



18 Steps to Fall Proofing Your Home

Key Takeaways

- More than 75% of falls take place inside or in close proximity to the home, but your home doesn't have to be an obstacle course of potential falls.
- Some simple and quick changes will easily help reduce your risk of [falling](#).
- Review these 18 steps for fall proofing your home and get started today.

The front door

- **Check your front steps.** If you have steps at the entrance of your home, make sure they are not broken or uneven. Try to fix damage, such as cracks or wobbly steps, as soon as possible.
- **Check the lighting around your front door.** Make sure all entryways are well lit so you can see where you are stepping. It's best if you can have motion sensor lights, so you don't have to worry about turning lights on yourself. Plus, they can save you money on energy costs.
- **Consider installing a grab bar.** Putting grab bars on one side of your door can provide balance while you're putting the key in the door, or stepping up once you have the door open, especially if you are carrying bags or the steps are slick.

Kitchen

- **Move your most commonly used items within reach.** Put the kitchen items you use every day—like plates, glasses, or even seasonings—on the lowest shelves. This will help you avoid using stepstools and chairs—things you can easily lose your balance on—to reach items on higher shelves. Plan a head for special needs. Ask a loved one or visitor for help every few months or so to rotate seasonal items to within reach – for example baking dishes that are only used at holiday time.
- **Replace scatter rugs with rubber backed rugs.** Scatter rugs or area rugs are tripping hazards. If you prefer to have a mat on the floor near the sink or stove, make sure it is placed securely on the floor and doesn't have turned corners or edges that you could trip on. The best rugs have heavy-backed rubber bottoms so they stay in place.
- **Clean up spills immediately.** Kitchen floors can be slippery and very dangerous when wet! Keep a hand towel within easy reach to help you clean up spills easily and quickly.

Stairs

- **Keep steps clutter-free.** Give yourself a clear path up and down by making sure things like shoes and books are put away and not left sitting on steps.

- **Add strips of contrasting color to help visualize your stairs better.** Adding colored tape to the edges of each step will help differentiate monochromatic steps. Pick a color of tape that will stand out against the color of the stairs. Make sure to put the tape on the top and over the edge of each step.
- **Try to have lighting at the top and bottom of the stairs.** Overhead lights at the top and bottom are ideal. A light switch at the top and bottom of the stairs keeps you prepared no matter which direction you're going.
- **Add a second handrail.** Most staircases only have one rail, but handrails on both sides will help keep you balanced. It's important to make sure they are both installed securely so that they will support you.

Hallway

- **Check your lighting, but don't change the bulbs yourself.** Good lighting is key in all areas of the home, but don't get a chair or stepladder to change out-of-reach high bulbs. Ask your family members, friends, or neighbors when needed and consider LED bulbs to help reduce the number of times you have to address this issue. They last longer and can save you money in the long run.

Bedroom

- **Make sure the light near the bed is easy to reach.** If you have to get up in the night, you know you're just a click away from better visibility.
- **Keep the path from your bed to the bathroom clear.** Make sure it is well lit and clutter free. Place nightlights along the route, so you can see where you're walking. Some night-lights have sensors and go on by themselves after dark or in response to motion.
- **Consider installing a bed rail.** There are railings that fit easily between your mattress and box spring and can provide support when you are getting in and out of bed. The bed rail is also good for times when you go from lying/sitting/standing, and the change of position makes you dizzy. Having something to hold onto will keep you steady while your body adjusts.
- **Move the phone within arm's reach of your bed.** You might need help in the middle of the night, so having a phone nearby is a safe option.



Bathroom

- **Add a non-slip rubber mat to the shower or tub.** The traction of the mat or rubber self-stick strips will help keep you from slipping when stepping on the wet surfaces.

- **Install grab bars by the toilet and tub.** The hard surfaces of the bathroom can make falling even more dangerous. Having properly installed grab bars around the toilet and tub provide needed support and balance. Remember, towel racks aren't grab bars, but grab bars can be towel racks. Grab bars should be installed by a professional to make sure they are at the correct levels and properly anchored to the walls. The [National Association of Home Builders](#) has Certified Aging-in-Place Specialists who work in many communities. If you cannot find a certified professional, then check with your local [Area Agency on Aging](#) for a list of handymen who can help with installation.
- **Consider a shower chair and a hand-held shower head.** These can help you avoid reaching or straining during your shower.

Find an occupational therapist for advice

Occupational therapists help you continue doing the things you want and need to do every day. Occupational therapists ask, "What matters to you?" not "What's the matter with you?" When it comes to falls, they can assess your home environment to identify hazards and suggest ways to improve the fit between your home and your activities to keep you safer.

When purchasing equipment for your home, like grab bars, ramps, etc., it's important to keep in mind that not every toilet, doorway, etc. is made equal. It's not always as simple as going to your local hardware store or pharmacy and asking a clerk for assistance—sometimes you need an expert, and that's where an occupational therapist can help.

Reminders

When assessing your home, remember to look for these three things:

1. Good lighting
2. Clutter
3. Easy access to the things you use the most

Also, keep in mind that you always want three points of contact no matter what you are doing. If you are walking up steps or maneuvering in and out of your shower, for example, you want to have two hands and one foot or two feet and one hand in contact with something sturdy.

If you do not own your home, talk with your landlord about making these changes. They will often work with you to get accommodations in place. Don't assume just because you are renting that you can't make the necessary changes you need to stay falls free.

We all have the tendency to put things off, especially when we are thinking about preventing a problem that hasn't happened yet. This can be a problem, so I challenge you to make at least one change right now that will help prevent a fall in your home.



A Monthly Newsletter for Families

in Shasta, Siskiyou, Tehama and Trinity Counties

Serving Redding, Shasta, Yreka, Red Bluff, Weaverville and neighboring communities

Learn more at our e-library for families: CaregivingCompass.org

Caregiving Compass

Helpful tips for family caregivers

Dementia and communication: Listening



People with Alzheimer's or other memory loss conditions often have trouble expressing themselves, sometimes right from the start of the disease. This can easily lead to confusion and frustration for both of you.

Your willingness to exercise patience is key to successful communication: Patience and calm, over and over and over again.

This is hard! AND it's essential to keeping a positive relationship.

There are some practical tips, too. Even in the early stages, word finding can be difficult, so they may describe an object rather than name it. They may forget what they just said and say it again. They are easily distracted. You can help by using the following strategies:

- Avoid groups. One-on-one conversations work best.
- Limit distractions. Turn off the TV or radio. Do one thing at a time; for example, converse OR put on shoes.
- Allow time. Rushing creates stress, which makes it harder—for us all!—to find the right words or keep thoughts organized.
- Offer encouragement. Don't interrupt or try to finish their sentences. Smile and make eye contact. Project the reassurance that they can take all the time they need to say what they want to say.

As dementia progresses, you may need to redefine what a conversation is with your loved one. It may be less of an exchange of ideas and more an opportunity for your relative to engage with you. Your focus is on making the exchange a pleasant one.

- Avoid correcting them. It's okay if the details aren't right or their logic is "off." When inaccuracies are pointed out, they may misinterpret your corrections as dislike or disrespect.
- Learn to read their tone and body language. Search for the emotion or meaning behind their words. For example, repeated questions often indicate anxiety. A sudden demand to leave a gathering can be a sign of confusion or overwhelm.



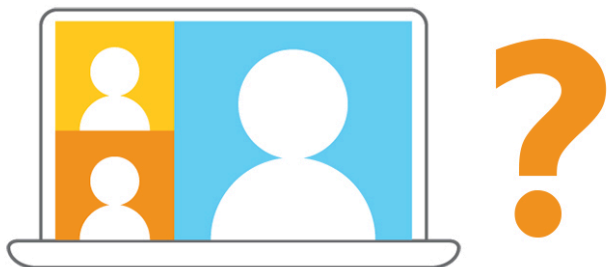
"Yes, sometimes it takes me longer to find my words. But I appreciate my family's patience. It helps me when I don't feel rushed."

**(530) 232-5543, OR
TOLL-FREE (866)
495-1641**

About Us

ShiningCare has been providing care and support for older adults and their families since 1996. Learn more about us and about our services by visiting our website. Or give us a call at (530) 232-5543, or toll-free (866) 495-1641.

Video chatting for the "tech challenged"



Many older adults are embracing technology to stay connected with family and friends during the pandemic. Although some popular technologies—Zoom, FaceTime, and Skype—are relatively simple, they still require a computer, tablet, or smartphone. Plus some tech savvy.

Your loved one may be challenged to learn new skills because of memory issues. Or perhaps arthritis or vision or hearing problems.

Weigh the tech options for your family member against these criteria:

- **Very simple interface.** Every feature adds complexity. Best is a large screen, large buttons, volume control, and limited choices. Look for a “senior tablet” or “senior smartphone.” Or consider a voice-activated device with a screen, such as Amazon Echo Show. “Alexa, call Sally” is pretty simple. Some people may still need a helper, though.
- **No setup required by the older adult.** Ideally, you can send or bring the device preconfigured. Look for services that will set up a new device—including with contact lists for phone calls—and then send it to your loved one’s home essentially ready to plug and play.
- **Tech support available.** There will be problems! Ideally, the device needs to be fixable remotely (by you or a technician not at the house).
- **Wi-Fi handled.** Someone needs to get the device hooked up to Wi-Fi. Or, the device should come with its own built-in cellular connection.

Devices that respond to voice commands are understandably attractive. But consider privacy issues. Is the artificial intelligence assistant always listening? Where and how are the audio requests stored? Are your loved one’s data being sold to third parties? Are there protections against hackers?

Another option is using the phone plus a digital photo frame that you update remotely. It’s not nearly the same as video chatting, but your loved one can still keep abreast of growing grandchildren and family activities.

"Should we bring Dad home?"

In the context of COVID, many families are wondering if an older relative would be better off moving out of their assisted living, memory care, or skilled nursing facility. It’s not an easy question to answer.

The advantages of facility living. Facilities have staff on site 24/7 to assist with residents’ needs. They can provide meals and a comforting routine. Staff coordinate readily with medical personnel. Support can be ramped up as needed. With COVID protocols in place, there are usually limited opportunities for residents to engage with people they know.

Issues to consider about relocation.

- **Exposure to COVID.** If members of your household are going to work or school, will your loved one truly have less exposure than in a facility?
- **Caregiving support.** If your relative moves in with you, what level of support can you realistically offer? If into an apartment, do you have a home care agency lined up to help? Can they provide 24/7 care (the safest)? What are the agency’s COVID protocols? You don’t want caregivers bringing the virus into the home.
- **Cost.** What is the expense relative to the cost of facility living? Is this sustainable?
- **Social isolation.** Loneliness, boredom, and depression are devastating. Persons with dementia are declining rapidly under isolation, and deaths are increasing. (Weight loss, falls, and sudden frailty are signs of a big problem.) Assess your relative’s ability to connect with others in the facility as compared to the proposed new situation. Which is better?
- **What if your loved one gets sick?** How will you care for them? What if you get sick?

This is a difficult decision. You need to reflect upon the pros and cons with a realistic accounting of resources and capabilities. And consider implications for the future—when your relative’s needs may increase and/or the threats of COVID decrease.





Family Caregiver Resources

Questions? Call Us!

866-495-1641 (toll-free)

Helpful tips for family caregivers

Learn more at our website for family caregivers: CaregivingCompass.org

Dementia: Difficult situations

Emotional outbursts and irrational behaviors are cited as some of the most stressful aspects of caring for a loved one with dementia. In this handout we outline proven strategies for reducing and managing these situations, including distraction techniques and even "therapeutic fibbing."

Embarrassing behaviors



What do you do when sweet Mom starts cursing angrily? When straitlaced Dad makes off-color remarks?

In persons with dementia, these behaviors are not on purpose. They are caused by the brain changes of the disease.

If you can't find humor in the situation, draw on your patience. Believe it or not, your relative is doing his or her best.

Consider these strategies to reduce or discourage outbursts:

- **Stay calm.** Your relative is likely frightened or uncomfortable. Try to respond with curiosity. See if you can figure out why they are behaving as they are.
- **Redirect attention.** When embarrassing behaviors occur, try focusing your relative's attention on something else: "Dad, look! They've got chocolate cream pie today." Or, "Mom, I almost forgot to tell you...."
- **Simplify the situation.** If Mom is acting out, perhaps it's the environment. Lots of people? Too much noise or stimulation? Do what you can to go to a place that is quiet, calm, and uncluttered.
- **Identify (and avoid) common triggers.** Angry lashing out is often a sign of too much to handle. Look for patterns. Do they occur when you are in a rush? When there is a lot to do? Try slowing down. And keep instructions simple, one step at a time.
- **Go along when you can.** If Mom thinks her babies need her at home, or if Dad wants to go to work, it's harmless. No need to argue. Trying to persuade your loved one that he or she is wrong will only result in anger and mistrust of you.

Check with the doctor

There may be a problem with hearing or vision. Unexpected outbursts in people known to have dementia can also be caused by pain. An undiagnosed bladder infection is a common culprit.

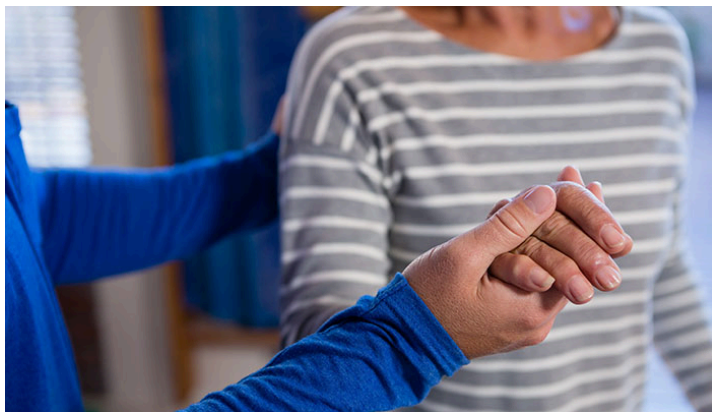


"I never thought I would lie to my mother. But now I can see that it's a technique of last resort, with many other strategies I can use beforehand to help her stay calm and comfortable."

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Distraction techniques



If the person you care for has a problem with memory loss (dementia), you may find that he or she gets agitated about things that don't make sense. Your long-retired dad may wake up in the mornings and insist, "I have to go to work!" It can be confusing for you. And annoying!

Disregarding these comments will only make your relative more determined. And it's pointless to try to reason. The disease has robbed them of that ability. Instead, spend some time connecting in "their reality," and then use distraction techniques.

Compose yourself. Your body language, face, and tone of voice speak volumes. People with dementia still perceive respect versus dismissal. If you need time to calm yourself, make an excuse to get something from the car or to go to the bathroom, so you can return refreshed.

Validate their concern. "Gosh, Dad, I see you are ready to go. I wish I had your enthusiasm about work! Is there something special at work today?" By joining in their emotional reality, you are not telling them they are wrong. They feel reassured you understand.

Distract. Engage them in a fond memory of something related. "Remember your first client back when the business was new? What was it they had you do?" As you reminisce, consider walking together into another room to shift their attention. Once in the other room, draw on their forgetfulness and eventually offer an alternative activity: "I'm hungry. Let's have breakfast" or "Oh, look at that messy walkway! Would you sweep it? That would really help."

Reflect. If your relative obsesses on things that don't make sense, look for triggers or the underlying meaning. If Dad associates morning with time to go to work, have a task for him to do that addresses that need—in this case, to feel productive.

"Lie to my mom?"

Mom taught you to always tell the truth.

But in the context of caring for someone with dementia, honesty may not always be the best policy.

There may be times when the kindest strategy—the one that reduces your loved one's anxiety or fear—is to omit the truth or bend it a little.

This is called "therapeutic fibbing."

Try distraction first. Put your relative's forgetfulness to work for you by focusing his or her attention on something else. For instance, if your dad is persistently asking to see his mother, don't bother explaining that she died decades ago. Instead, validate his emotions and meet him in his memories. "You want to see your mother. Tell me about your mother." Shortly, change the subject, even move to a different room. Then lead his attention to a favorite activity.

Bend the truth. If distraction doesn't engage his attention, you might say, "Your mother is visiting her sister and will come see you tomorrow." Or, if he wants to drive to the store, rather than reminding him that he can't drive and the car was sold, say, "The car is in the shop, Dad. It should be back tomorrow."

Omit the truth. If Mom gets fretful about going to the doctor, consider: Does she need to know that that's where she's going? Perhaps instead, go to lunch and then "happen" to stop by the doctor's on the way back. Was anything—other than her anxiety—lost in her not knowing ahead of time?

Therapeutic fibbing may not immediately appeal to you. Simply know it is a proven technique for relieving distress and bringing a confused loved one back to a state of tranquility. Your relative benefits more from feeling safe and calm than from knowing "the truth."

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Living with early-stage dementia

There are many advantages to catching a dementia diagnosis early. In particular, it allows you to plan together about finances and health care while your loved one still has the ability to make decisions and express them readily. As scary as the diagnosis is, be careful that you don't jump to the worst-case scenario and begin treating him or her as incompetent. Most memory loss conditions "progress" slowly over time. Best to stay present and support what he or she *can* do, while remaining calmly watchful for signs that a change may be in order.

Balancing safety and independence



Everyone with a memory loss condition deserves the opportunity to stay engaged in life for as long as possible. Early in the disease, your loved one will continue to do many things quite well.

Your challenge is to balance respect for your relative's independence with the need to ensure safety. All this while preserving a trusting relationship.

In the beginning, just keep an eye on things. Encourage engagement and support self-esteem. Over time, you may need to provide some assistance. Not to do things "for" him or her, but "with." As abilities decline, suggest alternative approaches. And when you notice risky and unwise decisions, transition into taking over. Respectfully.

Finances. Managing mail and doing calculations can become confusing early on. Watch for unopened bills, an unbalanced checkbook, utility shut-off notices, or difficulty calculating the tip at a restaurant. Offer to "make life easier" by putting bills on autopay. At tax time, suggest doing it together. Or that you take it on, as he or she has "done that chore long enough." Poor judgment may leave your relative open to scams. Look for odd purchases or erratic spending. Work with your loved one's financial advisors to talk about money management options. Eventually, if you have power of attorney, you may need to activate that.

Driving. If your loved one is still driving, be the passenger frequently to check his or her capability. Dementia affects reaction time, spatial judgment, and decision making under pressure. Typical problems include

- not following right-of-way rules, for example at stop signs or when making a left turn
- getting flustered at intersections or stopping midstreet when feeling uncertain

You might suggest driving simpler routes and when traffic is less busy. Or facilitate rides from friends, public transit, etc. Eventually, call the doctor and ask for a driving evaluation.

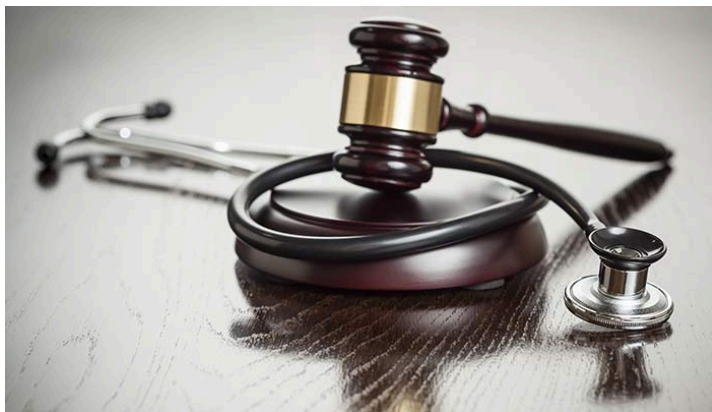


"I try to focus on what Dad can still do safely while also leveraging his best thinking to plan for the future."

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Dementia and advance care planning



If the person you care for has received a dementia diagnosis, talk with them NOW about their wishes for medical care at the end of life. It's a critical time to update their advance care directive. For both your sakes, the sooner you start this conversation, the better.

Are you hesitant to bring up the topic?

You may fear an angry response or denial that anything is wrong. Or perhaps you worry about depression. Try reframing the conversation:

- **Prior planning.** Often, advance directives have been included in estate-planning documents. Focus on updates and distributing to current physicians.
- **Work on your directives together.** Everyone needs an advance directive. Share what your thoughts are for your own directive (even if it's complete already). Then ask about your relative's wishes.
- **Consider it an act of love.** You want to know what kind of care your relative wants and what they most fear. With this, you can advocate for their preferences.

Choose a decision maker

If nothing else, it's a good idea for your loved one to pick one person to be his or her medical decision maker. If the need should arise, this person would coordinate with the medical team to carry out your relative's end-of-life wishes.

Start the conversation

- **Talk to your loved one shortly after the diagnosis.** Awareness is high, and your relative is more lucid than he or she will be in the months or years to come. The earlier you have the conversation, the more likely it will be that he or she has the capacity to sign needed documents.
- **Plan on several talks over time.** People with dementia are easily overwhelmed. Keep the conversations short and focused.

The ability to make decisions

The right to choose for oneself is deeply embedded in our culture and the courts. It is one of those inalienable rights of adulthood.

Our legal system recognizes the need for health care decision makers to eventually step in and make medical decisions in the patient's stead. The person your relative chooses to do this is called the "health care power of attorney." The government also recognizes that finances may eventually have to be handled by someone else.

This role is called the "durable power of attorney." Sometimes these are the same person. Sometimes different.

Work with your loved one to select financial and medical decision makers. With a dementia diagnosis, do this sooner rather than later. Although a lawyer is not required to prepare the official documents, it's wise to consult with one.

When to make the switch

If you are concerned about your relative's judgment, talk to the doctor privately. Physicians typically look at four aspects of the ability to make a sound decision. In the context of health care, for instance, can your loved one

- **understand the information.** Can he or she describe the diagnosis? The treatments being suggested?
- **appreciate the seriousness.** Can your loved one grasp the severity of the condition? Why a treatment could be helpful?
- **reason.** Can your relative weigh the pros and cons? Describe why he or she wants a particular treatment?
- **express a choice.** Will your loved one be consistent in his or her choice during repeated discussions?

If you think the person you care for is becoming unable to make wise decisions, meet with the family lawyer. If you are not an official decision maker, meet also with the health care power of attorney and the durable power of attorney. Alert them to your concerns and confirm their willingness to serve and the "triggers" needed to activate their roles.

Contact us at (530) 232-5543, or toll-free (866) 495-1641



PSA 2 AAA Advisory Council

The PSA 2 AAA Advisory Council was created to bring a "grass-roots" voice from their own experience in representation of the older adults, adults with impairments and the targeted populations it represents. The Advisory Council is comprised of four representatives from each county in the service area.

California Department of Aging

PSA 2 AAA wishes to acknowledge the California Department of Aging for the provision of Older Americans Act funding for this publication and the following services in our region.

Programs currently funded:

- *Home Delivered Meal Services*
- *Congregate Meal Services*
- *Homemaker Services*
- *Transportation*
- *Information and Assistance**
- *Senior Legal Services*
- *Family Caregiver Support Programs*
- *Long Term Care Ombudsman**
- *Health Insurance Counseling and Advocacy Program (HICAP)**
- *Elder Abuse Prevention Education**

**These programs are a direct service of PSA 2 AAA*

Mission Statement

To provide effective community leadership that assures the provision of services for the benefit of older adults and adults with functional impairments which promote the ability to remain at home with maximum dignity, choice, and independence.

Planning and Service Area 2

Area Agency on Aging

is located at:

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**Senior Information &
Assistance**

1-800-510-2020

PLANNING and SERVICE AREA 2 AREA AGENCY ON AGING



Serving Seniors in

**Lassen,
Modoc,
Shasta,
Siskiyou
&
Trinity
Counties**

Planning and Service
Area 2 Area Agency on Aging

Established in 1980, Planning and Service Area 2 Area Agency on Aging (PSA 2 AAA) is a Joint Powers Agency providing aging and adult services in Lassen, Modoc, Shasta, Siskiyou and Trinity Counties. Funded by the Older Americans Act of 1965, and administered by the Administration on Community Living and the California Department of Aging, the PSA 2 AAA's primary goal is to advocate for and offer services to the older and disabled adult population in the five-county region.

As one of thirty-three planning and service areas in the California Senior Network, each Area Agency is uniquely designed in its delivery of services to seniors. Although unique, Area Agencies share a common mission to preserve independence, dignity, and choice to enable our targeted populations to "age at home."

Unlike other Area Agencies within the network, PSA 2 AAA is a multi-county planning and service area which primarily contracts services through local non-profit and government organizations within the five-county region; except for the Health Insurance Counseling and Advocacy Program (HICAP), the LTC Ombudsman Program and Information & Assistance.

PSA 2 AAA
Administrative Function

PSA 2 AAA's primary administrative function is to serve as a leader in aging issues and to be a community liaison for programs funded under the Older Americans Act (OAA). This involves a wide range of functions related to advocacy, planning, coordination, inter-agency networking, sharing of resources, advising, monitoring and evaluation - all of which lead to the development or enhancement of comprehensive and coordinated community-based systems of care.



PSA 2 AAA is responsible for identifying the needs of seniors, and planning and coordinating senior services. It is also responsible for the administration of funding provided by federal, State and local government.

PSA 2 AAA develops and implements a planning document known as an Area Plan to identify the unique needs of the

area and to create a coordinated system of home and community-based services for older persons. Information for the plan development is collected through a needs assessment process which includes public hearings and local input.

PSA 2 AAA welcomes the opportunity to answer questions and invites public comments regarding senior services available within the PSA 2 region and throughout California.

PSA 2 AAA Executive Board

PSA 2 AAA is governed by a ten member Executive Board formed through a Joint Powers Agreement between the five counties served by the PSA 2 AAA. The role of the Executive Board is to develop policy, adopt rules and procedures for the agency and approve the annual budget.





SHERRY DUFF

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Medicare Open Enrollment

Annual Election Period

October 15th – December 7th

Contact me for your **FREE personalized review!!!**

Why Review?

- Plans change
- New plans available
- Your prescriptions change
- To possibly reduce costs

This is the time one can make changes to your prescription drug plan or Advantage plan for 2022. (Medicare supplement plans are best reviewed around one's birthday to avoid going through underwriting.)

My goal is to help you understand the options you have and make sure you are comfortable with your choice whether you make changes or not.



Healthy aging includes Peace of mind.

Are you secure in your Legacy Plan?

RETIREMENT MONEY

- What is the purpose of your retirement money?
- Is your money secure and working towards your goal?
- Do you feel like it is at risk in the stock market?
- Do you feel like it is safe in the bank or a CD, but not making much interest?

LIFE INSURANCE

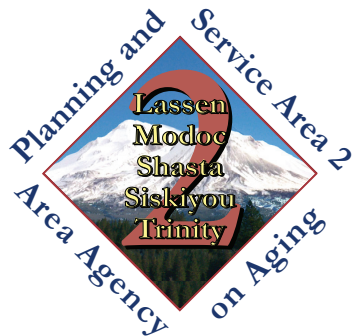
- Have you reviewed your life insurance lately?
- Are you over insured or under insured?
- Are your beneficiaries up to date?

FINAL WISHES

- Does your family know of your final wishes?
- Do you have a final expense policy or money set aside?

Contact me for a **FREE no obligation review**
or to answer any questions you might have!





**Planning and Service Area 2
Area Agency on Aging
visit us at:
www.psa2.org**

**208 West Center Street
P.O. Box 1400
Yreka, CA 96097**

**Phone: 530-842-1687
Fax: 530-842-4804**

Email: reception@psa2.org

Dignity at Home Fall Prevention Program

PSA 2 Area Agency on Aging is pleased to announce the Dignity at Home Fall Prevention Program funded by the California Department of Aging. The mission of the program is to reduce the number of debilitating falls suffered at home by older adults and persons with disabilities.

Contact us today to inquire about your eligibility for this no-cost program!



Grab Bars



Shower Seats



Transfer benches

Toilet Safety Frame



Toilet Seat Risers



Handheld Shower Spray



Each year, millions of older adults suffer injuries from a fall. Research has shown that one out of five falls results in serious injury, such as a broken bone, a head injury or death. In addition, medical costs for falls cost more than 50 billion dollars each year. Research also indicates that many falls are preventable.

Four Things YOU can do to prevent falls:

- **Ask your healthcare provider to review your medications**
- **Exercise to improve your balance and strength**
- **Have your eyes and feet checked**
- **Make your home safer**

Dignity®
MEMORIAL

3 LIFE WELL CELEBRATED™ 3

Find out how to
celebrate a life
like no other.

10 THINGS EVERYONE SHOULD KNOW

ABOUT PLANNING A FUNERAL OR MEMORIAL SERVICE

- 1) **BE INFORMED**- YOU ARE IN FULL CONTROL, AND YOU CAN SPECIFY THE SERVICES THAT TRULY HAVE MEANING TO YOU AND YOUR FAMILY.
- 2) **RECORD YOUR WISHES**- WHEN A SERVICE ISN'T PREARRANGED, SOMEONE WHO MAY NOT BE AWARE OF WHAT YOU WANTED WILL HAVE TO MAKE ALL THE DECISIONS.
- 3) **TALK ABOUT IT WITH YOUR FAMILY**- PREARRANGING IS AN EXCELLENT TIME FOR FAMILIES TO DISCUSS AND MAKE OBJECTIVE DECISIONS CALM AND RATIONALLY TOGETHER, AWAY FROM THE PRESSURES AND STRESS OF SADNESS AND LOSS.
- 4) **DECIDE THE FINAL DISPOSITION**- VERY PERSONAL DECISION AND IT SHOULD BE DOCUMENTED WITH PREARRANGEMENTS.
- 5) **DON'T BE AFRAID TO ASK ABOUT PRICES**- GIVES THE OPPORTUNITY TO TALK ABOUT FINANCIAL DECISIONS IN AN UNPRESSURED ENVIRONMENT. YOU MAKE DECISIONS REGARDING AFFORDABILITY.
- 6) **PREPAY**- FINANCIALLY, THESE COSTS MAY NEVER GET LOWER. IN FACT, LOOKING IN THE PAST, PRICES INCREASE STEADILY.
- 7) **WHY INSURANCE MIGHT NOT BE ENOUGH**- NO GUARANTEE LIFE INSURANCE WILL BE CONSUMED FROM A LONG OR SERIOUS ILLNESS; INSURANCE POLICIES WON'T LOCK IN TODAY'S FUNERAL COST.
- 8) **MEDICARE ASSISTANCE**- A PREARRANGED FUNERAL OR CREMATION SERVICE MAY BE TREATED AS AN EXEMPT ASSET. THIS ALLOWS YOU TO BE PREARRANGED WITH THE SERVICES YOU WANT, AND MAINTAIN YOUR ASSISTANCE ABILITY.
- 9) **KNOW WHAT GOVERNMENT BENEFITS ARE GOING TO DO**- UNFORTUNATELY, FUNERAL AND BURIAL BENEFITS PROVIDED BY THE VA AND SOCIAL SECURITY ARE LIMITED. IT'S IMPORTANT TO KNOW WHAT YOU QUALIFY FOR BEFORE THE TIME OF NEED.
- 10) **SPEAK TO YOUR LOCAL DIGNITY MEMORIAL PROVIDER ABOUT GOING THROUGH THE STEPS OF PREARRANGING.**