

# Experts evolve services for seniors to gain financial fitness, holistic health

by Michelle Leach

Organizations are evolving in the face of funding constraints, savings-related challenges and demand for services to keep older folks healthy and safe in their homes.

“Planning for retirement has changed considerably,” said Russ Kaplan, president of Russ Kaplan Investments. “What worked in the past does not apply to retirement planning in 2015.”

Strategy formerly revolved around fixed income investments, living off of the interest.

“Today we are in a period of unprecedented low bank in-

terest rates, which makes it impossible to build up a nest egg or have enough current income when you do retire,” he said. “Another change from the past is what defines a benefits plan, whereby one worked for a corporation and received a fixed pension after retirement, is about obsolete.”

The trend has been for employers to select the correct 401(k) among a number of plans.

It’s necessary for those approaching retirement to take more financial responsibility.

“With interest rates so low, I am recommending to clients that they choose financially sound companies whose stocks are paying good dividends,” he said. “By investing in these types of equities your money is safe, and you can get a dividend that exceeds inflation.”

The Eastern Nebraska Office on Aging’s greatest challenge: meeting demand for services with stagnant government funds.

“An estimated 10,000 Americans retire each day,” said Public Affairs Director and

New Horizons Newspaper Editor Jeff Reinhardt. “Many of these men and women require or will soon require services like home-delivered meals, homemaker (help with cleaning, cooking), and personal care (assistance with bathing, washing hair) to stay in their homes.”

In turn, Reinhardt said the agency is increasingly dependent on volunteers.

“Fortunately many retirees are looking for meaningful ways to contribute to society and are finding these opportunities through volunteering in their community,” he said. “Volunteers of all ages are helping out by delivering meals, cleaning homes, providing transportation, shoveling snow ...”

Acknowledging the stress of caring for an older loved one 24/7, Reinhardt said specialized care management services help those aged 18 and older whose loved ones are 60 and older.

“ENOA has a care manager who completes an assessment with the caregiver to gather information that allows the agency to better understand the caregiver’s specific needs,” Reinhardt said. “The care manager can offer support to help reduce the caregiver’s physical and emotional stress.”

Support may include information about available services and accessing services,

respite care, decision-making and problem-solving counseling for caregivers.

Dr. Rebecca Reilly is the medical director at Methodist Hospital Geriatric Evaluation and Management (GEM) Clinic, which offers an initial assessment by a geriatric nurse, a patient evaluation by the geriatric doctor and team, and a meeting with the patient and his or her family whereby recommendations are discussed.

These recommendations may include medication changes, an exercise program, depression treatment, community resources and age-related issues education.

“We do book three months out,” Reilly said. “We recommend planning ahead in order to prevent disasters or near-disasters.”

She emphasized the need to identify one’s strengths and weaknesses; for instance, if one is having trouble with her knees and tasks such as laundry are in the basement, exploring a single-level home or apartment may be an option.

“One of the most important parts is the social work evaluation and assistance, and



Reinhardt



Reilly



Russ Kaplan, president of Russ Kaplan Investments, center right, at his monthly meeting, Bagels and Finance, at the Bagel Bin in Omaha.

certainly there are many medical things, but it's also about living in the right place and having the right services in place," Reilly said.

Physical activity and social engagement are necessary.

"We know that exercise at all points of life improves your heart health, your endurance, the function of your GI tract, your muscles and bones and it's also really important for your brain," she said.

"Exercise" doesn't mean hardcore weight lifting and running; Reilly recommends classes and programs with others, such as those offered at the Y through its Silver Sneakers program, or tai chi for balance and fall prevention — with the added benefit of social engagement.

"Studies show that people who have more social connections live longer," she said.

She suggests working exercise into routines; for instance, walk for five or 10 minutes around the house or lap around a store with the grocery cart before shopping, instead of stop-and-go walking as items are selected.

"Just being out in the world is important," she said. "Having people to talk to is essential for mental health, stimulates connections between your brain cells and helps your brain function."

Occupational therapist/driver rehabili-

tation specialist Kelina Moore said memory loss (Alzheimer's and dementia) is the No. 1 age-related condition that brings individuals to the hospital's Driver Rehabilitation Program.

She also said individuals with diabetes may have neuropathy, where a foot, leg or arm has decreased sensation and control.

"Sometimes as we age our neck range of motion and trunk range of motion gets less, and people are not able to look in their blind spots as well," she said.

Some conditions may be remedied with the use of special mirrors, controls and vehicle modification; generally, the program includes a clinical evaluation, behind-the-wheel evaluation, recommendation and training — applicable not only to seniors but those of all age with conditions such as Parkinson's.

Moore said it's hard for people to understand it's not a "driving test" one can study for by merely reading a book and reviewing rules of the road.

"What I'm testing for is the how they are functioning now," she said, emphasizing her goal as an OT is patient safety first. "And if I do have to deliver the bad news, that it's time to stop driving, I don't just leave them — I provide them with resources for transportation in the Omaha area."