet this standard are referred to a DMV vision specialist who will examine the driver and complete a special form. It may then be necessary to take a Special Drive Test to determine if the driver can adequately compensate for the vision problem.



If you have concerns about your driving ability as an older adult, the following websites may be useful.

https://www.dmv.ca.gov/about/senior/senior_ombudsman.htm

<http://seniordriving.aaa.com/>

<http://driving-tests.org/>

For more information, call Live Well at Home by Eskaton at **916-334-1072**.

WHAT YOUR WILL CAN DO

Why do you need a will? Because it allows you to:

- Direct the division of your property the way you choose—not the way the state decides.
- Make special financial arrangements for your family members who are minors, disabled or unfamiliar with money management.
- Name a guardian for your minor children.
- Select an executor (personal representative) who is well-qualified to settle your estate promptly and economically, with careful attention to your wishes.
- Provide vital support for your favorite charitable institutions.
- Devise an estate plan, with the help of a qualified attorney and other advisors, to minimize the taxes on your estate.

- Just a few sentences in your will are all that is needed. The official bequest language for Eskaton Foundation is: "I, [name], of [city, state, ZIP], give, devise and bequeath to Eskaton Foundation [written amount or percentage of the estate or description of property] for its unrestricted use and purpose."

If you leave this world without a will, your assets will be distributed according to state law and your wishes will not be fulfilled. Likewise, having an outdated will also means that your current intentions will not be carried out. So when change occurs in your life, remember to update your will.

Contact your estate planning attorney for more information on wills. To learn how to include a gift to us in your will, please contact Kim Rhinehelder at **916-334-0810** or kim.rhinehelder@eskaton.org.

AN INTERVIEW WITH JACK MCLAUGHLIN, MY BROKER DONATES

Kim Rhinehelder, Eskaton Foundation president, met with Jack McLaughlin, president of the agent-match company My Broker Donates.

Kim: Jack, what is My Broker Donates?

Jack: When people are thinking about buying or selling a home or any real estate anywhere in the country, we match them with the best agent.

Kim: There doesn't seem to be a shortage of real estate agents in this area. Why should our constituents care about your service?

Jack: Our research shows that in a given situation, certain agents will provide a better outcome for their clients than others. Our job is to identify the best agents and introduce them to buyers and sellers in need of their services.

Kim: What makes one agent better than another?

Jack: The first thing we look for is a strong track record in the area and type of property of interest to the client. There is no substitute for local knowledge and recent success. But sales numbers alone are not nearly enough. Once we have identified a pool of prospects, we do an in-depth study of each until we have found just the right agent.

Kim: Beyond a great track record, what else do you look for in an agent?

Jack: They must be reputable and trustworthy. We talk to local Realtor association leadership and peers. We call service providers. And we make sure that prospects are currently supporters of nonprofits, either as leaders or donors. We call our vetting process Agent 360.

Kim: Isn't this information available to anyone with an Internet connection? Why do they need you?

Jack: Many sites will offer to connect you with an agent. Almost always, this is pay-to-play. That is, agents have subscribed to the service. My Broker Donates is not affiliated with any company, and you cannot pay to participate. We determine the needs of the seller or buyer, and hand-pick the right agent from data available only to brokers.

Kim: Most of us already know a real estate agent, and maybe we have liked doing business with them before. Why take a chance on MBD?

Jack: We certainly value loyalty and trust. They are the foundation of any business relationship. But I would ask the client – what is more important, working with your friendly agent or getting the best outcome for you and your family?

Kim: What does it cost to use your service?

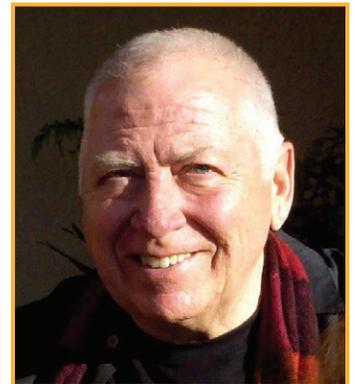
Jack: There is no cost to the client or Eskaton Foundation for My Broker Donates. We get a share of the broker commission at closing.

Kim: Talk a bit about how Eskaton Foundation benefits when someone uses your service.

Jack: At closing, MBD gets part of the broker fee, and we immediately turn most of it over to Eskaton Foundation. We like that the money goes to help seniors.



*Kim Rhinehelder,
Eskaton Foundation
president*



*Jack McLaughlin,
president of the agent-
match company
My Broker Donates*

YOU...Are Invited!

ADVANCED ESTATE PLANNING

Eskaton Foundation offers estate planning workshops as a service to residents, their family members, and other people who support Eskaton. Local professionals lead participants through estate planning and related topics, e.g. why estate planning is essential for everyone; planning for disability; when to update your estate plan; pay zero capital gains taxes on appreciated stock and real estate; probate; what to do when your spouse dies, and more. If you are interested in establishing or updating your estate plan, these are sessions you won't want to miss.

ESTATE PLANNING

July 25, 2014

2:00 p.m. to 4:00 p.m.

Eskaton Village Carmichael
3939 Walnut Avenue
Carmichael, CA

For more information or reserve a space, contact
Lisa Smoley at 916-334-0810.

AN EVENING OF COMEDY FOR A GREAT CAUSE

Presented by Eskaton Foundation and B Street Theatre

Join us in enhancing the quality of life of seniors by enjoying a night of comedy. This one-night, exclusive show will feature a fantastic line-up of talented local comedians. Seats are limited. Tickets are \$50 per person, and must be purchased online in advance and are not available at the box office.

August 18, 2014

5:30 p.m. – Social

6:30 p.m. – Showtime

B Street Theatre
2711 B Street
Sacramento, CA

For more information, visit

<http://www.eskaton.org/foundation/special-events.html#comedy>

or contact **Lisa Smoley at 916-334-0810.**

WHAT...You Can Do

LEAVE A LEGACY

A bequest is a statement in your will or trust that you wish to give to Eskaton Foundation after your lifetime. Bequests are a great way to make a significant gift and they are versatile – you can designate a percentage of your estate, a specific amount, or you can ensure your loved ones are taken care of first and then leave the remainder to Eskaton Foundation.

Just a few sentences in your will are all that is needed. The official bequest language for Eskaton Foundation is: "I, [name], of [city, state, zip], give, devise and bequeath to Eskaton Foundation [written amount or percentage of the estate or description of property] for its unrestricted use and purpose."

Giving through a charitable bequest in your will or living trust can provide a meaningful legacy as well as tax advantages to you and your heirs.

For more information, please contact Kim Rhinehelder at **916-334-0810** or **kim.rhinehelder@eskaton.org**.

