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It is with bittersweet sentiments, we announce the departure of two members of our Caregiver Volunteers family, Mary Malagiere and Ruth Weir. These ladies have helped build Caregiver Volunteers into an organization that has provided countless hours of service to seniors and their families. Mary joined the staff in 2007, since that time she spearheaded the North East Expansion and trained countless volunteers. She was also our voice in the community. So after hundreds of presentations, trainings, calls, and laughs Mary starts a new journey, helping her family.

Ruth is a trailblazer in the effort to ease senior isolation. She began her journey with CVCJ as one of our very first volunteers and joined the staff 18 years ago. Whether answering one of thousands of incoming calls, coordinating services for our receivers or sending 100s of cards, Ruth has been a steady presence in the office. She is looking forward to spending some well earned time with her family including her newest great grand baby.

We wish them both joy and contentment in knowing their work has made a difference in thousands of lives in their community. Caregiver Volunteers is forever grateful for their devoted service. Their legacy will not soon be forgotten.

Message from the Executive Director

By Megan O’Keefe

As part of our Caregiver Volunteers family, we all know what we do; respite, rides, shopping, friendly visits... As the events of 2020 unfold and we navigate caregiving in crisis, the why of our organization has never been more clear. In the last few months we have heard countless stories of struggle, gratitude and connection between the people we serve, their families and our volunteers. Connection between people, community and resources has never been more important.

In November we celebrate National Caregiver Awareness Month where we recognize the contributions of caregivers and advocate for the families who may need a little more support to care for their loved ones. In this spirit, we will be celebrating our volunteers all month long. Make sure you check our Facebook and Instagram pages for our Thank You playlist, dedicated to you our volunteers, supporters and community partners, you all play a part in keeping all the members of our community connected regardless of their age.
Wash your hands frequently for 20 seconds.
Wear a face covering that covers your mouth and nose.
Practice social distancing by standing 6 feet apart.
Clean and disinfect frequently touched surfaces.

At Caregiver Volunteers safety is paramount. Since resuming our services in June we have been making sure our receivers and volunteers are as safe as possible with no contact grocery shopping and new transportation guidelines. We have been able to provide our volunteers with masks, hand sanitizer, wipes and Steramine disinfectant spray to use when they have completed a transport to keep their cars safe and germ free! We will continue to follow guidelines from the CDC to ensure services can be as safe as possible.

Please remember to always:
- Wash your hands frequently for 20 seconds.
- Wear a face covering that covers your mouth and nose.
- Practice social distancing by standing 6 feet apart.
- Clean and disinfect frequently touched surfaces.

If you are in need of a mask, hand sanitizer or Steramine disinfectant spray, contact the office. We will be happy to provide you with it along with other swag from our community partners!
SHINING A LIGHT ON CAREGIVER AWARENESS

November is National Family Caregiver Month. Caregiving can be one of the most difficult jobs for anyone, with around the clock care, little rest, stressful physical and emotional situations, even the most loving and patient caregivers will become tired and need to recharge in order to avoid emotional or physical burnout as a result of stress and overwork.

In the United States, about 78 million family members are providing unpaid care to adults or children. According to research published in 2015 by the National Alliance for Caregiving and AARP, this number comes from:

- **About 34.2 million Americans who have provided unpaid care to an adult age 50 or older in the last 12 months.**
- **Approximately 43.5 million caregivers who have provided unpaid care to an adult or child in the last 12 months.**

And within this context of family caregiving, 2015 data from the Alzheimer’s Association indicates that 15.7 million adult family caregivers are caring for someone with Alzheimer’s disease or other dementia. It’s a given that as the number of older Americans rises, so will the number of family caregivers.” - Caringbridge.org

At Caregiver Volunteers we are always here to support the full time caregiver by providing services that can get them the much needed break they deserve. By providing emotional support and respite for full time caregivers we are allowing and encouraging them to experience relief from what can be an overwhelming responsibility, to seek help by joining support groups, and to discover self care options so they can not only continue to take care of their loved ones but also take care of themselves.

Our volunteers are extraordinary and caring individuals who spend 2-3 hours each week with families to offer companionship to both the receiver and/or the family caregiver. For more information about Respite Care or Alzheimer’s Respite Care through Caregiver Volunteers please call the office at 732-505-2273 or visit caregivervolunteers.org.

FOR MORE INFORMATION, CHECK OUT THESE GREAT RESOURCES:

- [https://www.caregiver.org](https://www.caregiver.org)
- [https://www.rosalynncarter.org/](https://www.rosalynncarter.org/)
- [https://www.asaging.org/blog/25-organizations-take-care-caregivers](https://www.asaging.org/blog/25-organizations-take-care-caregivers)

“There are only four kinds of people in the world—those who have been caregivers, those who are caregivers, those who will be caregivers and those who will need caregivers.”

-Rosalynn Carter
The Cost of Family Caregiving

There are around 41 million family caregivers in the United States providing an estimated 34 billion hours of care to adults with limitations in daily activities. The estimated annual value of this unpaid work is $470 billion, more than all out-of-pocket spending on U.S. health care.¹

Out-of-Pocket Expenses
More than three out of four family caregivers spend their own funds on such items as home modifications, paid care at home, and transportation; the average annual expenditure is nearly $7,000. Caregivers took the following actions to help fund these expenses.

- 30% Used personal savings
- 16% Reduced retirement savings contributions
- 11% Used existing retirement savings

As staggering as this figure may be, it is only part of the cost of caregiving. Many caregivers have to reduce hours at their regular jobs or quit the workforce entirely.

The estimated value of these lost earnings is $67 billion.² More than three out of four caregivers incur out-of-pocket costs (see chart). And then there are the physical and emotional costs that cannot be quantified.

If you are a family caregiver, or know someone who is, here are some ideas that may help.

Preserve your own assets. Although it’s noble to help an aging parent or other relative financially, be realistic about your own present and future needs. It might make more sense to spend down an older person’s assets, which could reduce the taxable estate and/or qualify him or her for long-term care benefits under Medicaid.

Take advantage of available benefits. Make sure the person you are caring for has all the benefits to which he or she is entitled. The U.S. Administration on Aging Eldercare Locator (eldercare.acl.gov) and the Benefits CheckUp website from the National Council on Aging (benefitscheckup.org) are helpful places to start. Also take advantage of benefits offered by your employer. Many companies include family care in their sick-leave policies, and you may be eligible for up to 12 weeks of unpaid leave under the Family and Medical Leave Act. You might want to discuss your situation with your supervisor and human resources department.

Educate yourself. Unlike professional caregivers, family caregivers are typically thrown into a complex role with no training. Make sure you fully understand your loved one’s condition, medications, and appropriate methods of care. Ensure that you are authorized to speak to the patient’s physician(s). Don’t hesitate to call with questions, and keep a running list of issues for the next office visit.

Take care of yourself. Caregiving can take a physical and mental toll on family caregivers, who are especially vulnerable to back conditions, exhaustion, depression, and loneliness. Take regular breaks to rest or enjoy a favorite activity. Ask for help from other family members and friends. Consider support groups. Don’t be afraid to seek professional help for yourself.

More information on family caregiving is available from the Family Caregiver Alliance (caregiver.org), the Caregiver Action Network (caregiveraction.org), the National Institute on Aging (nia.nih.gov), and AARP Family Caregiving (aarp.org/caregiving).

¹ AARP Public Policy Institute, 2019 (2017 data)
² Health Affairs, June 2019 (2013 data)

Anne Kraljic CFP®, CRPC® is a financial advisor and can be reached at 732.473.9700 or Anne.Kraljic@securitiesamerica.com to review your current financial situation or provide another opinion for your portfolio. This information is not intended as tax, legal, investment, or retirement advice or recommendations, and it may not be relied on for the purpose of avoiding any federal tax penalties. You are encouraged to seek advice from an independent tax or legal professional. The content is derived from sources believed to be accurate. Neither the information presented nor any opinion expressed constitutes a solicitation for the purchase or sale of any security. This material was written and prepared by Broadridge Advisor Solutions. © 2020 Broadridge Investor Communication Solutions, Inc. Securities offered through Securities America, Inc., Member FINRA/SIPC, Anne Kraljic, Registered Representative. Advisory services offered through Securities America Advisors, Inc. Vision Financial Services, Inc and Securities America are separate entities.

Thank You to Our 2020 Partners In Caring
It's a terrifying experience. You sit up or lie down and suddenly the room is spinning around you like the house in The Wizard of Oz! You can't stand up because dizziness takes hold inside your head. You fumble for something to grasp so that your hands can help steady you. Confidence in your ability to walk is nonexistent because one shaky step, especially on an uneven surface, could send you tumbling to the ground, possibly causing serious injury.

But you don't have to live like this. At the Atlantic Physical Therapy Center on Mule Road in Toms River, there is help available! Doctor of Physical Therapy, Jess Coladonato, is an experienced clinician who is focused on the treatment of a host of vestibular dysfunctions, especially B.P.P.V. (vertigo), and post-surgery balance and gait issues. Under her direction, this particular APTC location is the hub for specialized treatment of patients who experience these maladies, utilizing equipment and techniques pertinent to them.

Vertigo, and its causes and effects, is sometimes a difficult dysfunction to diagnose, or even understand for that matter. “Basically, vertigo is the sensation of extreme dizziness, which not only causes balance difficulties but can be the catalyst for headaches and nausea” Jess explained. “It is caused by a miscommunication to the brain from the canalith crystals of the inner ear, which controls the body's balance system. It can be successfully treated with a series of physical and visual exercises”. Some of these head and body repositioning techniques, like those performed by DPT Coladonato, can provide much quicker, more positive and longer-lasting relief to these ailments than prescription medicines alone.

“I experience vertigo myself, and know what it's like” Jess also mentioned. “That's one of the reasons I've decided to focus on treating patients who suffer from it as well”. So focused, in fact, that she is pursuing a Vestibular Rehabilitation Certification through the American Institute of Balance. This certification will allow Jess to further her specialization expertise and remain at the forefront of vertigo and balance treatment.

A doctor's prescription is not required for those who would like to seek help and treatment for vertigo and other vestibular issues. Prospective patients need only call the Mule Road Office of Atlantic Physical Therapy at (732) 473-1666 to make an evaluation appointment and begin treatment. Stop the spinning, and reclaim your balance!

The global coronavirus pandemic has affected all of our families, our communities, and our way of life. During this time, many private funders stepped up to help us adapt our programs to address the urgent needs of homebound seniors in our community.

We're truly inspired by our private partners- OceanFirst Foundation, Toms River Family Health Coalition, Community Foundation of South Jersey, Grunin Foundation, and Winston Benefits. While all our organizations are in uncharted territory, their investment in the response efforts in our community is inspiring and serves as a model for all institutions looking to make an impact.

We find our true character in how we handle moments like this, and their relentless commitment to the people in our community make us all stronger than ever. Caregiver Volunteers was founded on the core value -- that our elderly deserve to live with dignity and joy as a part of our community -- thank you for being there right along with us.
WHAT HAPPENS TO PEOPLE AS THEY AGE?

As people age, the way their senses (vision, taste, smell, hearing and touch) give them information about the world changes.

Sensory changes can affect the lifestyle of the aging and they may have problems communicating, enjoying activities and staying involved with people. Sometimes sensory changes can lead to isolation.

At Caregiver Volunteers we are determined to fight the epidemic of senior isolation in our communities.

Join Us!

October 29th, 2020 at 11am
AGING SENSITIVITY WEBINAR

Register in advance for this meeting:
https://zoom.us/meeting/register/tJUudO-sqzkiGNeifDz691ImPhdkt2OIn3mK

For more information contact Kelly at 732-505-2273 or email kellys@caregivervolunteers.org

Our very own Fran Pannella, Director of the Alzheimer's Respite Care Program will be discussing the importance of Aging Sensitivity and demonstrating what people can encounter as their loved ones age. Fran will also talk about what seniors physically encounter as they age and how having compassion and patience as a community can help us truly understand the signs of aging.

“Age is a matter of feelings not years”. - Washington Irving
Seek support from other caregivers. You are not alone! 
Take care of your own health so that you can be strong enough to take care of your loved one. 
Accept offers of help and suggest specific things people can do to help you. 
Caregiving is hard work so take respite breaks often. 
Be open to new technologies that can help you care for your loved one. 
Organize medical information so it's up to date and easy to find. 
Give yourself credit for doing the best you can in one of the toughest jobs there is.

Tips From CaregiverAction.org

For more information call 732-505-2273 or email info@caregivervolunteers.org