

# Caring Matters

## Insurance Can Subsidize Cost Of Home Care



Barry Landen thinks back to when his father was suffering from Alzheimer's during the last years of his life. Deprived of his capacities, Sid Landen needed care around the clock. "The nurses couldn't give him the attention he needed, so we were forced to hire a private caregiver. The hospital encouraged us to hire our own caregiver because the facility was so understaffed from the budget cuts," says Landen.

Sid was one of a growing number of Canadian seniors who needed a live-in attendant, which can cost upwards of \$200 to \$500 a day.

"Private care costs about \$20 an hour, with a minimum of three hours per visit. So that's \$60 right there," says Mary Ellen Tomlinson, founder of Senior Care Options. "If you need a caregiver every day or every second day, it can add up."

According to a Statistics Canada publication titled *A Portrait of Seniors in Canada*, people are living longer than in the past. Near the beginning of the twentieth century,

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## Director's Message

Perhaps one of life's cruel and ironic lessons is that we sometimes experience things that, while personally tragic, help us grow as individuals in our day-to-day personal and business lives.

Such was the case last Christmas Day when my dear wife passed away after a relatively short second struggle with the horrible disease of cancer.

During the final months of her life I was able to care for her on my own with the assistance of family members and later with a great deal of help from a number of dedicated caregivers from Living Assistance Services.

I was indeed very fortunate to have this supplementary care from these terrific individuals. Their work continues to remind me to this day how incredibly important our agency is as a provider of professional and dedicated caregivers.

During my past nine years in the senior care field, I am constantly reminding our caregivers of their important role and the positive impact they have on our clients and care recipients. However, I now have a first-hand and full appreciation of their vital role, which is frequently performed under incredibly difficult circumstances.

David Porter, CSA



## Tip: Think Ahead When Storing Your Will

Store your Will with the lawyer who prepared it, and keep a copy at home with your other important documents. Do not store it in a bank's safety deposit box unless the location and key are readily accessible to the estate trustee. You may ask your lawyer to file the Will at the Superior Court of Justice, (though, in practice this is rarely done); To obtain a photocopy of a filed Will, visit:

[www.attorneygeneral.jus.gov.on.ca/english/courts](http://www.attorneygeneral.jus.gov.on.ca/english/courts)

## How Many Hours of Sleep are Enough?



The amount of sleep you need depends on many factors, especially your age. Infants typically sleep at least sixteen hours a day. Most preschoolers need at least eleven hours of sleep a night, and most school-age children need at least ten hours. By the teenage years, nine hours of sleep a night is usually adequate. For most adults, seven to eight hours a night seems about right.

Although some people feel rested on as few as five hours of sleep, recent studies call this notion into question. Researchers have found that people who sleep so little over many nights don't perform as well on complex mental tasks as do people who get closer to seven hours of sleep. Additionally, experts have found that adults who get much more or less than seven hours of sleep a night have a higher mortality rate than do adults who sleep for about seven hours.

As you get older, your sleeping patterns may change. Older adults tend to sleep more lightly and waken more frequently during the night than do younger adults, but there's no evidence that older adults need less sleep.

At any age, getting enough sleep boosts your immune system. Sleep also helps your nervous system work properly. Likewise, too little sleep can leave you drowsy and unable to concentrate. Lack of sleep also impairs memory and physical performance.

So how many hours of sleep are enough for you? It's probably best to aim for about seven to eight hours of quality sleep a night. If you feel drowsy during the day — even during boring activities — you're probably not getting enough sleep. Also, remember that quality of sleep is just as important as quantity. If your sleep is frequently interrupted or cut short, you're not getting quality sleep.

If you experience frequent daytime sleepiness, even after increasing the amount of quality sleep you get, talk to your doctor. He or she may be able to identify any underlying causes — and help you get a better night's sleep.

*Source: Mayo Clinic*

“A person's physical condition is best judged by what he takes two of at a time— stairs or pills.”

Anonymous

## Are You Fall Prevention Savvy?

Answer true or false to the following statements to test your “falls” smarts:



1. Men have a higher risk of falls than women.
2. People with low bone density have a greater chance of getting hurt from a fall.
3. Two-thirds of those who experience a fall will fall again within six months.
4. The more you exercise the more you fall.
5. Around one-third of all falls involve preventable hazards in the home.

*Answers: 1-F, 2-T, 3-T, 4-F, 5-T*



## Fast Facts

An ounce of chocolate contains about 20 mg of caffeine.

The world's oldest existing eatery opened in Kai-Feng, China in 1153.

Only three-quarters of the fish caught are eaten; the rest are used to make things like glue, soap, margarine and fertilizer.



To make one kilo of honey, bees have to visit four million flowers, traveling a distance equal to four times around the earth.

Bananas are the number one complaint among grocery shoppers. Most people complain when bananas are overripe or even freckled. The fact is that spotted bananas are sweeter, with a sugar content of more than 20 percent, compared with 3 percent in a green banana.

There are more than 10,000 varieties of tomatoes.

The can opener was invented 48 years after cans were introduced.

Wine is sold in tinted bottles because it spoils when exposed to light.



Approximately one billion snails are served in restaurants annually.

Vitamin A is known to prevent “night blindness,” and carrots are loaded with Vitamin A. One carrot provides more than 200 percent of the recommended daily intake.

*Source: www.didyouknow.cd*

## To Ice or to Heat That is the Question...



Injuries to our muscles, joints, and bones are common and many of us have experienced sprained ankles, pulled muscles and achy joints at one point or another. Yet, when it comes to the management of musculoskeletal injuries we often find ourselves unsure if we should apply heat or cold.

To make this distinction we first need to classify the two types of injuries: acute versus chronic. Acute injuries are sudden, sharp, traumatic injuries occurring within the first 48 hours, and are possibly associated with severe pain or soreness. They are often the result of overuse, but sometimes develop when an acute injury is left untreated.

Cold therapy with ice application is best for acute injuries because it is effective in reducing swelling and pain, and decreasing muscle spasm. Essentially, ice is a vasoconstrictor that causes the blood vessels to narrow and decreases the blood flow to the injury site. General ice application to the affected area can include the 10/10/10 rule: ten minutes on, ten minutes off, ten minutes on again. This alternating pattern should be repeated during the following hour (s), depending on the extent of the injury. Ice can be applied using cold packs, bags of ice cubes, or even bags of frozen peas to conform to the injured body part.

Heat therapy, on the other hand, is generally used for chronic injuries. Sore, stiff, nagging muscles or joint pain typically responds to heat therapy because it works to increase the elasticity of the joint's connective tissues, stimulate blood flow, and ultimately relax tight and tender muscles. Safely apply heat for fifteen to twenty minutes at a time and use enough layers between your skin and the heating source to prevent burns. Heat application may include heating pads or compresses, or even a hot water bath.

If your symptoms do not respond to cold or heat therapy and/or worsen within 48 hours, seek attention from your health care professional.

*Source: Dr. Kelly Pennell (Guelph Chiropractor specializing in Rehabilitation Sciences)*

## Things We Can Learn From a Dog

- When loved ones come home, always greet them.
- Never pass up the opportunity to go for a joy ride.
- Let others know when they have invaded your territory.
- Take naps and stretch before rising.
- Run, romp and play daily.
- Be loyal.



*Source: www.petsandfriends.org*

## Exercise: How Much do I Need Every Day?

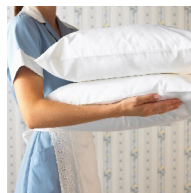
For most healthy adults, the Department of Health and Human Services recommends:



At least two hours and 30 minutes a week of moderate aerobic activity (think brisk walking or swimming) or one hour and fifteen minutes a week of vigorous aerobic activity (such as running) — preferably spread throughout the week; Strength training exercises at least twice a week. As a general goal, include at least 30 minutes of physical activity in your daily routine. If you want to lose weight or meet specific fitness goals, you may need to increase your activity even more. If you can't set aside time for a longer workout, try ten-minute chunks of activity throughout the day. Remember, the more active you are, the greater the benefits.

*Source: Mayo Clinic*

## Your Pillow...



Ever wake up with a cramp in your neck or a stiff back? The culprit may be your pillow. Many people don't know that a pillow has a lifespan. Follow these steps to see if yours needs replacing:

- For a down pillow, fluff it up and lay it on a hard, flat surface. Fold it in half and let go. If it springs back, it's in good shape.
- For a polyester pillow, do the same thing, but put a sneaker on the folded pillow and let go. If the sneaker holds the pillow down, it's time to replace it.

Remember, the lifespan of a down pillow is 5 to 10 years, and for polyester, it's 6 to 24 months.

*Source: www.101lifestyle.com*

"I have to exercise early in the morning before my brain figures out what I'm doing!"

Anonymous

# Insurance Can Subsidize Cost Of Home Care

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the average 65-year-old Canadian could expect to live another 13.3 years. In 2003, that individual could expect to live another 19.2 years.

Over the next 20 years, this trend will accelerate, particularly as

baby boomers begin turning 65. Statistics Canada reports that by 2026, the number of seniors is projected to rise from 4.3 million to 8.0 million. As the senior population increases, you can be sure that the cost of attendant care will increase as well.

“As the generations are lasting longer, the chances of needing some kind of attendant care will increase. It’s more likely women will need long-term-care insurance because women outlive men,” Tomlinson says.

Landen says there is one thing he wishes he’d had during his father’s final years. “I wish we’d had long-term-care insurance. If my father had purchased it before he became disabled, it would have helped handle the bills and expenses.” Long-term-care insurance is now available in Canada.

Through the insurance, you can receive up to \$300 a day to subsidize or cover the cost of home care or facility care when you or a loved one can no longer perform specific tasks or are cognitively impaired. Currently, the cost of staying in a private long-term-care facility can range from \$4,000 to \$7,000 a month.

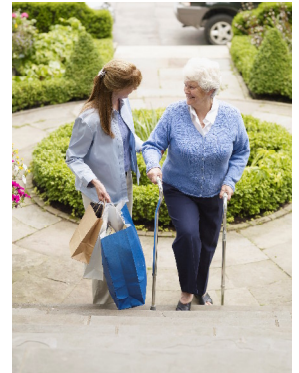
Tomlinson advises families to consider buying long-term-care insurance and to think about the potential consequences to their future if a family member should require long-term care, either at home or in an institution.

Long-term-care insurance is as important a part of retirement and estate planning as are mutual funds and life insurance. With the insurance, you and your family will be ready with a contingency plan and will not have to panic should a crisis occur.

Long-term-care insurance allows us to control the options we will have available when we or our parents grow older and need help. Through the purchase of this insurance, we can give ourselves and our families the best chance of making the best choices regarding quality of life and level of dignity. Life insurance is for those who are worried about what they leave behind after they die. Long-term-care insurance is for those who are concerned about living longer and about having enough money to maintain their quality of life. Long-term-care insurance may be the way to ensure that you are prepared to look after your health without putting a strain on limited financial resources.

Otherwise, you may deplete what you intended to leave your children as their inheritance or, worse, leave your children financially responsible for your care.

Some people feel that the government will take care of them. Public facilities are available for those who cannot afford private care. However, there may be long waiting lists and lack of choice in the location of the facility. You could be rooming with three other people and sharing one bathroom. The care you provide for your parents will set an example for your children about how you would want them to care for you.



When Rachel Weiss broke her hip in 2006, she was happy that she and her husband had purchased long-term-care insurance. As long as she is on claim, she will have her care subsidized. The insurance has allowed her to stay in her own home with a live-in caregiver, without being a financial burden to her husband or children. Long-term-care insurance is “selfish insurance” you purchase to insure that you will be looked after in the manner you feel you are entitled to.

Source: Janice Cloth

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[www.livingbenefitsonline.com](http://www.livingbenefitsonline.com)

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