



# Caring Decisions

## *Baldwin's Guide for Caregivers and their Families*

Aging is inevitable and as family members increase in age one may wonder: what are healthy diets for the elderly? What can one do to their home to make it easier and more comfortable for an elderly loved one? What types of in-home care options are available? When is it time to choose a hospice caregiver and how to choose the best one? What about a loved one's will or estates after they have passed? Find the answers to these questions and more to help during these confusing and difficult times.

# CSL COMMUNITY SENIOR LIFE

HOMEOWNERSHIP | INDEPENDENT LIVING | ASSISTED LIVING | MEMORY CARE | RESPITE CARE

**Community Senior Life** is a not-for-profit 501(c)3 organization located in Baldwin County dedicated to enhancing the continuum of care for our senior population.

**Community Senior Life** caters to the social, spiritual, physical, and financial needs of our residents by providing opportunities for homeownership, independent living, assisted living, memory care, and respite care.

Whether you live, work, or do business with **Community Senior Life**, you'll notice the difference!

SERVING BALDWIN COUNTY AT THESE LOCATIONS:



HOMESTEAD VILLAGE  
OF FAIRHOPE



GULF SHORES, ALABAMA



COMMUNITYSENIORLIFE.ORG

# Caring Decisions

*Baldwin's Guide for Caregivers and their Families*

## PUBLISHER

Parks Rogers

parks@gulfcoastmedia.com

## EDITOR

Allison Marlow

allisonm@gulfcoastmedia.com

## ADVERTISING

LouAnn Love

louann@gulfcoastmedia.com

251.243.7620

Frank Kustura

frank@gulfcoastmedia.com

251.923.8129

Bethany Randall

bethany@gulfcoastmedia.com

251.266.9982

## DESIGN AND LAYOUT

Paige Marmolejo

## WHAT'S INSIDE:

- How to plan for your aging parents **4**
- Important decisions **5**
- Healthy eating and lifestyle **6**
- Planning for your funeral **8**
- Will and estate plans **9**
- When is it time for a nursing home/assisted living? **10**



THE COURIER • THE ONLOOKER • THE ISLANDER • THE BALDWIN TIMES

901 N. McKenzie Street, Foley, AL 36535 - 251.943.2151.  
All rights reserved. Reproduction without permission is prohibited.  
Gulf Coast Media accepts no responsibility in the guarantee of goods and services advertised herein.

**1 OUT OF 10**

**ELDERLY PERSONS AND ADULTS WITH DISABILITIES ARE BEING ABUSED, NEGLECTED OR EXPLOITED**



**HELP STOP THE ABUSE  
IF YOU SEE IT, REPORT IT**

If you suspect this is happening to someone you know, please report it to Adult Protective Services by contacting your local DHR office or calling the ADULT ABUSE HOTLINE at:

**1-800-458-7214**  
**There's no excuse for ELDER ABUSE**



"This project was supported by Subgrant #16-VA-VS-076 awarded by the Law Enforcement / Traffic Safety Division of ADECA and the U.S. Department of Justice. The opinions, findings, and conclusions or recommendations expressed in this publication/program/ exhibition are those of the author(s) and do not necessarily reflect the views of the Department of Justice or grant-making component."

# How to plan for your aging parents?

By JOHN UNDERWOOD

john@gulfcoastmedia.com

ROBERTSDALE — It's a subject no child ever wants to think about, but it's something that, for most, it will eventually become a reality.

"Unless they have enough money to have a financial planner and an estate planner, for most people, when they get older, it will fall to their children to take care of their healthcare needs and making a plan for that next step," said Kelly Childress, Baldwin County director of the Council on Aging.

While each situation is different, depending on the parents' financial situation and healthcare needs, Childress said, here are a few steps to take you through the process.

## 1. Know your parents' financial situation.

- Checking, savings, retirement, personal assets and debts.
- Rent/mortgage, what bills they pay and when.
- Health insurance (see checklist under subject below).

## 2. Health insurance.

- Know what their insurance covers and what it doesn't (does it pay for home health; does it pay for skilled nursing, and if so, how many days?)
- Find out how much they pay for health insurance (including drug card).
- Make sure you're on the doctor's chart as someone to speak to.

## 3. Power of Attorney versus Durable Power of Attorney.

Durable Power of Attorney is usually prepared in advance while the person is competent. This allows the client to decide who can oversee their business affairs and healthcare if they become incompetent. A general Power of Attorney will usually stop if



a person becomes incompetent.

## 4. VA assistance.

Did your loved ones serve during war time? If so, you might apply for Aid and Assistance through the local VA office. Make sure you have all VA paperwork with you when you go.

## 5. Nursing Home versus Assisted Living.

Assisted Living in Alabama is private pay only. You can apply for Aide and Attendance which might assist some, but that is not guaranteed. Nursing home is easier to enter if you go from hospital straight to nursing home facility. Client must be in the nursing home for 30 days to apply for Medicaid. Medicaid will look at all

transactions made by the client and/or spouse within the last five years.

## 6. Where is?

- Birth certificate.
- Marriage certificate.
- Divorce certificate.
- Life insurance.
- Military papers (DD214).
- Insurance cards.
- Trust paperwork.
- Safety deposit box.
- Living Will.
- DNR papers.
- Durable Power of Attorney.
- Long-term care insurance.
- Address book.
- Burial policy.
- Bank records.
- Will.

- Assets, debts, stocks, bonds.
- Social Security numbers, etc.

Public benefits may be available, Childress said. Each program has guidelines.

"The hardest topic to talk about is parents having to depend on their children," she said. "No parent wants to ever be in that situation, however, it's called life and it's better to broach that subject now rather than when it's too late."

The Council on Aging has staff and experts available on call to answer all of your planning needs. Contact them at 251-972-8506 or visit them inside the Baldwin County Commission's Central Annex building, located at 22251 Palmer St. in Robertsdale.



# Important decisions we should make before it is too late

By CAROLYN OTT BRADY

I wish I knew the exact time that I will die. If I did, I would put my legal affairs in order, tell my family that I love them, and have my nails done.

Most of us don't think too much about dying or even being in a serious accident. We hope we have plenty of time. No rush. The truth is, no one knows when that could happen.

There are a few things that you should do now to make life easier for those who will make decisions for you later. Just telling them carries no weight in the legal world, or with another relative who thinks they should be in charge.

In the olden days, about 15 years or so ago, life was much simpler when it came to obtaining information about a relative or close friend who had just had surgery. A doctor simply walked into a waiting room and called out the patient's name. Anyone who wanted to hear if the surgery was successful would walk to the doctor and learn everything the doctor shared.

Today, it isn't so easy. To protect the patient's privacy, they ask every patient with whom do they want the staff to discuss their health with. If someone's name is not on the list, they cannot answer questions, or discuss any information with them.

These are things to consider now and there is more below. You might ask yourself; 'What documents do I need to have prepared in case I have a serious accident and I can't speak for myself?' There are horror stories about family members who had to dig through every piece of furniture and paper in a home before they could plan a funeral.

When it comes to dealing with finances and health issues, it can be difficult. There are three key documents which should be signed, witnessed, and notarized to help the process go smoothly.

## A Durable Power Attorney

A Durable Power Attorney (DPOA) is someone you choose who will take care of your affairs if you are unable to take care of them yourself. If you

are in the hospital and unable to pay monthly bills, this person can do that for you. They can also make medical decisions about your health such as if you need surgery immediately, or to be moved to another health care facility. At your death, the DPOA is no longer in effect unless you stipulated that you want it to continue.

## A Living Will

A Living Will contains your wishes concerning what should be done if you are critical with no hope of surviving. You may want the medical personnel to keep you on oxygen and feed you intravenously, or you may prefer that all of this be stopped so that you may die gracefully.

## A will

A will which tells what you want done with all your possessions after your death such as who gets your diamond ring or who will get your cat, Princess. An executor, which you choose and ask if they are willing to take this responsibility, will carry out your wishes after your death.

Because none of us know when we will die, these decisions should be made sooner rather than later. They can always be changed by you at any time.

These are documents that an attorney can help you prepare and possibly retain copies in case your copies are destroyed or lost.

After you have created these documents, keep them together in what you consider a safe place and be sure you tell someone else where they are. Consider keeping other important papers with them, such as the deed to your home, title to your car, life insurance policies, funeral arrangements and burial plot deeds. If you die suddenly and have documented your wishes, it will be much easier on the family members who are grieving if they know exactly what you want done.

Once this has been accomplished, you can get on with living, knowing that you have taken care of many important issues concerning the when and what-ifs of life.



# Healthy eating and lifestyle are important at any age

By **MELANIE LECROY**

[melanie@gulfcoastmedia.com](mailto:melanie@gulfcoastmedia.com)

Getting older isn't easy but ensuring you are getting the proper nutrition is important at any age. As a person grows older, appetite and thirst decrease. Consulting with your physician is important to ensure you are taking your medical needs into consideration. Diabetes, high blood pressure and high cholesterol affect how you should eat to ensure your overall wellness.

"Eat well following a Mediterranean diet with lean meats like turkey, venison, chicken, scallops and fish. Avoid processed foods and excessive salt and increase your colorful vegetables, fruits, high fiber beans and whole grains," suggests Dr. Suzanne Tormoen.

- Avoid salt especially if you have cardiac issues. Stay away from processed foods, canned goods, pre-made frozen dinners and fried foods. All of these have very high sodium levels.
- Sweets should also be limited especially if you have diabetes. If you much have a sweet, consider only once a week. Have 40 "holidays" a year and treat yourself to a cookie, piece of cake or small amount of ice cream.
- Take a multivitamin with 100-200 percent of the daily value of each vitamin.
- Drink lots of water.

"One of the first things I ask is what do you drink? If you were drinking six sodas a day, that is over 1,000 calories worth of sugar. Diet soda is full of sodium and phospho-

rus and causes your body to leach calcium out of your bones. I have a lot of diabetics that when they stop drinking their six sodas a day, their A1C dramatically comes down. Just from changing that one behavior. Make yourself drink water. As you get older your thirst mechanism goes down. If your urine is yellow you are not drinking enough water," Tormoen said.

"Do range of motion exercise daily," Tormoen recommends. "For sedentary individuals and those who have a hard time exercising do "Sit and Be Fit" where you move all your joints at least 10 times in every way you can think of from head to toe. This will move everything except your hips. I encourage people to hold on to a counter or sturdy chair and do the hula."

If you are temporarily disabled and can't cook for yourself or have mobility issues, Meals on Wheels is a great economical way to get a home cooked meal five days a week.

"Ecumenical Ministries has a program and they cook the food fresh. I recommend this option to a lot of my patients," said Tormoen.

Buy frozen fish or chicken and frozen vegetable steam bags. These are great to have on hand and can be prepared easily and provide a healthy meal. Add a whole grain to balance the meal. Families can help provide healthy meals for their senior or elderly family. Spend a day making meals and filling the freezer. Keep the meals small and well balanced. Make a schedule with other care givers to split up the caring duties to avoid burn out.

If you are caring for a family mem-

ber that is ill or not wanting to eat Tormoen suggests:

- Meal alternative drinks like Ensure Plus are good meal substitutes.
- Make meals small and not overwhelming.
- Serve food that is easy to eat.
- If you are serving a soup, make every bite count. If they are losing weight, consider a creamy soup and possibly add protein powder.
- Serve soups in a cup instead of a bowl.
- Cut up sandwiches into quarters so they are manageable.
- Smoothies, pudding, cream of wheat, hummus and cheese are full of protein and easy to eat.
- If they are losing weight, consider adding butter and sour cream to make every bite count.

Changing to a healthier lifestyle will bring numerous benefits resulting in a better quality of life, less illness and more independence. It is often said that you are what you eat, so by choosing simple, more nutrition-packed and less processed food, you will feel good both inside and out.

After receiving her Masters in Nutrition, Suzanne went on to get her Medical Degree from the University



of South Alabama College of Medicine. She has been providing care for the residents of Fairhope and the surrounding areas for over 20 years. Not only does she see patients daily at her primary care practice Eastern Shore Health Center, she also sees her patients that have been admitted to Thomas Hospital.



## Our Best is about to get Better....






Donna & Benjie Hughes

**For nearly 14 years we have done our best to serve the families of our community with excellence. We are proud to announce the opening of our beautiful new facility this November. Located in Daphne on Pollard Rd, north of County Rd 64**

hughesfh.com
251.621.5890


# Planning your own funeral

By **MELANIE LECROY**  
melanie@gulfcoastmedia.com

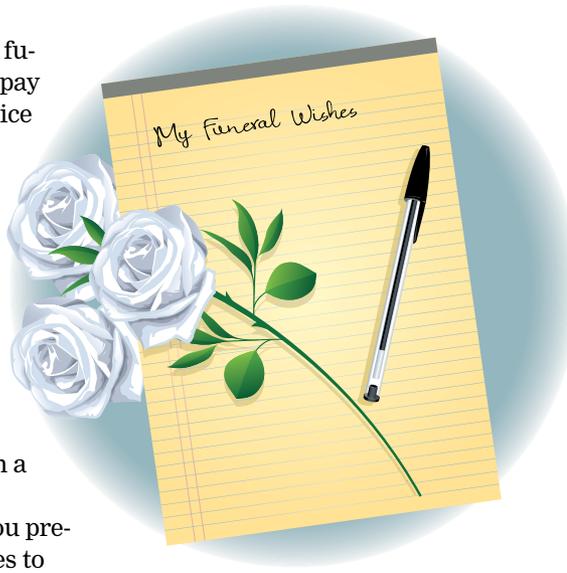
Making funeral and burial arrangements in advance ensures that your final wishes are carried out. Advance planning also spares your family the burden of making choices at a difficult and stressful time.

“A pre-need is planning your funeral ahead of time. When you pay on your pre-need it locks the price in and the price will not go up during their lifetime,” said Ann Covington, Pre-need adviser at Small’s Mortuary and Cremation Services.

“Many people die without insurance or a pre-need and it’s difficult for families to raise the money to pay for the funeral. Most people do not realize how much is involved with a funeral,” Covington said.

“By law in Alabama, when you pre-pay your funeral the money goes to

an insurance company that funeral homes work through. It’s either an insurance policy or an annuity claim. If you move Pre-needs are transferable but the prices could be different at the funeral home used,” Covington said.



## Pre-planning Funeral Checklist:

- Create a contact list of everyone who should be notified in a medical emergency or death including the name of your funeral home.
- Give your executor a copy of your will and contact list.
- Give your executor a list of all bank and investment accounts, safe deposit boxes and loan information.
- Select someone you trust to deal with your online accounts such as email, social media and online memberships.

## Taking care of Funeral Related Details:

- Outline details you want mentioned in in your obituary or write your own.
- State in writing your preference for burial or cremation.
- If burial is preferred, provide the details of the cemetery arrangements. If you have not purchased a burial plot, this is the time to do so.
- What type of casket would you like?
- If you choose cremation, what would you like done with your ashes?
- Would you like a traditional funeral, memorial service or a celebration-of-life?
- What music or special readings would you like during your service?
- What type and color of flowers would you prefer?
- Would you like to choose a charitable organization to receive donations in your name?
- Veterans, would you like to be buried in a veterans' cemetery? Would you like to receive full military honors as part of your service?



# Have will, estate plans ready

By GUY BUSBY

guy@gulfcoastmedia.com

ROBERTSDALE — Legal issues and court proceedings can add frustration and confusion to the pain of dealing with the loss of a loved one.

Preparation can help reduce that difficulty. For an issue this serious, professional advice is a good start, Baldwin County Probate Judge Harry D'Olive said.

"I don't recommend trying to handle it on your own," D'Olive said. "I'm not advocating for attorneys, but this is a legal issue and you have to understand the law and know what needs to be done."

D'Olive said his staff cannot offer legal advice and many people who come to understand how proceedings work, for example, the process takes at least six months in order to allow anyone with claims against the estate to come forward.

The probate process is set up under the law to make certain that anyone with a claim on property in an estate has a chance to come forward, attorney Jim Coleman of Robertsdale said.

"What it boils down to in very simple terms is stuff, what's in the estate, and debt, what's owed out of the estate," Coleman said.

One of the best ways to move the process forward as efficiently as possible is to have a will prepared by a lawyer, Coleman said.

In a will, the person can name who will serve as his or her personal representative handling the estate. In the will, the person can specify that the personal representative, sometimes known as an executor, does not have to post an estate bond. Without a will, the representative must have a bond for 1 ½ times the value of the estate.

"As simple as it is to have a will drawn up, it's really cheaper, and much easier, to do it than not do it,"



Coleman said.

He said Alabama law is specific about how wills are to be drawn up, witnessed and recorded. Handwritten wills or forms filled out online are not likely to stand up in Alabama courts.

Once the estate is filed in probate,

the representative will receive "letters testimentary," allowing him or her to act on behalf of the deceased person. This can include paying utilities and insurance on a home and taking care of other issues during the process.

The will can specify who receives a portion of the estate. Without a will, the state will determine who receives this based on who is related to the person, such as a spouse, children and other relatives. The state can also name the representative to oversee the process.

Before family members and others can receive money or material from the estate. Debts have to be satisfied in a priority established by law. Funeral and medical expenses are the first expenses paid, followed by other debts. Debtors have a six-month period to file a claim, meaning that the estate cannot be completed for at least half a year.

Another advantage of a will, Coleman said, is that if someone specifies that heirs are to receive certain items in an estate, such as a piece of furniture, and some of the estate must be sold to satisfy debt, the specified items are the last to be sold.

Once the six-month period is complete, the executor can return to Probate Court and ask that the estate be closed and the heirs allowed to take their inheritance.



# When is it time for a nursing home/assisted living?

By JESSICA VAUGHN

jessica@gulfcoastmedia.com

One of the hardest things about seeing a loved one grow old is watching as they lose their independence. But what happens if your loved one lives alone? It could be difficult to see the signs that it might be time for assisted living. By following a simple checklist, you can determine if it's time to find an assisted living community for your loved one.

"The first thing to look for is medication management: if they're taking the right medications at the right time and in the right amount, making sure they don't have the same medication with two names, and if they're practicing medication safety measures," said Martha Allegri with Country Place Senior Living, which has homes in Fairhope, Foley, and Brewton.

Another thing to check is the food supply. If you go into a loved one's home and find they don't have enough food stored, expired food, or a large supply of quick and easy foods which often contain a high amount of salt, it may be time to think about an assisted living home, Allegri says. Checking the condition of the kitchen is equally important. If the area is in disarray and isn't being kept up with, it could be a sign of an inability to clean.

"Personal hygiene is a big factor," Allegri said. "Bathing, getting a haircut, washing clothes - some of that is a burden for the elderly. Also the upkeep of their home, keeping the lawn mowed regularly, taking out the trash, these are all things that could be a burden on someone 85-years or older living by themselves."

Allegri says health always needs to be observed, and if an elderly loved one is having difficulty with vision or hearing, especially to the point where it becomes difficult for them to hear a fire alarm or hold a conversation due to lack of hearing, it may be safer for them to live in an assisted living



home. Looking at their skin can also lead to signs, as many elderly loved ones who need to be moved will have dry skin or excessive bruising due to dehydration.

Just two signs could be an indication that it's time to begin searching for a home for your loved one. But how do you determine the best place, and what can you expect from an assisted living home?

"All the needs of your loved one are addressed in an assisted living home," Allegri said. "We serve dietitian approved meals three times a day, assist with bathing and dressing if needed,

wash the laundry, keep up with cleaning the rooms and the maintenance of the building and the lawn; we help lift those burdens."

Different levels may be offered depending on the level of independence still retained by the elderly. While basic needs are met on every level, higher levels may be available for those who need constant care and assistance with bathing, dressing, mobility, and medication. Specialty assisted living may be needed for those with significant memory impairment. No matter what level, another basic need is met with assisted living: com-

panionship.

"One of the beautiful things about assisted living is it's like living in a community, but we have nurses here to assist with medications and making appointments," said Allegri. "It's a residential community, it's not just medicine and food. People need to feel self-worth and love, and living in a community like this you feel needed, you get socialization that the elderly who live alone may not get easily, especially if they have limited mobility. It's so important to prevent depression and isolation, and assisted living provides that."

# CAST your VOTE

for Big Beautiful Baldwin's Best

**Nominations open now!**

**Voting begins Oct. 7, 2019.**

**Winners announced  
Dec. 13, 2019.**



Visit [www.gulfcoastnewstoday.com/bestof2020/](http://www.gulfcoastnewstoday.com/bestof2020/)  
to submit your nominations  
and vote for each category

Vote everyday to help your favorites win! One vote per category per day allowed. 300+ categories to vote for!

 **GULF COAST MEDIA**  
[www.gulfcoastnewstoday.com](http://www.gulfcoastnewstoday.com)

**Planning on digging?  
Always call 811  
before you dig!**



**Know what's below.  
Call before you dig.**



**Riviera  
Utilities**

413 E. Laurel Ave. • Foley, AL 36535

251-943-5001

700 Whispering Pines Rd. • Daphne, AL 36526

251-626-5000



**[www.rivierautilities.com](http://www.rivierautilities.com)**