

In the NeighborhoodTM

Your Central Massachusetts Community Newsletter

Ready for the New Year?

Tips to simplify, organize, get on the road to good health and more

Welcome to Dodge Park Rest Home Community Newsletter

Alzheimer's Support Group Meeting

Please join us for our free monthly support groups with Elaine Kapperman, LICSW. For spouses of individuals with memory impairment, dementia and/or Alzheimer's disease on Jan 3, Feb 7, and Mar 6 (First Tuesday of each month.) For children of individuals with dementia Jan 10, Feb 14 and Mar 13 (Second Tuesday of each month.) Both meetings from 6pm - 8pm. For more information or to RSVP to Debbie Williams (508) 853-8180. Open to Dodge Park clients and the public.

Dodge Park Rest Home offers unique programs of financial assistance through the state of MA to enable residents to remain at the facility once personal savings are depleted.*

*Subject to EAEDC program approval

Strategic Resolutions

Make New Year's resolutions close to home

As each year comes to a close, people begin to make resolutions - typically, vowing to start something new in the year ahead, such as lose weight, get a new job, start volunteering and so on.

Making resolutions is easy; the hard part is keeping them. However, there are a few things you can do at home that might actually help you achieve some of your New Year's goals.

Develop better eating habits

Research shows that people tend to eat less when surrounded by the color blue. Repaint your kitchen or dining room in a blue hue to help naturally suppress your appetite. And, painting is a great way to tone your arms if you also resolve to get in shape. Once the paint dries, clean out your pantry and replace any high-calorie or fatty foods with healthier options.

Help the environment

Growing concern for the environment prompts many people to resolve to be more green. Your refrigerator runs all day, every day, which accounts for a large percentage of your home's energy usage. Keeping your refrigerator's thermostat set between 38 and 42 degrees will help save energy and keep your food from spoiling.

Give to others or volunteer

Clean out your closets and collect any gently used items you and your family no longer use or need. There are a number of national and local organizations that accept clothing donations; some will even pick up the items directly from your home.



Spend more time with family and friends

After a long day at work or school, not to mention all of life's other activities and events, the last thing you want to do is spend your downtime cleaning your home. Look for household products and tools that keep cleaning time to a minimum.

Learn something new

One of the most common resolutions centers around conquering a fear or trying something new. Take a look at your home and challenge yourself to tackle home improvement projects on your own. Finish an unfinished basement, build an outdoor play space for the kids or renovate a bathroom. Not only will you conquer any do-it-yourself fears, but any revamp of your home will only add to its value and resale potential.

Keeping New Year's resolutions can certainly be a challenge, so it's important to set yourself up for success. First, set specific and realistic goals; and don't be scared to break bigger goals into a series of smaller steps to avoid feeling overwhelmed. Most important, have a strategy for setbacks - we all slip up from time to time, but the key is to get back on track. It's been said that four out of five people who make New Year's resolutions eventually break them. Prove the statistics wrong and make this the year you keep your resolutions.

4 STEPS to a Healthier You

The growing obesity rates in the U.S. have companies, health care workers and even the government discussing concerns about the physical and mental health effects and costs associated with weight gain.

There are, fortunately, ways to reverse this devastating trend. By taking responsibility of your own health and wellness, obesity can be controlled. The following steps can help you take charge of your weight loss, achieve your goal and become a healthier person:

1. Create a supportive environment. Talk with your family, friends and coworkers. Get people on your side to encourage and support you.

2. Talk with your doctor. Bring your doctor on board early on to help you set a goal and ensure you make healthy weight-loss decisions.

3. Get moving. Being active can help weight loss and is critical to maintaining weight loss. Find an activity that you enjoy, and begin to include it in your daily activities.

4. Re-evaluate regularly. As you go through your weight loss process, re-evaluate your personal motivation, and check in with your doctor, family, friends on a frequent basis to review how you are doing in accomplishing your goal.

Obesity is a condition you can control, and with some help, you can successfully achieve your weight loss goals that can lead to a healthier, happier you and the start a new statistical trend for 2030.



Courtesy of ARA

MONEY MATTERS TIPS

To manage your money through unexpected changes



Life is full of uncertainty and change, and it's possible, even likely, that you will be responsible for your own finances at some point. For many, the financial impact of significant life changes, from the good, like marriage and children, to the not-so-good, like death and divorce, is often a costly afterthought. While divorce and death are difficult possibilities to accept or anticipate, they are changes that come with many financial implications. This holds especially true for women who typically outlive their male counterparts. According to the National Association of State Treasurers Foundation, 90 percent of women will be solely responsible for their finances at some point in their lives.

However, despite the likelihood of eventually living this new financial reality, less than half of women (45 percent) and men (41 percent) have a contingency plan in place should something happen.

Life transitions are often times unexpected and highly emotional, which can make decision making more difficult. For those reasons, it's best to plan ahead.

FINANCIAL PLANNING

Make sure your health care needs are covered

Are you thinking about a major life or career change, such as early retirement or starting your own business? One of your major considerations should be health care costs. Can you obtain private insurance for you and your family? What happens if you don't have coverage and get sick or injured? If you purchase coverage and don't use it, are you just wasting money?

As you plan for your future coverage needs, be sure to take into account a few important considerations that could have long-term effects on your future health and finances:

Be realistic about your financial situation, and make a careful assessment of what you expect your disposable income to be in the future. By taking stock of your income, spending habits and financial obligations, you can more accurately begin to budget for your health care needs and avoid dipping into your savings.

Determine your health care needs. How often do you visit the doctor? Do you take prescription medications? Do you exercise regularly? Are you a smoker? Your health needs and lifestyle choices today have real

Here are 10 suggestions to help you make sure you can effectively handle your personal and family finances:


1. Create a detailed household budget.
2. Compile all your financial documents, make copies and store them with your attorney or place them in a safe deposit box that you both can access.
3. Conduct an inventory of marital assets.
4. Determine medical expenses and other annual costs for your family such as activities fees for your children and gym memberships.
5. Review all your debt, including mortgages, student loans, car loans and credit cards. Obtain a current version of your credit report at least once a year.
6. Make sure each person is aware of how you file your tax returns and your tax filing status.
7. Discuss long-term savings plans and goals, including retirement and college savings plans.
8. Review beneficiary designations in your will and update if necessary.
9. Consider employee benefits for each person.
10. It can be helpful to have an attorney or financial adviser review financial documents and give you advice should you desire it.

While involving yourself more in your finances means taking on extra responsibility, it can also help you feel empowered and set your mind at ease as you look to the future.

implications for your health care costs down the road.

Start early. It's never too soon to start thinking about how your health may affect your future finances. While you cannot predict the future, you can seek preventive health care and take steps to be better prepared in case of an unforeseen health issue or medical expense.



Developing a plan can help ensure that you can maintain your health coverage throughout life's changes, whether you retire early, switch jobs or start your own business. One area to explore is the individual insurance market where new products offer quality insurance with the kind of flexibility that employer-offered plans may not provide.  Courtesy of ARA

EAEDC Financial Planning for Rest Home Care

By Attorney Kristina Vickstrom

The limited number of subsidized Assisted Living slots has made Rest Homes a viable alternative for many physically and mentally impaired elders in Massachusetts.

The care in a Rest Home is greater than that of an Assisted Living facility, but not as encompassing as traditional Nursing Home care. Although Rest Homes are less expensive than Nursing Home care, the continued cost is often not a long term solution for many families. If financial planning begins early, Emergency Aid to Elders, Disabled and Children (EAEDC) may be an alternative to help you or a loved one cover the costs of a continued Rest Home care.

After he experienced frequent debilitating strokes, Maura decided to move her father, Joe, from his condominium in Newton to a local Rest Home less than ten minutes away from her house in Worcester. At a cost of \$7,500 per month, Maura figures that Joe's assets of \$275,000 will finance just three years of Rest Home care. She learned that Rest Homes do not accept MassHealth for payment after Joe's assets are depleted, like her mother is currently taking advantage of in a Nursing Home. Joe doesn't need that type of care yet and Maura would like to keep him as active and independent as possible.

The director of the Rest Home mentioned the EAEDC program and how it may assist Maura and Joe in financing his care in the long run. He recommended that they speak with an Elder Law attorney familiar with the program. Maura learned with the right financial planning Joe can be approved for EAEDC payments to the Rest Home and some of his hard-earned assets can be sheltered for his other needs.

A state-funded welfare program administered by the Massachusetts Department of Transitional Assistance, to qualify for EAEDC, you must be a senior aged sixty-five or older, with very little resources, not qualifying for other cash assistance programs such as Supplemental Security Income (SSI) or Veteran's Services Benefits (VSB). The maximum value of your money and property cannot exceed \$250, including bank accounts, IRAs, stocks, bonds, cash, and surrender value of life insurance policies and cars. To reach this miniscule amount, like Joe, one often has the choice of either exhausting available resources in effort to apply for EAEDC and similar state-funded programs, or transferring assets to his or her family members to render eligibility for state funding.

One significant advantage of the EAEDC program concerns its "look-back" period on the transfer of assets. If Joe were to transfer his assets to Maura for less than fair market value within the twelve months prior to the date of application for EAEDC, he would be subject to a period of ineligibility. In comparison with MassHealth's five year "look-back" period, EAEDC appears much more generous. Additionally, applicants for EAEDC lose the right to retain individual



health insurance coverage, but become eligible for MassHealth coverage (even if a person's income exceeds the limits normally established for MassHealth).

However, one must be careful not to disqualify themselves for future MassHealth coverage of the Nursing Home stay due to sloppy, do-it-yourself, EAEDC planning. Sometimes a person can deteriorate to a point that it is no longer appropriate to continue care in a Rest Home. Both programs qualifications vary and are very specific.

If you or a loved one plans on entering a Rest Home in the near future but want to keep hard-earned assets within the family, your best bet would be to undertake advanced financial planning with an Elder Law attorney, like Kristina Vickstrom, who is experienced in both the MassHealth and the EAEDC programs.

Attorney Kristina Vickstrom is the principal of Vickstrom Law in Worcester, where her practice is devoted entirely to Estate Planning and Elder Law. She is a frequent speaker and recently received the Worcester Business Journals 40 Under Forty Award. She can be reached at (508) 757-3800 or kristina@vickstromlaw.com for questions or to schedule a consultation. www.vickstromlaw.com

Medication Errors During Care Transition

Practical Guide For The Caregiver(s)

During an episode of illness, older patients may receive care in multiple settings; putting them at risk for fragmented care and poorly-executed care transitions.

During an episode of illness, older patients may receive care in multiple settings; putting them at risk for fragmented care and poorly-executed care transitions. For instance, in the course of an episode of illness, a patient may interact with nurses, therapists, and physicians in a hospital, skilled nursing facility, Assisted Living or Rest Home or in the home in conjunction with a home health agency and finally, in an ambulatory clinic setting. Care from these different sources is frequently not centralized or coordinated, which can result in care that is fragmented.

The negative consequences of fragmented care may include the duplication of services, inappropriate or conflicting care recommendations, medication errors, patient and caregiver confusion and distress, and higher costs of care, due to re-hospitalization and use of the emergency department that might have been prevented via the facilitation of a smooth transition from hospital to home. Many times information got lost during transfer from the emergency room to the hospital admitting floor!

Ensure that the facility has in place standardized systems to collect and document information about all current medications for each patient and provide the resulting medication list to the receiving caregiver(s) at each care transition point (admission, transfer, discharge, outpatient visit).

Suggested information to be collected includes:

Prescription and non-prescription (over-the-counter) medications, vitamins, nutritional supplements, potentially interactive food items, herbal preparations, and recreational drugs.

The dose, frequency, route, and timing of last dose, as appropriate. Whenever possible, validate the home medication list with the patient and determine the patient's actual level of compliance with prescribed dosing.

The source(s) of the patient's medications. As appropriate, involve the patient's community pharmacist(s) or primary care provider(s) in collecting and validating the home medication information.

The reconciliation of medications (i.e. comparison of the patient's medication list with the medications being ordered to identify omissions, duplications, inconsistencies between the patient's medications and clinical conditions, dosing errors, and potential interactions) within specified time frames.

A process for updating the list, as new orders are written, to reflect all of the patient's current medications, including any self-administered medications brought into the organization by the patient.

By Micha Shalev MHA



A process for ensuring that, at discharge, the patient's medication list is updated to include all medications the patient is to be taking following discharge, including new and continuing medications, and previously discontinued "home" medications that are to be resumed.

The list should be communicated to the next provider(s) of care and also be provided to the patient as part of the discharge instructions. Medications not to be continued should ideally be discarded by patients.

Clear assignment of roles and responsibilities for all steps in the medication reconciliation process to qualified individuals, within a context of shared accountability. Those may include the patient's primary care provider, other physicians, nurses, pharmacists, and other clinicians as well as the primary caregiver(s). The qualifications of the responsible individuals should be determined by the health-care organization within the limits of applicable law and regulation.

Access to relevant information and to pharmacist advice at each step in the reconciliation process, to the extent available.

Micha Shalev MHA is the owner of Dodge Park Rest Home at 101 Randolph Road in Worcester. He can be reached at 508-853-8180 or by e-mail at m.shalev@dodgepark.com or view more information online at www.dodgepark.com.

Simplify & Organize: *the hottest trends in home improvement*

With the economy remaining uncertain, homeowners are tending to stay in place and upgrade their homes, rather than move up to something newer or larger. Just as economic conditions evolve, however, so does this housing trend. Simplifying and gaining control are now the hot incarnations of the “staying put” trend.



Organizational design expert, TV and radio personality, and author of numerous New York Times bestsellers, Peter Walsh hosts “Extreme Clutter” on the Oprah Winfrey Network and has starred on TLC’s “Clean Sweep.” Walsh offers some advice on how do-it-yourselfers can simplify home improvement, and gain control of their home environment, room by room:

Coping in the kitchen

The kitchen is the heart of the home, where you spend time as a family, prepare meals and entertain guests. All that activity and use can make it difficult to stay organized in the kitchen, but doing so can save you time and money.

Maximize cupboard space with easy-to-install sliding racks. These racks make it easy and fast to find items, even in the deepest cupboards.

Keep cooking utensils and flatware neat and easily accessible with a compartmentalized drawer organizer. You can find them in kitchen and home design stores.

If you store often-used spices in a cupboard, it’s easy to lose track of what’s in there. You don’t have to give up your cabinet convenience. Just put your most-used spices in a small baking sheet (you can even buy a disposable one) so that when you need something, you can slide the sheet out to make finding it easier.

Retire your junk drawer - we all have one. It’s the drawer where you deposit receipts, warranties, product manuals and other items.

“I’m always trying to teach my fans the latest tips and techniques for organizing their homes and simplifying their lives, especially when families are staying in their homes longer in this uncertain economy,” Walsh says.

Cutting closet clutter

Whether you have a spacious walk-in closet or a modest single-bar one, keeping your bedroom closet organized can be a challenge. But an organized closet means speedier wardrobe changes and a more harmonious environment.



“We wear 20 percent of our clothes 80 percent of the time,” Walsh says. Declutter your closet by getting rid of that 80 percent you don’t wear. At the start of the season, turn all your hangers so that they face back to front. When you take something out and wear it, rehang it the correct way. At the end of the season you’ll be able to see which items you haven’t worn. Those are the ones you can probably live without.

Reclaim vertical space. Look for creative ways to use the walls, backs of doors and other vertical spaces in your closet. Modular home organization systems can solve most storage challenges.

Taming the toy room

Children outgrow toys almost as quickly as clothes. It’s important to regularly sort toys with your children to decide what to discard, what to pass on and what to keep.

Involve kids in deciding what should stay or go. Arrange toys in piles by type of toy, age appropriateness or length of time the child has had the toy. This will help your kids see the toys as distinct groups and make the task more manageable.

Advice for every room

Getting organized is great, but staying organized is even more important. Rather than having to tackle organization tasks in a daunting mass once or twice a year, take steps to stay organized throughout the year. A little organization today means fewer headaches tomorrow.

Organization issues stem from the stuff you have, and not just from the space you have. Anyone struggling with clutter faces the decision to either move to a larger home or learn to make choices and live within the limits of their space. By reducing clutter and increasing organization, everyone can learn to honor and respect the space they have.



Organize odds and ends

Have your bathroom drawers become a catch-all for hotel samples and unused cosmetics? Then it’s time to sort, purge and organize. Once you’ve decided what you cannot live without, find a spot for everything. Try gathering your bathroom cleaning supplies and store them together in a handled tote under your sink or in an upper cupboard. For smaller items look for drawer organizers and bins to hold your bathroom essentials.

Store items in style

Don’t have much wall space? According to a consumer survey 19 percent of men and 22 percent of women state that leaving dirty clothes on the bathroom floor is a top annoyance in the bath. Freeing the floor can be simple. Store your items in style by installing racks, towel bars and robe hooks to hang extra towels, clothes or bathrobes. The back of the door is an often overlooked area to install these essentials.

And don’t forget about your countertop. Soap, bath salts, and other bathroom essentials that you need to keep within reach can also quickly create unwanted clutter. Organize these items in style by incorporating glass bath accessories into your decor. For small spaces, place the canisters on a decorative wall shelf or just arrange by the sink for a chic and simple look.

For an updated bathroom, minus the mess, these quick tips will help you keep your sanity and organize your vanity.

Caring for your memory impaired loved one!

*Dodge Park Rest Home provides a unique dementia and Alzheimer's program tailored to meet your loved one's specific needs. Our home-like environment is usually at half the cost of a nursing home and with only a One (1) Year Look Back!!!**



If your loved one's funds are ever depleted they will still be able to stay at Dodge Park*

**Subject to EAEDC approval.*

*The new Tax Reduction Act of 2005 mandated that seniors spend-down all of their combined assets before the sick spouse can qualify into a nursing home. The act requires a 5-year look back for any transfers by seniors designed to deprive the state of those available resources to pay for the nursing home. In a Rest Home setting it is only 1 year look back!!!

Free Monthly Support Groups "Open to the Public"

- 1st Tuesday of every month for spouses of individuals with memory impairments.
- 2nd Tuesday of every month for children of parents with memory impairments.

- Medical Director Dr. David Weinstock
- Geriatric Psychiatrist consultant Dr. Philip Gottlieb
- 24 hour a day RN services • Freshly prepared meals
- Dementia specific activity program 7 days a week
- Outing and professional entertainments
- Transportation and handicap accessible bus
- **All inclusive ADL** care at no additional charge.

State of
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- Transportation in our safe van is available.



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