Respecting Parent’s Privacy When the Roles Are Reversed

Most adult children want to respect the privacy of their elder parents. It can be difficult to achieve when the parents become dependent for assistance with personal, financial or physical care and decision making.

Unless specific powers of attorney are actually granted or a parent is deemed legally, mentally incapacitated, the adult child has no legal rights, or responsibilities to act on a parent’s behalf unless invited to do so, without duress, by the parent.

Eskaton Care Advisor Larry Dawes, MSW, CMC provides some insights on honoring parent privacy, while maintaining healthful boundaries in the midst of changing roles; sometime referred to as “role reversal”:

Understand...

• There is really no such thing as role reversal, just changing roles.
• Elder parents will always be adults; not children, in their own eyes or in the eyes of the law.
• Parents want to be treated as adult peers, having honest and respectful conversations (don’t be condescending or patronizing).

Know...

• Elder parents may be in denial, or due to cognitive impairments, unable to recognize their physical, mental, or cognitive limitations.
• People prefer to hear goals for care as suggestions — not demands. Few adults want to be told what they “have to do.”
• Your own mental health needs and maintain your boundaries regarding the amount of assistance you can provide to an aging parent.

Lastly...

• As appropriate, have open family conversations regarding your parent’s care; include the parent in the discussion.
• Never take on a role that your parent can and should be doing for themselves; the goal is to avoid forcing “dependence.”

(continued on the next page)
NEWS…You Can Use

AGING WELL AND FINDING THE PROPER FIT FOR FITNESS

As summer returns to the Sacramento valley, waterways, bike paths and walking trails will come to life with dozens of fitness enthusiasts, eager to enjoy our long season of sunshine.

Among them will be a host of older adults who have discovered that physical activity of any kind contributes greatly to individual productivity and freedom. You don’t have to be a marathoner to reap the health benefits of regular movement. For older adults, the goal should be to find some type of activity that matches your abilities and brings you pleasure. Some of these activities may include:

• Walking around the park to maintain a healthy heart, lungs, and vascular system.
• Swimming is an excellent aerobic exercise that avoids joint pain.
• Light yoga relieves mental stress and improves flexibility.
• Dancing with others to socialize while building physical stamina, strength, and balance.
• Performing chair exercises to avoid strain while focusing on specific muscles, improving balance and potentially decrease falls.

While some worry that exercise may incur physical injury, it’s important to note that less active, less fit persons are at greater risk of developing cardiovascular disease as well as anxiety, depression and certain cancers.

The CDC’s “Physical Activity for Everyone” website offers suggestions for making movement a part of everyday life for people at every stage of fitness. Individuals with disabilities and chronic health complications will also find suggestions for making movement a part of daily life. For details, visit the site at: http://www.cdc.gov/physicalactivity/everyone/getactive/olderadults.html.

In general, older adults need at least 150 minutes of moderate intensity activity such as brisk walking every week, as well as muscle strengthening activity on 2 or more days per week, working all major muscle groups. Those guidelines may sound demanding, but keep in mind that working toward those goals just 10 minutes at a time will still generate benefits.

Eskaton Foundation supports Eskaton’s Live Well at Home program, which offers a variety of choices for older adults who want to maintain their level of activity – from Tai Chi to a general movement class called “InVigorize” to yoga and core training. In addition to getting a regular “dose” of exercise every week, Live Well at Home members enjoy the camaraderie and social benefits of exercising together. The sound of their laughter percolates the Learning Center just moments after each session begins. To learn more, visit the Live Well at Home website at www.livewellathome.com.
THE INS AND OUTS OF ESTATE TAXES

Have you done everything you can to minimize estate taxes? Take our quiz to learn more.

1. For estate tax purposes, the value of assets is based on
   A. The assets’ fair market value on the date of the owner’s death (or six months from that date)
   B. The amount received from the sale of those assets
   C. The assets’ original cost

2. The portability provision for estates allows for the
   A. Transfer of an unused estate tax exemption to a child
   B. Transfer of an unused estate tax exemption between spouses
   C. Carryover of the estate tax exemption to gift tax

3. The marital deduction permits unlimited tax-free gifts
   A. Between spouses
   B. By a married couple to their children
   C. Of personal effects

4. Charitable bequests are free of estate tax
   A. Up to 50 percent of adjusted gross income
   B. When made to a QTIP trust
   C. Without any limit

5. Income taxes on retirement plan assets can be generally deferred
   A. Until April 1 of the year after you turn 70 1/2
   B. During your lifetime until funds are withdrawn
   C. If your estate is the beneficiary

6. Gift-splitting is used by married couples to
   A. Double the annual exclusion
   B. Divide funds among children
   C. Evade gift tax

7. Creative estate planning’s primary focus is on
   A. Estate tax savings
   B. Family, life and human values
   C. Property values

<table>
<thead>
<tr>
<th>Question</th>
<th>Best Answer</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. For estate tax purposes, the value of assets is based on</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>2. The portability provision for estates allows for the</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>3. The marital deduction permits unlimited tax-free gifts</td>
<td>A</td>
<td>Either while living or upon death, spouses can generally give each other an unlimited amount without incurring a tax.</td>
</tr>
<tr>
<td>4. Charitable bequests are free of estate tax</td>
<td>C</td>
<td>A person can leave up to 100% of his / her estate to charity and receive an estate tax charitable deduction for the entire estate. Lifetime gifts, however, have limits on income tax deductibility.</td>
</tr>
<tr>
<td>5. Income taxes on retirement plan assets can be generally deferred</td>
<td>A</td>
<td>Minimum distributions are required to be taken at this point, thus requiring that income taxes be assessed against the distribution.</td>
</tr>
<tr>
<td>6. Gift-splitting is used by married couples to</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>7. Creative estate planning’s primary focus is on</td>
<td>B</td>
<td>Estate planning is more than just saving on estate taxes or referencing real estate values. It looks at the entire family, the person’s life and estate as well as the value of human life.</td>
</tr>
</tbody>
</table>
YOU...Are Invited!

ESTATE PLANNING WORKSHOPS

Eskaton Foundation offers estate planning workshops as a service to residents and their family members. 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 101
May 12, 2014
2:00 p.m. to 4:00 p.m.
The Parkview
100 Valley Avenue
Pleasanton, CA

ESTATE PLANNING 101
May 13, 2014
2:00 p.m. to 4:00 p.m.
Eskaton Village Roseville,
Village Center
1650 Eskaton Loop
Roseville, CA

ESTATE PLANNING 101
June 12, 2014
5:00 p.m. to 7:00 p.m.
Eskaton Village Placerville,
Village Center
3380 Blairs Lane
Placerville, CA

ESTATE AND TRUST ADMINISTRATION
June 17, 2014
10:00 a.m. to 11:00 a.m.
Eskaton Village Carmichael
3939 Walnut Avenue
Carmichael, CA

ADVANCED 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.

CHARITABLE GIFT ANNUITY

In today’s economic environment with interest rates at historic lows, many seniors are securing their financial future with a charitable gift annuity (CGA). CGAs offer guaranteed, tax-favored lifetime income beginning at 5.1% at age 70, rising to 9% at age 90. Here are rates and benefits for One-Life Gift Annuities. Call Eskaton Foundation today to find out exactly how you could benefit! 916-334-0810.

<table>
<thead>
<tr>
<th>Your Age (When you establish your gift annuity)</th>
<th>Your Rate (Based on your age)</th>
</tr>
</thead>
<tbody>
<tr>
<td>70</td>
<td>5.1%</td>
</tr>
<tr>
<td>75</td>
<td>5.8%</td>
</tr>
<tr>
<td>80</td>
<td>6.8%</td>
</tr>
<tr>
<td>85</td>
<td>7.8%</td>
</tr>
<tr>
<td>90</td>
<td>9.0%</td>
</tr>
</tbody>
</table>

Thinking of selling? What's your house really worth?

Choosing the right Realtor® can mean thousands more for you and your family at closing.

My Broker Donates will match you with a local expert and make a no-cost donation to Eskaton Foundation.

Learn how at MyBrokerDonates.com/Eskaton-foundation/

- A caring, qualified agent that you select.
- ZERO cost to you.
- After all, you only get one chance to sell it!

(P.S. Planning to Buy? My Broker Donates will match you with a local expert with the inside track. Never miss a new listing!)