Thank you for attending the webinar April 10th and thanks to Family Caregiver Alliance for hosting.

The Unexpected Caregiver Support Group is designed to meet the needs of family caregivers seeking regular support on their caregiving journey. They are run peer-to-peer with revolving peer facilitators. Much like an Alanon meeting, there are no professional leadership is required. This will work well for some, while others will prefer professional intervention.

I inserted the word ‘unexpected’ before caregiver, as the combination of words usually elicits a “That’s me” comment.

Groups can be set up at colleges, hospitals, senior centers, senior housing, church and community groups, work places, etc. Many communities or businesses would like to offer a support group, but the question a general interest meeting to ascertain interest. Explain the peer-to-peer model, informing them that there is a script to follow, with topics for discussion. No one needs to be a trained facilitator to run this meeting.

Everything you need to begin a support group is included in The Basic Packet of support group materials and is available at unexpectedcaregiver.com—it includes:

• Tip sheet for moderating a successful support group
• Group script to guide each meeting
• 12 Discussion topics with suggested questions

Thanks again and please feel free to contact me at my website.

My best,

Kari Berit
**The Money Talk**

Money is not always an easy topic, especially when adult children feel they need to talk finances with their parents. But for a number of us, we need to get involved with our parents’ finances. And it isn’t a ‘one conversation does it all.’ Start slow and if they do need help, gather the following information:

**Income Sources:**

- Basic income sources: Social Security and pensions, including disability, plus annuities and other investments that dispense regular payments (dividends, interest, etc.).
- Everyday plus “rainy day” funds: Checking and savings accounts, including money markets (don’t be surprised to discover they have several); stocks, bonds and mutual funds; CDs; and forms of ready cash, from savings bonds in a lockbox to an envelope of 10s, 20s and 50s tucked into a dresser drawer.
- Insurance policies, including prepaid funeral plans.
- Property holdings: The title abstract and deed to their home, if they’re still in it, plus other real estate (vacation homes, timeshares, rental property); car, boat and RV titles; ownership interests in a business; assessments of the value of collectibles (paintings, art objects, jewelry, antiques, memorabilia, etc.).

**Obligations:**

- Major living expenses: Mortgages and/or rent (perhaps both if one has moved to assisted living or a nursing home) as well as loans, including to family members.
- Insurance premiums: Life, auto, property, health (including Medicare supplementals).
- Credit cards and their balances.
- Regular monthly bills: utilities, phone service, cable, newspaper, memberships (including religious). Look at current bills for late fees – evidence that they’ve been having trouble keeping current.
- “Out of the ordinary” bills: Check the checkbook and credit card statements for purchases that may reflect various forms of scams and cons to which seniors are particularly vulnerable.

**Suggested Questions:**

How was money handled in your family of origin?
Did you know the annual salary of your mom or dad?
How do you handle money? Are you the right person to handle your parents’ finances? Or is this something for another sibling, relative, or professional?
The Love of a Pet

There are numerous good reasons not to have an animal as one ages, or so I’ve been told. I don’t buy it. Whether it be a dog, a cat, a bird, a fish, or any other pet, when I hear older adults trying to convince themselves that they don’t want or can’t have another animal – they live in a condo that doesn’t allow pets, or they travel too much to be bothered, or they simply don’t want the responsibility, or they don’t think they can deal with the prospect of yet another loss – I can’t help asking, Why not?

I understand. Pets need attention. Every day. Whether it’s cleaning out their litter boxes, or taking them on walks, or filling their food and water bowls, or just making time for them – typically on their schedule, not yours – pets rely on their owners for their daily needs. To me, that’s a good thing.

And it might be equally good for your parents. Their home is empty. Their kids are grown, moved out and wrapped up in their own lives. Their friends are becoming fewer or less accessible. Why rule out having someone in their lives who needs them, responds to them, entertains them, makes demands on them – and loves them unconditionally?

You can just as easily take the reasons not to have a pet and turn them into the very reasons your parents may want – and even need – to have one. Loneliness, isolation, inactivity, obesity, depression, grieving; Each in its own way can be partially, if not fully, alleviated by having a pet.

Kelly Connolly, Issues Specialist with the Humane Society of the United States (HSUS), made the case this way in the December 2005 issue of Minnesota Monthly magazine:

“Emotionally, pets can bring new meaning and purpose to the life of a senior who is living far away from friends or family. The love and commitment to their owners is almost like free therapy. They can act as friends, entertainers, and warm, fuzzy bundles of joy. Having a pet in an elderly person’s life can offer them a sense of well-being, a sense of encouragement, and even a reason for living. Being responsible for another life often gives new meaning to the lives of those who are living alone or far from loved ones. Caring for and providing a loving home to a companion animal also helps elderly people to remain active and stay healthy.”

Suggested Questions:

Do you know how your parent feels about pets? Have you had to find a new home for a pet? If you parents can’t have a pet (for whatever reason), can you arrange for one to visit?

How do you describe love from a pet? Do you have stories about special pets? If you were sick, would you want your pet with you?