



## How to Know When It's Time

Sometimes an elder's need for help is sudden and obvious. More often, though, it becomes apparent gradually. So how will you know? Watch for changes in your loved one's behavior, such as ignoring favorite hobbies, missing dates with friends, or forgetting to pay bills. Not every change means danger, but when a shift happens, it's important to understand why. So snoop, tag along to your loved one's doctors' appointments and ask questions.

Once you understand the person's situation, you can help develop plans. Although you may not see yourself as a "caregiver" for a family member, that's the term for anyone who looks after a person who

needs assistance with daily tasks.

Getting your loved one on board with these changes can be much more challenging. Here are some tips to help them acclimate.

- \* Ease into it. If possible, provide help bit by bit.
- \* Set a time line. Try presenting care in whatever form as something to try out for a while.
- \* Make your relative the boss. Describe care providers as "assistants" to show that your loved one is still in charge.
- \* Tweak your language.

Frame help in a way that will most appeal to your relative. Maybe it's a deserved luxury; maybe it's something recommended by a trusted doctor or friend.

- \* Don't command. Include your loved one in any decisions, and avoid telling her what she "needs to do".
- \* Seek answers. If your relative is reluctant to accept care, try to figure out why.
- \* Turn the tables. Remind your loved one that by accepting help, they are easing your fears and making your life less stressful.

## What it costs (and who can help)

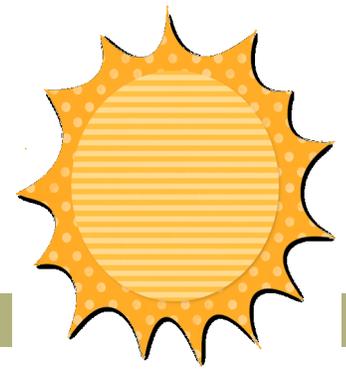
1. Medicare pays for short-term care after an injury or surgery. It does not cover long-term care.
2. Medicaid helps people with a low income and few assets pay for nursing facilities and some assisted living and in-home care.
3. Some states offer financial assistance for low-income residents to live in an ALF. Ask your Area on Aging.
4. The Department of Veterans Affairs offers certain veterans and their spouses long-term-care benefits.
5. A reverse mortgage might provide income to pay for care.
6. The National Council on Aging helps you find government aid. Visit [benefitscheckup.org](http://benefitscheckup.org)

### Did you know?

You don't have to be a Costco or Sam's Club member to get prescriptions filled.

*Getting your car's oil changed every 3,000 miles is no longer the recommendation. Newer models can use synthetic oil that lasts up to 7,500 miles or more. Go to [checkyournumber.org](http://checkyournumber.org) for the recommended oil change interval for 2000 models or newer.*

Spray undiluted white vinegar around doorways and window sills to discourage ants.



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Recommended by Laurie:

On Comcast on Demand,  
for free until Sept  
3rd....Also available on  
Netflix

**Waltzing Anna 2006**  
**Comedy/Drama**

When a greedy doctor is  
busted for fraud, he is sent  
to work in a quirky retire-  
ment home where the  
patients are eccentric as  
the administration is cor-  
rupt. With the help of a  
nurse, he sets out to ex-  
pose the homes crooked  
director.



### **NUMERICAL ANALYSIS OF CATASTROPHIC INJURIES**

*1.5 million* Approximately one-and-a-half million Americans suffer a non-fatal traumatic brain injury (TBI) every year that does not result in hospitalization.

*49%* Just shy of one-half of all brain injuries that require hospitalization are the result of motor vehicle accidents. When it comes to fatal accidents, alcohol was present in 41 percent of them.

**31** *The number of vertebrae in a human spine, including: 7 cervical vertebrae (neck), 12 thoracic vertebrae (upper and middle back), 5 lumbar vertebrae (lower back), 5 sacral vertebrae (sacrum), and 2 fused coccygeal vertebrae (coccyx).*

## **Visceral Fat**

The body runs on energy supplied by food. Eat too much and the body stores excess calories in the form of fat. Until recently, scientists thought fat cells were simply storage units. But researchers now consider visceral fat an active organ, like the liver or pancreas.

Visceral fat actually secretes hormones and lipids —such as triglycerides— that are harmful to the body. It impairs the body's ability to use insulin, increasing the risk of type 2 diabetes. And it triggers inflammation that can cause heart disease. Women's risk of heart

disease rises after menopause to the level of men's because that's when women accumulate belly fat.

There is also strong evidence that visceral fat can cause colon cancer. This dangerous fat is also associated with a higher risk of rectal, pancreatic, endometrial, and postmenopausal breast cancer. Recent studies have also linked belly fat to poor brain health.

So how do you lose belly fat? Experts say there is no magic formula, but it can be done, and it's not as difficult as you might think. When you use the classic combination of diet

and exercise, visceral fat is often the first to go. For people over age 50, belly fat is often the easiest fat to lose. Crunches and sit-ups don't work. Diet and exercise together do work. Danger zone for waist size: 35-inch or larger for women, 40-inch or larger for men.

With every pound of belly fat lost, the health risks diminish dramatically. Even a 5 or 10 percent weight loss lowers dangerous levels of insulin and estrogen.