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No, She Doesn't Have Alzheimer's Disease Families at Crossroads

By Linda Fodrini-Johnson, MA, MFT, CMC

"It can't be true, this must be a mistake." ... "Not my mom; she is a retired doctor – she is bright and accomplished."

It is often a shock for families to hear and accept a diagnosis when no known cure exists for a disease and the prognosis is many years of steady decline. We who hold our parents in high esteem find it most challenging to witness the loss of their capacity for choice, self-care and self-determination. However, this is a diagnosis that affects the entire family and being prepared will be the key to healthy caregiving and reduced caregiver burden.

Families will often try to work as a team to protect the parent's dignity and support one another during this sometimes very long journey. It's best when families work together and take a class, and/or join a support group. It's even better to have a consultation with a Professional Geriatric Care Manager

(www.CareManager.org) or (www.EldercareAnswers.com) very early in the process – if for nothing more than to learn to ask the right questions, to gather the resources and entitlements and understand how to weigh each decision carefully.

Family members may be in conflict when all of the children are focused in different directions. Outcomes or solutions on what is best for Mom or Dad become murky because of long-standing unresolved issues, family conflicts or the relationship with the parent who is affected by the dementia. Each adult child is the "expert" and this is often not welcomed by the others.

These families end up in court battles and risk having governmental agencies stepping in, appointing court conservators to care for the individual. But, more important is the negative consequences of their behavior, bickering and disagreement on the elder who is now very sensitive to

emotional environments and can become anxious while acting out behaviors that ignite more family discord. This type of family gets into a cyclone of stress and the elder is often the one who suffers the most.

Each family member can retain their separate relationship with Mom or Dad, but this is the family that is most in need of an objective professional to coordinate the care, make recommendations, mediate differences and keep the stress to a minimum for the parent with Alzheimer's disease. The professional can also find important roles for each adult child to keep enjoying with the affected parent. Even if siblings disagree with one another they have a right to a relationship with the parent as long as stress and anxiety is eliminated for the aging parent.



Linda Fodrini-Johnson is the founder and executive director of Eldercare Services, a licensed marriage, family and child counselor, and a certified care manager. For information about Eldercare Services, visit www.EldercareAnswers.com or call (925) 937-2018.

Learn the Tools Needed to Communicate at Free Class

Linda Fodrini-Johnson will be offering a free public educational class on Tuesday, Aug. 12 at 5:30 p.m. in the Eldercare Services office (1808 Tice Valley Blvd., Walnut Creek) called "Dementia: Families at a Crossroad between Safety and Respect." She will discuss how to communicate with someone who has dementia and how (depending on the dementia) the communication might need to differ. The class will also cover:

- 1) Tools on how to have conversations about needs when denial is present;
- 2) Understanding the different types of dementias;
- 3) Giving you permission to "stretch the truth" for dignity, safety and self-esteem.

If you are interested in attending this class, register soon as seating is limited, by calling (925) 937-2018 or visit www.EldercareAnswers.com.

Orinda Author's New Book Offers Monetary Roadmap for Retirees

By Bobbie Dodson



Orinda author Steve Butler
Photo provided

Steve Butler says his latest book, "Roadmap to Retirement Security: How to Build and Conserve Retirement Wealth" has a focus on retirement fund money for the same reason Willie Sutton robbed banks. It's where the money is. At least, one hopes that's true. If not, Butler wants to guide you through steps that will demonstrate how to effectively self-manage assets and implement a mix of cost-effective investments.

Well known to the 3 million readers of his column which has appeared on Sunday in 20 Bay Area newspapers for 10 years, Butler explains, "I decided to put a culmination of basic ideas I've expressed over the years in a single book rather than have people save some 800 columns."

The book is divided into two parts: Building Financial Security and How to Live a Life and Not Outlive Your Retirement Resources.

Butler lays emphasis on putting money in 401(k) plans. In fact, he was among the first to implement this plan when it was adopted in the early '80s during the Reagan administration. "It was cited as being a portable

pension plan, one which could be taken from job to job. Until then retirement plans were not effective for most workers as they changed jobs on an average every seven years and once you left a company you also left your pension plan and had to start all over again," Butler says.

Once people began investing in 401(k) plans they accumulated funds for retirement. Butler estimates the most people who have been contributing for a 30 year period have somewhere between \$300,000 and \$1 million in a combination of their current, company sponsored retirement plan and the rollover IRA account (or accounts) formed as they changed jobs over the years. His book explains the reasons for this estimate and, if a person hasn't reached these amounts, why it probably happened. "To invest intelligently, one needs to understand the following: a fundamental cornerstone of investment decision-making is the time frame, or length of time that money can be committed to an investment."

Butler wants you in for the long term.

Even before this, people throughout the country were paying attention to Butler. He developed the "Butler Index" which was a measurement of hidden costs in 401(k) plans. This work was the subject of numerous articles in major national news outlets such as the Wall Street Journal and New York Times and culminated in a cover article in MONEY magazine entitled, "Beware, Retirement Plan

Rip-off." Following this publicity he testified in hearings at the U.S. Department of Labor as well as before the Congressional Committee on Education and Labor. The result was new legislation, in 2012, requiring the disclosure of otherwise hidden fees. He appeared on CBS News with Tom Brokaw, and was interviewed on National Public Radio at the time.

CEO of Pension Dynamics Corporation, Butler founded the company in Orinda in 1980. Their offices are now in Pleasant Hill with 25 employees: two men and 23 women. Melania Budimani, of Orinda, has worked at the company for 28 years and has been president for three. "There's no glass ceiling in our company," he declares.

A graduate of Harvard College, Butler then attended the University of California at Berkeley Graduate School of Business Administration. He is the author of two other books, "The Decision-Maker's Guide to 401(k) Plans" and "401(k) Today."

Butler lives in Orinda with his wife of 40 years, Fran. Their daughter, Elsa, a graduate of Miramonte High School, is a journalist in New York City while son, Mason, graduated from Acalanes and now practices veterinary medicine. He is an active outdoorsman enjoying golf, skiing, sailing and is a tri-athlete. He's also a jazz musician playing the bass violin.

A recent column bears the title, "Fear of unknown at retirement age." Butler believes his book can do away with that fear.

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Into the Woods, the Water ... and Up the Mountain

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Tents set up on the bluffs offer escape from the elements.

"We ate the whole thing that night," said Bates.

As tough as the experience was, he said he'd do it again in a minute. "Not another organized short one member who tore a knee ligament and had to be flown out of the wilderness by helicopter.

And what about the effect on his life? "I couldn't believe I did it," said Bates, as he talked about his post-adventure feelings. "I had the most fun backpacking because we had the most freedom. The mountaineering was the most challenging, but it was scary at times."

As tough as the experience was, he said he'd do it again in a minute. "Not another organized program, though," he said. "Maybe some rock climbing, or hiking in, say, Arizona or Utah."

"I think it would be really cool to be a guide, or to work as a firefighter."



The group gathers to enjoy the view.

Photos provided