

# ASK Connection

Serving the DC Metro Area 703.621.4825 [www.anovask.com](http://www.anovask.com)  
1900 Campus Commons Dr. Suite 100 Reston, VA 20191

## CAREGIVER PROFILE



**Anova Senior Kare is Licensed by the Virginia Department of Health**

Our caregivers are totally committed, highly qualified and carefully selected individuals who are thoroughly screened, bonded and insured. Most important, our caregivers are dependable and extraordinarily caring of others. They are Certified Nursing Aides or Certified Companion Aides™ who have completed **Anova Senior Kare's** exclusive training program. These highly qualified and trained caregivers are ready to help you and your loved ones with a variety of daily activities such as:

- \* Personal Care – assistance with Activities of Daily Living,
- \* Caring Companionship including meal preparation, errands, light housekeeping and more

Our personalized and affordable services are available 7 days a week and can range from a few hours a day to 24-hour and live-in care.

**CALL: 703-621-4825**  
**Client's Receive FREE In-Home Care Assessment**

## Happy New Year !

Welcome to our Winter 2008 newsletter. I hope you enjoy this issue.

I am pleased to introduce you to our Director of Community Outreach, Terrie Bradshaw. Terrie has been with Anova Senior Kare for two years and has continually demonstrated her commitment to quality service. To reach Terrie call 703-621-4825 X-1104 or e-mail [tbradshaw@anovask.com](mailto:tbradshaw@anovask.com).

In this role Terrie's focus is to ensure our clients experience the **Anova Senior Kare Way** every day as we set **THE STANDARD** for Senior care services in the DC Metro Area.



- ✓ VA Dept Of Health Certified/Licensed
- ✓ Employees - certified, bonded, insured with full background checks
- ✓ We hire CNAs or train CCAs™
- ✓ Full range of services including Companion **AND** Personal Care
- ✓ Clients receive FREE safety inspections and emergency preparedness program
- ✓ We pay **all** payroll taxes, workers compensation and overtime
- ✓ RN Owned and Operated

We look forward to the opportunity to serve you and your family so we can help make your 2008 GREAT!

Best wishes,

**Beverly Luce**  
**Registered Nurse**  
President & CEO  
Anova Senior Kare



## YOUR HOME: Considering Your Next Step

Homeowners begin thinking about selling their homes and quickly come to the question: *"Do I stay and fix-up my house, or do I move on to something that more closely fits my needs?"*

Owners should ask for advice early in this decision-making process from an experienced Realtor who has a support team to help with a wide variety of planning. All real estate is LOCAL when it comes time to evaluate pricing, market conditions and timing. Make sure you work with a Realtor who will give you PERSONAL service with your specific situation in mind.

One of the factors in deciding when or whether to invest in improving certain areas of the home or adding rooms, must be the reality of the cost versus value or return on your investment. An experienced Realtor will be able to evaluate your home and help you come to the best decision.

There are a lot of things to do to prepare a house for sale. It is important to start the process early so there is enough time to work through the "priorities" with the assistance of a team of service providers and your trusted advisors.

*Written by Doris Leadbetter, Broker/Realtor, RE/MAX Gateway, 10135 Colvin Run Rd., Great Falls, VA. Doris has been a Realtor in Northern Virginia for over 20 years. She has been involved in helping families make the right choice based on their personal circumstances. Tel: 703-517-1194 or email: [Doris@LeadbetterTeam.com](mailto:Doris@LeadbetterTeam.com)*

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## SENIOR HEALTH & LIFESTYLES

### Cancer Facts for People Over 50

Cancer strikes people of all ages, but you are more likely to get cancer as you get older, even if no one in your family has had it. The good news is that cancer death rates are going down. No matter what your age, the chances of surviving cancer are better today than ever before.

#### What Is Cancer?

There are many kinds of cancer but they all begin when cells in a part of the body become abnormal and start multiplying. These cells form a mass of tissue called a tumor. Cancer cells can also break away and spread to other parts of the body.

When cancer is found early, treatment can shrink or destroy the tumor. It helps to get regular checkups and to know the symptoms of cancer.

#### What Are Common Symptoms?

Cancer can cause many different symptoms including the following:

- A thickening or lump in the breast or any other part of the body
- A new mole or a change in an existing mole
- A sore that does not heal
- Chronic hoarseness or a cough
- Changes in bowel or bladder habits
- Discomfort after eating
- A hard time swallowing
- Unexplained weight gain or loss
- Unusual bleeding or discharge
- Feeling weak or very tired

Most often, these symptoms are not due to cancer. They may be caused by non-cancerous (benign) tumors or other problems. Nevertheless, if you are having any of these symptoms or other changes in your health, you should consult your doctor. Don't wait to feel pain. In its early stages, cancer usually doesn't cause pain.

#### What Regular Tests Should I Have?

Get regular screening tests to check for cancer before you notice anything wrong. Medicare now covers a number of screening tests for cancer. Before recommending a screening test, your doctor will ask about your age, past

medical problems, family medical problems, general health, and lifestyle. The following is a list of some screening tests that check for some specific cancers:

**Breast Cancer:** *Clinical Breast Exam, Mammogram*

**Cervical Cancer:** *Pap Test, Pelvic Exam*

**Colorectal Cancer:** *Fecal Occult Blood Test, Sigmoidoscopy, Colonoscopy*

**Mouth and Throat Cancers:** *Oral Exams*

**Prostate Cancer:** *Digital Rectal Exam, Prostate Specific Antigen*

**Skin Cancer:** *Skin Exams*

If a screening test does show a growth or abnormal change, it doesn't always mean that you have cancer. You may need more tests. A biopsy is the only sure way to know whether the problem is cancer. In a biopsy, a piece of tissue is taken from the abnormal area and looked at under a microscope to check for cancer cells.

#### How Is Cancer Treated?

Cancer treatments include surgery, radiation therapy, and chemotherapy (anticancer drugs). Recently, doctors have also been using biological therapy for

some cancers, which help the body's own defenses kill cancer cells.

People with cancer often see different specialists. These may include a medical oncologist (specialist in cancer treatment), a surgeon, a radiation oncologist (specialist in radiation therapy), and others. Your choice of treatment depends on the type of cancer you have, where it is in the body, and the stage it is at. You and your doctor will also take into account your overall health and any specific health problems you may have.

#### Can Cancer Be Prevented?

Experts think that about two-thirds of all cancers may be linked to things we can control, especially use of tobacco and what we eat and drink. You can lower your risk of cancer in several ways.

- Do not use tobacco products.
- Avoid sunburns.
- Eat right.
- Keep your weight down.
- Stay active.
- Limit alcohol consumption to one or two drinks a day.

*Excerpted from the National Institute on Aging website. To see article in its entirety go to: [www.niapublications.org/agepages/cancer.asp](http://www.niapublications.org/agepages/cancer.asp)*



## ROTATING TOPIC:

### Elder Abuse, Signs to Look for, Actions to Take

#### What actions constitute elder abuse?

Elder abuse occurs when someone knowingly or unknowingly causes harm or a risk of harm to an older adult. Elder abuse can take several forms, including:

**Physical abuse.** Physical abuse is the use of physical force, such as hitting, pushing, shaking or burning, with the intention of causing pain or injury.

**Sexual abuse.** Sexual abuse involves any nonconsensual sexual contact, such as inappropriate touching, or rape.

**Emotional abuse.** Psychological or emotional abuse is the use of tactics,

such as insults, harassment, intimidation or threats, which cause mental or emotional distress.

**Financial abuse.** Financial or material exploitation involves improperly using an older person's resources for the benefit of another person, for example, by stealing, or inappropriate use of government checks. Inappropriate use of financial power of attorney is another common example.

**Neglect.** Neglect occurs when a caregiver fails to provide the level of care necessary to avoid physical or mental harm.

*(continued on page 3)*

## When You Are Struggling With Mortgage Payments

### FINANCE & CONSUMER RESOURCES



Many borrowers are struggling to make their mortgage payments. It may be because they were attracted to an adjustable rate mortgage (ARM) that at first had affordable monthly payments. Now that the interest rate has adjusted upward, the only direction most ARMs are headed these days, the homeowner can't make the new higher payments. They may have been manipulated into a loan they cannot afford to repay. Whatever the promises that the loan was right for them, too many homeowners now feel that they are drowning in debt and at risk of losing their homes.

#### Save Your Home

Here are some steps you may be able to take to help you can keep your home:

- If it is not too late, refinance. Try to refinance your mortgage with a reputable lender to get out of zero-interest or ARM loans into a fixed interest loan. Ask if you are eligible for a Federal Housing Authority (FHA) insured loan. FHA lenders are required to follow foreclosure prevention procedures designed to assist homebuyers in keeping their home through rough times.
- Talk to your lender, the sooner the

better. They may be willing to work with you set up a new payment plan that you can live with. It will be easier to negotiate before you get too far behind.

- Talk with a credit counselor. Good counselors should sit down with you — preferably face-to-face — to help you work out a budget and find ways to manage your mortgage payments.
- Talk with a housing counselor. HUD supported housing counseling agencies provide free assistance about how to keep your home out of foreclosure.
- Sell and downsize. This may sound painful but you can try to sell your home, pay off the mortgage and use your remaining equity to purchase a more affordable place to live.
- Consider bankruptcy. Talk with a bankruptcy lawyer to find out if bankruptcy might be the better way to save your home.

#### Watch for False Help

Watch out for predators who want to take advantage of homeowners who are falling behind in their payment or are at risk of foreclosure. According to the National Consumer Law Center, foreclosure rescue scams come in at least three versions:

- **Phantom help:** The "rescuer" charges outrageous fees for a few phone calls or some paperwork that the homeowner could easily do, none of which results in saving the home.
- **The lease/buy back:** In this scam, homeowners are deceived into signing over title with the belief that they will be able to remain in the house as a renter and eventually buy it back over time. The terms of these scams are so onerous that the buy-back becomes impossible, the homeowner gets evicted, and the "rescuer" walks off with most or all of the equity.
- **The bait-and-switch:** The homeowners think they are signing documents to bring the mortgage current, but instead actually signing over the deed to their home. They usually don't even know they've been scammed until they're evicted.

Reprinted from the AARP website:  
[www.aarp.org/money/wise\\_consumer/financinghomes/above\\_water.html](http://www.aarp.org/money/wise_consumer/financinghomes/above_water.html)

### (Elder Abuse, continued from Page 2)

Examples include inadequate attention to food, water, shelter and personal hygiene. The abuser is typically a family member — an adult child or a spouse. Professional caregivers may also be abusers.

#### Signs of elder abuse

**Physical injury.** Examples of questionable injuries include bruises, cuts, burn or rope marks, and broken bones or sprains that can't be explained. Other signs of potential problems include sudden changes in behavior, comments about being battered or the refusal of the caregiver to allow you to visit the older person alone.

**Lack of physical care.** Indications of substandard physical care include dehydration, malnourishment, weight loss and poor hygiene.

**Unusual behaviors.** Changes in an older person's behavior or emotional state may suggest a problem, such as agitation, withdrawal, fear or anxiety, apathy, or reports of being treated improperly.

#### **Unaccounted for financial changes.**

Financial problems may include missing money or valuables, unexplained financial transactions, unpaid bills despite available funds and sudden transfer of assets, as well as comments about being exploited.

#### What should you do about elder abuse?

##### **Elder abuse at home**

Call the police if you suspect an older adult is in imminent danger. If you're not aware of immediate danger, but you suspect an older adult is being abused, check with the Adult Protective Services agency, which is typically responsible for investigating reports of domestic elder abuse and providing families with help and guidance.

##### **Elder abuse in a nursing home or by a professional caregiver**

If you suspect elder abuse in an institutional setting or by a professional in-home caregiver, report concerns to your state long term care ombudsman, who is responsible for addressing complaints.

Reprinted from Mayo Clinic website:  
[www.mayoclinic.com/health/elder-abuse/HA00041](http://www.mayoclinic.com/health/elder-abuse/HA00041)

#### **Resources:**

**National Center on Elder Abuse:**  
[www.ncea.aoa.gov](http://www.ncea.aoa.gov)

#### **To Report Suspected Incidents Of Elder Abuse:**

**VA Toll Free: 888-823-8888**

**Fairfax: 703-324-7450**

**DC: 202-541-3940**

**MD: Toll Free 800-917-7383**



## SPOTLIGHT ON CAREGIVERS

### National Family Caregiver Support Program

Families, not social service agencies, nursing homes, or government programs, are the mainstay underpinning long-term care (LTC) for older persons in the United States. More than 22.4 million persons are informal caregivers—providing unpaid help to older persons who live in the community and have at least one limitation on their activities of daily living.

These caregivers include spouses, adult children, and other relatives and friends. The degree of caregiver involvement has remained fairly constant for more than a decade, bearing witness to the remarkable resilience of the American family in taking care of its older persons. This is despite increased geographic separation, greater numbers of women in the workforce, and other changes in family life. Thus, family caregiving has been a blessing in many respects. It has been a budget-saver to governments faced annually with the challenge of covering the health and long-term care expenses of persons who are ill and have chronic disabilities.

The economic value of our nation’s family and informal caregivers has been estimated at \$257 billion annually.

The enactment of the Older Americans Act Amendments of 2000 established an important new program, the **National Family Caregiver Support Program** (NFCSP). The program calls for all states, working in partnership with area agencies on aging and local community-service providers, to have five basic services for family caregivers.

These services include:

- Information to caregivers about available services;
- Assistance to caregivers in gaining access to services;
- Individual counseling, organization of support groups, and training to assist the caregivers in making decisions and solving problems relating to their caregiving roles;
- Respite care to enable caregivers to be temporarily relieved from their caregiving responsibilities; and
- Supplemental services, on a limited basis, to complement the care provided by caregivers.

Currently funded at \$155.2 million, this program has served more than 275 thousand caregivers nationwide. Efforts regarding NFCSP have resulted in new partnerships, improved access to services,

outreach to special populations, and provision of services to respond to the unique needs of families.

#### Eligible Populations

- Family caregivers of older adults
- Grandparents and relative caregivers, age 60 years or older, of children no older than age 18 (including grandparents who are sole caregivers of grandchildren and those individuals who are affected by mental retardation or who have developmental disabilities)

#### Who to Contact for Help

AoA supports a nationwide, toll-free information and assistance directory and Web site called the Eldercare Locator, which can connect older persons and their caregivers with the National Aging Services Network. Older persons and caregivers can call the Eldercare Locator toll-free at 1-800-677-1116 or visit [www.eldercare.gov](http://www.eldercare.gov).

*Reprinted from www.aoa.gov*

#### Anova Senior Kare provides:

- In- Home Caregivers - Support for family caregivers from a few hours a day a few days a week
- Respite Care – for a few hours or live-in for a few days
- Referral Programs

**Call 703-621-4825 - More Information**

## Scientific Study Validates Brain Fitness Program - AGAIN

Brain health is a major issue for millions of people, even when their brains are aging normally. Many people have heard that when it comes to cognitive health, you have to “use it or lose it.” What’s not well understood, however, is how to “use it” effectively. What can people do that they can feel confident will build and sustain their cognitive abilities?

**Anova Senior Kare** is an Authorized Provider of Posit Science’s groundbreaking, computer-based *Brain Fitness Program* designed by more than 50 brain scientists from leading universities around the world.

At the Gerontological Society of America's annual conference in November, Dr. Elizabeth Zelinski of the University of Southern California presented findings from the IMPACT Study, the first large-scale randomized controlled trial of a non-invasive, computer-based cognitive intervention for aging adults. **The IMPACT study sheds light on whether—and how—people can “use it” for better cognitive function.** In the IMPACT study, the Posit Science Brain Fitness Program™ was significantly more effective than activities a doctor might currently recommend for cognitive health. Study participants who used the Brain Fitness Program™ made substantial gains in memory and speed of processing, and these gains translated into benefits in daily life.

**Attend A FREE Brain Fitness Presentation - 02/06, 02/09, 02/13, 02/14 OR 02/26**

To Reserve Your Place

**CALL 703-621-4825**



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