

News You Can Use

# CAROLINA HOME STAY

919-542-5151

Issue 1

CHS

## Carolina Home Stay - one phone call; we do the rest

### Carolina Home Stay

What is Carolina Home Stay?

CHS is a home management, assisted living and caregiving company whose mission is to provide the necessary services which enable people to remain at home in comfort and security.

What does this mean to you?

After a meeting to discuss the special requirements of each situation, employees are matched who meet the unique needs of the analyzed environment.

Without fancy brochures and franchise fees, we can pay a higher wage so that we have dedicated professionals. Some companies charge you twice what they pay their employees.

What services can CHS provide?

Basic home management including weekly visits to check for safety and security including door and window locks, water settings, leaks, filter and fixture changes, thermostat settings, garbage removal, mail sorting and organizing.

Caregiving with special expertise in the most challenging situations such as dementia, paralysis, MS etc. as well as part/full-time companion care.

General non-caregiving assistance such as house cleaning, errands, transportation, picking up medications, doctor appointments, yard maintenance and home alterations.

Carolina Home Stay should be the one and only telephone call you make to have all the resources you need to remain in your home joyfully.

Weekly reports are made to family members or as often as they require.++



We derive a lot of joy from our work and that is why our logo is a bear called "Hugs".

## Long-Term Care Insurance - CHS Opinion

It is estimated that "70% of couples will need in-home care during their lifetime", according to Steve Gravely, 15 year insurance professional who only sells long-term care insurance and is endorsed by AARP.

Steve further states that Medicare, Medicare Supplements and health insurance are not an option. One can self-insure the risk or transfer some of it to insurance. He advises: "Policies should be selected through research, reading fine print concerning premiums and coverage limits. Be sure

your agent is a specialist and this is not a sideline."

Choose a policy which pays for non-licensed caregivers, special equipment and home alterations and which increases in value the longer you pay premiums. For further information and a free consultation contact Steve Gravely at 919-542-5543 or [www.stevegravelyltci.com](http://www.stevegravelyltci.com).++

Janet's comments: "If mother had his policy, tens of thousands of dollars would have been saved. Mother never knew the full cost of her care.++

# Random Acts of Kindness

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As another holiday season approached, for many it was a happy time spent with family and friends.

Imagine if you were alone, in poor health, recalling happier times, wondering if anyone still cares and asking yourself if you are the only one to whom those memories have meaning.

Please join us at Carolina Home Stay and make a list of people who will benefit from a visit, card, telephone call or invitation to go to

lunch. There is probably someone whom you have not been in touch with recently, perhaps for months.

It is never too late for a random act of kindness.

My mother always enjoyed a fifteen minute visit. It made her feel as if she still mattered.

And when you do, please say hello from us.

Gift ideas:

Single rose

Picture frame

Fancy balloon

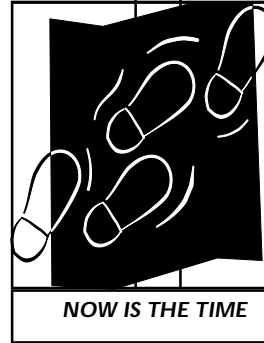
Brownies or cookies

CD movie/TV series

Warm throw

Casserole dinner

**AND ALWAYS HIGH ON THE LIST IS CHOCOLATES!!++**



# Suggested Community Security Actions

## Suspicious Person

- Record description (dress, hair color, sex, race, height)
- Phone neighbors in case this might be a hired worker
- Look for a vehicle; note license plate
- Never confront a person
- Call 911

## Suspicious Vehicle

- Record description of make, color, style (SUV, truck, van, 3/4 door)
- Photograph w/o being seen



*'Better to call 911 than not to call' Sherriff*

## Intruder in Your Home

- Avoid confrontation
- Lock yourself in a room with a telephone
- Call 911 and calmly state name, address, number of people in the house.

(Source: Chatham County Sherriff's Dept)

# Lessons Learned the Hard Way

## Janet's Comments:

Mother was in horrible pain due to a collapsed spine for which a local Pain Clinic prescribed pain patches at the cost of \$1000/month.

She never really had relief but she wore those patches religiously and took other

strong medications as well.

When hospice came, their first comment was "Those won't work because she has no fat on her body! She needs morphine." I was furious. Why did the doctors not give her morphine? Were they worried about addiction at 87? I hope not. She

asked for it, begged and wept for it.

My lesson is that one can never do enough research, ask too many questions or be too informed.

I regret not being a better more aggressive advocate.++

## The Doctor Visit

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### PREPARING IN ADVANCE

Meetings with the doctor require advance preparation.

We assume that the doctor will ask all the right questions but it is best to take control of the visit.

Start by writing a health journal including:

- unusual symptoms or "feelings" and relate them to a date, time or medications if you can;
- all prescriptions, over the counter medications, vitamins, supplements and frequency.

### TO THE DOCTOR

Organize and prepare for the visit the day before:

- place insurance information and all medications in a bag ready to take to the doctor;
- review the health journal you have been keeping and look for patterns;
- create a list of questions;
- include drug interactions and new drugs you might try;
- ask about specialists you might see and be firm with your requests.

"The best and most beautiful things in life cannot be seen, not touched, but are felt in the heart." Helen Keller

### BRING HOME

-a printed copy of all tests, prescription renewals, referrals to doctors and a scheduled follow-up appointment.

**MOST IMPORTANT: TAKE SOMEONE WITH YOU WHO CAN TAKE NOTES.++**

## Elder Fraud and Scams - Advice to Families

The elderly are high targets for fraud and scams which is estimated to be reaching an estimated \$40 billion. (AARP)

Families should watch out for extra junk mail offering free trips, prizes and sweepstakes; checks written to unknown companies; telephone calls from strangers, charities asking for donations or

survey takers.

In addition there are Internet "auctions", foreign lotteries, requests for credit card and Social Security information from "banks".

As difficult as it is, family members have to emphasize that the nicest people may not be who they seem. Register with the Do No Call

Registry; ask someone to help sort mail; place valuables in a safety deposit box; set up bill payment by direct withdrawal. Have someone check each monthly bank and credit card statement for unusual charges. Be extra vigilant. Growing old is often a return of innocence.++

## Reading Corner - Looking Back "The Good Old Days"

I came across the most wonderful "must have" gift magazine in the new cancer center.

The title of the magazine is: "Looking Back, Sharing Sweet Memories of Days Gone By". At first I didn't pick it up but then I decided to take a look and boy am I glad I did. It has old fashioned recipes, personal childhood stories to warm our hearts.

Karla Cooper writes about saving change in the little Liberty Bell Bank passed on by "Mom and Uncle Barney" in the '30s". It was a big event to deposit the change in "her" account as she began her first lessons in saving at the huge old-fashioned building with a "real" elevator. The first McDonald's opened in her town,

another memory.

This is a great gift for any age, but especially someone who lived these times. Don't miss out on this one. To order:

Good Old Days, PO Box 9008  
Big Sandy TX 75755-9879  
Lookingbackmagazine.com

## Carolina Home Stay

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## CHS Home Management - What is it?

Often times, seniors or individuals living alone will think they are in need of placement in an assisted living facility when all they need is help with "Home Management".

It has been demonstrated that seniors and individuals living alone who have assistance in managing their home may remain in their home and community much longer. The benefits include maintaining community ties and friendships, continuing personal preferences and patterns and living a more dignified and fulfilling life. Best of all family members are provided with peace of mind.

Visits are tailored for each individual depending on the situation and a check list is developed which is reviewed during each call and can be emailed to family members.

These include: Lights working and sufficient for safety; Refrigerator stocked with appropriate foods that are not spoiled; Kitchen and utensils clean and sanitary; Mail organized and bills payment process in order; Windows and doors locked and working; Home uncluttered for safety; Laundry attended to; Supplies for all needs; Visible water leaks; Things stored properly within easy reach to avoid stepstool use; Thermostat set correctly; Filters changed; Garbage removal and more according to each household.

### HOME MANAGEMENT PROCESS and SERVICES

- 1) Consultation to develop checklist
- 2) Weekly in-home visit to go over checklist
- 2) After checklist, additional non-CaringFriend services may be added (organizing, cleaning, shopping, errands)
- 3) In some cases a distant family may want only one visit per month with a follow-up report based on the checklist

For information,

Contact Lisa Jacobs, Carolina Home Stay,

919-542-5151

## Financial - Resource

Financial planning and risk-adjusted asset management is important at every stage of life and no more crucial as one ages and in these economic times.

Our entire family has depended upon the guidance of Carla Libertore, CFM, VP and Financial Advisor in the Cary office of Merrill Lynch. Due to her wise and caring advice, we did not suffer during the recent downturn.

It is essential that your financial advisor listens to your goals and puts an investment strategy in place which meets them. A formal review should take place at least once a year, with ongoing quarterly discussions. It is both a professional and a personal relationship. Never be complacent. Pay attention and even consider a second opinion.++

Janet's comment: Thanks Carla!

## Hiring A Caregiver - Resources

The decision to seek outside help when taking care of someone on a day to day basis or a distance is not a sign of weakness. It is a huge step to ensuring that your loved one gets the best attention and you are also taking care of yourself. This is not a journey

to make alone. There are resources available on the Internet and in your community. We will highlight them in future newsletters. Here are a few on the Internet: AARP.org; Homecarefiles.org; Strengthforcaring.com and a

### FREE iPhone APP:

Care Connector which tracks critical information; organizes information; tracks meds and doctor appointments; takes notes and photos for a journal and puts you in touch with others.++