

November is Family Caregiver Month

Financial Security Specialists

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Red Cross Family Caregiving Training

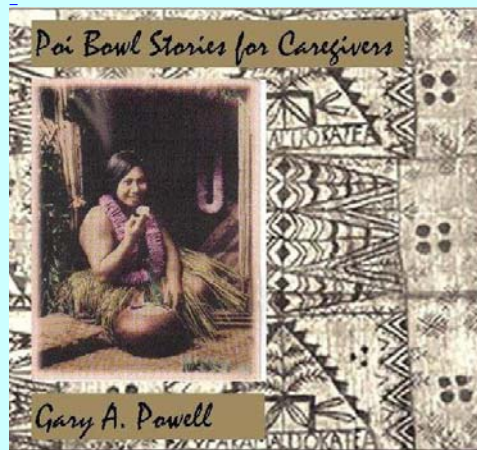


American Red Cross

Together, we can save a life

Long-Term Care expert Gary A. Powell teams up with community organizations and clubs to present the Red Cross training series, Family Caregiving. Caring for a parent, spouse or friend at home can be overwhelming, but training can help! The Central Oahu Caregiver's Support Group is loaning training material to help facilitate this training. Let the American Red Cross help you provide the best care possible. Your group or organization can sign up to host this series for free Topics include:

Are You A Caregiver? I am collecting stories from local Caregivers and would like to hear yours! It can be inspirational, funny or melancholy - just as long as it is *your* story. Eventually these stories will be combined into a "**poi bowl for the caregiver**" volume. If yours is used, you will receive a free copy of the book and full acknowledgement for your story. [Please send for a submission guide.](#)



Right now, you could be sitting in your future long term care facility. **YOUR HOME** You are in a place where you are comfortable and secure. You're right where you belong - at home. That's why so many people who need long term care get that care at home.

Call me today and let's design a long term care insurance plan that helps you stay where you want to be - **AT HOME . CALL ME AT 808-625-3782**

- Assisting with Personal Care
- Home Safety
- Positioning and Helping your loved one move
- Healthy eating
- Caring for a loved one with Alzheimer's Disease or dementia
- Legal and financial issues
- Caring for a loved one with HIV/AIDS
- Caring for the Caregiver

For more information or to arrange for classes for your organization contact Gary at 808-625-3782 or pacconltd@yahoo.com

Dental Discount Plans



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Professional Caregiver Designations

Certified Caregiver
 Certified Nurse Aide
 CNA IIII
 Direct Support Provider
 Licensed Practical Nurse
 Personal Care Asistant
 Registered Nurse

Contact:

Ten Tips For Caregivers



1. Choose to take charge of your life, and don't let your loved one's illness or disability always take center stage.
2. Remember to be good to yourself. Love, honor and value yourself. You're doing a very hard job and you deserve some quality time, just for you.
3. Watch for signs of depression, and don't delay getting professional when you need it.
4. When people offer to help, accept the offer and suggest specific things they can do.
5. Educate yourself about your loved one's condition. Information is empowering.
6. There's a difference between caring and doing. Be open to technologies and ideas that promote your loved one's independence.
7. Trust your instincts. Most of the time they'll lead you in the right direction.
8. Grieve your losses, and then allow yourself to dream new dreams.
9. Stand up for your rights as a caregiver and a citizen, especially when dealing with public agencies.
10. Seek support from other caregivers

Medicare Special Needs Plans For Special People



Medicare Special needs Plans are specially designed for people with certain chronic diseases and other specialized

*Honolulu Community College,
Kapiolani Community College,
or Leeward Community College*

It's About Values Not Valuables!



Contrary to what most people think, the baby boom generation is not just waiting in the wings to collect an inheritance. In recent studies boomers indicated they prefer to preserve their parent's memories than receive a financial inheritance - it's the elders who believe their children are more interested in money. This means we need to be talking more and assuming less.

I have an easy-to-use system to help facilitate a conversation in your family. Using discussion cards and a simple workbook, we can work together, detailing what is most important and making the plans and arrangements that may be needed.

Call me today to arrange a time to start your family on accurate and essential LEGACY PLANNING. **Call 808-625-3782**

health needs. These plans must provide all Medicare Part A and Part B health care and services. They must also provide Medicare prescription drug coverage (Part D). Generally, they offer extra benefits and have lower copayments than the Original Medicare Plan.

Medicare Special Needs Plans are designed to meet the needs of people

- Who live in certain institutions (like a nursing home),
- Are eligible for both Medicare and Medicaid, or
- Have one or more specific chronic or disabling conditions

A Medicare Special Needs Plan for people with both Medicare and Medicaid might help members access community resources and coordinate many of their Medicare and Medicaid services.

(visit www.medicare.gov for more information. From Medicare and You 2007 CMMS Section 5 pg. 38)

Feel free to contact us with any questions at **808-625-3782**.

We're here to help you!

Sincerely,



Gary A. Powell
Financial Security Specialist

**Sales of insurance products provided by licensed agent Gary A. Powell
Licensed in AZ, HI, ID, OR and VA**

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