



September 2010
Issue 50

Charitable Remainder Trusts: Income for Life and a Good Deed at Death

Article from: www.elderlawanswers.com

Many people like the idea of leaving bequests to favorite charities in their wills. But instead of leaving money to a charity in your will, you can put that money into a charitable remainder trust and collect income while you are still alive. Charitable remainder trusts have many other advantages, including reducing your income and estate taxes and diversifying your assets.

A charitable remainder trust is an irrevocable trust that provides you (and possibly your spouse) with income for life. You place assets into the trust and during your lifetime you receive a set percentage from the trust. When you die, the remainder in the trust goes to the charity (or charities) of your choice

A charitable remainder trust has many benefits:

- At the time you create the trust, you will receive an income tax deduction for charitable giving.

- Any profit from the sale of investments within the trust are not subject to capital gains tax, which means the trustee may have more freedom in managing the assets.
- When you die, the assets in the trust will pass outside your estate and be eligible for the estate tax charitable deduction.

The downside of a charitable remainder trust is that it is irrevocable, meaning once you create the trust, you can't cancel it. While you can't revoke the trust, you may have the ability to change the beneficiary if you decide to give to a different charity. You may also serve as trustee, giving you control over how the trust assets are invested. In addition, note that any income you receive from the trust will be subject to income taxes.

To find out if a charitable remainder trust is right for you, talk to a qualified elder law attorney.

ATTENTION:

The Family Council Meetings are the last Thursday of each month at the Corporate Office.

Your input, suggestions, and comments are appreciated. Please call ahead if you plan to attend.

INSIDE THIS ISSUE...

Tips for Diffusing Anger in Those with Dementia.....	2
Activities	3
Special Thanks	3
New Residents.....	4
In Our Memories	4
Caregiver Kudos.....	4
Birthdays.....	4
Picture Perfect Faces.....	7
Recommended Reading & Listening	11

Tips for Diffusing Anger in Those with Dementia

Article by: Angela Lunde, Mayo Clinic

Vickie, 57, wrote in previously about caring for her 74-year-old husband (I'll call him Dan) who has dementia. She shared that they recently went out of town with two other couples. On the second night, Dan began saying he wanted to go home. But because they came with another couple and were 300 miles from home, that was impossible. Vicki told Dan they couldn't go home and he got very angry. After a while, a friend took Dan for a drive and he calmed down. Vicki asked for suggestions in handling these types of situations.

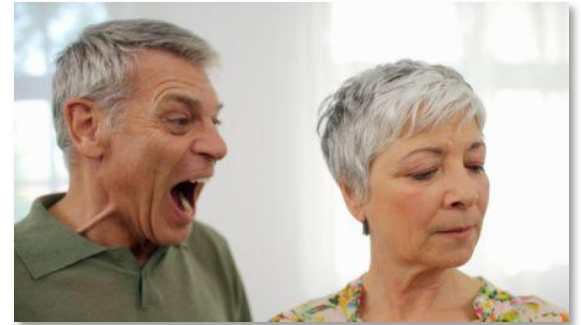
The desire to "go home" is not unusual for people with dementia. Home is a place of security, comfort, familiarity and routine — being away from home compromises each of these. Vicki's story probably resonates with many of you, so let me offer some thoughts that may be useful in these situations.

Whether we have dementia or not, each of us desires a sense of control in our lives. When Vicki told her husband, "Dan you can't go home," his sense of control was threatened and he became angry.

In people with dementia, when we use phrases such as "You can't," "I want you to," "You need to," "I told you," "That's not what I said," and so on, we can make a tough situation worse.

Yet, I completely understand the reality of Vicki's situation and that it wasn't possible to take her husband home. Vicki was simply being honest with her response. Vicki employed a good strategy in having a friend take Dan for a drive- an attempt to redirect Dan's attention.

Consider this, if we as caregivers can respond to our loved one with dementia in a way that offers them a sense of control or an illusion of control, we can diffuse reactions of anger and the outcome may be more desirable. A way to do this is by



validating their feelings, joining their agenda, and lastly redirecting. Think of it as a 3 step process. Here's what this could sound like using Vicki's scenario:

"Dan, I can tell that you'd rather be home right now. I want what's best for you because I love you (validating Dan's feelings). If you give me some time maybe I can work something out (joining Dan's agenda). In the meantime, George would love your company — he's going out for a short drive, let me grab your coat (redirection)."

Dan may now feel that he's been heard and his needs are being addressed — as a result he is more likely to be redirected and accept the invitation of a car ride.

It's also at this time when we need to leverage what the disease gives us — short term memory loss. Once Dan is redirected to another activity, time will pass and there is a good chance he'll forget about wanting to go home. At least, he may forget for a while and that's not a bad outcome either. The next time Dan wants to go home, which may be in 15 minutes or the next day, you can cycle through a similar process.

As in all dementia caregiving strategies, what works for one person may not work for another and what works one day may be a complete disaster the next. Thanks, Vicki, for asking for some suggestions, you aren't alone.

October 2010 Activities Calendar

- **Monday, 11th – Senior Luncheon at West End Assembly of God**, 11:00 am – 2:00 pm.
- **Tuesday, 12th –The “Wii” Experience: Senior Introduction** at Deep Run Recreation Ctr for a “Wii” bit of fun with this hands-on experience. 9:00 am – 1:00 pm.
- **Thursday, 21st – A day of Games for Seniors** to enjoy board and card games and Wii at Hidden Creek Recreation Center. 9:00 am – 2:00 pm.
- **Tuesday, 26th – Halloween readings** that celebrate the creepiest time of the year at The Armour House. 9:00 am – 1:00 pm.

Special Thanks...

Eleanor Home:

The Residents and **Alecia** would like to give many thanks to **Hilda Walker’s** son, **Trip**, for bringing salsa, chips, and soda.

Thank you also to **Beverly Starnes** for bringing a lovely centerpiece bouquet for all to enjoy.

Harborough Home:

The Residents and **Gail** would like to say thanks to **Rubye Turner’s** daughter, **Pat**, who brought peaches, lima beans, tomatoes, pound cake, Jello, mixed fruit, a box of cupcakes, and fresh baked cookies. **Rubye’s** daughter, “**Minnie**”, also brought blackberry cobbler as well.

Thanks go out to **Lucille Phelps’** daughter, **Trudy**, who brought pound cake and tomatoes.

Thanks go to **Joyce Mitchell’s** nurse, **Norma**, who brought a cake for everyone to enjoy and she also brought in an early birthday cake for **Rubye’s** birthday .

Thanks also go to **Lillian Dudley’s** daughter, **Jaymie**, who brought cookies for everyone to munch during their afternoon snack.

Sandy Valley Home:

The Residents and **Allean** would like to thank **Wendall McDearmon’s** wife, **Elsie**, for bringing cookies to feed the turkey and other farm animals. She also brought cookies and doughnuts for all the Residents to enjoy as well.

Studley Home:

The Residents and **Pamela**, would like to give thanks to **Isabelle Bock’s** daughter, **Lisa**, for the cantaloupe she brought for all to enjoy.

Thanks go to Helen Hughes’ son-in-law, **Mike Garcia**, for the homegrown tomatoes, green bell peppers, homemade apple pie, and Krispy Kream doughnuts.

Thanks also go to **Doris Crisp’s** daughter, **Brenda Adkins**, for the diet Pepsi and chocolate layer cake she brought for everyone to enjoy.

Lakeway Home:

The Residents and **Kenisha** would like to give a BIG thank you to **Ann Pribble’s** daughter, **Sue**, for bringing ice cream, cake, and pizza for Ann’s birthday which was in September but was celebrated in August. Everyone enjoyed the goodies greatly.

Cold Harbor Home:

The Residents and **Christine** would like to thank **Kristy Harrison** for the veggies she shared with all of the Residents and **Debbie Mask** who brought doughnuts for everyone to enjoy. Also, everyone is anxious for **Esther** to come home soon, she is greatly missed.

Heatherwood Home:

The Residents and **Kenya** would like to thank the family of **Lou Benvenuti** for the beautiful placemats and to **Mavis Barlow’s** family for keeping us supplied with ice cream pops for the entire month. They were a cool treat on those hot August days.

Hebner Home:

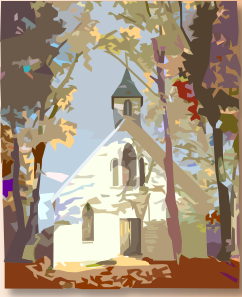
The Residents and **Nay** would like to thank **Russ and Jackie Parsley** for the wonderful ice cream party.

Thanks go to **Betty Ballowe** for the cake and soda to celebrate **Ms. Kitty’s** birthday.

Thanks also go to **Kristy King** who brought a delicious crumb cake for the Residents to enjoy.

River Road Home:

The Residents and **Carolyn** would like to thank **Gerry Hicks’** mother and sister for bringing in snacks and other goodies for everyone to enjoy.



You Will Always be in Our Thoughts & Hearts...

We are thankful to have known each of the Haven Residents we've lost and for them enriching our lives with their smiles, laughter, and love. We pray that their family members and friends will gain strength and maintain faith from the everlasting memories they will hold dear in their hearts forever and beyond.

Esther Brodsky – River Road

The saying is that friendship last a life time. Truer words have never been spoken when it comes to Helen Jackson and Myrtle Dudley. They had been friends for 53 years. When one needed more care than the other was able to provide, they both moved into the same room at our Eleanor home within a couple of weeks of each other. Sadly, Helen passed away last week and Myrtle passed away this week. Their friendship lives on even after their lives here on Earth ended.

Helen Jackson & Myrtle Dudley - Eleanor



October Birthdays...

1st – Sarah Marshall, 96 years young

8th – Dorothy Oakley, 80 years young

9th – Deanna Webb, 73 years young

26th – Elizabeth Oakley, 88 years young

28th – Buster Johnson, 89 years young

New Residents - Welcome To Our Haven Family...

Warren Eib - Cold Harbor

Myrtle Dudley - Eleanor

Deanna Webb - Sandy Valley

Pearl Evans - Studley

Caregiver Kudos...

We would like to welcome our newest caregiver, **Herfier Thompson**.

Congratulations go out to **Gail Boatwright** at the **Harborough** home and **Carolyn Jackson** at the **River Road** home and to **Linda Bishop** and **Natasha Goins** for overseeing the licensing aspect of the inspection. Both homes passed the Department of Social Services inspection with **NO VIOLATIONS!!** Way to go ladies, you are awesome!!!

The family of **Esther Brodsky** would like to express their appreciation to **Carolyn** at the **River Road** home for

the great care given to Esther during her last days.

We are so very proud and excited to have such professional, experienced, compassionate, understanding and flexible caregivers. We love our care staff and all they do.

We want the Kudos to come from us and YOU, our reader, as well, so please feel free to email us at: tammywright@virginiaassistedliving.org with any Kudos you would like to send out to your loved one's caregiver.

Happenings around the Haven...



Eleanor home – Helen Jackson, enjoyed the milder September weather.



Sandy Valley – Wendell McDearmon's wife, Elsie, enjoys feeding the turkey and chickens every day when she visits Wendell. The turkey even knows her car and comes running when she arrives.



The ladies at the Hebner home think something's amiss here.... where's the beef?



At the Heatherwood home there's no place better to be than in the sunroom enjoying the air conditioning and an activity on a hot summer day.

Happenings at Harborough...



Doris enjoys getting the newspaper before everyone else so she can get the “scoop” first on Richmond happenings.



Lucille and Rubye enjoy watching the male joggers pass by each day.



Lillian and Shirley in the backyard enjoying the cooler days of September.

...Outings Around Town



Dean is brushing up on his skills playing the newest game to sweep the nation... Corn Hole.



Deanna doesn't take any chances with her health, she is always willing to get her blood pressure checked when the opportunity arises.



There is always lots of stuff to see and do on Haven outings.

Happenings at Studley...

Even though Pamela does a great job with cooking the meals, Isabelle can't resist putting her special touch on a dish or two.



Wait a minute... something's not right. There are WAY too many cards here. Did someone slip in a few extra A's and Kings in the stack?



Huton Community Center...



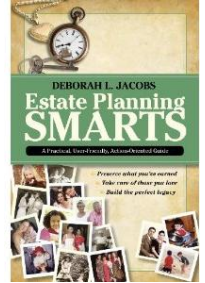
Dean, Rick, Louise, and Clarisse enjoyed an afternoon of music and entertainment.



Estate Planning Smarts: A Practical, User-Friendly, Action-Oriented Guide

By: Deborah Jacobs

Planning an estate involves fitting together many pieces. You need to think about wills, trusts, life insurance, guardians, executors -- the list goes on and on. *Estate Planning Smarts* explains in a straightforward and easy-to-understand way all the different puzzle pieces and how they interconnect.



Written by Deborah Jacobs, a lawyer and business journalist, *Estate Planning Smarts* presents the basic information you need before getting started on estate planning. Jacobs covers planning for incapacity, dividing up assets, taxes, providing for children, trusts, retirement accounts, gifts to family members, and much more. Noting that it is a global world we live in, Jacobs includes a chapter for individuals who have a spouse who is a citizen of another country or who live abroad. She also discusses options for dealing with family businesses. Sprinkled throughout the book are interesting facts and stories about the estates of famous people like Julia Child, Arthur Miller, and Heath Ledger.

Estate Planning Smarts has helpful charts that compare different estate planning options, and each chapter ends with a to-do list with specific instructions. The book is full of practical information that will help you get a handle on your estate planning needs and make you a much more informed client when sitting down with your attorney to map out your estate.

From The President

It is against company policy for staff to request family members to perform personal tasks on behalf of the caregiver, this includes but is not limited to personal phone calls to family members, personal emails to family members, etc. All such correspondence must go through the Administrator. If you have any questions regarding this policy, please contact me at 804-779-4847.

Bertica Cummins
President



The Aging In America show is sponsored & hosted by The Haven Assisted Living as a community service.

Aging In America Radio Show...

Aging In America will be taking a hiatus for a period of time.

If you would like to listen to any of the aired shows you can visit our web site at www.thehavenassistedliving.com and click on the Aging In America link in the navigation bar. Show topics include:

- Information from the Alzheimer's Association
- Legal information concerning wills, trust, estate planning to disabled and elder rights and much more.
- Financial information from talking to your loved one about long-term care financial planning to estate financial planning and more.
- Elder fraud schemes
- New disable and elder laws recently passed
- Medicaid/Medicare information
- Different elder care options... in-home, day care, assisted living, etc.
- Medical equipment suppliers and information you need to know
- Managing your loved one's finances and/or care from afar
- And so much more