



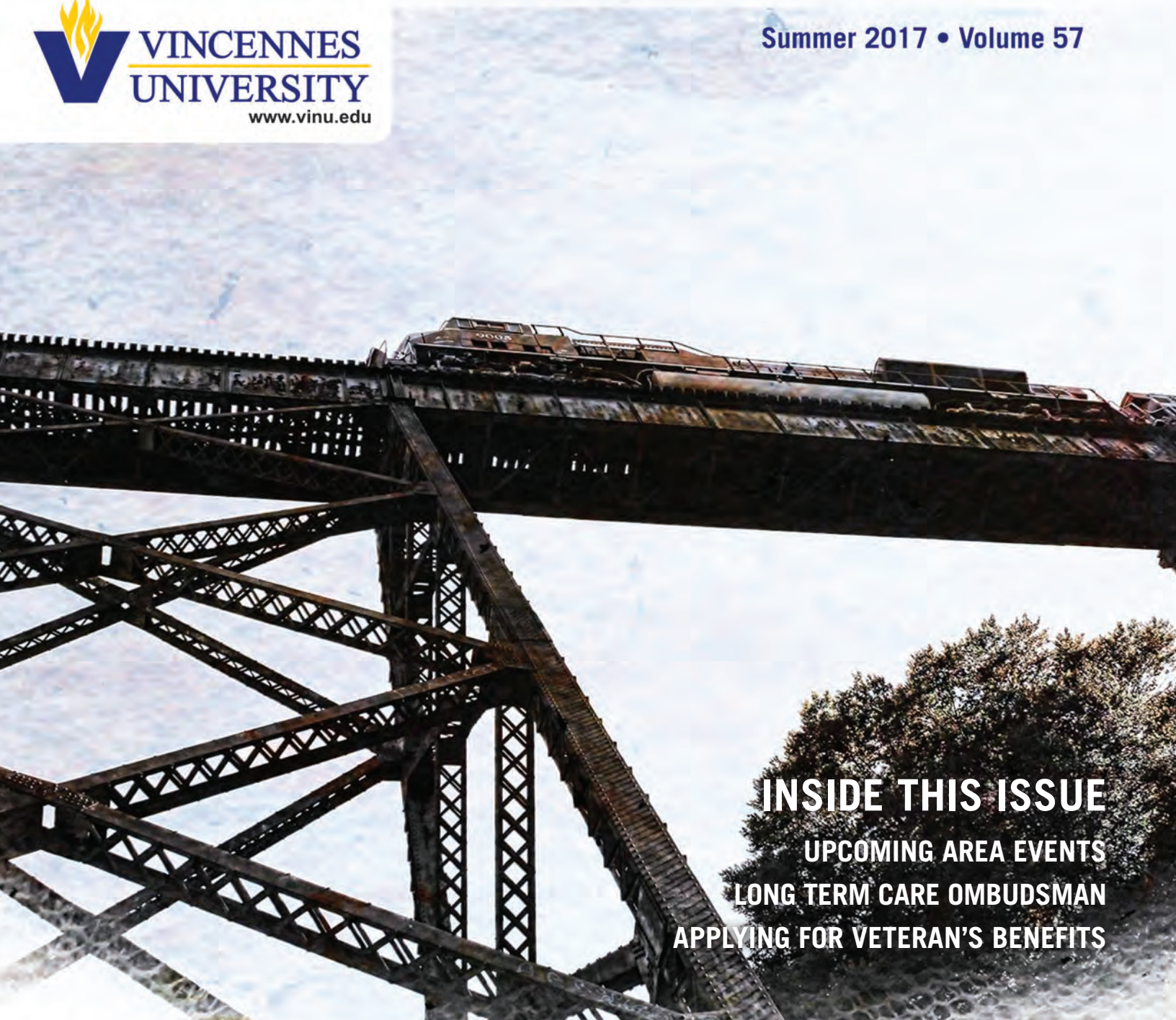
# Generations

Area 13 Agency On Aging & Disability

A member of the  connect Alliance.



Summer 2017 • Volume 57



## INSIDE THIS ISSUE

UPCOMING AREA EVENTS  
LONG TERM CARE OMBUDSMAN  
APPLYING FOR VETERAN'S BENEFITS



# DAYSON HEART CENTER



**Philip Bacidore, DO**  
Interventional Cardiology

**Elizabeth Ashworth, MD**  
Vascular / Thoracic Surgery

**Philip Watson, DO**  
Interventional Cardiology  
& Pulmonology

**Vikash Khurana, MD**  
Interventional Cardiology

When it comes to expert heart, vascular and thoracic care, our Good Samaritan Dayson Heart Center team is here for you with the best treatment and care available - right in your own back yard. Our highly-skilled, compassionate physicians offer a full array of diagnostic and interventional cardiology services, as well as vascular and thoracic surgery.



**Good Samaritan**  
Dayson Heart Center

812-885-3243  
[gshvin.org/daysonheartcenter](http://gshvin.org/daysonheartcenter)



# Generations

## Area 13 Agency On Aging & Disability

A member of the  INconnect Alliance.

Generations, affiliated with Vincennes University, is a not-for-profit agency which serves older adults, individuals with disabilities of all ages and caregivers in the counties of Daviess, Dubois, Greene, Knox, Martin and Pike, without regard to race, national origin, sex, age, religion, disability, and/or sexual orientation by providing resources that foster personal independence while assuring individual dignity and an enhanced quality of life.

## TABLE OF CONTENTS

### ARTICLES OF INTEREST

- 5 Long Term Care Ombudsman
- 15 Get Outside! Gardening for Seniors

### CAREGIVER

- 20 How to Feel Empowered as a Caregiver

### FRAUD/LEGAL

- 10 10 Ways to Protect Yourself from ID Theft
- 21 Avoiding Probate is Easy - But Not Always Wise

### HEALTH

- 3 Benefits of Exercise
- 12 Treatment Options for Cataracts
- 17 Symptoms of Tick-borne Illnesses
- 19 Heat Stress in Older Adults

### UPCOMING AREA EVENTS

- 3 Generations' Upcoming Fit & 50+ Events
- 9 Dubois County Healthy State of Mind
- 9 Generations' Caregiver Event

### VETERANS

- 8 Applying for Veteran's Benefits - Tips for Caregivers and Spouses

### GENERATIONS

- 2 Letter from Generations' Executive Director
- 4 Generations Receives RSVP Grant Funding
- 4 Generations' Leaders Speak at National Conference
- 17 Generations' Advisory Council Members

Generations Magazine is published by Vincennes University's Community Services/GENERATIONS.

Unauthorized reproduction in any manner is strictly prohibited.

Generations Magazine is published three times a year for older adults in Daviess, Dubois, Greene, Knox, Martin and Pike counties.

Please send all communications to: GENERATIONS, c/o Brenda Hancock, P.O. Box 314, Vincennes, IN 47591 or [bhancock@vinu.edu](mailto:bhancock@vinu.edu).

To report a change of address or to be removed from our magazine mailing list, call 1-800-742-9002 or email [generations@vinu.edu](mailto:generations@vinu.edu).

Printed by Ewing Printing • [www.ewingprinting.com](http://www.ewingprinting.com) • Vincennes, IN

*About the Cover: Photo of Tulip Trestle located near Bloomfield in beautiful Greene County, IN.  
Special thanks to Brenda Osmon of Tuff Osmon Photography for the cover photo.*

# *Letter from Generations' Executive Director*

---

The need for accurate and complete information about long-term care options and services for older adults in our community is increasing as a result of our aging population. Hoosier seniors and their families should have the ability to make informed choices about how and where they receive support and services and how best to pay for those supports and services. Regardless of their financial resources, older Hoosiers are entitled to ask questions, receive information and make the choices that best meet their individual needs and preferences.

Frequently, older Hoosiers and their families need this information when they are in or near a crisis situation. As a result, they are more likely to make decisions based on limited information and believe that their only option is a nursing home.

Going to a nursing home may be the best choice for some individuals. They can be excellent places to recuperate from an illness or rehabilitate from a surgery. Nursing homes are not the only option for long-term care though. Many people would prefer to live as independently as possible, with their families and in their communities, for as long as they are able to safely do so. However, families frequently have no idea where to turn to learn how to make this possible and the default is to nursing facility placement.

Since 2008, our state has had a network of aging and disability resource centers dedicated to providing older Hoosiers and their families information about long-term care options and services. Options counselors at the ADRCs support elders and their families in identifying their preferences, needs and personal resources, and the options available to them. Individuals are then better equipped to make informed decisions about how and where they want to have their long-term care needs met. This network has been called one of the best kept secrets in Indiana.

The ADRC network and the Division of Aging, within Indiana's Family & Social Services Administration, have embarked on a collaborative effort to

bring this network to light. This network of valuable local resources is now known as the INconnect Alliance. The Alliance is the statewide access point for persons who have questions about long-term services and supports for themselves or for their loved ones. Generations is now a member of the INconnect Alliance.

Information about the INconnect Alliance can be found at [www.INconnectAlliance.org](http://www.INconnectAlliance.org). You can also call 1-800-713-9023. Both the website and the toll-free telephone number will help you locate the Alliance member nearest you or your loved one. We have begun to promote the INconnect Alliance within our communities and with health care providers throughout the state.

Even under challenging circumstances, Hoosier seniors and their families deserve access to consistent, high-quality information. Our goal is to remove the barriers where they exist and promote access to such information. We look forward to continuing our efforts to ensure that older Hoosiers and their families are able to easily access the resources that they need to make more informed choices and maximize their independence for as long as possible.



***Laura Holscher***

A handwritten signature in dark ink, appearing to read 'Laura Holscher'.

Laura Holscher  
Executive Director, Generations



# Benefits of Exercise

*Benefits for Everyday Life*  
National Institute of Health/  
[nihseniorhealth.gov](http://nihseniorhealth.gov)

## Staying Strong, Fit, and Independent

Exercise and physical activity are great ways to have fun, be with friends and family, and enjoy the outdoors. But regular exercise and physical activity can also have a direct impact on your everyday life. The benefits they provide can help you stay strong and fit enough to perform your daily activities, get around, and maintain your independence.

## Four Types of Exercises to Try

Older adults who are inactive lose ground in four areas that are important for staying healthy and independent:

- endurance • strength
- balance • flexibility

Research suggests that you can maintain or at least partially restore these four areas through exercise and physical activity and that doing so improves fitness.

For example, increasing your endurance will make it easier for you to walk farther, faster, and uphill. Strengthening your muscles will make you stronger. Improving your balance can help your sense of body control, and increasing flexibility helps keep your body limber and flexible.

The goal is to be creative and choose from each of the four types – endurance, strength, balance, and flexibility. Mixing it up will help you reap the benefits of each type of exercise, as well as reduce the risk for injury.

## How Increased Endurance Helps You

Endurance, or aerobic, activities like brisk walking or swimming increase your breathing and heart

rate and improve the health of your heart, lungs and circulatory system. They can make it easier for you to push your grandchildren on the swings, vacuum, work in the garden, rake leaves or play a sport.

## How Increased Muscle Strength Helps You

Strength exercises like lifting weights and using resistance bands can increase muscle strength. Lower-body strength exercises also will improve your balance. Increased muscle strength can maintain your ability to climb stairs, carry groceries, open jars, carry a full laundry basket from the basement to the second floor, carry your smaller grandchildren or lift bags of mulch in the garden.

Learn how exercise can help keep your bones strong. See “Exercise and Osteoporosis” from Go4Life®, the exercise and physical activity campaign from the National Institute on Aging.

## How Good Balance Helps You

Balance exercises like tai chi can improve your ability to control and maintain your body's position, whether you are moving or still. Good balance is important to help prevent falls and avoid the disability that may result from falling. Improving your balance can help you prevent falls, stand on tiptoe to reach something on the top shelf, walk up and down the stairs or walk on an uneven sidewalk without falling.

## How Being Flexible Helps You

Flexibility, or stretching, exercises can help your body stay flexible and limber, which gives you more freedom of movement for your regular physical activity as well

**Continued on Page 6**

## Generations' Upcoming Fit & 50+ Events

Did you know that adults need 150 minutes of physical activity each week? It improves health, mood and overall quality of life. And...it can be fun!!

Generations, in partnership with Vincennes Parks & Rec Dept, the Vincennes YMCA, Creole Lanes, Bicknell Country Club and Zumba will be sponsoring several area events throughout the summer and fall that help to promote fun and healthy family activities for little or no cost to adults 50+. These events are designed to promote health while having fun with the child, or children in your life.

### SCHEDULED EVENTS INCLUDE:

- **Rainbow Beach** - \$1 a piece entry for 50+ and child – weekends through Labor Day

### FUTURE EVENTS INCLUDE:

- **Bicknell Country Club** – Sept. 14th golf outing from 6 – 8 pm; 50+ adult and guest golf 9 holes with cart, complimentary goodie bag and a chance to win prizes; cost is \$30 for two golfers. Call 800-742-9002 to register.
- **Creole Lanes** – Oct 24th, 6 – 8 pm; 50+ adult and guest bowl for \$10.
- **Zumba®** classes with Tricia Trent (Gold, and toning, too) - first class free, call 812-890-1139 for more information.
- **And more events being announced in September!!**

# Generations Receives RSVP Grant Funding

Generations is pleased to announce that it has been selected by the Corporation for National and Community Service to receive Senior Corps RSVP funding to support senior volunteer services in our service areas of Greene and Knox counties beginning September 1, 2017. Generations was 1 of 50 communities nationwide to be selected to receive this funding. These grants have been awarded to non-profits and community agencies in an effort to expand RSVP's presence in areas previously unserved by Senior Corps RSVP programs and will run on a three-year grant cycle.

Established in 1971, RSVP engages Americans age 55 and older in citizen service. Volunteers are not only an asset to their community, they also reap benefits from the actual "act" of volunteering. Research shows a positive link between volunteering and improved brain health. It also reduces depression, chronic pain, stress, risk of disease and social isolation while increasing physical fitness, mental functionality, sense of purpose, social connection and longevity.

It is our mission at Generations to offer older

adults, individuals with disabilities and caregivers options for a better quality of life. The Senior Corps RSVP funding fits perfectly with our mission; it will allow Generations the opportunity to provide volunteer activities to help keep older adults active and engaged in their community. In addition, the community will benefit from the service projects that the volunteers participate in. The goal for this program is to have a minimum of 75 unduplicated volunteers, ages 55 and older, by the end of the three-year grant period.

Laura A. Holscher, Executive Director of Vincennes University's Generations Area 13 Agency on Aging and Disability has this to say, "Generations has over 35 years of experience with its volunteer programs. We are happy to provide volunteer activities that are specific to our communities' older adults, while also providing volunteer activities to all ages in an effort to bridge the generation gap. We look forward to the additional opportunities that the Senior Corps RSVP funding will provide for our 55+ population."

For more information on how you can become a volunteer, please call Generations at 1-800-742-9002.

## Generations' Leaders Speak on Innovative Nutrition Services at National Conference

Stacey Kahre, Director of Operations for Generations – Area 13 Agency on Aging and Disability, presented a workshop at the n4a (National Association of Area Agencies on Aging) 42nd Annual Tradeshow and Conference in Savannah, GA on July 31, 2017. She was joined by Laura Holscher, Executive Director of Generations and Assistant Vice President of Vincennes University Community Services in Vincennes, IN. Kahre and Holscher addressed Area Agencies on Aging from around the country on how to develop local partnerships with area long-term care facilities, hospitals, and others to ensure that the nutritional needs of home bound aged and disabled individuals in the community are being met. Generations has developed successful partnerships with several local facilities/agencies to provide nutritious hot meals to clients within certain geographic areas. The agency continues to work toward additional partnerships to expand the hot meals service areas. Nutrition services are a critical component of home and community-based services. Often, the nutrition component is key in keeping people living in their homes and communities. Many states and AAAs have been faced with budget cuts, staffing issues and increased competition making it more difficult to meet the demand and needs for services. Kahre and Holscher shared successes, challenges, tips and tools to replicate what has been accomplished at Area 13. For more information on Generations' nutrition program, please contact 800-742-9002.



# LONG TERM CARE OMBUDSMAN

*Family and Social Services Administration  
In.gov/fssa*

The Indiana Long Term Care Ombudsman Program is a federal and state funded program that provides advocacy and related services for consumers of congregate long term care services, regardless of age or payer source. Congregate settings include nursing facilities, residential care facilities, assisted living facilities, adult foster care homes and county operated residential care facilities.

The mission of the Long Term Care Ombudsman Program is to improve the quality of life and care for residents of long term care facilities. That mission is accomplished through investigation and resolution of individual complaints, consumer education designed to inform and empower consumers, system advocacy which includes legislation and public policy activities, promotion of community involvement in long term care, and other activities designed to improve long term care delivery and oversight.

## Contact the State Long Term Care Ombudsman

Office of the Long Term Care Ombudsman

402 West Washington Street, Room W451

Post Office Box 7083, MS 27

Indianapolis, Indiana 46207-7083

Phone: 1-800-622-4484 or 317-232-7134

Email: LongTermCareOmbudsman@fssa.IN.gov

There are 22 certified local and numerous volunteer Ombudsmen who are representatives of the Office of the State Long Term Care Ombudsman which is located in the Division of Aging. These representatives operate out of 17 local offices across the state. Anyone may contact the Ombudsman program on behalf of a long term care consumer, but Ombudsmen are guided in their actions by the individual receiving direct service. There is no charge for Ombudsman services. The names of persons contacting Ombudsmen and the information they provide is confidential.

## What does the Ombudsman do?

- Receives, investigates, and attempts to resolve problems or complaints affecting residents of long term care facilities.
- Answers questions and provides information and referrals about long term care related services, including alternatives to nursing home care and how to choose a nursing home.

Continued on Page 7



**Guardian Angel  
Home Health Care, Inc.**  
"Your Care is Our Business"

- Skilled Nursing
- Home Health Aides
- Physical Therapy
- Occupational Therapy

**Serving Knox County and Surrounding Counties**

11617 E. State Rd. 67 Bicknell, IN  
KnoxCountyHomeCare.com

**(812) 735-2811 or Toll Free (800) 474-4300**

**Guardian Angel  
Personal Services, Inc.**  
"We Fill the GAPS"

- Transportation
- Homemaking
- Meal Preparation
- Grocery Shopping  
& More!



*When you need us, we're here*

Smaller communities with individualized programming, resident directed schedules, independence in decision making, buffet dining, and superior restorative services are just a few reasons for selecting Glenburn Home when your loved one needs 24 hour care.

*Serving our friends & neighbors for 70 years*

**Glenburn Home**

618 W. Glenburn Road • Linton, Indiana • 812-847-2221



## Benefits of Exercise

**Continued from Page 3**  
as for your everyday activities. Stretching exercises can improve your flexibility but will not improve your endurance or strength.

Improving your flexibility makes it easier for you to look over your shoulder to see what's behind you as you back the car out of the driveway, make the bed, bend over to tie your shoes, reach for a food item on a

kitchen shelf, pull a sweater on over your head or swing a golf club.

For more on everyday benefits, see "Real-Life Benefits of Exercise and Physical Activity" from Go4Life®, the exercise and physical activity campaign from the National Institute on Aging.

### **It's Never Too Late to Start**

Exercise and physical activity

can have a positive effect on your everyday life. Even if you think you're too old or too out of shape to exercise, becoming active on a regular basis will give you more energy and the ability to do things more easily, faster, and for longer than before. If you're already active, keep up the good work. If you don't exercise now, it's never too late to start.



812-847-2281

Greene County General Hospital has been providing high-quality health care close to home for more than 100 years. Our Home Healthcare is a proud provider of Generations waived homemaker and attendant services, available in Greene, Clay, Owen, Knox, Sullivan and Daviess Counties. We provide personalized care ranging from skilled nursing to therapy and support services for most insurance carriers and Medicare.

**Call us today and let our family take care of yours.**



[GreeneCountyHospital.com](http://GreeneCountyHospital.com)



812-847-9496  
[gchhc@mygcgh.org](mailto:gchhc@mygcgh.org)



# LONG TERM CARE OMBUDSMAN

Continued from Page 5

- Promotes resident, family, and community involvement in long term care.
- Promotes community education and awareness of the needs of residents.
- Coordinates efforts with other agencies and organizations concerned with long term care.
- Identifies issues and problem areas in long term care and recommend needed changes.

## Rights of Long Term Care facility residents:

When a person moves into a long term care facility they retain all their rights as a private citizen, plus, under federal and state law, they gain numerous other rights as a resident of the facility. Some of these rights, in abbreviated form, are listed below:

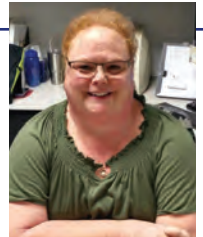
- Right to be informed about and exercise their rights
- Right to know about services and financial charges
- Right to participate in planning their care and treatment
- Right to refuse treatment
- Right to confidentiality of records
- Right to privacy
- Right to control their finances
- Right to freedom from abuse, neglect, and exploitation
- Right to freedom from chemical and physical restraints
- Right to express grievances without fear of retaliation

- Rights pertaining to admissions, transfers, and discharges, including the right to appeal
- Right to communicate freely with persons of their choice

## Who can contact the Ombudsman?

- Residents or potential residents of long term care facilities
- Relatives or friends of long term care residents
- Long term care administrators and employees
- Representatives of agencies and professional groups
- Members of community groups or citizens interested in improving long term care
- ANYONE!

*Ann Cardinal is the local Ombudsman to Area 13. She provides services in Daviess, Dubois, Greene, Knox, Martin and Pike Counties. If you have questions or concerns regarding any of the items referred to in this article, you may contact her at (812)888-5158.*



## HOME SWEET HOME CARE



- Attendant Care
- Homemaker
- Companion Care

**877-281-5777**



**STAY CONNECTED  
STAY INDEPENDENT**

### YMCA BETTYE J. MCCORMICK SENIOR CENTER

A caring place for seniors to meet new friends, enjoy an affordable, nutritious lunch, and continue living their lives to the fullest.

Open Monday-Friday  
8:00 a.m. – 4:00 p.m.

**FREE** transportation provided  
by YMCA VanGo.

**ADULT DAY SERVICES ARE  
ALSO AVAILABLE.**

2009 Prospect Avenue, Vincennes  
812.882.2285 [vincennesymca.org](http://vincennesymca.org)



# Applying for Veterans Benefits: Tips for Caregivers and Spouses



BY ANNE-MARIE BOTEK from *AgingCare.com*

## “What are the VA benefits for veterans and their caregivers, and how do I know if my loved one is eligible?”

Believe it or not, this is the most common question caregivers ask Debbie Burak, founder of [veteranaid.org](http://veteranaid.org), about applying for veterans benefits. As the daughter of a WWII veteran, Burak is intimately familiar with the challenges that caregivers face when dealing with the VA. For nine years, she looked after parents who never had enough money to pay for their care needs. It was only after years of scraping together every dollar they could find that Burak discovered her parents had been entitled to approximately \$165,000 in VA benefits that they'd never received.

“I’ll never forget the expression on Mom’s face when she realized the money she desperately needed was never going to come,” Burak laments. The experience, as devastating as it was, inspired her to advocate for aging and

ailing veterans, and to create website that provides information for veterans and their caregivers.

Eligibility may be the primary concern for many caregivers, but there are several other areas of confusion and misinformation that could significantly impact the finances of people seeking to obtain Veterans benefits:

### The VA Doesn’t Recognize Power of Attorney (POA)

“A POA is worthless to the VA,” says Burak. “It has no standing, no merit.” This revelation often comes as a shock to caregivers who are used to hearing about the necessity of getting a POA as part of planning ahead for elderly care. In order to manage a legally incompetent veteran’s financial affairs, an individual must be officially appointed as the veteran’s fiduciary, according to Burak.

### You Can Expedite a VA Application

The VA has specific rules in place to expedite the applications of people age 90 and older. If your loved one is in this age group, make sure that the VA office that’s handling their application is aware of this.

### You Don’t Have to Be Ill to Qualify for Aid & Attendance

One little-known element of the VA program is that when a veteran turns 65 they are considered 100 percent disabled in the eyes of the VA. This means that they could be eligible for the lowest level of Aid & Attendance assistance, even if they have no major health conditions.

**ELDER'S Journey HOME CARE**

Because every journey needs a guide.

Our mission is simple...to provide quality and dependable care for clients and their families.

**Skilled Nursing** **Certified Home Health Aide** **Geriatric Case Management**

We also assist clients with:

- Stroke
- Heart Disease
- Alzheimer's/Dementia
- Wound Care
- Congestive Heart Failure
- Diabetic Care
- Medication Management

**BLOOMINGTON**  
4211 E 3rd Street  
Bloomington, IN 47401  
p: (812) 334-2389

**COLUMBUS**  
3136 N National Road, Suite H  
Columbus, IN 47201  
p: 812.375-0225

[www.eldersjourney.org](http://www.eldersjourney.org)



## Annual Event to Offer Inspiration to Older Adults and Caregivers

The Dubois County Public Health Partnership's 8th annual Healthy State of Mind event will be held on September 12th, 2017 at the Huntingburg Event Center from 9 a.m. to 2:30 p.m. This event will offer information and inspiration for adults and caregivers to improve their physical, mental and social fitness. Doors will open at 8:30 a.m.

Topics include Choosing Life and Growing Gracefully, Scams and Fraud, Safety in the Home, Advance Care Planning and Faith Community Nursing. Registration is \$10 and must be made in advance by calling the Older Americans Center by September 6th at 812-482-4455. Lunch is included and will be catered by Meyer.

Sponsoring agencies include: Dubois County Public Health Partnership, Memorial Hospital and Health Care Center, TRI-CAP RSVP, Older Americans – Arnold F. Habig Community Center, Dubois County, Generations, Crisis Connection and the Dubois County Health Department.

If you wish to be a vendor or would like additional information concerning the event, please contact Donna Oeding at the Dubois County Health Department at 812-481-7050.

## Don't Miss Generations' Caregiver Event

*Coming in November!!*

Are you a caregiver who is interested in knowing more about what services might be available to help you to provide the best care that you can, while also learning about how to make sure that you are taking care of yourself? Please join us at our Caregiver Connection event on November 1st, 2017 from 9 a.m. to 1 p.m. in the Fort Sackville Room at the Vincennes University Beckes Student Union, 1101 N. 2nd St, Vincennes, IN. This a FREE event!! The event is open to the public, however, you must register to attend. Presentations will include speakers from the Veteran's Administration, AARP, Mom's Meals, Indiana Legal Services, as well as a presentation on Advance Care Planning. Lunch will be provided. To register, please contact Linda Yochum at 812-888-5880 or 800-742-9002.

*\*If you are a vendor and would like to reserve table/booth space for \$25 at this event, please contact Cindi Holloway for more information at 812-888-4267.*



**KETCHAM**  
MEMORIAL CENTER

## Restoring Strength, Renewing You!

**ALL AGES OUTPATIENT THERAPY & SHORT-TERM REHABILITATION**



We accept Medicare and most private insurance providers. Our staff is available to verify and explain your insurance benefits.

**Ketcham Memorial Center is proud to offer our community state-of-the-art short-term and outpatient rehabilitation services to those recovering from illness or injury.**

**Our therapy and wellness center is available to all ages and open 7 days a week.**

### Specialized Treatments Include:

- Joint Replacements
- Chronic Pain
- Post-Surgical
- Stroke Recovery
- Back & Neck Pain
- Neurological Conditions
- Orthopedic Conditions
- Sports or On-the-Job Injuries
- Workman's Comp

**601 E. Race Street  
Odon, Indiana 47562**

Kathy Wittmer, Administrator

**Call 812-636-4920 or Visit [www.ketchammemorial.com](http://www.ketchammemorial.com)**

# 10 Ways to Protect Yourself From ID Theft

## One of the most pervasive crimes is easiest to protect against

aarp.org

With someone's identity stolen every two seconds, identity theft is one of the most pervasive crimes in the world. But it's also one of the easiest to protect against. AARP Fraud Watch Network Ambassador and expert Frank Abagnale offers 10 easy steps to help beat identity thieves:

1. Lock your mailbox. If yours doesn't lock, you can buy a lockable mailbox starting at around \$40.
2. Leave nothing of value in your parked car to tempt identity thieves. This means your wallet, laptop and mobile device.
3. Don't just toss your sensitive documents in the trash or recycling bin – shred them first.
4. Use a micro-cut shredder – the kind that shreds documents into confetti – to destroy your sensitive documents. Micro-cut shredders cost around \$30.
5. Secure your smartphone with a password. An AARP survey found that more than a quarter of adults with smartphones fail to protect them with a password. When you set your password, avoid those that would be easy to guess, like birthdates, kids' names, pet names or numbers in a sequence (1,2,3,4).
6. Secure your computer by regularly changing passwords to reduce the risk of online identity theft. Experts suggest changing passwords at least every three months. Consider creating a passphrase – something easy to remember but hard to crack. For example, take the slogan "Just do it!" Take out the spaces, change the "o" to a zero and the "i" to a one, and you have "Justd01t!"
7. Don't share your Social Security number



Your motivation is a purpose-filled life.  
Our motivation is helping you achieve it.

Call today for more information about  
the family-first services we provide.



[www.BrooksideVillage.us](http://www.BrooksideVillage.us)

812-634-7750  
1111 Church Ave.  
Jasper, IN 47546



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

812-659-1440  
2417 S. 800 W.  
Lyons, IN 47443

**FAMILY-FIRST SENIOR LIVING FROM CARDON**

ASSISTED LIVING • REHABILITATION • LONG TERM CARE



**WB Compliance Packaging**  
makes your medication routine easy.



connect with us

**Having trouble keeping up with  
your medications? Try WB Compliance Packaging**

Vincennes – 1216 Washington Ave.

812-882-1800

Washington – 10 Williams Bros. Dr.

812-254-2497

Loogootee – 104 E. Broadway St.

812-295-4370

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



unnecessarily. Only share it for tax reasons, obtaining credit, and to verify employment. And don't carry your Medicare card unless you are on your way to a health care appointment. Instead, make a copy and black out all but the last four digits. This is enough information for a provider to get started in case of emergency.

8. Use a gel pen to write out checks. Mail thieves can wash off ballpoint pen and rewrite the check.
9. Use strong passwords to protect financial accounts. Consider a passphrase rather than just a passcode or password.

10. Don't give out personal information over the phone, over the internet or through regular mail unless you initiated that contact. If you receive a communication by someone claiming to be your financial institution, don't respond. Instead, contact the institution with a number you know to be correct.



## CONGRATULATIONS to the staff of



For achieving a **Five Star Quality Rating** from the Centers for Medicare and Medicaid Services (CMS). Thank you for the excellent care provided to our residents and for making GentleCare, Vincennes' only Five Star facility.

*It's All About the Care*

For more information, visit  
CMS's Nursing Home Compare website  
[www.medicare.gov/NHCompare](http://www.medicare.gov/NHCompare)

1202 SOUTH 16TH STREET • VINCENNES, IN 47591  
(812) 882-8292 • [WeAreGentleCare.com](http://WeAreGentleCare.com)

Ratings determined by the Centers for  
Medicare & Medicaid Services (CMS)



# Adaptive

Your Home. Your Health. Your Care.

**"Proudly serving Southern Indiana"**

Jasper Commons  
671 3rd Avenue, Suite A3  
Jasper, IN 47546

**(812) 482-3899**

*A Different Take On Home Care.  
Come See The Adaptive Difference.*

VETERAN AND LOCALLY OWNED

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

# Treatment Options For Cataracts

Courtesy: National Eye Institutes of Health (NEI/NIH)

*This information was developed by the National Eye Institute to help patients and their families search for general information about cataracts. An eye care professional who has examined the patient's eyes and is familiar with his or her medical history is the best person to answer specific questions.*

## How is a cataract treated?

The symptoms of early cataract may be improved with new eyeglasses, brighter lighting, anti-glare sunglasses, or magnifying lenses. If these measures do not help, surgery is the only effective treatment. Surgery involves removing the cloudy lens and replacing it with an artificial lens.

**A cataract needs to be removed only when vision loss interferes with your everyday activities, such as driving, reading, or watching TV.** You and your eye care professional can make this decision together. Once you understand the benefits and risks of surgery, you can make an informed decision about whether cataract surgery is right for you. In most cases, delaying cataract surgery will

not cause long-term damage to your eye or make the surgery more difficult. You do not have to rush into surgery.

Sometimes a cataract should be removed even if it does not cause problems with your vision. For example, a cataract should be removed if it prevents examination or treatment of another eye problem, such as age-related macular degeneration or diabetic retinopathy.

If you choose surgery, your eye care professional may refer you to a specialist to remove the cataract.

If you have cataracts in both eyes that require surgery, the surgery will be performed on each eye at separate times, usually four weeks apart.

## Is cataract surgery effective?

Cataract removal is one of the most common operations performed in the United States. It also is one of the safest and most effective types of surgery. In about 90 percent of cases, people who have cataract surgery have better vision afterward.

## What are the risks of cataract surgery?

As with any surgery, cataract surgery poses risks, such as infection and bleeding. Before cataract surgery, your doctor may ask you to temporarily stop taking certain medications that increase the risk of bleeding during surgery. After surgery, you must keep your eye clean, wash your hands before touching your eye, and use the prescribed medications to help minimize the risk of infection. Serious infection can result in loss of vision.

Cataract surgery slightly increases your risk of retinal detachment. Other eye disorders, such as high myopia (nearsightedness), can further increase your risk of retinal detachment after cataract surgery. One sign of a retinal detachment is a sudden increase in flashes or floaters. Floaters are little “cobwebs” or specks that seem to float about in your field of vision. If you notice a sudden increase in floaters or flashes, see an eye care professional immediately. **A retinal detachment is a medical emergency.** If necessary, go to an emergency service or hospital. Your eye must be examined by an eye surgeon as soon as possible. **A retinal detachment causes no pain.** Early treatment for retinal detachment often can prevent permanent loss of

## We care for the caregivers.

You've made a commitment to providing your loved one with the care they need and deserve.

We stand alongside you with a promise that you'll never be alone on your journey of providing the dignity and comfort of home. With experienced care teams that help solve day-to-day challenges while anticipating what's ahead, we support caregivers like you and help improve the lives of those in need of care.



Learn more and find out if you're eligible.

866-797-2333 | [caregiverhomes.com](https://www.caregiverhomes.com)





vision. The sooner you get treatment, the more likely you will regain good vision. Even if you are treated promptly, some vision may be lost.

Talk to your eye care professional about these risks. Make sure cataract surgery is right for you.

### **What if I have other eye conditions and need cataract surgery?**

Many people who need cataract surgery also have other eye conditions, such as age-related macular degeneration or glaucoma. If you have other eye conditions in addition to cataract, talk with your doctor. Learn about the risks, benefits, alternatives, and expected results of cataract surgery.

### **What happens before surgery?**

A week or two before surgery, your doctor will do some tests. These tests may include measuring the curve of the cornea and the size and shape of your eye. This information helps your doctor choose the right type of intraocular lens (IOL).

You may be asked not to eat or drink anything 12 hours before your surgery.

### **What happens during surgery?**

At the hospital or eye clinic, drops will be put into your eye to dilate the pupil. The area around your eye will be washed and cleansed.

The operation usually lasts less than one hour and is almost painless. Many people choose to stay awake during surgery. Others may need to be put to sleep for a short time. If you are awake, you will have an anesthetic to numb the nerves in and around your eye.

After the operation, a patch may be placed over your eye. You will rest for a while. Your medical team will watch for any problems, such as bleeding. Most people who have cataract surgery can go home the same day. You will need someone to drive you home.

### **What happens after surgery?**

Itching and mild discomfort are normal after cataract surgery. Some fluid discharge is also common. Your eye may be sensitive to light and touch. If you have discomfort, your doctor can suggest treatment. After one or two days, moderate discomfort should disappear.

For a few weeks after surgery, your doctor may ask you to use eye drops to help healing and decrease the risk of infection. Ask your doctor about how to use your eye drops, how often to use them, and what effects they can have. You will need to wear an eye shield or eyeglasses to help protect your eye. Avoid rubbing or pressing on your eye.

When you are home, try not to bend from the waist to pick up objects on the floor. Do not lift any heavy objects. You can walk, climb stairs, and do light household chores.

In most cases, healing will be complete within eight weeks. Your doctor will schedule exams to check on your progress.

### **Can problems develop after surgery?**

Problems after surgery are rare, but they can occur. These problems can include infection, bleeding, inflammation (pain, redness, swelling), loss of vision, double vision, and high or low eye pressure. With prompt medical attention, these problems can usually be treated successfully.

Sometimes the eye tissue that encloses the IOL becomes cloudy and may blur your vision. This condition is called an after-cataract. An after-cataract can develop months or years after cataract surgery.

An after-cataract is treated with a laser. Your doctor uses a laser to make a tiny hole in the eye tissue behind the lens to let light pass through. This outpatient procedure is called a YAG laser capsulotomy. It is painless and rarely results in increased eye pressure or other eye problems. As a precaution, your doctor may give you eye drops to lower your eye pressure before or after the procedure.

### **When will my vision be normal again?**

You can return quickly to many everyday activities, but your vision may be blurry. The healing eye needs time to adjust so that it can focus properly with the other eye, especially if the other eye has a cataract. Ask your doctor when you can resume driving.

**Continued on Page 14**

# Treatment Options For Cataracts

Continued from Page 13

If you received an IOL, you may notice that colors are very bright. The IOL is clear, unlike your natural lens that may have had a yellowish/brownish tint. Within a few months after receiving an IOL, you will become used to improved color vision. Also, when your eye heals, you may need new glasses or contact lenses.

## What can I do if I already have lost some vision from cataract?

If you have lost some vision, speak with your surgeon about options that may help you make the most of your remaining vision.

## What can I do to protect my vision?

Wearing sunglasses and a hat with a brim to block ultraviolet sunlight may help to delay cataract. If you smoke, stop. Researchers also believe good nutrition can help reduce the risk of age-related cataract. They recommend eating

green leafy vegetables, fruit, and other foods with antioxidants.

If you are age 60 or older, you should have a comprehensive dilated eye exam at least once every two years. In addition to cataract, your eye care professional can check for signs of age-related macular degeneration, glaucoma, and other vision disorders. Early treatment for many eye diseases may save your sight.

## What research is being done?

The National Eye Institute is conducting and supporting a number of studies focusing on factors associated with the development of age-related cataract. These studies include:

- The effect of sunlight exposure, which may be associated with an increased risk of cataract.
- Vitamin supplements, which have shown varying results in delaying the progression of cataract.
- Genetic studies, which show promise for better understanding cataract development.

INTRODUCING



# CORE Center

## Chiropractic, Orthopaedic & Rehabilitation Excellence

**Excellence in quality healthcare** has long been a hallmark of Daviess Community Hospital. That same commitment continues with the recent opening of our new CORE Center, conveniently located in downtown Washington.

**Three medical specialties working together as one.** The new CORE Center will be home to the offices of Dr. Marcus Thorne, Dr. Jess Brower, and DCH Outpatient Therapy. Dedicated to chiropractic, orthopaedic and outpatient therapy, this 18,000-square-foot multi-specialty clinic will provide efficient care for those who may need a combination of treatments such as physical therapy and chiropractic or orthopaedics and rehabilitation.

**The primary mission of Daviess Community Hospital** is to ensure that our community has access to excellent coordinated care in a convenient location. The new CORE Center is an integral part of that mission. To learn more or to schedule an appointment, call today!

*For more information, visit [dchosp.org](http://dchosp.org) or call:*  
**812-254-CORE (2673)**



**Convenient Downtown Location!**  
421 East Van Trees and Hwy 57 with covered access and handicapped parking near the entrance.



Daviess  
Community  
Hospital  
[dchosp.org](http://dchosp.org)



# Get Outside! Gardening for Seniors

AMERICAN SENIOR COMMUNITIES

## Benefits of Gardening for Seniors

Gardening offers both physical and mental health benefits to seniors. While you may have some physical limitations, with the right planning and some modifications, you, too, can participate in gardening activities this spring. Gardening can keep you fit and healthy, and can improve your strength, mobility and endurance.

### Some of the physical benefits of gardening for seniors include:

- Increased levels of physical activity. Gardening can actually burn up to 300 calories in one session!
- Helps maintain mobility and flexibility. The movements like lifting, bending, kneeling and digging engage different muscle groups and encourage use of all motor skills.
- Improves hand strength and joint flexibility.
- Can help prevent diseases like osteoporosis.

### Likewise, gardening also offers mental health benefits to seniors like:

- Improves mood and decreases feeling of sadness and depression.
- Lessens social isolation and improves well-being.
- Provides a rewarding experience and a sense of accomplishment to nurture another living thing.
- Promotes relaxation and reduces stress

## Gardening Tips for Seniors

So, how can you get started on a garden of your own? First off, be sure to consult your physician to discuss your current physical abilities or limitations. Once you have a plan in mind of what you'd like to accomplish, use the following tips to ensure a successful gardening endeavor:

- Pace yourself. Change your position or task every 20 to 30 minutes to avoid stiffness and work different muscle groups. Take breaks in the shade when necessary.
- Watch out for sun exposure. Wear sunscreen and a light, long-sleeved shirt and a hat to avoid sunburn.

- Avoid the hottest part of the day. Garden early in the morning or later in the afternoon, and remember to stay hydrated!
- Use ergonomic tools. Use tools that are lighter weight, as well as tools that have more cushioning and longer handles to make tasks easier. The right tools can also help those who suffer from arthritis.
- Prevent falls. Make sure your pathway is clear, level and well-lit to avoid accidents.
- Be comfortable. Have a stable chair and/or table available for comfortable gardening and for taking breaks. Also elevate flower beds, use pots or vertical trellises to avoid excessive pressure on your knees or back.
- Make sure the area is safe and secure. If memory loss is an issue, make sure the garden area is fenced-in and secure to avoid wandering.
- Modify when necessary. Use lower-maintenance plants in your garden for less work throughout the year.

Many American Senior Communities provide gardening areas for residents. So, what are you waiting for? Get outside and enjoy that beautiful weather! Gardening can be therapeutic and should be considered a beneficial outdoor activity for seniors of any age and physical condition. For more information, visit [www.ASCSeniorCare.com](http://www.ASCSeniorCare.com).



Please consider a memorial or tribute donation to Generations as a way to honor a friend or loved one.

With your support, we can continue to provide older adults in our area with the options they need to live and age successfully.

Donations may be sent to:  
Generations, P.O. Box 314, Vincennes, IN 47591

Hometown Hearing, Inc.

2003 Hart Street • Vincennes, IN 47591

(812) 882-2075

www.HometownHearingInc.com



Karin Schmidt, BC-HIS  
Board Certified  
Hearing Instrument Specialist



Tim Schmidt,  
Co-Owner

CALL TODAY TO SCHEDULE YOUR FREE HEARING EVALUATION!  
(812) 882-2075

**Put your trust in us!**

- FREE hearing consultations!
- Payment plans available
- Accepts most insurances
- Works on most makes and models
- Hearing Instruments that fit your budget
- FREE Aural Rehabilitation games through MyStarkey

A professional you can trust, Karin Schmidt strives to educate her clients by providing them with the information and technology appropriate for their hearing needs. Karin consistently goes the extra mile by offering solutions for every lifestyle and budget.

Office Hours:  
MONDAY-FRIDAY  
9AM - 5PM



Senior & Family Services

211 E. Main St., Washington, IN 47501

Attendant Care \* Homemaker  
Adult Day Services/Respite \* Nutrition  
Med-X-Press Transportation

(812) 254-1881 or (800) 536-1881  
www.safsinc.org

Senior Centers in  
Washington, Odon, Petersburg & Winslow

# Great Care. Great Relief.



Concerned about caring for an aging loved one? We are too. **Home Instead Senior Care** is a state licensed organization that delivers a full range of flexible, quick-response home care services available 24 hours a day. Our trained professional **CAREGivers** are selected based on your loved one's needs, and are committed to providing personalized, compassionate care to help maintain a healthy quality of life.

- Alzheimer's Care
- Doctors Visits
- Meal Preparation
- Personal Care & Bathing
- Shopping & Errands
- Light Housekeeping

**Home Instead**  
SENIOR CARE®

*To us, it's personal<sup>SM</sup>*



To find out how Home Instead can assist you, please visit **HomeInsteadJasper.com**.

For information or answers to your senior care needs, call Rachelle at (812) 482-3311.



# Symptoms of Tick-borne Illnesses

CENTER FOR DISEASE CONTROL

Many tick-borne diseases can have similar signs and symptoms. If you have been bitten by a tick and develop the symptoms below within a few weeks, a health care provider should evaluate the following before deciding on a course of treatment:

- Your symptoms
- The geographic region in which you were bitten
- Diagnostic tests, if indicated by the symptoms and the region where you were bitten

The most common symptoms of tick-related illnesses are:

- Fever/chills: With all tick-borne diseases, patients can experience fever at varying degrees and time of onset.
- Aches and pains: Tick-borne disease symptoms include headache, fatigue, and muscle aches.

With Lyme disease you may also experience joint pain. The severity and time of onset of these symptoms can depend on the disease and the patient's personal tolerance level.

- Rash: Lyme disease, southern tick-associated rash illness (STARI), Rocky Mountain spotted fever (RMSF), ehrlichiosis, and tularemia can result in distinctive rashes:

In Lyme disease, the rash may appear within 3-30 days, typically before the onset of fever. The Lyme disease rash is the first sign of infection and is usually a circular rash called erythema migraines or EM. This rash occurs in approximately 70-80% of infected persons and begins at the site of a tick bite. It may be warm, but is not usually painful. Some patients develop additional EM lesions in other areas of the body several days later.

The rash of (STARI) is nearly identical to that of Lyme disease, with a red, expanding "bull's eye" lesion that develops around the site of a lone star

**Continued on Page 18**



**Parkview Village**  
Christian Care, Inc.  
Independent/Assisted Living  
Not for Profit/Board Owned Senior Community

**Safe, Secure, Comfortable**  
*\*Apartments Available Immediately \*Assisted Living*

- Short Term or Long Term
- Emergency Call System
- Apartments are Handicap Accessible
- Snow Removal - Lawn Mowing
- VA Benefits May Apply
- Activities, Beauty Shop, Wellness Center & 24-Hour Staffing
- Meals, Housekeeping & Laundry Service
- Personal Services Available at Your Residence

**(812) 636-3000**  
800 S. WEST STREET  
ODON, IN 47562  
[WWW.PARKVIEW-VILLAGE.ORG](http://WWW.PARKVIEW-VILLAGE.ORG)

Like Us On

## GENERATIONS' ADVISORY COUNCIL MEMBERS

- Evelyn Brown - At Large
- L. Beth Cattoi - Dubois
- Ira Clark - Martin
- Diane Gill - Daviess
- Kathleen Harris - Daviess
- Alan Hoffman, President - Dubois
- Lisa Ice-Jones - Knox
- Ruth Jackman - Martin
- Denise Kaetzel - Dubois
- Judith Kratzner, Vice President - Knox
- Lori Marchino - Knox
- Sarah McCracken - Pike
- Toni Matthewson, Sec./Treasurer - Pike
- Linda Middleton - Pike
- Barbara Mitchell - Pike

### Representing Our Six-County Service Area

- Jesse Parsons - Martin
- Shirley Rose - Knox
- Sue Sowders - Greene
- Noble Stallons - Greene
- Judy Steckler - Knox
- Karen Wathen - Greene

# Symptoms of Tick-borne Illnesses

Continued from Page 17

tick bite. Unlike Lyme disease, STAR1 has not been linked to any arthritic or neurologic symptoms.

The rash seen with Rocky Mountain spotted fever (RMSF) varies greatly from person to person in appearance, location, and time of onset. About 10% of people with RMSF never develop a rash. Most often, the rash begins 2-5 days after the onset of fever as small, flat, pink, non-itchy spots (macules) on the wrists, forearms, and ankles and spreads to the trunk. It sometimes involves the palms and soles. The red to purple, spotted (petechial) rash of RMSF is usually not seen until the sixth day or later after onset of symptoms and occurs in 35-60% of patients with the infection.

In the most common form of tularemia, a skin ulcer appears at the site where the organism entered the body. The ulcer is accompanied by swelling of regional lymph glands, usually in the armpit or groin.

In about 30% of patients (and up to 60% of children), ehrlichiosis can cause a rash. The appearance of the rash ranges from macular to maculopapular to petechial, and may appear after the onset of fever.

Tick-borne diseases can result in mild symptoms treatable at home to severe infections requiring hospitalization. Although easily treated with antibiotics, these diseases can be difficult for physi-

cians to diagnose. However, early recognition and treatment of the infection decreases the risk of serious complications. So see your doctor immediately if you have been bitten by a tick and experience any of the symptoms described here.

removing a tick



1. Use fine-tipped tweezers to grasp the tick as close to the skin's surface as possible.

1.

2. Pull upward with steady, even pressure. Don't twist or jerk the tick; this can cause the mouth-parts to break off and remain in the skin. If this happens, remove the mouth-parts with tweezers. If you are unable to remove the mouth easily with clean tweezers, leave it alone and let the skin heal.

2.

3. After removing the tick, thoroughly clean the bite area and your hands with rubbing alcohol, an iodine scrub, or soap and water.

3.

4. Dispose of a live tick by submersing it in alcohol, placing it in a sealed bag/container, wrapping it tightly in tape, or flushing it down the toilet. Never crush a tick with your fingers.

4.

Avoid folklore remedies such as "painting" the tick with nail polish or petroleum jelly, or using heat to make the tick detach from the skin. Your goal is to remove the tick as quickly as possible—not waiting for it to detach.

## Lodge of the Wabash

*Let Our Home Be Your Home*

At the Lodge, we offer all levels of nursing care including Respite, Restorative, Hospice, Residential, Memory, Skilled Wound Care, and Short-term Rehabilitation.

We are here to meet any need you or your loved one may have. Please let us know how we can assist you.

**723 East Ramsey Road  
Vincennes, IN 47591  
812-882-8787**

Your Resource for Exceptional Care

Good Samaritan Home Care Services is committed to providing exceptional health care in the home. We provide nursing, home health aide, therapies, and social work services to patients in their homes.

**GOOD SAMARITAN HOME CARE SERVICES**  
A joint venture between

 **GOOD SAMARITAN HOSPITAL**

 **AMERICAN NURSING care**

Vincennes Branch \* 413 North First Street \* Vincennes, IN 47591 \* 812-885-2767 \* 800-345-0820



# Heat Stress in Older Adults

CENTER FOR DISEASE CONTROL

Older adults (that is, people aged 65 years and older) are more prone to heat stress than younger people for several reasons:

- Older adults do not adjust as well as young people to sudden changes in temperature.
- They are more likely to have a chronic medical condition that changes normal body responses to heat.
- They are more likely to take prescription medicines that impair the body's ability to regulate its temperature or that inhibit perspiration.

## Heat Stroke

Heat stroke is the most serious heat-related illness. It occurs when the body becomes unable to control its temperature: the body's temperature rises rapidly, the body loses its ability to sweat, and it is unable to cool down. Body temperatures rise to 106°F or higher within 10 to 15 minutes. Heat stroke can cause death or permanent disability if emergency treatment is not provided.

## Signs and Symptoms of Heat Stroke

Warning signs vary but may include the following:

- An extremely high body temperature (above 103°F)
- Red, hot, and dry skin (no sweating)
- Rapid, strong pulse
- Throbbing headache
- Dizziness
- Nausea

## Heat Exhaustion

Heat exhaustion is a milder form of heat-related illness that can develop after several days of exposure to high temperatures and inadequate or unbalanced replacement of fluids.

## Signs and Symptoms of Heat Exhaustion

Warning signs vary but may include the following:

- Heavy sweating
- Paleness
- Muscle Cramps
- Tiredness
- Weakness
- Dizziness
- Headache
- Nausea or vomiting
- Fainting
- Skin: may be cool and moist
- Pulse rate: fast and weak
- Breathing: fast and shallow

## What You Can Do to Protect Yourself?

You can follow these prevention tips to protect yourself from heat-related stress:

- Drink cool, nonalcoholic beverages. (If your doctor generally limits the amount of fluid you drink or has you on water pills, ask him how much you should drink when the weather is hot. Also, avoid extremely cold liquids because they can cause cramps.)

- Rest.
- Take a cool shower, bath, or sponge bath.
- If possible, seek an air-conditioned environment. (If you don't have air conditioning, consider visiting an air-conditioned shopping mall or public library to cool off.)

**Continued on Page 22**



Inpatient and Outpatient Therapy  
Rehab/Skilled Care | Senior Apartments  
To learn more, call Good Samaritan  
Society – Northwood Retirement  
Community at (812) 482-1722 or  
Good Samaritan Society – Shakamak  
Retirement Community at (812) 665-2226.



ALL FAITHS OR BELIEFS ARE WELCOME.



# Caregiver Corner

## How to Feel Empowered as a Caregiver

Caregivers can avoid bitterness and burnout by waking up to the options within their reach

by Barry J. Jacobs, AARP

Angela, 56, spoke in a defeated tone: “I have no choice about caring for my mom. Everyone’s depending on me. I feel trapped.” She sounded more resigned than angry.

Angela’s words and manner troubled me. In my 22 years of practice as a psychologist, I’ve heard many family caregivers use nearly identical language to describe their sense of hopelessness — stuck in duties they didn’t choose, burdened by increasing demands, helpless to make changes. Worse, they tend to reject others’ well-meaning advice as futile.

It’s as if they feel fated to continue what they’ve been doing, no matter how much they’re suffering. To me, they seem not just mired in their predicament but overly pessimistic — and very likely depressed.

Caregiving stress is better handled when caregivers believe they have the power to make choices about their circumstances.

There’s no question that caregiving can be arduous. But in the past 40 years, social scientists have found that people handle adversity better when they believe they have the power to make choices about their circumstances.

We say these people have a sense of “agency”: They feel they can be agents of positive change on behalf of their loved ones — and themselves. By contrast, people who think they lack the power of choice are likelier to drag themselves through the day feeling demoralized and diminished.

When University of Pittsburgh social psychologist Richard Schulz analyzed a 2009 National Alliance for Caregiving/AARP survey of nearly 1,400 caregivers, he found that 44 percent of respondents had reported “a lack of choice in taking on the caregiving role.” These caregivers had higher levels of “emotional stress, physical strain and negative health impacts” than those who felt they could choose whether and how they engaged in caregiving.

No surprise, then, that my best advice to Angela was to increase her capacity to recognize and exercise available choices. For caregivers in general (and for Angela in particular), that one small act of willful awareness usually spells the difference between feeling steam-rolled by caregiving and actively getting ahead of its pressures.

Here are some more ideas on how to expand your own power of choice:

### Choose intentionally, not passively

Even caregivers who feel burdened by their obligations admit they made a conscious choice not to abandon a loved one who is aging, ill or disabled. When I counsel members of this group, I urge them to embrace their caregiving choice as an expression of their free will. Doing so helps them feel more like actors, and less like stage props, in their family drama. It also drives home the fact that just as they chose to provide care, so too can they choose not to provide it — especially in cases where the mounting responsibilities of the task begin to overwhelm them.

### Ground your choice in positive reasons

Rationales matter. Saying to yourself, “I provide care because no one else will” may strike you as realistic, but it threatens to make you resentful over time — and

**Continued on Page 22**



# Avoiding Probate is Easy – But Not Always Wise

BY JEFF R. HAWKINS & JENNIFER J. HAWKINS

We have heard people tell us for decades that they want to “avoid probate.” They say it as if they want to avoid cancer. Most people have no idea what it is that they think they should avoid. Fewer people know that the “probate” concept may be their best alternative. This article shines light on the “probate” landscape.

A simple Indiana “probate” definition is the process in which a court with probate jurisdiction (often called “probate court”) approves the admission of a deceased person’s last will and testament to the county will record. Most people think of “probate” as the more elaborate process in which the court appoints an executor (or administrator if there is no will – “personal representative” includes “executor” and “administrator”), who gathers and inventories assets, publishes notice of administration in the newspaper, pays creditors, distributes the assets to distributees, and reports all of those activities to the court.

An Indiana probate court normally has jurisdiction (authority) over assets of which a deceased person was the sole owner, and people often refer to such assets as “probate assets.” “Non-probate assets” are assets that a deceased person transferred to a trust or owned in some way, such as in a joint bank account, so that the ownership passed automatically to someone else having survivorship rights. A husband and wife often own almost all of their assets together with survivorship rights or have each other as beneficiaries of life insurance policies, retirement plans, and other assets, so most of their assets are “non-probate assets.”

Non-probate asset ownership transfers to co-owners or named beneficiaries automatically under the laws governing such ownership. An Indiana probate court does not normally have jurisdiction over because the law already provides a process for asset transfer that does not require court involvement.

Non-probate asset ownership systems include joint asset ownership with rights of survivorship, pay on death (POD) accounts, transfer on death (TOD) beneficiary designations for real estate and personal property, and beneficiary provisions in life insurance policies, annuities, and retirement plans. It is so easy to set up non-probate asset

ownership that probate administration is increasingly rare.

It is possible sometimes to bypass probate administration even when a decedent leaves probate assets. The Indiana Probate Code allows a decedent’s beneficiaries to acquire the decedent’s bank accounts and other monetary assets without opening probate estate administration if the total value of those assets remaining after payment of certain expenses is less than \$50,000. In some cases, it is possible to transfer probate real estate worth hundreds of thousands or millions of dollars without probate administration.

A person’s hasty efforts to avoid probate can undermine an estate plan. A deceased person’s will only controls the distribution of assets after the person’s death if it is admitted to probate and the decedent’s asset ownership system allows the will to control them. Non-probate assets pass to beneficiaries regardless of a will’s distribution provisions, so it is possible for a decedent’s non-probate assets to bypass the will’s distribution provisions and render the will useless.

It is possible to avoid probate and satisfy important estate planning goals in a well-coordinated estate plan. One of the most powerful asset protection systems for married couples uses non-probate assets and a sophisticated last will

**Continued on Page 23**

---

*Jeff R. Hawkins and Jennifer J. Hawkins are Trust & Estate Specialty Board Certified Indiana Trust & Estate Lawyers and active members of the Indiana State Bar Association and National Academy of Elder Law Attorneys. Both lawyers are admitted to practice law in Indiana, and Jeff Hawkins is admitted to practice law in Illinois. Jeff is also a registered civil mediator, a Fellow of the American College of Trust and Estate Counsel and the Indiana Bar Foundation; a member of the Illinois State Bar Association and the Indiana Association of Mediators; and he was the 2014-15 President of the Indiana State Bar Association.*

*Find more information about these and other topics at [www.HawkinsLaw.com](http://www.HawkinsLaw.com), add us to your Google+ circles, like us on Facebook, follow us on Twitter @HawkinsLawPC or call us at 812-268-8777.*

*© Copyright 2017 Hawkins Law PC. All rights reserved.*



## Continued from Page 20

that's no way to sustain yourself as a caregiver. Instead, look within yourself and diagnose your motivation in a way that will keep you going, even as caregiving grows tougher:

- "I provide care because of my moral or spiritual convictions."
- "I'm the caregiver for my parent because I want to return the favor to someone who took good care of me."
- "I provide care because I want to offer an example for my children of what it means to be a loving family member."

### Could you delegate certain chores?

Stepping up to a caregiving responsibility does not necessarily

mean indentured servitude. The most resilient caregivers are those who decide which caregiving tasks they can tackle themselves, and which others require a second pair of hands (or more). Angela, for example, could make a general commitment to care for her mother, but — finances permitting — opt to employ home health aides to bathe and dress her mother each day. This gives the daughter the right to choose among caregiving tasks, even if her mother prefers her help for such personal needs. By defining her commitments, the daughter maintains active control over her caregiving experience. She also keeps herself from becoming helpless — and possibly depressed.

## Choose continually

Conditions and resources change over the course of a long-term caregiving commitment. That means you'll have to fine-tune your caregiving plan periodically. Caregivers must choose among available options to meet new problems as they arise; they also must decide how to pace themselves and balance the needs of various family members. The power of caregiving choice lies in this creative process — to be nimble, determined and bold enough to decide what's best for all.

---

*Barry J. Jacobs, Psy.D., a clinical psychologist and family therapist, is a member of the AARP Caregiving Advisory Panel.*

---

## Heat Stress in Older Adults

### Continued from Page 19

- Wear lightweight clothing.
- If possible, remain indoors in the heat of the day.
- Do not engage in strenuous activities.

### What You Can Do to Help Protect Older Adult Relatives and Neighbors?

If you have older adult relatives or neighbors, you can help them protect themselves from heat-related stress:

- Visit older adults at risk at least twice a day and watch them for signs of heat exhaustion or heat stroke.
- Encourage them to increase their fluid intake by drinking cool, nonalcoholic beverages regardless of their activity level.

Warning: If their doctor generally limits the amount of fluid they drink or they are on water pills, they will need to ask their doctor how much they should drink while the weather is hot.

- Take them to air-conditioned locations if they have transportation problems.

### What You Can Do for Someone With Heat Stress?

If you see any signs of severe heat stress, you may be dealing with a life-threatening emergency. Have someone call for immediate medical assistance while you begin cooling the affected person. Do the following:

- Get the person to a shady area.
- Cool the person rapidly, using whatever methods you can.

For example, immerse the person in a tub of cool water; place the person in a cool shower; spray the person with cool water from a garden hose; sponge the person with cool water; or if the humidity is low, wrap the person in a cool, wet sheet and fan him or her vigorously.

- Monitor body temperature and continue cooling efforts until the body temperature drops to 101°–102°F
- If emergency medical personnel are delayed, call the hospital emergency room for further instructions.
- Do not give the person alcohol to drink.
- Get medical assistance as soon as possible.



## Avoiding Probate

Continued from Page 21

and testament containing custom-designed trust language for the surviving spouse. Such a plan steers directly toward "probate," as the readers of this article now understand that term, and the decedent's will can often protect most of the couple's assets from the surviving spouse's long-term care costs and other financial threats that simple probate avoidance could never accomplish.

Probate avoidance can be a useful part of a wise estate planning attorney's estate planning strategy. Probate avoidance for the sake of probate avoidance can be as foolish as driving on a moonless night without a destination and without headlights. The difference

between wise and foolish probate avoidance depends on whether a skillful estate planning attorney is developing the plan.

**Help At Home, Inc.** is a home care agency committed to enhancing the quality of life for our clients and providing a viable alternative to living in a nursing home or long-term care facility. We can provide care 24 hours a day, 7 days a week - holidays and weekends included!

*We will customize a care plan to meet your needs:*

Personal Care Services  
Skilled Home Health Services  
Developmental Disability Services

Please contact the Vincennes office  
at 328 N. 2nd Street, Suite 309  
(877) 886-5333

For more locations, call (888) 557-0220 or visit  
our website at <http://www.helpathome.com>

A Medicaid Certified Agency



*There's no place like home...  
When your or a loved one needs care.*



*The Original Company*  
**TOC EVENTS**

# HEALTH & WELLNESS FAIRS 2017

★ Knox County: Sep. 14  
Vincennes YMCA 9am - 2pm  
★ Dubois County: Oct. 12  
St. Joseph Parish Center 9am - 2pm

Interested in being a vendor?

Call - (800) 876-0173

## Save up to 50% off

Restaurants

Entertainment

Party Supplies

Furniture

& More...

Go to [wzdm.com](http://wzdm.com) click on

**TOC**  
**BIG**  
**DEALS**

## OUR MISSION

Generations' mission is to offer older adults, individuals with disabilities and caregivers options for a better quality of life.

## WHAT WE OFFER

Generations works with community partners and contracted providers to offer services to our clients in Daviess, Dubois, Greene, Knox, Martin & Pike Counties. We offer:

- Aging and Disability Resource Center
- AngelWorx Volunteer Program
- Meals on Wheels
- Case Management
- Caregiver Services
- Care Transitions
- Generations Magazine
- Health & Wellness Programs
- Ombudsman Services
- Options Counseling
- At Home Pre-Admission Screening for nursing home placement
- Contracted providers allow us to offer transportation, adult day services and legal assistance.

## ADVERTISER INDEX:

### ADULT DAY SERVICES:

Senior & Family Services - Page 16  
YMCA Bettye J. McCormick Senior Center - Page 7

### ASSISTED LIVING:

Amber Manor Care Center - Inside Back Cover  
BridgePointe Health Campus - Inside Back Cover  
Brookside Village - Page 10  
Northwood Retirement Community - Page 19  
Parkview Village - Page 17  
Scenic Hills Care Center - Inside Back Cover  
St. Charles Health Campus - Inside Back Cover  
The Villages at Oak Ridge - Inside Back Cover

### HOME CARE SERVICES:

Adaptive Nursing & Healthcare Services - Page 11  
Caregiver Homes - Page 12  
Elder's Journey - Page 8  
Good Samaritan Home Care Services - Page 18  
Guardian Angel Home Health Care - Page 5  
Help at Home - Page 23  
HomeInstead Senior Care - Page 16  
Home Sweet Home Care - Page 7  
Senior & Family Services - Page 16  
Williams Bros. Health Care Pharmacy - Page 10

### HOSPITALS:

Daviess Community Hospital - Page 14  
Good Samaritan Hospital - Inside Front Cover  
Greene County General Hospital - Page 6  
Memorial Hospital & Health Care Center - Back Cover

**MEDIA:** The Original Company - Page 23

**MEDICAL SERVICES:** Hometown Hearing - Page 16

### NURSING & REHABILITATION CENTERS:

Amber Manor - Inside Back Cover  
BridgePointe Health Campus - Inside Back Cover  
Brookside Village - Page 10  
GentleCare of Vincennes - Page 11  
Glenburn Home - Page 5  
Ketcham Memorial Center - Page 9  
Lodge of the Wabash - Page 18  
Lyons Health & Living Center - Page 10  
Northwood Retirement Community - page 19  
Scenic Hills Care Center - Inside Back Cover  
Shakamak Retirement Community - Page 19  
St. Charles Health Campus - Inside Back Cover  
The Villages at Oak Ridge - Inside Back Cover

**PHARMACY:** Williams Bros. Health Care Pharmacy - Page 10

### SENIOR CENTERS:

Senior & Family Services - Page 16  
YMCA Bettye J. McCormick Senior Center - Page 7

### TRANSPORTATION:

Senior & Family Services - Page 16  
YMCA Bettye J. McCormick Senior Center - Page 7



YOU'RE LOOKING FOR  
PEACE OF MIND.  
WE CAN HELP WITH THAT.



Living in a safe, comfortable place with highly trained medical staff nearby and activities to keep you engaged can go a long way in reducing the amount of time you spend worrying. That's why we're here.

*Schedule your personal tour today.*

## SENIOR HEALTH & HOSPITALITY SERVICES

### Scenic Hills Care Center

812-367-2299 • 311 E. First Street • Ferdinand, IN

### St. Charles Health Campus

812-634-6570 • 3150 St. Charles Street • Jasper, IN

### Amber Manor Care Center

812-354-3001 • 801 East Illinois Street • Petersburg, IN

### BridgePointe Health Campus

812-886-9870 • 1900 College Avenue • Vincennes, IN

### The Villages at Oak Ridge

812-254-3800 • 1694 Troy Road • Washington, IN

*trilogyhs.com* •  



# Generations

Area 13 Agency On Aging & Disability

A member of the  connect Alliance.

Volume 57 • P.O. Box 314 • Vincennes, IN 47591

NONPROFIT ORG  
U.S. POSTAGE  
**PAID**  
Vincennes, IN  
Permit #85



*Congratulations!*

## MEMORIAL HOSPITAL SKILLED CARING CENTER

has received a 5 out of 5 overall rating from CMS of the Department of Health and Human Services. This score means that the Skilled Caring Center is rated much above average overall based on health inspections, nursing home staffing, and quality measures. For more information about the services provided by the Skilled Caring Center, please call (812) 996-0594.

**MEMORIAL  HOSPITAL**  
And Health Care Center  
*Sponsored by the Sisters of the Little Company of Mary, Inc.*