



# 16

# Great Things

you can do for a senior

## **16 GREAT THINGS YOU CAN DO FOR A SENIOR**

At Society of Certified Senior Advisors, we know that few things are more satisfying than helping a senior to live a healthier, happier, more fulfilling life. This booklet is for people who want to make that happen.

You can make a big difference in the life of a senior in more ways than one. In fact, we've identified 16 great things you can do, and these are just a drop in the bucket.

With so many possibilities, how do you know where to begin or what will make the biggest difference? The best way to get started is to hone your powers of observation and improve your listening skills. Be proactive. Make an effort to pay the same kind of attention to your clients that you muster up for your friends and family.

Think of every meeting as an opportunity to detect a problem or identify a need. If you stop, look and listen, you'll find plenty of clues.

Do your clients look well? Do they appear healthy and energetic? Are they clean and well-dressed? Is their home tidy and well-maintained? What about their social life? Are there family issues? Do their pets look neglected? Are their papers filed and well-organized? How computer-savvy are they? What topics of conversation crop up over and over again?

With just a little time and effort, you'll be surprised how easy it is to figure out where you can make a difference. After that, all it takes is time, research, energy and maybe a little elbow-grease.

Being a friend, an ally and an advocate for your client means much more than being just a purveyor of products and services. It turns you into an invaluable resource, someone who has earned your clients' trust, respect and loyalty. (That's what Society of Certified

Senior Advisors is all about, but more about that later.) Once you've gone the extra mile, you'll experience the satisfaction of a job well-done and discover it feels good too.

So take a look at our list and tips on implementation. Better yet, meet with your clients, start your own list and start making a difference.

## **16 GREAT THINGS YOU CAN DO FOR A SENIOR!**

### **1. Show Them How to Take Advantage of New Technologies.**

Remember the first time you used a computer? And tried programming your cell phone, VCR, DVD or cable? It isn't as easy as you'd think. Instruction manuals are printed in midget type and the tiny buttons on remotes and digital equipment make following the instructions even harder.

Many seniors are techno-savvy. But those who aren't are often afraid of new technologies and frustrated by the equipment and manuals. You can help your clients enjoy a whole new world of communication and information by taking the time to determine what kind of equipment they have and finding out what they know and where they are having difficulties.

Walking them through the basics can help them overcome their fears but if technology isn't your bag, don't worry. There are lots of classes at senior centers, libraries, schools, community colleges and universities. Retail stores and manufacturers even offer special courses. A little research will reveal plenty of experts with up-to-the-minute know-how who are teaching students of all ages how to make technology work for them.

### **2. Teach Them How to use a Digital Camera or Cell Phone to Send and Receive Photos.**

There's nothing more exciting than getting photos of your first grandchild. Twenty years ago, photos came by mail. Today, they arrive instantly – if you have a digital camera, computer or cell phone and know how to send and retrieve them.

Think what a difference it would make if your client could carry on conversations and exchange photos and computer-generated greeting cards with their children, friends and family across the country and around the world.

The first step is to find out if they are interested. Demonstrate how the technology works and see how they respond. If they want to know more, offer to schedule lessons or direct them to specific classes.

If you sense they are simply not into or up to digital photography, there are still ways you can enable them to share their photos and memories of happy times.

There are probably packets of photos stacked in shoe boxes, sliding out of albums or shut away in desk drawers. Maybe they would appreciate a little assistance organizing them or putting them in albums.

Introduce them to Scrapbooking, a popular new method of personalizing photos and memorabilia. Virtually every community has a Scrapbooking course or craft center where you can purchase materials and take courses.

Sharing your clients' photos will tell you more about them than hours of conversation. And the best part? Watching their faces when they send or receive their first digital photo.

### **3. Take Them to a Health Fair and Document Their Medical Information.**

With health costs spiraling, getting and staying healthy is a must for today's seniors. While many have health plans that provide for annual check-ups, local Health Fairs are a low-cost, low-stress option for those who have minimal insurance or hate going to the doctor.

Community Health Fairs are often sponsored by hospitals, clinics and non-profit organizations. They offer a series of tests for free or at reduced rates and provide information on healthy lifestyles.

Encourage your clients to attend and offer to accompany them. Before you go, try gathering a family medical history. This will be useful not only for the Health Fair but also for family members.

When you take a medical history, you may discover that your clients don't have good medical records or documented information about their physicians, medications or medical wishes.

This would be a good time to create a document with their doctors' names and contact information along with a list of prescriptions, pharmacies and instructions. Printing it in large type and having it laminated would be invaluable daily and even more valuable in an emergency.

There are other, less intrusive ways, to make a difference in your clients' health. One option is to invite them to participate in charitable walks or on strolls around town. Stop by and present them with a set of hand weights and demonstrate how to use them. A gift of even a simple day-by-day pill case will ensure their medication is taken on the right day and in the correct dosage.

#### **4. Ask About a Will, Living Will, Advance Directives, Powers of Attorney and Filing Systems.**

Death and dying are incredibly difficult topics. No one wants to think they may become incapacitated, much less die. That's why so many people put off dealing with these matters. In fact, only 41 percent of Americans have wills. Not dealing with these issues, however, is bound to create problems down the line, not only for your clients but also for their families.

So what can you do? There are sensitive ways to approach these subjects. The best approach may be to inquire as part of a more general discussion. For example, when you're gathering information for a medical history, inquire if they have a Living Will or other Advance Directives, such as a Do Not Resuscitate Order or Organ Donor Card.

From there, ask if they have other important documents such a Will, Living Will or Powers of Attorney. If they have these documents, the next step is to make sure that appropriate family members and doctors have access to them in case of emergency.

If they haven't gotten around to arranging for these documents, provide them with the names of professionals you trust and make the introductions.

Financial records, such as banking institutions, brokerage accounts, insurance policies, mortgages, titles and registrations and other forms of identification, such as passports and Social Security cards, need to be easy-to-find too. Check to make sure they are organized in clearly marked folders. Family members should have a list of the files and know where they are kept.

Getting involved in end-of-life issues may seem like a lot of work and create some discomfort. However, once you explain why these matters are necessary and simplify the process, you'll be surprised by how grateful clients are you initiated the conversation.

#### **5. Arrange for Them to Obtain a Home Energy Audit or Energy Bill Assistance.**

Healthcare costs aren't the only things that are skyrocketing. High energy costs are making it increasingly difficult for seniors to pay their utility bills.

And it's not only their bank accounts that are suffering. Their health is too. In order to keep their bills low, seniors turn their thermostats down in the cold winter months and boost them up in the summer. Every year there are tragic reports of seniors dying from exposure.

This doesn't have to happen. There are government programs that provide financial assistance. Unfortunately, seniors are often unaware of them or unwilling to ask for help.

If you visit a client and notice that their home feels especially cold or unusually warm, ask if they are having problems with their furnace or paying their utility bills.

If the problem appears to be financial, put them in touch with the utility company. The utility can put them on budget billing to spread the cost out over a year.

Depending on income, your client might also qualify for financial assistance from LEAP, the government's Low-Income Energy Assistance Program. Every state offers this program and applications can be obtained on-line, by mail or at social service organizations.

If the problem is energy-related, see if your local utility will conduct a free home energy audit. The audit will show where the house is losing or gaining heat and provide practical tips on how to improve the home's energy efficiency.

There are simple things you can do as well. Take a look around the house. You may spot some obvious problems such as lack of weather stripping. Installing weather stripping is easy and inexpensive. All you need is a few tools and minimal technical skills.

Whatever you do, don't wait for June or November to roll around. The earlier you start, the sooner your clients can start saving on their energy bills.

## **6. Create a Family History They Can Share With Others.**

Do you know where your great-great-grandparents were born or how they came to this country? Can you describe how they lived, worked or died? If you don't know much, you're not alone. Once our elders pass away, family histories and traditions are lost if they're not documented and preserved by family members or friends.

Taking a family history is a great way to get to know a client and is a gift they can treasure forever. You don't need to be an expert either. Genealogy is one of the hottest hobbies today, and there is a wealth of excellent resources you can tap into.

The internet offers numerous sites such as Ancestry.com, EllisIsland.org and genhomepage.com. Religious groups such as the Mormons have some of the most extensive libraries and documentation in the world. Closer to home, community colleges pack classrooms with genealogy students. Libraries are stocked with books on the subject too.

Ask a few questions about your client's relatives or where they came from and you could get an ear-full. Researchers say when you age, you remember more about the past than the present. Great-aunt Mary's emigration from Sweden may be fresher in your client's mind than who won yesterday's ball game.

You can be the conduit for these memories or set your clients off on a quest of their own. Either way, if it's true what they say about the journey being the destination, get ready for a fascinating trip.

## **7. Educate Them on How to Prevent Identity Theft and Fraud.**

Senior citizens are a prime target for identity theft and fraud. Physical and mental infirmities make them highly vulnerable to victimization and exploitation and many live alone, making them easy marks for unscrupulous salesmen and con artists.

To make matters worse, seniors are the least able to deal with the financial and emotional consequences of identity theft or fraud. Worst of all, there are no quick fixes.

Here are some suggestions on ways to prevent being victimized. Many excellent brochures are available from federal agencies, financial institutions and non-profit organizations. Society of Certified Senior Advisors has tips to avoid financial fraud on its website, and each Certified Senior Advisor has access to free information on how protect seniors. Websites such as [www.privacyrights.org](http://www.privacyrights.org) are also good sources of information. Police departments and Better Business Bureau may offer seminars as well.

Recommend that your clients:

- a. Pay cash wherever possible.
- b. Destroy old credit cards and rip up carbons.
- c. Use a paper shredder to get rid of receipts, bills and financial information.
- d. Purchase a locked mail box. Mail all mail at a postal facility, not a home mail box and retrieve mail from the box promptly.

- e. Never respond to any unsolicited e-mails, including those that appear to be from banks or financial institutions.
- f. Never give out SSN, credit card number or other personal information over the phone, by mail or on the internet unless you have a trusted business relationship with the company and have initiated the call.
- g. Get registered on the national Do Not Call Registry.
- h. Never carry extra credit cards or social security information in their wallets and keep wallets in a secure place at home.
- i. Reduce the amount of junk mail by sending their name and address to the Mail Preference Service.
- j. Remove their name and address from the phone book and reverse directories.
- k. Pick checkbook orders up at the bank, rather than through the mail.
- l. Keep a list or photocopy all credit cards, bank accounts and investments including account numbers, expiration dates and telephone numbers of the customer service and fraud departments.
- m. Order a credit report once a year.
- n. Review their credit card, phone and cell phone and bank statements every month for unauthorized use.
- o. Check with Better Business Bureaus and state agencies to see if the business has claims against it.
- p. Never sign a contract without having a trusted friend or attorney review the document.
- q. Ask for and check references.
- r. Do business with reputable local firms rather than out-of-state businesses.

## **8. Sign Them Up for a “Driver Safety Education” Class**

Seniors hate to give up the right to drive, even when their eyesight is failing and reflexes are slowing down. Driving equals freedom, and losing that freedom means relying on others to do errands and get out to social events.

State transportation offices, auto clubs and senior organizations offer Driver Safety Education courses. These classes are designed to improve driving skills by teaching defensive driving. Teachers accompany drivers, test their skills, and make an independent evaluation of how safe they are behind the wheel. Their evaluation and recommendations may resonate far better with a senior than the opinion of a family member or friend.

You can do your part as well. Check the tire pressure on vehicles and inflate them if necessary. Make sure cars have been recently serviced. If they need servicing, obtain discount coupons and offer to take cars in for them.

If you are concerned about your client’s driving abilities, offer to take them to the doctor, run errands or pick up guests at the airport.



When it comes time to renew their driver's license, be supportive. Seniors are anxious about passing the vision, written and driving tests. Review the materials with them so they are comfortable with the questions and accompany them to the Drivers License Bureau.

Knowing how to drive, when to drive and when to quit can save not only the lives of seniors but the lives of loved ones and other motorists.

## **9. Help with a Home Safety Audit**

It's a well-known fact that more accidents occur at home than anywhere else. When it comes to seniors, the numbers are even higher. Statistics show that falls are the cause of 70 percent of accidental deaths to people over the age of 75 and 40 percent of all nursing home admissions. Sadly, some twenty-five percent of seniors who fall and suffer hip fractures die within a year.

These statistics are frightening but it's not just the falls themselves that impact seniors. It's the fear of falling itself. When a friend or family member falls and is injured or put into a nursing home, seniors are afraid it will happen to them too.

Before long, they give up their daily walks and social activities, making them even less mobile and more isolated.

One way to prevent falls is to arrange for a professional home safety audit. The audit will identify areas of concern and offer recommendations.

Take a look around the house the next time you visit. Check to see that rugs are wrinkle-free and edges are firmly tacked in place. If there are area rugs, make sure there are no-slip pads beneath them.

Inspect the bathrooms. Do the tubs and showers have no slip-mats, decals and safety bars? Are hand-held electrical appliances located too close to the sinks or tubs?

What about lighting around the staircases and porches and in the bathrooms and kitchen? Are the bulbs the correct wattage for the fixtures? If the lighting is poor, help locate a handyman who can take care of the job. There are non-profit home repair organizations in many cities that charge seniors low fees for home improvements.

Some home safety solutions are remarkably easy. Pick up clutter. Install new batteries in smoke detectors. Hire neighborhood kids to shovel the walks. Think about safety measures in your own home and you'll come up with dozens of ways you can help. Just remember, an ounce of prevention is worth a pound of cure.

## **10. Create Opportunities to Socialize and Learn.**

Loneliness, boredom and apathy are common emotions that plague seniors. The death of a spouse and distance from friends and family members can leave seniors lonely and isolated. Poor health or disabilities may prevent them from getting out of the house and socializing.

Sitting home in front of the television day in and day out is no substitute for engaging with others and exchanging ideas, especially when hundreds of courses and activities are available at community centers, colleges and non-profit organizations. Get a catalogue and review the courses with them. With all the choices, there is bound to be a class or program that sparks their interest.

If travel is their bag, "Elderhostel," an affordable international program that combines learning with travel, might be just up their alley.

Perhaps they have a hobby, such as fishing or shuffleboard. Invite them along the next time you're heading out to the lake or recreational complex. Offer to take them to church, or take in a movie.

In the end, it doesn't really matter what you do. It's the fact you've taken the time and effort to include them and your interaction that counts.

## **11. Provide Pet or Vet Assistance**

Studies show that people who have pets live longer and healthier lives. Having a Fido or Fluffy to care for keeps seniors active and emotionally fulfilled.

Pets are family too. If you're pet-friendly pop for a toy, or tag along during walks. Make sure pets are being properly fed and groomed. Offer to pet sit, take pets to the groomer or in for annual vaccinations.

No pet. No problem. Seniors can still enjoy the company of a pet. Numerous non-profit organizations train pets and take them around to nursing homes, senior housing and recreation centers.

There are also inexpensive ways to obtain a pet. Non-profit organizations such as the Dumb Friends League, the Max Fund and city and county agencies rescue pets and charge low-fees for adoption.

## **12. Teach Games and Organize Puzzle Exchanges**

Use or lose it – at least that’s what they say. Mind-challenging puzzles and games are excellent tools for boosting brainpower and bringing people together.

If your community doesn’t have a game and puzzle exchange, start one. If they have one, add to it. Check around the house and see if you have any games you haven’t played lately. Ask your friends or local businesses to donate. Stop by a Goodwill or Salvation Army outlet. You can usually find all kinds of games on the shelves.

You can also volunteer to teach games at the local recreation or senior center. There are many new games, such as Sudoku, that seniors are unfamiliar with.

The internet provides hundreds of game sites. Seniors who have access to the internet and know how to use it have a world of puzzle and game opportunities at their fingertips.

Library shelves are filled with puzzle and game books. Take a few out and loan them to a senior. Buy a puzzle book at your supermarket or drugstore to take as a gift the next time you visit your client.

Better yet, pick out a puzzle and do it together. Two heads are better than one and a lot more fun too.

## **13. Plant a Window Box.**

Living plants bring color and add joy to our lives. Many seniors are active and avid gardeners. If they are still gardening, ask if you can spend some time in the garden with them. Bring along a picnic lunch or a gift such as gloves, a sunhat or rolling garden stool.

If they no longer garden or live in an apartment or condo, there are several ways to bring the outdoors inside to them.

Visit your local nursery and pick out a window box or pretty garden pot. Find out what plants or herbs are in season and fill the container. Add a big bow and attach a mini-watering can and instructions.

As the seasons change, come by and re-plant the container. Your client will welcome the attention and the planter will serve as a daily reminder of your concern.

#### **14. Introduce Them to Bookmobiles and Books on Tape.**

Reading is one of the most popular hobbies in America. Library use is at an all-time high and book sales at chain bookstores and websites such as Amazon.com are booming.

You may notice that your client has a well-filled bookcase or books and paperbacks lying around. Find out what they like to read. Ask if they use the library. If they don't, offer to get them a card and list of library locations. Arrange for a visit to the Bookmobile, a library van that travels to sites throughout the city or county.

Exchange new and used books with your client and offer to order or pick up books at a local bookstore or on-line for them. Invite them to join a book club.

If they are losing or have lost their eyesight, tell them how to obtain books on tape. Books on tape tend to be expensive but libraries usually have a wide selection and used bookstores are a good low-cost source.

National Public Radio stations across the nation provide Reading for The Blind programming. Volunteers come into the station and read local and national newspapers, magazines and books. Check your local NPR station for specific programming.

#### **15. Help Organize a Garage Sale.**

When seniors decide to move into more senior-friendly housing, or to move closer to kids and grandkids, one of the first steps is to get rid of all that excess stuff they've accumulated over the years. Garage sales are a tried-and-true way of doing that.

The key to a successful garage sale is planning. The longer you spend collecting, pricing and organizing items for your sale, the more successful it will be. Choose a weekend date that won't conflict with holidays or other special events that might distract prospective customers. Try to schedule your sale to coincide with other neighbors' sales. More sales equal more customers. Cluster things in categories. Place the most desirable items in the back of the garage so browsers have to look at your other merchandise on their way to the most popular items.

Remember that your objective is to get rid of things you no longer want, so don't overprice items. Spend some time before your sale visiting others to get a feel for what people are asking for different kinds of items. Books, records, tools, sporting goods, and household items are always popular.

Use the classified section of your newspaper for your advertising. Mention three or four specific items for sale, plus the time of your sale. Most of your business will be in the first hour of so of your sale, so be sure to have plenty of help. A fanny pack for a cash register is probably safer than a cash box that needs constant attention. Have plenty of change on hand.

## **16. Become a Certified Senior Advisor (CSA).**

CSAs are professionals who have added knowledge about aging to their expertise as financial planners, real estate agents, home health care administrators, accountants and dozens of other professions so that they can provide more benefits to their senior clients.

Because they have learned about 23 subjects of vital interest to seniors, CSAs...

- communicate better,
- have a greater understanding of seniors,
- possess more self-confidence,
- and earn more credibility\*.

They also form valuable networks of like-minded professionals and build their businesses with seniors. Other designations teach about products or professions. Society of Certified Senior Advisors teaches about people. That's why the CSA designation is the perfect supplement you need to be of the most value to the seniors in your life.

Call 1-800-653-1785 to learn more about how you can be a CSA. Or visit [www.society-csa.com](http://www.society-csa.com)

\*(Source: Kupersmit Research, 2005)