





# Four decades of superb service to seniors

Call us today to talk to one of our counselors and find out why Carlton Senior Living may be right for you. **1-800-CARLTON** 



## Luxury Senior Living

Independent Living • Assisted Living • Memory Care

## **Oakmont of Concord Now Open!**



It's senior living at its finest! Oakmont Senior Living features functional floor plans and elegant design, not to mention all the amenities you've come to expect. From gourmet dining and concierge services to spa treatments and housekeeping, our attentive staff will cater to your every need, leaving you to enjoy life to the fullest.

Care services are also available 24-hours a day and appropriately tailored to suit each resident's needs. Enjoy the peace of mind knowing our attentive staff will be there when you need them most.



4756 Clayton Road Concord, CA 94521

925-391-8881 oakmontofmontecito.com

RCFE# 075600935, 079200560



1401 Civic Court Concord, CA 92025 **925-267-8505** oakmontofconcord.com



#### Planning

Activition 7
Activities
Advance Health Directives
Affordable Housing10
Attorneys11
Care Management & Planning11
Certified Senior Advisor12
Counseling Services12
Cultural Senior Services12
Dental Care Services12
Driving Classes13
Fall / Injury Prevention13
Fiduciary Services13
Government13
Grandparents Raising Grandchildren13
Hearing Loss Assistance15
Home Chore / Repair Services13
Home Repair Loans15
Independent Living15
Information and Assistance15
Insurance Assistance16
Legal Assistance16
Long Term Care Insurance Counseling
Notary Services
Realtors
Reverse Mortgage
Reverse Mortgage Counseling
Senior Produce Markets
Smoke Detectors
Tax Assistance
ian mooisiaille10

Indexes to Articles on Planning, Quality of Life, and Final Wishes are included at the beginning of each section.

#### A NOTE TO OUR READERS:

Efforts were made to ensure that the entries were current at the time of printing. Please be aware that changes may occur. Response to information contained in this directory, including any corrections or updated information should be directed to:

#### Born to Age 707-226-7127 borntoage@gmail.com

#### **Quality of Life**

-	
Adult Day & Alzheimer's Service Ceters	
Alzheimer's Financial Assistance	
Alzheimer's Information, Referral & Eduction	
Alzheimer's Wanderers	
Assisted Living / Memory Care	25
Assisted Living Complaints	25
Assistive Technology	
Benefits Counseling	
Books For The Homebound	
Caregiver / Companion Services	
Caregiver Support	26
DMV Driving Test	26
Elder Abuse Reporting	26
Food Services	26
Friendly Visitors	
Geriatric Psychiatric Services	
Grab Bar Installation / Handyman Services	27
Health Care	
Health Care Complaints	27
Home Delivered Meals	27
Home Health Care Services	
Low Vision / Blind Services	28
Medical Equipment & Suppliers	28
Medical Transportation	28
Medication Drop-Off	28
Money Management	28
Nursing Home Complaints	28
P.A.C.E	29
Placement Services	29
Support Groups	29
Telephone Reassurance	35
Transportation	35
Transportation (Medical)	36
Veteran's Affairs	36
Visiting Services	36
Visually Impaired Services	36
Wheelchair Repair & Transportation	

The Solano Directory for Older Adults is published annually by: Born to Age P.O. Box 6863 Napa, CA 94581

> Publisher: Yvonne Baginski Cover Photos: Janna Waldinger Design & Layout: Barbara Schwartz



#### **Final Wishes**

Body Donation	
Cemetery	
Cremation	
Elder Wishes	39
Funeral Services	39
Grief Support Groups	40
Hospice Services	
Trust Administration	

## **On the Cover**

#### (From Left to Right, Top to Bottom)

#### Row 1:

Vicky Voicehowsky, City of San Pablo Deanna Bennett, Hospice of the East Bay

Row 2: Susan Tamaoli, Oasis Senior Advisors Scott Dye, HomeLife Senior Care

#### Row 3:

Randy Allen, Honor Home Care Patti Shaner, Loan Ladies – HomeBridge Mike Awadalla, Care Patrol Michaela Olson, Montecito Senior Living

#### Row 4:

Eugenie Broussard, Hillcrest Memory Care Marie Lichauco, Diablo Valley Foundation for the Aging Loreno Renaud, Provident Care Janet Navhilon, HICAP

#### Row 5:

Kathy Zickenburg, Loan Ladies – HomeBridge Kate Neal, CFCS Brenda Tormis, Murphy Medical Transportation Nicole Howell, Solano County Ombudsman Johana Seminario, ResCare Home Care Jeff Patton, ED, Diablo Valley Foundation for the Aging

#### Row 6:

Bob Timbers, Safe at Home Christy Aponte, Montecito Assisted Living Bari Hendershot, Neptune Society, Walnut Creek Mary Griffin, Care Maestro Michelle Kahler, Healthy Living at Home Christopher Kisek, Diablo Foundation for the Aging

#### Row 7:

Dinesh Sawhney, Hillcrest Memory Care Amber Green, Healthy Living at Home Hays Engelhart, Rotary Home Team Julie M. Fiedler, Horizon Elder Law Joyce Martin, Senior Peer Counseling Sandra Wallace, Insight Memory Care Carole Brekke, Adult Day Svc Network – Contra Costa Ruth Atkin, HICAP

#### Row 8:

Bridget Waller, Hillendale Home Care Jenna Hughes, All Seasons Home Care Carol Macayan, Precious Home Companion Tom MacDonald, Carlton Senior Living Angela DeNicola, HomeLife Senior Care Jo McCord, Family Caregiver Alliance Jeanne Krieg, Tri-Delta Transit Back Pregil, Better Days Sue Richey, Finance of America



## Quality of life

At every stage of yours.

- ✓ Respite care
- Companionship
- Help with shopping and healthy meals
- Personal care and grooming
- Specialized care for Alzheimer's, Parkinson's, stroke, and other chronic conditions

Call for a free in-home consultation—and learn what makes Honor Care Pros so special.



(925) 338-8820 www.joinhonor.com





Welcome to the 13th anniversary edition of the Born To Age, the Contra Costa Directory for Older Adults! It's a great source of information on not only aging, but how to get help for the many facets of chronic illness, frailty and disability. In other words, it's a place to start

when you know you're going to need some help, but not sure when, where or why.

Over the years, we've watched the field of caring grow in leaps and bounds. There are so many "professionals" popping up who suddenly see a burgeoning opportunity to heed the call on what many are expecting to be a silver tsunami of need. However, we at Born To Age urge caution in making choices and watching carefully what decisions these "professionals" are making in determining care and housing options for what they might deem, "your benefit."

We recommend that you peruse the field of care, housing and support services very carefully. Know your options and exercise your rights. That's why this directory is published. It's to help you understand the field of choices before you need to make a decision. So many of us wait until a crisis, and then in a panic, follow advice that may not be what is actually wanted or needed. One of our biggest challenges is educating doctors and other health care professionals on what is available in a community. People rely on their doctors to tell them when they need more care or support. But, doctors are experts in medical, not social or psychological care. Rarely can a doctor help you with any of the following:

- Is getting a ride a problem for you?
- What about needing some housekeeping support?
- · Worried about falling or being alone at night?
- Can't remember to always take your medications on time?
- Is your family living far away?
- Are you obsessing over running out of money?
- Concerned about forgetting all the time?
- Find that your remote control, television, telephone or answering machine are always breaking?
- Are thinking of moving, but the task is overwhelming?
- If you go to the hospital, who's going to care for your dog or cat?
- What about getting your mail, or paying your bills?
- Who will pick up your prescriptions, do your grocery shopping, prepare your meals when you return home?



#### Call 707-226-7127 To place a complete Born Age Senior Information Kiosk in your lobby, entrance, or business today.

## Born Age

## Senior Information Kiosks

Thanks to all these businesses for their community-minded efforts in keeping all of us aware of life and care choices through time.

#### Contra Costa County: (San Ramon, Walnut Creek, Concord, Pleasant Hill, Martinez, Pittsburg, Orinda, Lafayette) Kiosk Locations:

- 1. Lucky's Pharmacy, 21001-B San Ramon Valley Blvd, San Ramon
- Brookview Park Senior Mobile Park, 1201 Monument Blvd, Concord
- 3. Dalis Gardens Senior Mobile Park. 3161 Terraza Del Sol, Concord
- 4. Stonebrook HeathCare Center, 4367 Concord Blvd, Concord
- 5. Concord Medical Supply, 3375 Port Chicago Highway, Concord
- 6. John Muir Health, 1220 Rossmoor Parkway, Walnut Creek
- 7. Mt. Diablo Adult Day Health Care Center, 490 Golf Club Rd, Pleasant Hill
- 8. Martinez Senior Center, 818 Green St, Martinez
- 9. Delta Hawaii Mobile Home Park, 875 Stoneman Ave., Pittsburg
- 10. Orinda Village Senior Living Apartments, 20 Irwin Way, Orinda
- 11. Contra Costa Library, 925 Moraga Rd, Lafayette
- 12. Orinda Community Center, 28 Orinda Way, Orinda
- 13. Rodeo Gateway, 710 Willow Ave., Rodeo
- 14. Casa Adobe Apartments, 1924 Church Lane, San Pablo
- 15. Mt Diablo Adult Education, One Santa Barbara Rd Rm 210, Pleasant Hill
- 16. R-Transit Center, 1600 Nevin Plaza, Richmond

#### What we all wonder is: Who Will Care For Me When I No Longer Can?

You will find the answers to all these questions in this directory. There are services, businesses and organizations who are eager to help, some charge fees, others are volunteer-based. But all are available to help you plan. If you have any questions, or need direction, you can always call us at 707-226-7127. We'll be happy to provide some guidance and advice.

We are also available to speak to your club, group or organization. We can help decipher end of life options, choosing home care and assisted livings, finding appropriate help, and working with you to come up with a solid plan.

Born to Age would like to thank the advertisers for making this directory a reality for all these years. They pay for the service so you can receive the free information. Be sure to thank them when you call.

You know, it's hard to believe that we're all aging so fast. And many of us will never need the services lined out in this directory. Sometimes I talk to people in their 90's who are still walking a mile or two a day, and their minds are as sharp as ever. But, that isn't true for everyone. So, be prepared. It might not be you, but someone close to you, who will need more help.

We welcome your comments and suggestions. If we've missed something, give us a call.

Looking forward to another year!

Yvonne Baginski Editor/Publisher

> If you would like to advertise in Born to Age, please take a moment to fill out our Advertisers' Questionnaire on page 37.



## **Planning: Index to Articles**

Making It Easier To Chat With Family & Friends	. 14
New Medicare Cards Are Coming	.14
13 Documents You Need For Effective Planning	. 17
Hearing Loss A Sign of the Times	. 19
Volunteer Opportunities	. 21

#### ACTIVITIES

#### East Bay Regional Parks

Environmental Education Program 2950 Peralta Oaks Oakland, CA Jaimee Rizzotti jrizzotti@ebparks.org www.ebparks.ort 510.544.2546

#### ALAMO

#### Alamo Cribbage Club

Wednesdays. 6:30 p.m. Safeway Conference Room 200 Alamo Plaza, Alamo Al Moy: almoy1@prodigy.net 925.284.7044

#### **Amador Valley Quilt Guild**

Numerous groups and meetings Meets 2<sup>nd</sup> Saturday, 1:30 p.m. Pleasanton Middle School 5001 Case Ave. Amadorvalleyquilters.org

#### BAY POINT

Ambrose Community Willow Center 3105 Willow Pass Rd. 925,458,2662

#### BRENTWOOD

Brentwood Senior Center 193 Griffith Lane Brentwood, CA 925.516.5444

#### Delta Quilters

2<sup>nd</sup> Monday of month, 7 p.m. Golden Hills Community Church Room 157 2401 Shady Willow Lane info@deltaquilters.org Kris McInnes: 925.513.3813

#### Sons in Retirement

Chapter 108 Meets 4<sup>th</sup> Tuesday, 11 a.m. Wedgwood Banquet facility 100 Summerset Dr. 925.240.7086



#### ANTIOCH

Antioch Senior Center 415 W. 2nd Street Antioch, CA 94509 925.778.1158

#### CLAYTON

Clayton Valley Women's Club 2<sup>nd</sup> Tuesday, 10 a.m. Nonprofit, nondenominational service organization. St. John's Episcopal Church Fellowship Hall 5555 Clayton Rd. info@claytonvalleywomansclub.org Sheila: 925.672.7947

#### **Creekside Artists Guild**

2<sup>nd</sup> Wednesday, 7-9 p.m. Clayton Community Library 6125 Clayton Rd. 925.673.6777

#### Sons In Retirement

Branch 19 1<sup>st</sup> Thurs, 11:30 a.m.-1:30 p.m. Oakhurst Country Club 1001 Peacock Creek Dr. Clayton, CA 925.338.1996

#### CONCORD

Concord Art Association Meets 2<sup>nd</sup> Tuesdays, 12:50 p.m. Concord Library

concordartassociation@yahoo.com 925.646.5455

#### **Concord Garden Club**

Salvation Army Community Church 3950 Clayton Rd. 3<sup>rd</sup> Tuesday, 10:00 a.m. 925.287.1372

Continued on Page 8



Join us for our educational program and tradeshow dedicated solely to the challenges and rewards presented by the aging process.

Come learn about:

- Financial Management
- Dementia
- Nutrition & Exercise
- Safety & Security
- Senior Housing & Care

For more information, contact the Concord Chamber of Commerce at (925) 685-1181 or www.concordchamber.com





#### ACTIVITIES cont.

Concord Senior Center 2727 Parkside Circle Concord, CA 94519 925.671.3320

**Concord Village** Contact: Patricia Barich Patsy.barich@gmail.com

#### Contra Costa Genealogical Society

415.596.5860

2<sup>nd</sup> Thursday, 7 p.m. Church of Jesus Christ of Latter Day Saints 1360 Alberta Way cccgs.ca@gmail.com

#### Contra Costa Mineral/Gem Society

2<sup>nd</sup> Mondays, 7:30 p.m. Centre Concord 5298 Clayton Rd. 925.289.0454

#### **Rainbow Community Center**

Social Events for LGBTQ Adults 55+ 2118 Willow Pass Rd., Suite 500 Concord, Ca 94520 Rainbowcc.org 925.692.0090

#### CROCKETT

**Crockett Community Center** 850 Pomona Ave., Crockett, CA Weekdays, 10 a.m.- 12:30 p.m. Wednesdays, 10 a.m.- 3 p.m. 510.787.2414

#### DANVILLE

**Danville Area Senior Hikes** Sets out at Danville Park and Ride 2<sup>nd</sup> and 4<sup>th</sup> Wed., 8:45 a.m. Each hike is 4-5 miles, and return by 1 p.m. Email or call to be added to hike info list. email: seniors@danville.ca.gov 925.314.3490

#### **Danville Lion's Club**

1<sup>st</sup> and 3<sup>rd</sup> Wednesday, 7 p.m. Brass Door Restaurant 2154 San Ramon Valley Blvd. 925.275.1990

#### Danville Senior Citizen's Club

Mondays, 9 a.m.- 2 p.m. Danville Community Center Line dancing, exercise, mah jong, bingo and more. Membership: \$15 a year. 115 E. Prospect 925.443.0268

## $\circ$ elders community

The Elders Learning Community (ELC) is creating a new model for aging - one that promotes self-discovery and empowerment. We are an arts, education, and self-discovery program for lowincome, socially isolated seniors in West Contra Costa County. Our philosophy is that learning and



creativity lead to increased independence and help prevent the depression, dementia, and social isolation associated with aging.

#### We are currently accepting applications for Volunteer Learning Partners!

To inquire about referring a senior to our program, becoming a volunteer, or general information, please contact us at: 510-234-1839

Paula Burch, MSW, Program Director: EAP@lifelongmedical.org Susan Snyder, Program Manager: ssnyder@lifelongmedical.org

> www.EldersLearningCommunity.org 3701 Barrett Avenue Richmond, CA 94805

#### Danville Senior Softball

For Information call April Arendt: 925.314.3459

Diablo Bonsai Club 2550 Camino Tassajara 925.736.7600

#### **Diablo Valley Quilters**

3<sup>rd</sup> Wednesday, 7-9 p.m. Danville Congregational Church 989 San Ramon Valley Rd. Info at: diablovalleyquilters.com

#### **Prime Time For Seasoned Citizens**

Tuesdays, 9:30-12:30 p.m. Community Presbyterian Church 222 W. El Pintado Danville, CA 94526 Lunch provided: \$4.00 Door-to-door pickup through County Connection: \$4.00 Info: 925.837.5525

#### **Senior Sneaker Trips**

The Town of Danville hosts Senior Sneaker trips to different attractions throughout the area. For a list of dates, go to the Danville Senior Center, 115 E. Prospect 925.314.3490

#### Urban Farmers Fruit Gleaning Project

Got excess fruit? Volunteers will pick your trees, leave what you want, and bring the rest to local food pantries and animal centers. Learn more, register your trees, volunteer or tell a neighbor. Visit: theurbanfarmers.org, or email: sustainabledanville@gmail. com for more information.

#### Veteran's of Foreign Wars: Post 75

Meets every 3<sup>rd</sup> Wednesday of the month at the Veteran's Memorial Building, 400 Hartz Ave., Danville. Doors open at 7 p.m., meeting begins at 7:30 p.m. For more information, contact Ernie Petagara at 925.362.9806.

#### **EL CERRITO**

Christ Lutheran Senior Center Mondays only, 9-2 p.m. 780 Ashbury Ave. El Cerrito, CA 510.524.1050 or 510.527.0389

#### El Cerrito Garden Club

P.O. Box 203 El Cerrito, CA 94530 Meets 2<sup>nd</sup> Thursday, 9:30 a.m.El Cerrito Community Center 707 Moeser Lane poppies@gardenclub.org

#### **Open House Senior Center**

6500 Stockton El Cerrito, CA 94530 Japanese Speaking: 1<sup>st</sup> and 3<sup>rd</sup> Saturday, 10 a.m.-3 p.m. 510.778.3406

#### St. John's Senior Center

6500 Gladys St. El Cerrito, CA Tuesdays, 9 a.m. - 2 p.m. 510.237.3808

#### **EL SOBRANTE**

St. Callistus Senior Activity Center Mondays, 8:30 a.m. - 1:30 p.m. 3580 San Pablo Dam Rd. 510.223.1153

#### HERCULES

Hercules Senior Center Weekdays, 8 a.m. - 5 p.m. 111 Civic Drive Hercules, Ca 94547 510.799.8219

#### **KENSINGTON**

Arlington Senior Center 52 Arlington Kensington, CA 94707 Thursdays, 9 a.m.-2 p.m. 510.547.1069

#### LAFAYETTE

Lafayette Senior Services 500 St. Mary's Road Lafayette, CA 94549 www.lafayetterec.org (Click on Senior Workshops) 925.281.5050

#### MARTINEZ

Martinez Senior Center 818 Green St. Martinez, CA 925.370.8770

#### MORAGA

Sons In Retirement (SIRS), 171 1<sup>st</sup> Wednesday, 11 a.m.



#### Sons in Retirement (SIRS), 174

2<sup>nd</sup> Wednesdav Holy Trinity Cultural Center 1700 School St. 925.377.5880

#### **ORINDA**

**Orinda Community Center** 26 Orinda Way 925.254.2445

#### PINOLE

**Pinole Artisans** 2221 Pear St. 510.724.2008 **Pinole Garden Club** 880 Tennant Ave. 510.758.0462

#### **Pinole Senior Center**

2500 Charles Ave. Pinole, CA 94564 510.724.9800

#### PITTSBURG

**Pittsburg Senior Center** 300 Presidio Lane Pittsburg, CA 925.252.4890

#### PLEASANT HILL

**Emeritus College Classes** Diablo Valley College 321 Golf Club Rd. Pleasant Hill, CA 94523 925.685.1230 Ext. 2388

#### Mt. Diablo Adult Education

Lifelong Learning One Santa Barbara Rd, Rm 210 Pleasant Hill 94523 Contact: Judith Sosnowski 707.937.1530

#### Pleasant Hill Senior Center

233 Gregory Lane Pleasant Hill, CA 94523 **Chinese-American Senior Center** Tuesdays, 1-3:15 p.m. 925.798.8788

#### Sons in Retirement, Branch 146

2nd Thursday, 11 a.m. Clubhouse, Boundary Oak Golf Course 3800 Valley Vista Rd. 925.825.5772

#### RICHMOND

Booker T. Washington Jr. Senior Center 960 So. 47th St. 510.620.6816

#### **Easter Hill Seniors**

3911 Cutting Blvd. Richmond, CA 94804 510.235.4226

#### May Valley Community Center

Mon. and Thurs., 10-11:30 a.m. 3530 Morningside Drive 510.620.6890

Call Today for a

FREE,

No Obligation

Assessment

925.363.4900

#### Neighborhood House of

**North Richmond Seniors** Weekdays, 10 a.m.- 4 p.m. 515 Silver Ave. 510.232.3511

#### **Parchester Village Seniors**

Meet 2<sup>nd</sup> and 4<sup>th</sup> Wednesdavs. 11 a.m.-1 p.m. 900 Williams Dr. 510.235.4473

Pt. Richmond Community Center 139 Washington Ave. Richmond, CA 94801 510.233.6881

**Richmond Annex Senior Center** 5801 Huntington Ave. Weekdays, 9 a.m.-4 p.m. 510.620.6812

#### **Richmond Senior**

**Drop-In Center** 2525 MacDonald Ave. Weekdays, 8:30 a.m.-4 p.m. 510.307.8087

**Senior Adult Activity Center First Presbyterian Church** 3445 Barrett Ave. Tuesdays, 9:30 a.m. - 1:30 p.m. 510.234.0954

#### **RODEO**

**Rodeo Senior Citizen's Club** 189 Parker Ave. Meets Wednesdays, 1-4 p.m. 510.787.1587

#### SAN PABLO

San Pablo Davis Park Senior Center 1661 Folsom Ave. Weekdays, 8 a.m. - 5 p.m. 510.215.3096

#### San Pablo Senior Center

1943 Church Lane San Pablo CA 94564 Sanpabloca.gov/seniors 510.215.3096 (See ad page 7)

Tai Chi: Moving for Better Monday and Wednesdays 925.937.8311

#### SAN RAMON

National Association of **Retired Federal Emplyees** (NARFE)

Mt. Diablo Chapter, 531 **Contact: Paul Andrews** 925.687.5162

#### **Alcosta Senior Center**

The Senior Center offers 30 hours of exercise classes each week, as well as dance classes. There are also fine art, craft, language, music and computer lab classes for Mac and PC. For a list of classes, visit or call. Costs vary. 9300 Alcosta Blvd. San Ramon, CA 925.973.3250

Continued on Page 10



#### Our services include:

**Extended** Care Hourly Care **Respite Care Hospice** Care Postoperative Care

#### **Experienced and Compassionate Caregivers**

- Safety Supervision
- Personal Care
- Alzheimer's & Dementia Care Companionship
- Light Housekeeping • Flexible Hours

Meal Preparation

www.all-seasons-homecare.com

HCO# 074700008

• Medication Reminders



## Diablo Valley Foundation for the Aging

Your Professional Relative

Diablo Valley Foundation for the Aging is a not-for-profit corporation providing community service to seniors in Contra Costa County.

The Foundation is committed to providing vital services to aging persons who are at risk because they are alone, isolated, pressed by financial problems, or are confused.

The focus of our organization is to prevent inappropriate institutionalization of elders by providing the necessary support to maintain them in the community. Comprised of dedicated professionals and volunteers, we enable older adults to live with as much independence and freedom as possible.

> 140 Gregory Lane, Suite 170 Pleasant Hill, CA 94523 (925) 945-8040 www.dv-fa.org



#### **ACTIVITIES cont.**

#### WALNUT CREEK

Assistance League of Diablo Valley 2711 Buena Vista Ave. Walnut Creek, CA 925.284.4781

#### Ballroom Dancing: The Merry Mixers

1<sup>st</sup> and 3<sup>rd</sup> Fridays, 7:30-10:30 p.m. Walnut Creek Elks Lodge 1475 Creekside Dr. 925.300.7589

#### **Diablo Singles Dance Club**

Big Band Dance Last Wednesday of month, 7:30-10:30 p.m. Civic Arts Education Building Shadelands Campus 111 N. Wiget Lane 925.820.4299

#### Diablo Women's Chorale

Supportive group of women singers Diablowomenschorale@gmail.com 925.588.4515

#### Sons In Retirement

Branch 116 Meets 3<sup>rd</sup> Monday, 11:30 a.m. Elks Club, 1475 Creekside Dr. 925.322.1160

#### Sons in Retirement

Branch 81 1<sup>st</sup> Tuesday, 11 a.m. Gateway Fireside Room 1001 Golden Rain Road Rossmoor 925.252.8266

#### Walnut Creek Model Railroad Society 2751 Buena Vista Ave. Walnut Creek, CA 925.937.1888

Walnut Creek Seniors' Club 1375 Civic Dr. Walnut Creek, CA 94596 Wcmrs.org 925.943.5851

#### Senior Center Without Walls

Activities, conversation, classes and support over the phone. 877.797.7299

#### ADVANCED HEALTH CARE DIRECTIVE

Compassion and Choices 800.247.7421

East Bay Conversation Project 510.654.5383

John Muir Health Services Offers monthly seminars on Advanced Health Care Directives. Call for times and locations.

#### 1450 Treat Blvd., Ste 300 Walnut Creek, CA 94597 925.947.3300

Ombudsman Services Contra Costa

925.685.2070

West County (appointment only) 256 24<sup>th</sup> St. Richmond, CA 94804 For people in skilled nursing or assisted living facilities.

#### AFFORDABLE HOUSING

Stoneman Village 390 East Leland Rd. Pittsburg, CA 94565 Stonemanvillage.org 925.427.1870 (See ad on page 10)

## STONEMAN VILLAGE I & II

PITTSBURG SENIOR AND HANDICAPPED RESIDENTIAL COMMUNITY, INC. AND STONEMAN VILLAGE II HOUSING CORPORATION

#### Affordable, HUD subsidized communities located in Pittsburg

Developed and managed with the evolving needs of senior residents in mind. Stoneman Village I & II seek to enhance the independence and well-being of older persons by providing affordable housing and supportive services.

### **Stoneman Village**

To be eligible for an apartment, applicant(s) must be 62 years of age at the time of application; or over the age of 18 and have a mobility impairment requiring the accessibility of a specially designed apartment.

For further information, or to request an application, contact Stoneman Village during regular business hours at:

Stoneman Village 390 East Leland Road Pittsburg, CA 94565 Phone (925) 427-1870

### Stoneman Village II

To be eligible for an apartment, applicant(s) must be 62 years of age or older.

For further information, or to request an application, contact Stoneman Village II during regular business hours at:

> Stoneman Village II 375 Presidio Lane Pittsburg, CA 94565 Phone (925) 427-1870





Elder Law & Estate Planning Peace of Mind for Life and After

#### Offering Home & Hospital Visits

Phone: (925) 244-1185 Toll-Free (877) 244-1185 www.HorizonLawCA.com



Julie M. Fiedler, Attorney at Law, is a 27 year resident of San Ramon, a Registered Nurse with over 30 years experience in healthcare & senior services. Julie is a Certified Elder Law Attorney (CELA), certified by the National Elder Law Foundation. Julie also serves on the Board of Directors for the National Academy of Elder Law Attorneys, Inc., and is accredited by the Department of Veterans Affairs to help individuals in all matters involving VA benefits. Additionally,

Ms. Fiedler is the former President of the Northern California Chapter of the National Academy of Elder Law Attorneys (NAELA), an active member of California Advocates for Nursing Home Reform (www.canhr.org) and ElderCounsel (www.eldercounsel.com). Ms. Fiedler is also serving as President of the Adult Day Services Network of Contra Costa.

4000 Executive Pkwy. Suite 160 San Ramon, CA 94583

- ELDER LAW AND ESTATE PLANNING
- Asset Preservation
- Long Term Care Planning
- VA & Medi-Cal Planning
- Wills & Trusts
- Powers of Attorney
- Health Care Directives
- Conservatorships & Probates
- Health Care Advocacy



#### Stoneman Village II

375 Presidio Lane Pittsburg, CA 94565 Stonemanvillage.org 925.427.1870 (See ad on page 10)

#### Walnut Creek Manor

81 Mayhew Way Walnut Creek, CA www.walnutcreekmanor.com 925.935.0322 (See ad on page 11)

#### ATTORNEYS

## Horizon Elder Law and Estate Planning, Inc.

4000 Executive Pkwy., Suite 160 San Ramon, CA 94583 www.horizonlawca.com 925.244.1185 (See ad on page 10)

#### **Free Will Service offered at:** Antioch Senior Center 3<sup>rd</sup> Monday, 9 a.m.-noon Attorney will prepare a basic will for free. Call for appt: 925.778.1158

#### CARE MANAGEMENT / PLANNING

Antioch Senior Center 415 W. 2nd St. Antioch, CA 94509 925.778.1158

Seniors facing problems regarding housing, health care, family, finances, etc., can talk to a counselor on Mondays, 9 a.m. to noon. Call for an appointment.

#### California Community Transitions Choice in Aging

490 Golf Club Rd. Pleasant Hill, CA 94523 925.682.6330

Helps adults who have been living in skilled nursing home for longer than 90 days, and on Medi-Cal transition back home and to community living.

#### Center for Elders Independence P.A.C.E.Program of All Inclusive Care for the Elderly Eastmont Town Center, Downstairs 7200 Bancroft Ave., Suite 188 Oakland, CA 95605 510.433.1150 (See ad on back cover)

#### **Concord Senior Center**

2727 Parkside Circle Concord, CA 94519 Care management available by appointment. 925.671.3320

#### Diablo Valley Foundation for the Aging

140 Gregory Lane, Suite 120 Pleasant Hill, CA www.dv-fa.org 925.945.8040 (See ad on page 9)

El Cerrito Senior Services 510.559.7677

Continued on Page 12

## WALNUT CREEK Manor SENIOR APARTMENTS BI MATHEW WAY

Enjoy a Massive 15,000 sq. ft. Clubhouse, featuring Billiards, Ping Pong, Card Rooms, Library, Large-Screen TV, Hobby Rooms, Lounge with Fireplace, a 4,000 sq. ft. Social Hall and organized Activities.

## WALNUT CREEK MANOR Garden Apartments for Seniors

418 One-Story Studio, One and Two Bedroom Apartments with Patios

Please Call for an Appointment (925) 935-0322

- •4 Magnificent Gardens on
- 24 Beautifully Landscaped Acres
- 6 Spacious Pavilions
- 3 Vine-Covered Pergolas
- Heated Pool & Spa, Open Year-Round
- Shuffleboard Courts
- •13 On-Site Laundry Facilities
- Covered Parking Available
- Expanded Basic Cable Included with Most Utilities

**And Many More Features** 









www.walnutcreekmanor.com

#### 12 Planning



#### Contra Costa County 2018

## CARE MANAGEMENT / PLANNING, cont.

#### Hillendale Home Care

1777 N. California Blvd. Suite 210 Walnut Creek, CA 94596 925.933.8181 (See ad on page 28)

#### Multipurpose Senior Services Program (MSSP)

490 Golf Club Rd. Pleasant Hill, ca 94523 MSSP provides case management for Medi-Cal eligible, frail elders, who want to remain living at home. 925.356.6777

#### **Oasis Senior Advisors**

3600 May Rd. El Sobrante, CA 94803 Walnutcreek.oasissenioradvisors.com Susan Tamaoki: 510.778.5644 (See ad page 34)

#### Pleasant Hill Senior Center

233 Gregory Lane Pleasant Hill, CA Care management services. Call for appt: 925.798.8788 Ext.17

#### Meals on Wheels & Senior Outreach Services Care Management 1300 Civic Dr. Walnut Creek, CA

925.937.8311

#### **Elder's Learning Community**

Provides free care management assessment and services including creative and emotional interests. Serves Richmond, San Pablo, El Sobrante, El Cerrito and Kensington. 1015 Nevin Ave., Suite 108 Richmond, CA 94801 510.234.1839 (See ad on page 8)

#### The Open House Senior Center

6500 Stockton Ave. El Cerrito, CA 94530 510.215.4342 Walnut Creek Seniors' Club

Assists with money management, conservatorship, crisis intervention and in-home assessments. 1375 Civic Dr. Walnut Creek, CA 94596 By appointment: 925.945.8040

#### CERTIFIED SENIOR ADVISOR

HomeLife Senior Care Vinny DiNicola Certified Senior Advisor (CSA)® 6440 Brentwood Blvd., Suite A Brentwood, CA 94513 Email: vinny@homelifesc.com Cell: 925.550.6743 Local: 925.240.5770 (See ad on page 31)

#### **COUNSELING SERVICES**

(See also SUPPORT GROUPS)

Ann Pagliaro, LCSW Medicare Provider 1600 S. Main St., Suite 225 Walnut Creek, CA 94596 925.528.9134

#### Alcosta Senior and Community Center

Short term consultations with an experienced family counselor. Half hour: \$10 9300 Alcosta Blvd. San Ramon, CA Claire Chow: 925.828.2656

#### **Antioch Senior Center**

Senior Peer Counseling Tuesday appointments starting at 8:30 a.m. 925.778.1158

Catholic Charities of the East Bay Individual therapy on sliding fee scale. 510.768.3100

#### Contra Costa Crisis Center (24 hour) 800.833.2900

Danville Senior Center Free Counseling for individuals and groups. Call Dr. Fran Rapoport: 925.837.0505 ext.314

**El Cerrito Open House** Senior Peer Counseling By appt. Mondays, 2-4 p.m.

Friendship Line 800.971.0016

Older Adult Mental Health Contra Costa County 888.678.7277

#### Rainbow Community Center

Counseling support for LGBTQ Adults 55+ 2118 Willow Pass Road, Suite 500 Concord, CA 94520 Confidential counseling line: 925.692.2056

#### **Senior Peer Counseling**

2425 Bisso Lane, Suite 100 Concord, CA 94520 Joyce Martin, MA, PsyD 925.521.5640

Senior Peer Counseling offers brief individual counseling and support to residents of Contra Costa County who are 55 years of age and older in English, Spanish and Chinese for 8-12 weeks, for one hour each week. The Peer Counselors are trained and supervised. Volunteers visit people at home. Some of the counselors are also stationed at senior centers. We also offer several support groups. For more information call Joyce Martin, MA, PsyD, (English): 925.521.5636

#### CULTURAL SENIOR SERVICES

Catholic Charities of the East Bay 510.768.3159

Helps Southeast Asian seniors adapt to new lives in America. Also connects with senior peer companion programs and services available in: San Pablo, Baypoint and Concord. Also offers **Senior Peer Companion**, who help get people to doctor's appointments, hospital emergency rooms, the senior center and special cultural events. Call Bau Day Ta: 510.768.3159

#### DENTAL CARE SERVICES

Berkeley Free Clinic 2339 Durant Ave. Berkeley, CA 94804 510.548.2745

New clients only accepted through a monthly lottery. Clients receive lifetime services that include dental exams/checkups, cleanings, x-rays, fillings and extractions.

#### **Dental Clinics**

**Contra Costa Health Services** Must be on Medi-Cal or Denti-Cal to qualify.

#### **BAY POINT**

215 Pacifica Ave. 925.427.8302

#### MARTINEZ

2599 Alhambra Ave. 925.370.5300

#### PITTSBURG

2311 Loveridge Rd. 925.427.8302

#### SAN PABLO

13601 San Pablo Ave. 510.231.9540

Diablo Valley College Teaching Clinic 321 Golf Club Rd.

Pleasant Hill, CA 925.969.2692

La Clinica Dental Clinic 2000 Sierra Rd Concord, CA 925.363.1256

337 Leland Rd. Pittsburg, CA 925.431.1251



#### Lifelong

2023 Vale Rd., Suite 107 San Pablo, CA Accepts Medi-Cal 510.231.9814

#### North Shore Dental Traveling Dentistry

Fillings, detnures, cleanings and 24hour emergency. Denture repairs for nursing home, board and care and homebound patients. Private pay, insurance, and Medi-Cal accepted. 500 Alfred Nobel Dr., Ste. 240 Hercules, CA 510.741.2140

#### **DRIVING CLASSES**

AARP Smart Driving Course Call for local classes. 800.350.7025

### Concord Senior Center

2727 Parkside Circle Concord, CA 925.671.3320

Dublin Senior Center 7427 Larkdale Ave. 925.829.6316

### Antioch Senior Center

415 W. 2nd St., Antioch: 925.778.1158 San Ramon: 925.973.3250

#### Driving Safety-AARP Class

Lafayette Senior Services 500 St. Mary's Road, Lafayette www.lafayetterec.org (Click on workshops) 925.284.5050 EDUCATION

#### Adult Education:

Liberty Adult Education 929 Second St., Brentwood 925.634.2565

Martinez Adult Education 600 F St. 925.228.3276

Mt. Diablo Adult School 1266 San Carlos Ave, Concord 925.685.1340 Pittsburg Adult School 1151 Stoneman 925.473.4660

Diablo Valley College, Emeritus 321 Golf Club Rd. Pleasant Hill, CA 925.685.1230

East Bay Regional Parks District 29250 Peralta Oaks Ct. Oakland, CA 94605 jrizzotti@ebparks.org www.ebparks.org Jaimee Rizzotti: 510.544.2546

Environmental education programs available for groups in the Regional Parks! Contact for information.

Parkinson's Network of Mt. Diablo 3618 Happy Lane Lafayette, CA 925.939.4215

The Elders' Learning Community 1015 Nevin Ave., Suite 108 Richmond, CA 94801 510.234.1839

This program brings people together to explore educational and creative projects of personal choice and is designed as an accessible and creative learning environment. Serves Richmond, San Pablo, El Sobrante, El Cerrito and Kensington. (See ad on page 15)

#### FALL / INJURY PREVENTION

#### Linda Meneken PT CAPS

Physical Therapist Certified Aging in Place Specialist Fall Prevention Consultant Classes - Home Visits lindameneken@gmail.com 510.604.1823

Meals on Wheels and Senior Outreach Services Fall Prevention Program A program to reduce falls and injuries. In-services, classes or tips available. 1300 Civic Dr. Walnut Creek, CA 94596 925.937.8311

#### SAFE AT HOME

Grab Bars and Handrails www.safeathomegrabbars.com Bob Timbers: 925.360.1909 (See ad on page 27)

#### FIDUCIARY SERVICES

#### **Diablo Foundation for the Aging**

140 Gregory Lane, Suite 170 Pleasant Hill, CA www.dv-fa.org 925.945.8040 (See ad on page 9)

#### GOVERNMENT

California Senior Legislature Contra Costa Advisory Council on Aging 925.335.8700

#### Central County Senior Coalition

Meets 4<sup>th</sup> Tuesday at 10 a.m. For seniors, providers, advocates and community leaders in Central Contra Costa county with the mission to establish a coalition of seniors and community resources to effectively deliver senior services. For information: 925.943.5852

#### Concord Commission on Aging

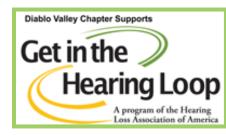
Meets 3<sup>rd</sup> Wednesday, 1:30 p.m. City Hall Permit Center Conference Rm. 1950 Parkside Dr.

#### Contra Costa County Advisory Council 2425 Bisso Lane

Concord, CA 94533

#### East Bay Senior Coalition

Meets 2<sup>nd</sup> Wednesday of each month, 9:30 a.m. 301 West 10th Street Antioch, CA 94509 925.978.2754



#### El Cerrito Committee on Aging

3<sup>rd</sup> Wednesday, 3:00 p.m. in the Council Chamber at the El Cerrito Community Center.

#### Richmond Commission on Aging 2565 MacDonald Ave. Richmond, CA 94804 510.307.8085

Senior Services Commission 4<sup>th</sup> Wednesday, 10 a.m. Lafayette Community Center, Alder Room, 500 St. Mary's Rd.

#### West County Senior Coalition

2<sup>nd</sup> Wednesday, 2:30 p.m. Office of Supervisor John Gioia 11780 San Pablo Ave. El Cerrito, CA 94530 510.233.3427 ext. 307

#### GRANDPARENTS RAISING GRANDCHILDREN

#### Families First 2380 Salvio St., Suite 200 Concord, CA 94520 925.602.1750

Continued on Page 15



Hard to reach lightbulb?

Leaky faucet?

Running toilet?

Smoke detector batteries need changing?

Screen door won't close?

#### CALL US! 888.204.5573

#### www.rotaryhometeam.com





## **MAKING IT EASIER TO CHAT WITH FAMILY FRIENDS**

ere in Walnut Creek, Maxine Duncan 86, and Bert Yarbrough, 89, are testing out a technological jump into the future of keeping an eye on aging parents. In their apartment, at the Heritage Downtown, they've been hanging out with "Jimmy," an OhmniLab robot who, by logging on to a computer, can become the eyes and ears of children living far away.

So far, they've had Jimmy plugged into a corner of their living room for about six months. He's made them rather famous. They've been interviewed and featured by the New York Times. ABC News, CNN and the Washington Post. They're seasoned to questions and ready to answer.



Maxine Duncan shows off how Jimmy keeps an eye on things.

Basically, the robot is a large screen on wheels. He can be controlled by Duncan's daughter in Oregon, who can log on and say "hi." Daughter can control it with a Samsung phone cell phone. Duncan also can log on to her own computer laptop and have Jimmy go into the next room to visit with Yarbrough.

"For us," Duncan says, "Jimmy has been a true success."

When they were first approached to test the robot, Duncan admits she was thrilled.

admits that though they're testing the robot now, she doesn't think she'd actually purchase it once it becomes available, unless "something happened to Bert, and I'd be living alone.

And, while they've brought Jimmy down to the lobby, and he generates much interest from the other residents, no one has jumped on the bandwagon to get their own personal robot.

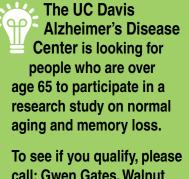
The robot connects to home Wi-Fi and, according to the website, is available for an introductory price of \$1,399.

NEW MEDICARE CARDS ARE COMING Medicare will mail new cards between April 2018-April 2019. You don't need to do anything to get a new card. But, make sure your mailing address is up-to-date. If an update to your mailing address is needed, call: 1-800-772-1213.

Medicare will never call or ask for personal information before sending new cards. Do no share your Medicare information or other personal information if someone calls and asks for it. The new cards will not include your Social Security number. Instead, each person will get a new, unique Medicare number.

MEDICARE	HEALTH INSURANCE
1-800-MEDICARE (1	-800-633-4227)
NAME OF BENEFICIARY	ADLE
JOHN DOE MEDICARE CLAIM NUMBER	ANT
	ALE
	ECTIVE DATE
HOSPITAL (PART A)	01-01-2007
MEDICAL (PART B)	01-01-2007
SION	
HERE	

## NEW RESEARCH STUDY FOR NORMAL MEMORY LOSS



call: Gwen Gates, Walnut Creek (925) 357-6904

"It was a great opportunity, we wouldn't "pass up."

Even though Yarbrough's son lives only a few miles away, he also can check in anytime. Each can see the other through the screen, similar to Skype or Facetime. The difference is that the computer is on wheels, and can actually move around the room.

"I know a person who works and used to drive clear across town to visit her mother," points out Duncan as a great reason to have a "Jimmy," "WIth this, she can just get on the computer to check on her mom."

The only problem they've had with Jimmy has been a occasionally glancing furniture or running it into a wall. She



#### HEARING LOSS ASSISTANCE

Deaf and Disabled Telecommunications Program P.O. Box 30310 Stockton, CA 800.806.1191

Deaf Emergency Line for Contra Costa County 925.228.0111 TTY 925.646.2441 (non-emergency)

**Deaf Seniors Club** 

1375 Civic Dr. Walnut Creek, CA 925.943.5851

#### **Hear Now**

Starkey Hearing Foundation

New hearing aids for low income adults and children. \$125 processing fee. Will accept donation of hearing aids. 800.328.8602

#### Hearing Dog Program

2912 Diamond St., Suite 221 San Francisco, CA 650.898.9117

#### Hearing Loss Association of America, Diablo Valley Chapter

Meetings 1st Wednesday of the month, 7 p.m. WCUMC 1543 Sunnyvale Ave. Walnut Creek, CA 94597 info@hearinglossdv.org www.hearinglossdv.org 925.264.1199

#### HOME CHORE / REPAIR ASSISTANCE

Community Energy Services Corporation (CESC) 1013 Pardee St. Berkeley, CA 94710 Lourdes@ebenerby.org Chris@ebenerby.org 510.981.7764

Free home repairs to qualifying residents of the City Of Richmond. Home repairs may include electrical, plumbing, and carpentry. Will install grab bars and hand rails and make accessibility improvements. No service to renters. To qualify, must have be on Medi-Cal, food stamps or SSI. Or meet annual income requirements.

Meals on Wheels and Senior Outreach Services 1300 Civic Dr. Walnut Creek, CA 94553 925.937.8311

#### **Rotary Home Team**

Free help with basic household chores. Leaky faucets, running toilets, broken doors. In partnership with Episcolpal Senior Communities. info@rotaryhometeam.com 888.204.5573

#### SAFE AT HOME

Grab Bars and Handrails www.safeathomegrabbars.com Bob Timbers: 925.360.1909 (See ad on page 27)

#### HOME REPAIR LOANS

Contra Costa County Neighborhood Preservation Program 651 Pine St., Martinez, CA 925.674.7207

Provides 3% interest amortized and 0% deferred loans for up to \$40,000 to eligible homeowners needing extensive repairs.

**Weatherization:** 925.674.7214

#### RICHMOND

City of Richmond Housing Division 1401 Marina Way South Richmond, CA 94504 510.307.8191

Low Interest loans for residents.

#### CITY OF SAN RAMON

Home Rehabilitation Grant Program 2222 Camino Ramon San Ramon, CA 94583 925.973.2573

Grants for up to \$5,000 for minor health and safety repairs for low income people.

#### INDEPENDENT LIVING / RETIREMENT APARTMENTS

Carlton Senior Living (See ad on inside front cover)

#### CONCORD

1700 Broadway St., 925.686.1700 Lic # 5005347

#### PLEASANT HILL

175 Cleaveland Rd., 925.935.1001 Lic # 075600194

2770 Pleasant Hill Rd.,925.935.1660 Lic # 071440541

#### SAN LEANDRO

1000 East 14<sup>th</sup> St., 510.636.0660 Lic # 015600341

#### FREMONT

3800 Walnut Ave., 510.505.0555 Lic # 015600118

#### SAN JOSE

380 Branhan Lane, 408.972.1400 Lic # 015600118

ELK GROVE 6915 Elk Grove Blvd., 916.714.2240

#### DAVIS

2726 5<sup>th</sup> St., 530.564.7002 Lic # 57705341

#### SACRAMENTO

1075 Fulton Ave., 916.971.4800

#### Oakmont of Concord 1401 Civic Court Concord, CA Oakmontofconcord.com 925.267.8505

Montecito Oakmont Senior Living 4756 Clayton Rd. Concord, CA 94521 Oakmontofmontecito.com 925.692.5838 (See ad on page 3)

#### Stoneman Village

390 East Leland Rd. Pittsburg, CA 94565 Stonemanvillage.org 925.427.1870 (See ad on page 10)

#### Stoneman Village II

375 Presidio Lane Pittsburg, CA 94565 Stonemanvillage.org 925.427.1870 (See ad on page 10)

#### The Commons at Dallas Ranch

4751 Dallas Ranch Rd. Antioch, CA Mbkseniorliving.com 925.754.7772 (see ad page 32)

#### The Heritage Downtown

Active Senior Living Apartments 1785 Shuey Ave. Walnut Creek, CA 94596 Theheritagedowntown.com 925.943.7427

#### Walnut Creek Manor

81 Mayhew Way Walnut Creek, CA www.walnutcreekmanor.com 925.935.0322 (See ad on page 11)

#### **INFORMATION and ASSISTANCE**

Adult Day Services Network of Contra Costa 925.682.1000

#### Born To Age

Senior Care Directories Directories FREE for Alameda, Contra Costa, Solano, Napa, Marin/Sonoma 707.226.7127 (See ad on page 20)

Alcosta Senior Center 9300 Alcosta Blvd. San Ramon 925.973.3250

#### **Antioch Senior Center**

Care Manager available Thursdays. Appointments start at 9 a.m. 925.778.1158

Continued on Page 16

#### 16 Planning



#### Contra Costa County 2018

#### Contra Costa Area Agency on Aging Senior Information and Referral Aging and Adult Services Division 1.800.510.2020 925.229.8434 (cell phones, or outside Contra Costa county)

East Bay Senior Coalition 301 West 10th Street Antioch, CA 94509 925.978.2754

#### Independent Living Resources of Solano and Contra Costa County Main Office; 1850 Gateway Blvd., Suite 120 Concord, CA 94520 Phone/TTY: 925.363.7293

Contra Costa County: 33727 Sunset Lane, #103 Antioch, CA 94509 925.754.0539

All services are free to seniors, their families and agencies serving them.

Meals on Wheels & Senior Outreach Services 1300 Civic Dr. Walnut Creek, CA 94553 925.937.8311

The Open House Senior Center (El Cerrito) 510.599.7677

Pleasanton Senior Support Program of the Tri-Valley 925.931.5379

Rainbow Community Center Social events/support for LGBTQ Adults 55+ 2118 Willow Pass Road, Suite 500 Concord, CA Rainbowcc.org 925.692.0090

Walnut Creek Senior Center Volunteer Care Coordinator 924.943.5851

#### INSURANCE ASSISTANCE

Health Insurance Counseling and Advocacy Program (HICAP) 400 Ellinwood Way Pleasant Hill, CA 94523 Call for appointment: 925.602.4163

Trained volunteers offer confidential consultation in all complexities of Long Term Care, Medicare, HMO's and Medigap Plans.

#### LEGAL ASSISTANCE

(See Attorneys)

Bay Area Legal Aid 510.233.9954

California Advocates for Nursing Home Reform (CANHR) 650 Harrison St. San Francisco, Ca 94107 1.800.474.1116 Contra Costa Senior Legal Services 7202 Clayton Rd. #202 Concord, CA 94519 925.609.7900

Provides free services to seniors 60+ in matters of housing, income maintenances, consumer issues, abuse and estate planning. Also provides Free simple will services to seniors who are single, with a monthly income not to exceed \$2,900 or \$60,000 in assets, or married with a monthly income not to exceed \$3,300 or \$90,000 in assets, excluding a house.

Continued on Page 17



## HEALTHY LIVING AT HOME

a premier provider of Medicare Certified Home Health Services



## To assist in your healing process, Healthy Living At Home, offers the following MEDICARE COVERED HEALTH SERVICES

Our professionals are "AT YOUR SERVICE" anywhere in the Bay Area. We provide immediate and specialized attention to your particular healthcare needs to ensure that you or your loved one feel safe, secure and independent. ALL IN THE COMFORT OF YOUR OWN HOME!

YOUR HOME HEALTH EXPERT

For More Information Contact, Amber Green 510.362.4655



Contra Costa County Public Law Library "Your source for legal information"

#### **MAIN BRANCH**

A.F. Bray Courts Building Monday-Friday, 8 a.m.- 5 p.m. 1020 Ward Street Martinez, CA 94553 925.646.2783

#### **WEST COUNTY**

George D. Carroll Courthouse Monday-Friday 8 a.m.-12 p.m., 12:30 p.m.-4:30 p.m. 100 37th St., Room 237 Richmond, CA 94805 510.374.3019

#### **EAST COUNTY**

Richard E. Arnason Justice Center 1000 Center Drive - Room 1045 Pittsburg, CA 94565 925.252.2800

The law library serves everyone, including the general public as well as the legal community.

Website: www.cccpllib.org

#### **Family Justice Center**

1210 Hilltop Mall Rd., Suite 110D Richmond, CA 94806 510.965.4949

2151 Salvio St., Suite 201 Concord, CA 94520 925.521.6366

www.cocofamilyjustice.org

#### Walnut Creek Seniors' Club

1375 Civic Dr. Walnut Creek, CA 94596 925.943.5852

Will preparation the 1<sup>st</sup> Monday. 1-3 p.m. Senior Legal Consultations, 2<sup>nd</sup> and 4<sup>th</sup> Thursday, 11:00-2:00 p.m., Call for appointment: 925.943.5851

Continued on Page 18

henever I speak with my mother, she always tells me where her papers are....the papers that I'll need in case she ever dies. Except, when I ask her for the details, it turns out that these aren't the papers I might need if she lives, but becomes incompetent or too ill to take care of her personal matters on her own.

But, my mom believes she's prepared, and she's not. In fact, I'm worried that if something happens, we'll be scrambling in all directions. I don't think she's alone in this regard. That's why I'm writing this piece for all of us.

Here are the important documents you'll need. And be sure to tell your family where they're stored. Born To Age also recommends: The Estate Document Organizer, a notebook that contains ALL the information your family will need. These Organizers are available from creator, Julie Jones at (707) 343.1252. They can also be seen at: www.estatedocsorganizer.com

Start collecting these documents as soon as possible, and update them every few years to reflect changes in assets and preferences.

#### 1. An Original Will

A will allows you to dictate who inherits your assets. Dying without a will means losing control of how your assets are distributed. Instead, state law will determine what happens. Wills are subject to probrate – legal proceedings that take inventory, make appraisals of property settle outstanding debt and distribute remaining assets. One way to avoid probate is with a Revocable Living Trust.

#### 2. A Revocable Living Trust

This is a transfer of ownership of various assets to a trust. You can serve as a trustee on behalf of the benficiaries you designate. Or, you can designate a trust executor on the event of your death.

#### 3. Durable Financial Power of Attorney Form

This form designates who will make financial decisions on your behalf in the event that you are incapacitated.



## 13 Documents You Need For Effective Planning

#### 4. Documentation of Assets

This includes housing and land ownership, cemetery plots, vehicles, stock certificates, savings bonds, any partnership or corporate operating agreements and a list of brockerage and escrow mortgage accounts.

## 5. Tax Returns (previous three years)

#### 6. Banking Information

List of all bank accounts and online log-in information. List any safe deposit boxes, and register your spouse or child's name with the bank and ask them to sign the registration so they can have access without securing a court order.

#### 7. Durable Health Care Power of Attorney Form (Advance Directive)

This allows your designee to make health care decisions on your behalf if you are incapacitated.

#### 8. Authorization to Release Protected Health Information Form

This allows you to designate people who can be given information about your health from your doctor or hospital.

#### 9. A Physician's Order for Life Sustaining Treatment (POLST) Form

This bright pink form is for terminally ill or people who are very old and frail and not expected to live more than a year. The POLST designates preference for on the spot medical treatment in the emergency room, or by the EMTs.

#### **10. Life Insurance Policies**

Family members need to know the name of the carrier, the policy number and the agent associated with the policy.

#### **11. Benefits Accounts**

This includes pensions, annuities, individual retirement accounts and (401)ks for your spouse or children. If your heirs don't know about these accounts, they won't be able to claim them.

## 12. Your marriage license, or your divorce judgement/ decree.

13. Your Birth Certificate and Social Security card.

#### 18 Planning



#### Contra Costa County 2018

#### LONG TERM CARE INSURANCE COUNSELING

(See HICAP, Insurance Counseling)

#### **NOTARY SERVICES**

**Concord Senior Center** 2727 Parkside Circle Concord, CA 925.671.3320

Free notary services on Mondays, 11 a.m.- noon. Also provides free notary services for the homebound.

#### REALTORS

(Real Estate Services)

Julie Germain, Realtor **Senior Real Estate Specialist** 1641 Tice Valley Blvd. Walnut Creek, CA Juliegermain.com 925.849.2884 (see ad page 19)

#### **REVERSE MORTGAGE**

**Finance of America Mortgage** www.foamortgage.com/danville Susan Richey (North Bay Area) srichey@financeofamerica.com Cell: 707.688.9537 Lee Roebke (South Bay Area) Iroebke@financeofamerica.com 408.621.4862 (see ad page 18)

**Jadestone Mortgage** 

Blair Herbert **Reverse Mortgage Specialist** Blair@jadestoneinc.com www.jadestoneinc.com 510.243.2740 (See ad on page 18)

The Loan Ladies@Homebridge 2200 Sand Creek Road, Suite I Brentwood, CA Homebridge.com

925.706.6706 (see ad page 20)

**Retirement Funding Solutions** 2603 Camino Ramon, Suite 200 San Ramon, CA 94583 Ricksanvicente.com 925.848.6575

#### **REVERSE MORTGAGE** COUNSELING

Counselor about reverse mortgage in home equity conversion. 925.679.8023

#### SENIOR PRODUCE MARKETS

These produce markets are sponsored by the Episcopal Senior Communities.

**Stoneman Village** 

390 East Leland Rd. Pittsburg, CA 94565 Stonemanvillage.org 925.427.1870 (See ad on page 10)



## FINANCE of AMERICA MORTGAGE

#### **GET COMFORTABLE WITH A REVERSE MORTGAGE! CONTACT US TODAY:**

Lee Roebke NMLS-232319 (408) 621-4862 (707) 688-9537

**Sue Richev** 

NMLS-582967

#### **Sycamore Place**

1100 Sycamore Place Ave. Brentwood, CA 94513 1<sup>st</sup> and 3<sup>rd</sup> Thursdays, 11 a.m.-noon

#### SMOKE DETECTORS

FREE for Contra Costa homeowners over age 60. 925.941.3327

#### TAX ASSISTANCE

#### AARP-TAX AIDE

Provides free tax assistance to low and mid income people of all ages in Antioch, Brentwood and Pittsburg Senior Centers. Volunteer counselors. Appointments only. Call: 925.726.3199 For a home visit, call: 925.726.3199

#### Alcosta Senior Center

9300 Alcosta Blvd. San Ramon, CA 925.973.3250

#### **Concord Senior Center**

2727 Parkside Circle Concord, CA 925.671.3320

#### Martinez Senior Center

818 Green St. Martinez, CA By appointment only. 925.370.8770

Walnut Creek Seniors' Club 1375 Civic Dr. Walnut Creek, CA 94596 925.943.5852

## AGING IN **PLACE**

**CONSIDER A GOVERNMENT INSURED HOME EQUITY CONVERSION MORTGAGE.** 

As a trusted local lender for over 30 years I will meet with you in person, with no obligation, to explain how this updated and revised program works.

#### EASY QUALIFYING:

- $\sqrt{}$  Title stays in your name.  $\sqrt{}$  Use the tax free cash for any purpose.
- $\sqrt{1}$  Pay off your mortgage.
- $\sqrt{}$  There are no monthly payments.

#### **Call:** Blair Herbert

510 243 2740 Reverse Mortgage Specialist Ca. Bureau of Real Estate License No.01856661 National Mortgage Licensing System License No. 289678 Not affiliated with a government agency.

3260 Blume Dr. Ste. 320, Richmond, Ca. 94806 Blair@jadestoneinc.com www.jadestoneinc.com

Jadestone mortgage FHA, CONV, VA LOANS

A REVERSE MORTGAGE LOAN IS A LIEN ON YOUR HOME ... YOU CONTINUE TO PAY PROPERTY TAX. INSURANCE AND UPKEEP ON YOUR HOME!



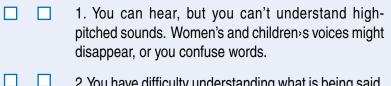


"A lot of people are just in denial, it's their family that is noticing and talking louder to them."

## **DO YOU SUFFER FROM HEARING LOSS?**

Hearing loss is gradual, and gets worse over time. Noise from sports, music, and more can affect your hearing. Take this simple test and see whether you have hearing loss:

#### Yes No



- 2. You have difficulty understanding what is being said, unless you are directly facing the speaker.
- 3. You are continually asking people to repeat phrases and words.
  - 4. You prefer the TV or radio louder than others do.
  - 5. You avoid social occasions, family gatherings or group meetings where listening might be difficult.

If you answered yes to any of these questions, you may have a hearing loss and should have your hearing tested.



## Hearing Loss . . . A Sign of the Times

The world is a noisy place. Combine that with rock and roll music, piercing sirens, loud gunfire, daily hair blowers and a Harley Davidson motorcycle .....and lost hearing is a guarantee. The problem is that most people won't admit it, and instead of getting a hearing aid, they'll turn the TV volume up to loud, say "what?" a hundred times a day, and eventually become quiet and withdrawn.

On average, it takes a man seven years to get a hearing aid after being diagnosed with hearing loss, according to Yolanda Kananen, a Pleasant Hill based hearing specialist.

Even with almost every baby boomer destined for some hearing loss, there's still a huge stigma involved in not only diagnosing, but eventually having break down and buy an hearing aid.

"A lot of people are just in denial, it's their family that is noticing and talking louder to them," said Kananen. "Family just gets exhausted from it, and often, too, it's their children who tell them that it's time to get a hearing aid."

Most people don't realize that hearing loss can have severe consequences to other parts of the body. For example, with hearing loss, there's a 30-40 percent increase in cognitive decline. People's minds just decline faster if they can't hear.

People who can't hear also have more balance disturbances...which translates to more falls.

And, they also become more depressed because they are no longer full participants in life.

With more noise, there is more hearing loss. One of the changes Kananen is seeing is that the average age of getting a hearing aid has dropped from 67, to 55. She points out, too, the people start losing hearing at about age 30.

And, with all the kids listening to music and using earbuds, she expects to see even more people with hearing loss in the near future.

People are often worried about the cost.

A decent hearing aid, for both ears, will run between \$2,800-\$6,800, according to Kananen.

She points out that the Veteran's Administration will pay for veteran's hearing aids, and Medi-Cal also will pay for aids, but the selection is limited.

People who are very low income can also apply to the Starkey Hearing Foundation who will fit them with a top-of-the-line digital hearing aid customized for their hearing loss. For more information on this program, call: 800-328-8602.



## PEER COUNSELING NEEDS VOLUNTEERS

Ider people need to talk to other older people about their lives. Family and friends may not understand, or be too far away, and yet there is a need to share or to connect to another that is important for quality of life.

Who better to understand the experience of a health crisis than another person who's had that crisis? Older adults are wiser and have life experience to share. An older adult can provide support, understanding and encouragement to a peer.

If you have a few extra hours a week, think of becoming a peer counselor. Peer counselors visit to help people find the best solutions to manager this life. The healing is in the talking, being heard and understood.

Peer counselors help look at problems in new ways.

For more information on volunteering or to have a peer counselor visits, call Joyce Martin at 925.521.5636

## The Benefits of Volunteering

- Volunteering connects you to others.
- Volunteering helps you make new friends and contacts
- Volunteering increases your social and relationship skills.
- Volunteering provides benefits to both mental and physical health.
- ➤ Volunteering increases self-confidence.
- ➤ Volunteering provides a sense of purpose.
- Volunteering combats depression.
- Volunteering helps you stay physically healthy.
- Volunteering kindles happiness.
- Volunteering can advance your career.
- Volunteering offers you the chance to try out a new career without making a long-term commitment.
- Volunteering can teach you valuable job skills.
- Volunteering can also help you build upon skills you already have and use them to benefit the greater community.
- Volunteering brings fun and fulfillment to your life.

(Source: helpguide.org)

## Use a Reverse Mortgage to Buy or Refinance a Home... Receive Cash for Living Expenses and No Monthly Mortgage Payment!\*

Buying a new home with a reverse mortgage can help you:\*\*

- Purchase a home that better fits your life style
- Improve your cash flow
- Move closer to family, friends and your support network
- Get rid of monthly mortgage payments\*
- Fund retirement goals!

Call us to set up a no-obligation discussion of how a reverse mortgage can help you eliminate your monthly mortgage payment\* and improve your quality of life!



Brentwood Branch, NMLS #1563663 2200 Sand Creek Rd., Suite I Brentwood, CA 94513



**The Loan Ladies Kathy Zickenberg** Mortgage Loan Originator, NMLS #265957 kathy.zickenberg@homebridge.com www.homebridge.com/KathyZickenberg

Patti Shaner Mortgage Loan Originator, NMLS #255604 patti.shaner@homebridge.com

This material was not provided by, nor was it approved by the Department of Housing & Urban Development (HUD) or by the Federal Housing Administration (FHA) \* You must live in the home as your primary residence, pay property taxes, homeowner's insurance, and maintain the home according to Federal Housing Administration requirements for the term of the loan. \*\* Purchased home must be a single family residence, or an FHA approved condo and meet HUD's minimum property standards.

I am licensed to originate mortgage loans in the following state(s): CA. HomeBridge Financial Services, Inc.; Corporate NMLS ID #6521 (www.nmlsconsumeraccess.org). Licensed by the Dept. of Business Oversight under the CA Residential Mortgage Lending Act. This is not an offer for extension of credit or a commitment to lend. Loans are currently being closed and committed at the expressed rates, however these rates may change or may not be available at the time of your interest rate lock-in, commitment or closing. All loans must satisfy company underwriting guidelines. Interest rates and Annual Percentage Rates (APRs) are: based on recent market rates, for informational purposes only, subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value ratio, credit score and other factors. Terms and conditions apply. Additional loan programs may be available. This is not an offer to enter into a rate lock agreement under MN law, or any other applicable law. Call for details. 06/2017. Rev. 8.7.17 (0817-0407) LR 2017-209



FINANCIAL SERVICES





## VOLUNTEER

Volunteer.org matches volunteers with organizations by zip code: www.volunteer.org

AARP Tax-Aide provides free tax preparation services to senior and low to moderate income taxpayers of all ages in Antioch, Brentwood and Pittsburg Senior Centers. Volunteer counselors are trained and certified in tax preparation software and basic tax law, and, experienced tax counselors are alwayavailable. s available. For more information, call: 925.726.3199

#### Brentwood Senior Center 925.516.5444

#### **Caring Hands**

A program at John Muir Health Consider volunteering to help a senior avoid isolation and loneliness by visiting and/or driving. 925.952.2999

#### Contra Costa Seniors for Children

Mentors needed for elementary school children. One hour per week for one student to help with social and academic needs. 925.427.1123

#### **Concord Senior Center**

Needs volunteers for: Receptionists, Food Service Assistants, Special needs adult chaperones, crocheters and knitters for holiday cheer gifts. **925.671.3320** 

#### **Diablo Foundation**

for the Aging 140 Gregory Lane, Suite 170 Pleasant Hill, CA 94523 925.945.8040 (See ad on page 9)

#### Elder's Learning Community

3701 Barrett Ave., Richmond, CA 94805 Seeking artists and educators in West Contra Costa County to work one-onone with seniors on a learning project of choice. A six month committment is requested. Must be 21 years old. **510.234.1839** (See ad on page 8)

Help Your Senior Night in Danville Jean Overmoe: 925.314.3476

#### Gentiva Hospice

6140 Stoneridge Mall Rd. Pleasanton, CA 94588 www.hopehospice.com 925.737.0203 (See ad on page 44)

#### Hospice of the East Bay

3470 Buskirk Ave. Pleasant Hill, CA 94523 www.hospiceeastbay.org Needs volunteers to assist with patients and family. Free training. Many opportunities available. 925.887.5678

#### Lamorinda Spirit Van 925.283.3534

Lafayette Senior Services 500 St. Mary's Rd. 925.284.5050

Martinez Senior Center 818 Green St., Martinez, CA 925.370.8770

#### Meals on Wheels and Senior Outreach Services

1300 Civic Dr., Walnut Creek, CA More than 1,000 volunteers deliver meals, help at C.C. Cafes, visit homes and seniors, organize fundraising efforts, and help in the office. **925.937.8311** 

Pleasant Hill Senior Center 233 Gregory Lane Pleasant Hill, CA 925.798.8788

Retired Senior Volunteer Program (RSVP) 925.472.5771 / 925.472.5760

#### San Ramon Senior Center

9300 Alcosta Blvd. San Ramon, CA 925.973.3250

Senior Peer Counseling Program 925.521.5636 English 925.521.5653 Spanish 925.521.5638 Chinese

#### **Senior Support Program**

5353 Sunol Blvd. Pleasanton, CA 94566 **925.931.5388** 

#### Alamo: The Sheriff's Valley

Station Office in Alamo is looking for volunteers. Citizens should have a clean criminal history, and would be responsible for one shift a week for four and a half hours. Call Fred Perfetto: 925.837.2902

Search and Rescue: The Contra Costa Sheriff's Search and Rescue Team needs volunteers to respond to missing person's incidents, disasters and other critical incidents. The program provides required training. Call 925.646.4461

#### The Museum of San Ramon Valley

needs greeter for three hours, one day a month. Call Carmen Curtis at 925.837.9781

#### The Lindsay Wildlife Museum

needs docents to lead class tours, teach children. No experience necessary. **925.627.2444** 

The City of Richmond needs volunteers 510.620.5502 or 501.620.6511

Canine Companions for Independence is looking for volunteers to raise a puppy for 15-18 months. **1.800.572.2275** 

Mt. Diablo State Parks needs volunteers. 925.837.6129

#### Mobility Matters, Rides for Seniors MOBILITY = INDEPENDENCE!

Volunteer to drive an ambulatory senior in Contra Costa or Alameda County to a medical appointment or grocery shopping by volunteering for Rides for Seniors. This free, one-on-one, door-through-door rides program was started in 2005 and fills a gap in services for seniors who no longer drive and/or cannot access other forms of transportation. If you are a good driver, ages 25-75, and can provide an occasional ride to an ambulatory senior in your area based on your availability, please contact us. A training session and background check is required and provided by Mobility Matters. Call Laurie at 925.284.6161 or email Laurie@mobilitymatterscc.com

Walnut Creek Seniors' Club 1375 Civic Dr. Walnut Creek, CA 94596 925.943.5852

Volunteering brings fun & fulfillment to your life!



## **Quality of Life: Index to Articles**

**Contra Costa Ombudsman Advocates for People** 

Living in Retirement Homes2	23
Door to Door Cannabis For Seniors	24
What Home Care Agencies are Charging	
For Services in Contra Costa	31
RASP for Caregivers	32
How Can I Trust My Caregiver?	32
Raging Through the Ages	33
Ways To Finance Long Term Care	37
Veteran's Benefits To Pay For Long Term Care	38

#### ADULT DAY and ALZHEIMER SERVICE CENTERS

(These centers provide health care services for frail adults, those with Alzheimer's or other dementias, and allow their caregivers respite time.)

Adult Day Services Network of Contra Costa 490 Golf Club Rd. Pleasant Hill, CA 94523 www.adultdaycc.org 925.682.1000

A centralized referral point for adult dav care resources. Centers offer activities and socialization for frail elders, while providing respite for their caregivers.

#### **WEST COUNTY**

**Open House Respite Program** 6500 Stockton Ave. El Cerrito, CA 94530 510.559.7677

**Guardian Adult Day Health Center** 3905 San Pablo Dam Rd. El Sobrante, CA 94803 510.669.1005

West County Adult Day **Care Center & Alzheimer's Respite Center** 1015 Nevin Ave., Suite 108 Richmond, CA 94801 510.235.6276

### **EAST COUNTY**

**Celebration Senior Day Program** 2260 Jeffery Way Brentwood, CA 94513 925.240.5437

St. Anne Village, Inc. 2800 Camino Diablo Byron, CA 94514 925.240.4757

The Bedford Center 1811 C St. Antioch, CA 94509 925.778.4171

#### **CENTRAL COUNTY**

Lamorinda Adult Respite Center Holy Shepherd Lutheran Church 433 Moraga Way Orinda, CA 94563 larc@holyshepherd.org 925.254.3465

Martinez Respite Program 1111 Ferry St. Martinez. CA 94553 925.370.8772

Mt. Diablo Center for Adult Day Health Care & Alzheimer's Day **Care & Resource Center** 490 Golf Club Rd. Pleasant Hill, CA 94523 www.rsnc-centers.org 925.682.6330

**Thursday Fellowship** Lafayette-Orinda Presbyterian Church 49 Knox Dr. Lafayette, CA 94549 925.283.8722

#### SOUTH COUNTY

Valley Oak Respite Center Danville Congregational Church 989 San Ramon Vallev Blvd. Danville, CA 94526 925.956.9269 or 925.945.8040

Center for Elders Independence P.A.C.E.Program of All Inclusive Care for the Elderly Eastmont Town Center, Downstairs 7200 Bancroft Ave., Suite 188 Oakland, CA 95605 510.433.1150 (See ad on back cover)

#### **ALZHEIMER'S FINANCIAL** ASSISTANCE

**Alzheimer's Family Relief Program** 22512 Gateway Center Drive Clarksburg, MD 20871 301.948.3247 or 800.437.2423

Provides emergency assistance for patients and caregivers.

#### **ALZHEIMER'S INFORMATION**

**Alzheimer's Association** East Bay Office 3675 Mt. Diablo Blvd., Suite 250 Lafayette, CA 94549 925.284.7942 or 800.272.3900

**UCD Alzheimer's Disease Center** 

100 N. Wiget Lane, Suite 150 Walnut Creek CA 94598 855.420.2612

Comprehensive assessment and evaluation for Alzheimer's Disease and other dementias. Clinic services are available to the public.

**Alzheimer's Disease Education** and Referral Center P.O. Box 8250 Silver Spring, MD 800.438.4380

**Alzheimer's Services** of the East Bay 2320 Channing Way Berkeley, CA 94704 510.644.8292

Provides care management, education and training, and an Alzheimer's adult day health care program serving Alameda and West Contra Costa County.

Continued on Page 25



Serving the San Francisco **Bay Area** 



**Memory Care Choices** 

**Helping People with Memory Loss** Free Referral and Placement Services

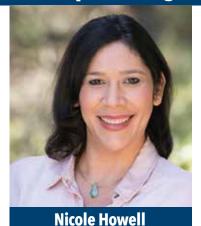
Call Sandra Wallace Today!

## 650-208-8809

InsightMemoryCareChoices.com Insight.Sandra@gmail.com



## Contra Costa Ombudsman Advocates for People Living in Retirement Homes



#### \_\_\_\_\_

By Yvonne Baginski

ust ten years ago, nursing homes were places where elderly, very ill and/or disabled people went to be cared for when unable to afford care at home or anyplace else. Often, these people qualified for Medi-Cal and the State of California paid for their long term care.

While this is still true for some, it is no longer the case for many. The type of long term care that was once prevalent in nursing homes, has shifted to assisted living facilities and board and care homes (both types of housing are licensed by the State of California as Residential care Facilities for the Elderly (RCFE).

Contra Costa County, for example, has 30 nursing homes and 430 RCFE's. RCFE's provide non-medical long term care. And, since this care is nonmedical, it is not paid for by any health insurance, Medicare or Medi-Cal. Instead, anyone moving into a RCFE needs to pay with either their own money, a long term care insurance policy, or if eligible, VA benefits.

RCFE's charge between \$3,000 -\$7,000 for a room, which includes meal, housekeeping, care and some activities. Sometimes, a room can be shared in a board and care home, which reduces the costs to about \$1,500 a month.

This shift in the long term care industry has put families in a tight

spot, according to the new Contra Costa County Ombudsman Director, Nicole Howell. The Solano program recently merged with the Contra Costa Ombudsman program to oversee and advocate for the estimated 10,000 Contra Costa County residents living in long term care facilities.

Volunteer Ombudsmen visit and make sure that people are receiving services, being cared for, have needs met and regulations are followed. Initial complaints about service or care can be made directly to the Ombudsman office which then investigates and manages the complaint. Currently, the Ombudsman office is actively recruiting volunteers to work with local residents in nursing homes and RCFE's.

One of the trends that Howell is concerned about is that the numbers of people who are aged, frail, and need a place to live safely continues to increase, very few options are available. For example, low-income people, on Medi-Cal, might not be able to find a bed available in a nursing home.

Howell points out that many nursing homes are now acute rehabilitation centers. This means they accept people, right out of the acute care hospital, for rehabilitation after a stay or surgery. Many people stay in a nursing home 21-45 days, get their physical rehabilitation, and then are discharged home. If they continue to improve, Medicare or health insurance will pay for their stay and treatment, but only for a specific amount of time. If physical conditions don't change, the acute rehabilitation care changes to "custodial care," and that usually means a discharge home, an RCFE or, if no place is available, a continued stay at the nursing home at an out of pocket charge. Once the money runs out, the might qualify for Medi-Cal. and then continue to live in the nursing home.

However, without a need for acute rehabilitation, or a hospital stay, a person who is low income, on Medi-Cal and is failing at home due age or dementia, might have a struggle finding a nursing home. according to Howell. Sometimes, too, a nursing home might be found that is out-ofcounty, making it impossible for family and friends to visit frequently.

One of the reasons that nursing homes prefer acute rehabilitation patients, according to Howell, is that they receive better reimbursement rates from Medicare. The daily reimbursement rate for a nursing home, paid by Medicare is \$800 a day. For Medi-Cal, it runs \$180-\$216 a day.

As the new Ombudsman, Howell sees one role as to advocate for people who are on Medi-Cal and need long term care.

"Nursing homes cannot discriminate based on pay status," she said. "If a facility says they have no Medi-Cal long term beds, then contact Ombudsman...we welcome that."

The Ombudsmen staff also advocate for people who are no longer able to speak for themselves. "Some problems we see are care issues, or a person not receiving a shower or medications in time. Sometimes, too, it's a roommate situation," she said. "We can also help people who are being discharged home before it is safe, or they are ready. People have a right to appeal the discharge decision, and we can help with that."

Ombudsmen work within the system of care to make sure that both sides understand the situation and are working for a viable solution.

"These are businesses, they do care about people, and they're providing a service," she said. "We don't demonize them. They have their own struggles."

One of those struggles, she pointed

out, is often complicated families who disagree about care and procedures, or that all the medical information wasn't transferred from the hospital to the facility.

The Ombudsmen also work with family issues. Howell added, "Some of the most aggregious abuse and neglect could be at the hands of a family member or friend. Financial abuse is common."

Making a complaint is simple. Just call 925-685-2070. Each report is confidential and case information is private. The Ombudsmen investigate each complaint. Reports are also sent to the Community Care Licensing Office in Oakland. If a facility receives a citation all violations are available for review. For Contra Costa County residents, that means a drive to 1515 Clay Street, Oakland.

The Ombudsman office, now located in Pleasant Hill, also has some information. While they can't make specific recommendations on local RCFE's, they can identify places to visit, according to Howell.

As the aging population continues to increase, and people with memory losses and dementia struggle to live safely at home, their system of care needs to change. Right now, Howell points out, the system is "broken," and will soon be overwhelmed with people who are unable to afford any sort of care and there will be no place for them to move.

She is not without hope, however. Getting people involved is the key to making the changes to create a a better long term care community. And, she hopes that the Contra Costa Ombudsman program will be a key player in the process.





## DOOR TO DOOR CANNABIS 😡 FOR SENIORS



Laurie Light shows Jeanine Faull products from Octavia Wellness.

#### By Yvonne Baginski

Rather than go to a dispensary to buy their cannabis, seniors in Contra Costa County now have the option of having their cannabis ordered and delivered by a Octavia Wellness, a new company exclusively working with teaching and working with older adults.

"It's a better idea," concedes Laurie Light, one of the sales representatives in Walnut Creek, " many seniors don't want to go to a cannabis dispensary. They aren't sure what to take or how to use it."

In just one year, Octavia has recruited 70 salespeople throughout California. Light notes that seniors need more one-on-one support in wading through a myraid of product lines and often are making their decision without a doctor's supervision or support.

While a doctor might provide a medical recommendation to purchase cannabis, they don't often talk specifics about what to purchase, dosages or where to buy. Light's services also include helping with procuring medical recommendations, either via telehealth conference calls, or by referring to doctors or nurses.

One of Octavia's top salespeople, which they call a "wellness consultant," is Jeanine Faull, age 78, who has over 100 clients in Rossmoor, an exclusive Walnut Creek-based senior community. Faull also uses cannabis for sleep assistance and to alleviate her arthritis pain.

She admits that she hasn't used cannabis since her college days, but now it is different.

"I had a long, painful surgery and afterwards, the doctor put me on opiates...which, I hated, she said. "A friend suggested cannabis. I got started by getting a card. Cannabis got me off the opiates."

A member of Kaiser, Faull found her doctor "noncommital," with information, so she went online.

"I knew I wanted pain relief, but I had no idea what to buy, or how much to use. A lot of my research was done online," said Faull. When she visited her first dispensary, she admits surprise by "its size and how many older people were there."

Once the cannabis worked on Faull, she started telling her friends. She admits that some people have had more dramatic results than others, and sometimes, "nothing seems to work."

Octavia's Wellness Consultants attend bi-monthly training classes, led by Light. There is now a chief medical officer, Marsha Bluto, M.D., who is establishing a curriculum and developing cannabis formulations specificallyf for older aduls.

Faull's clientele are all over age 70, and admittedly "nervous," about

trying cannabis for the first time.

"They remember being afraid when their kids were smoking pot," she said with a smile. "They usually don't want to smoke it, preferring a tincture or a cream."

It's been over a year since Faull has worked as a consultant. Most of her sales are word-of-mouth and numbers continue to grow.

"It's like an octopus, it's exploded... all word-of-mouth, friend-to-friend," she said.

"I'm retired comfortabley and really don't need the money. I do it because I believe in it."



At Hillcrest Memory Care you will receive personalized care from our compassionate care partners, nurses and program specialists. We create a warm and stimulating environment for our residents and visitors.

Our care services are focused on the individual and how we can provide the best quality of life for our residents that are struggling with memory loss.

With our "Life Story Program" we get to know the resident by asking questions about what is important to them. Past life experiences play a big part in how we create a care plan for each individual resident.

Please give us a call or just stop by for a tour of our beautiful community.

#### SERVICES PROVIDED:

- Medication Management
- Programing
- Nutritional Meals
- Laundry
- Housekeeping
- Hospice Care
- Diabetic Care

825 EAST 18TH ST., ANTIOCH CA 94509 (866) 667-7270 www.memorycareliving.net



Insight Memory Care Choices 650.208.8809

Serving Contra Costa, Alameda, San Francisco, San Mateo and Santa Clara Counties. (See ad on page 22)

#### **ALZHEIMER'S WANDERERS**

#### Safe Return

A 24-hour emergency nationwide response service for people with Alzheimer's or dementia who wante or have a medical emergency. 24-hour nationwide assistance. 925.284.7492

#### ASSISTED LIVING / MEMORY CARE

Carlton Senior Living (See ad on inside front cover)

#### CONCORD

1700 Broadway St., 925.686.1700 Lic # 5005347

#### **PLEASANT HILL**

175 Cleaveland Rd., 925.935.1001 Lic # 075600194

2770 Pleasant Hill Rd.,925.935.1660 Lic # 071440541

#### SAN LEANDRO

1000 East 14<sup>th</sup> St., 510.636.0660 Lic # 015600341

#### FREMONT

3800 Walnut Ave., 510.505.0555 Lic # 015600118

#### SAN JOSE

380 Branhan Lane, 408.972.1400 Lic # 015600118

#### **ELK GROVE**

6915 Elk Grove Blvd., 916.714.2240

#### DAVIS

2726 5<sup>th</sup> St., 530.564.7002 Lic # 57705341

#### SACRAMENTO

1075 Fulton Ave., 916.971.4800

Hillcrest Memory Care Living 825 E. 18<sup>th</sup> St. Antioch, CA 94509 www.memorycomliving.net 925.706.7944 (See ad on page 24)

#### Insight Memory Care Choices

Serving Contra Costa, Alameda, San Francisco, San Mateo, Santa Clara Counties 650.208.8809 (See ad on page 22)

#### Montecito Oakmont Senior Living

4756 Clayton Rd. Concord, CA 94521 Oakmontmontecito.com 925.391.8881 (See ad on page 3)

#### Oakmont of Concord

1401 Civic Court Concord, CA 94520 Oakmontofconcord.com 925.267.8505 (See ad on Page 3)



## Answers, Options and Solutions to your CAREGIVING needs.

### (925) 457-0720 betterdaysprovider.com

1200 Mt. Diablo Blvd. Ste 211 Walnut Creek, CA 94596 Licensed, Insured, Bonded HCA# 074700080

#### Sunrise of Pleasanton

5700 Pleasanthill Rd. Pleasanton, CA 94588 sunrisepleasanton.com 925.416.0238

#### ASSISTED LIVING COMPLAINTS

Ombudsman Service of Contra Costa County 2255 Contra Costa Blvd., Suite 204 Pleasant Hill, CA 94523 925.685.2070

#### **ASSISTIVE TECHNOLOGY**

Hearing Loss Association of America, Diablo Valley Chapter WCUMC 1543 Sunnyvale Ave. Walnut Creek, CA 94597 info@hearingloss.org www.hearinglossdv.org 925.838.8306

#### Independent Living Resources of Solano and Contra Costa County Main Office:

1850 Gateway Blvd., Suite 120 Concord, CA 94520 Phone/TTY: 925.363.7293

Contra Costa County: 3727 Sunset Ln. #103 Antioch, CA 94509 925.754.0539

All services are free to seniors, their families and agencies serving them.

#### **BENEFITS COUNSELING**

Independent Living Resources of Solano and Contra Costa County Main Office: 1850 Gateway Blvd., Suite 120 Concord, CA 04520

Concord, CA 94520 Phone/TTY: 925.363.7293

Contra Costa County: 3727 Sunset Ln. #103 Antioch, CA 94509 925.754.0539

All services are free to seniors, their families and agencies serving them.

#### **BOOKS FOR THE HOMEBOUND**

#### **Contra Costa Public Library**

Books delivered to your door. Susan LaPat: 925.927.3211 Richmond: 510.620.6561 Danville, Sandra Paiva: 925.837.4889

#### CAREGIVER / COMPANION SERVICES

For a comparison of costs and services see pages 30-31.

#### A Better Living Home Care

2280 Diamond Blvd., Suite 580 Concord, CA 94529 925.680.0300

#### **All Seasons Home Care**

399 Taylor Blvd., Suite 101 Pleasant Hill, CA 94523 www.all-seasons-homecare.com 925.363.4900 (See ad on page 31)

The Antioch Senior Center 415 W. 2nd St. Antioch, CA 94509 925.439.1202

This Home Chore Registry connects people in need with people who care. Services may include laundry, food shopping, personal care, and accompaniment to medical appointments, meal preparation, light housekeeping, yard work, chores, and more.

#### **Better Days Provider, LLC**

1200 Mt. Diablo Blvd., Suite 211 Walnut Creek, Ca 94596 Betterdaysprovider.com 925.457.0720 (See ad on page 25)

Continued on Page 26



#### CAREGIVER / COMPANION SERVICES cont.

Contra Costa Public Authority In Home Supportive Services 800.510.2020 Caregiver Registry 800.333.1081

The Public Authority operates a Registry that recruits, checks references for home care workers and supplies a list of names to consumers. If you qualify for In Home Supportive Services, they will provide you with a list of three to six names of potential caregivers.

#### Diablo Valley Foundation for the Aging 140 Gregory Lane, Suite 170 Pleasant Hill, CA

Pleasant Hill, CA www.dv-fa.org 925.945.8040 (See ad on page 9)

### Hillendale Home Care and

**Certified Nurse Training School** 1777 N. California Blvd. Suite 210 Walnut Creek, CA 94596 www.hillendale.net 925.933.8181 (See ad on page 28)

#### Homelife Senior Care

6440 Brentwood Blvd. Suite A Brentwood, CA 94513 info@homeliveseniorcare.com 925.240.5770 (See ad on page 31)

#### Honor Home Care

2151 Salvio St. #310 Concord, CA 94520 www.joinhonor.com 925.338.8820 (See ad on page 5)

#### Home Care for Seniors

1855 Olympic Blvd., Suite 200 Walnut Creek, CA 94590 www.jfcs-eastbay.org 925.949.6151

Meals on Wheels and Senior Outreach Services Home Care Referrals 925.937.8311 Provident Home Care 2950 Buskirk Ave. Suite 155 Walnut Creek, Ca 94597 Providentcare.com 925.395.4877 (see ad page 31)

#### Precious Home Companion 1280 Boulevard Way, Suite 104 Walnut Creek, CA 94595 www.precioushome.com 800.321.6655 / 925.939.0197 (See ad on page 27)

ResCare Home Care 1850 Gateway Blvd., Suite 280 Concord, CA 94520 Rescare.com 925.685.5577 (See ad page 26)

#### **Visiting Angels**

16 Crow Canyon Ct., #200 San Ramon, CA 94583 www.jmhomecare.com 925.552.6500

#### **CAREGIVER SUPPORT**

(See also Support Groups and Counseling)

Caregivers Assistive Technology Program Independent Living Resources 3200 Clayton Rd. Concord, CA 94519 925.363.7293

This program includes a demonstration and lending library for devices and equipment. Referrals to current assistive technology and services, assessment of current assistive technology and training in support and use of equipment.

#### **Family Caregiver Alliance**

1235 Montgomery St., Ste 950 San Francisco, CA 94104 www.caregiver.org 415.434.3388 800.445.8107

#### Meals on Wheels and Senior Outreach Services

Workshop training and support for unpaid care, usually provided by family members. 1300 Civic Dr. Walnut Creek, CA 94553 925.937.8311

#### **DMV DRIVING TEST**

Rosemary Robles Senior Driver Ombudsman 7677 Oakport St., Ste 220 Oakland, CA. 94621 510.563.8998

#### ELDER ABUSE REPORTING

Adult Protective Services Contra Costa County 925.646.2854

**Elder Angels** 415.284.1150 916.372.8556

#### Ombudsman Services of Contra Costa County

For residents of nursing homes, board and care homes and assisted living facilities. 2255 Contra Costa Blvd. Suite 204 Pleasant Hill, CA 94523 925.685.2070

#### FOOD SERVICES

Antioch Senior Center The Bread Table Bread giveaway each Mon.,Wed., Thurs. and Fri. 9-11:30 a.m.

#### Food Bank

of Contra Costa and Solano Provides free food to eligible residents. 1.800.870.FOOD

#### Hercules Senior Center

Free Produce giveaway, twice monthly. 1<sup>st</sup> and 3<sup>rd</sup> Tues., 11 a.m.-noon

Meals on Wheels & Senior Outreach Services 1300 Civic Drive Walnut Creek, CA 94596 925.937.8706

#### CC Café Lunch Program

Rodeo: 510.799.2706 Pittsburg: 925.439.2136 Walnut Creek: 925.280.7310 Bay Point: 925.458.2662 Crockett: 510.787.1341

Concord: 925.825.1488

Lunch reservations are required.

#### Senior Food Program

Twice a month grocery distribution to people over age 55. Must meet household Income guidelines. Max for one person is \$1,670. Available in Antioch, Bay Point, Brentwood, Concord, El Sobrante, Martinez, Oakley, Pittsburg, Richmond, Rodeo, San Pablo and Walnut Creek. 925.676.7543





#### **Richmond Emergency Food Pantry**

(For West Contra Costa County) Tuesday - Friday, noon-3 p.m. 2369 Barrett Ave. 510.235.9732

#### **FRIENDLY VISITORS**

Brentwood: Senior Citizen's **Club Sunshine** 925.516.5444

**Caring Hands** John Muir Medical Center Walnut Creek. CA 925.952.2999

#### **Diablo Valley Foundation** for the Aging

140 Gregory Lane, Suite 260 Pleasant Hill, CA www.dv-fa.org 925.945.9080 (See ad on page 9)

#### Lavender Seniors of the East Bay

For the LBGT community in West Contra Costa County. 510.647.9655

A one-to-one volunteer visiting program. Volunteers visit once a week, sharing time, talking, taking a walk or ride, shopping, etc.

#### Senior Support of Tri-Valley

Dublin, Livermore, Pleasanton 925.931.5379

Meals on Wheels & **Senior Outreach Services Friendly Visitors Program** 1300 Civic Dr. Walnut Creek, CA 94596 924.937.8311

#### **GERIATRIC PYSCHIATRIC** SERVICES

**Geriatric Psychiatric Services** 2500 Alhambra Martinez, CA 925.370.5200, Ext. 4782

#### **GRAB BAR INSTALLATION/** HANDYMAN SERVICES

#### SAFE AT HOME

**Bob Timbers** Grab Bars and Handrails safeathomegrabbars.com 925.360.1909 (See ad on page 27)

#### **HEALTH CARE**

#### **Center for Elders Independence** P.A.C.E.Program of All Inclusive Care for the Elderly Eastmont Town Center, Downstairs 7200 Bancroft Ave., Suite 188

Oakland, CA 95605 510.433.1150 (See ad on back cover)

#### **Older Adults Clinic-Central** County

3052 Willow Pass Road Concord, CA 94520 Fax: 925.646.5505 Phone: 925.646.5535

#### **Older Adults Clinic-East County**

3505 Lone Tree Way, Suite 4 Antioch, CA 94509 Fax: 925.427.8779 Phone: 925.427.8775

#### **Older Adults Clinic-West County**

11720 San Pablo, Suite C El Cerrito, CA Phone: 510.374.3629 Fax: 510.374.3294

#### **HEALTH CARE COMPLAINTS**

California Medical Review (CMRI) 1.800.841.1602

CMRI is California's peer review organization for problems with Medicare or Medi-Cal related complaints about the quality of care provided by physicians and other providers.

#### **HMO-HOTLINE**

For consumer complaints about Health Maintenance Organizations. 1.800.400.0815

#### HOME DELIVERED MEALS

#### Meals on Wheels

& Senior Outreach Services These are hot lunches delivered to your home by volunteer drivers, Monday through Friday. Recipient must be over age 60, homebound and have difficulty preparing meals. No weekend meals, but two frozen meals can be delivered on Friday.

Pittsburgh: 925.778.4370

San Ramon: 925.937.8311

Walnut Creek: 925.937.8607

#### Other Meals on Wheels Programs:

El Cerrito: 510.559.5677

Dublin: 925.931.5385

Pleasanton: 925.931.5385

West County: 510.412.0166

Far Eastern Contra Costa County: 925.625.4545

Continued on Page 28





**Prompt Personal Service** Expert Installation **Trusted Local Company** 





"Your Best Choice For Home Safety"



#### HOME HEALTH CARE SERVICES

(These services are paid for by Medicare, Medi-Cal or private insurance)

#### Center for Elders Independence P.A.C.E.Program of All Inclusive Care for the Elderly

Eastmont Town Center, Downstairs 7200 Bancroft Ave., Suite 188 Oakland, CA 95605 510.433.1150 (See ad on back cover)

#### Healthy Living At Home

1320 Willow Pass Rd., Suite 715 Concord, CA 94520 www.healthylivingservices.org 877.513.7363 (See ad on page 16)

#### LOW VISION / BLIND SERVICES AND EQUIPMENT

Lighthouse of the East Bay 3075 Adeline, Ste 100 Berkeley, CA 94703 510.845.8700

#### Lion's Center for the Visually Impaired 175 Alvarado Ave. Pittsburg, CA 94565 Seniorvision.org 925.432.3013

#### Orientation Center for the Blind 400 Adams St. Albany, CA 510.559.1208

#### MEDICAL EQUIPMENT AND SUPPLIERS

Independent Living Resources of Solano and Contra Costa County Main Office; 1850 Gateway Blvd., Suite 120 Concord, CA 94520 Phone/TTY: 925.363.7293

Contra Costa County: 301 W. 10<sup>th</sup> St., #18 Antioch, CA 94509 925.754.0539

All services are free to seniors, their families and agencies serving them. Wheelchairs, walkers, commodes and other assistive devices are also available without charge.

#### Martinez Lions Club

Wheelchairs/walkers available. 925.370.0113

#### ReCares

Connects and redistributes donations of gently used medical equipment and unused home health supplies. Free of charge. 12619 Broadway Oakland, CA 510.241.2273

#### **MEDICAL TRANSPORTATION**

Murphy Medical Transportation, Inc. Serving the East Bay www.murphymedicaltransport.com 707.425.0100 (See ad on page 28)

#### MEDICATION DROP OFF

The Dougherty Valley Police Substation accepts prescription and over-the-counter medications, 8:30 a.m.-4:30 p.m. Monday-Friday, at the station, 2401 Crow Canyon Rd., San Ramon. Never place medications down toilets or drains because it can harm soil and water. Call 925.973.3300

#### **MONEY MANAGEMENT**

Money Management Program 510.236.5812 East County: 925.685.2070

Antioch Senior Center offers money management counseling on Thursdays, 9 a.m. to noon. 925.625.5473

#### NURSING HOME COMPLAINTS

Nursing Home Ombudsman 4415 Cowell Rd. Suite 100 Concord, CA 94518 925.685.2070

#### California Advocates for Nursing Home Reform (CANHR) 650 Harrison St.

San Francisco, Ca 94107 www.cahnr.org 1.800.474.1116

If you're looking for a nursing home, or are wondering what sorts of complaints have been lodged against a specific nursing home, CANHR maintains a complete listing of homes, deficencies, comments, etc.



#### WE DELIVER PERSONALIZED CARE 24 Hours A Day, 7 Days A Week! Call to schedule your service:

## (707) 425-0100

Ambulatory, Wheelchair, Gurney, and Stair Chair Service \*10% Discount for Veterans!

- ADA compliant wheelchairs, gurneys and stair chairs, which undergo thorough and regular safety inspections to ensure the safety of our clients, and state-of-the-art technology for schedule accuracy, punctuality, and reliability.
- Drivers & Care Attendants undergo background screening, defensive driving courses, drug testing, classroom and on-the-job training.
- Drivers & Care Attendants are trained and certified in CPR and First Aid. We assist Clients from time of pick-up to drop-off to ensure that they arrive at their destinations safely and on time.
- Providing Non-Emergency Medical Transportation to and from Doctors Offices, Hospitals, Skilled Nursing Facilities, Dialysis Centers and Rehab Centers throughout Solano, Stanislaus, San Joaquin, Napa County and Adjacent Areas.



Caring and Professional Help in the comfort of your own home Services Include:

Bathing + Meal Preparation Dressing + Exercise Shopping & Errands + Companionship Light Housekeeping + Transportation

Call 925-933-8181 www.hillendale.net



P.A.C.E. (Program of All Inclusive Care for the Elderly)

Center for Elders Independence P.A.C.E.Program of All Inclusive Care for the Elderly Eastmont Town Center, Downstairs 7200 Bancroft Ave., Suite 188 Oakland, CA 95605 510.433.1150 (See ad on back cover)

#### PLACEMENT SERVICES

#### Care Patrol of Contra Costa mikea@carepatrol.com 925.979.8656 (See ad page 29)

Insight Memory Care Choices Serving Entire Bay Area 650.208.8809 (See ad on page 22)

#### SUPPORT GROUPS

#### ALZHEIMER'S CAREGIVER SUPPORT GROUPS

www.alz.org/norcal

#### ANTIOCH

Antioch Senior Center 415 W. 2<sup>nd</sup> St., Antioch, CA 94509 Two Caregiver Support Groups. 2<sup>nd</sup> and 4<sup>th</sup> Wednesday, 1:30-3 p.m. Antioch Senior Center 415 West 2nd St. 650.962.8111

Meets 2<sup>nd</sup> and 4<sup>th</sup> Thursday of month.

#### BRENTWOOD

**Caregiver Support Group** 2<sup>nd</sup> Thursday, 7-8:30 p.m. Neighborhood Church 50 Birch St. Brentwood, CA 94513 800.272.3900

#### LAFAYETTE

Caregiver Support Groups Alzheimer's Association Conference Room 3765 Mt. Diablo Blvd. Suite 250 1<sup>st</sup> Tuesday, 11:30-1:00 p.m. Heather Gray: 925.284.7942

#### PLEASANT HILL

Mt. Diablo Center For Adult Day Health Care 490 Golf Club Rd. Pleasant Hill, CA 3<sup>rd</sup> Wednesdays, 4:30-6 p.m. 925.682.6330

#### RICHMOND

Meets last Wednesday of the month, 2-4:00 p.m., West County Adult Day Care 1015 Nevin Ave., Suite 108 510.235.6276

#### SAN RAMON

**Caregiver Support Group** Meets 2<sup>nd</sup> Monday, 7-9 p.m. San Ramon Senior Center 9300 Alcosta Blvd. San Ramon, CA 94583 Heather Gray: 800.272.3900

#### WALNUT CREEK

Shell Ridge Community Church 1<sup>st</sup> Tuesday, 10:30 a.m. 200 La Casa Via Walnut Creek. CA

#### ALS (Lou Gehrig's Disease) Support Group

Grace Liu: 800.272.3900

Meets 3<sup>rd</sup> Saturday, 1-3 p.m. John Muir Medical Center 1601 Ygnacio Valley Rd. Walnut Creek, CA 94598 510.251.2572

Continued on Page 32

## FORMER LIVERMORE, BERKELEY & SANDIA WORKERS

MORE THAN 48,000 PEOPLE IN THE TRI-VALLEY AREA MAY QUALIFY FOR NO-COST IN HOME CARE

## ARE YOU ONE OF THEM?



Did you work at Livermore, Berkeley or Sandia Lab?



Do you have this card or have you been diagonsed with cancer or a lung condition?





Call today and we will connect you to your benefits under the EEOICPA program.

<u>925.344.</u>6467

www.nuclearcarepartners.com





## Care Patrol

CarePatrol of Contra Costa



SEARCHING FOR SENIOR CARE? FIND QUALITY, SAFE CARE OPTIONS

We only recommend Licensed Care Facilities
We Pre-Screen Every Community in our network
We Preview State Care and Violation Records
We "Match" your loved one's needs to care options
We are a FREE Local Based Service
We Provide More Than A Random List

Mike Awadalla, Certified Senior Advisor

(925) 979-8656 Mikea@CarePatrol.com



### WHAT HOME CARE AGENCIES ARE CHARGING FOR SERVICES IN CONTRA COSTA

n Contra Costa County, getting help at home isn't as easy as it sounds. For many, bringing a stranger into their home to take care of them in a very vulnerable time can seem overwhelming. There are worries about who that person might be, how much to pay them, how many hours they should work and the most prevalent: Can this person be trusted?

While most would prefer a family member or someone they know take care of them, this may not always be the best thing. While promises are made, commitments can be difficult to keep. If caregiving is absolutely necessary, many find that hiring outside assistance with a regular schedule is the most reliable solution. That way, family members can remain as family, and others can be counted on to do the work.

There are many choices in hiring help at home. Many will hire privately, that is, pay out-of-pocket for help on an "as-needed" basis. There are many different ways to find caregivers. Some senior centers maintain lists, there are other sources from discharge planners, physicians offices and hospice agencies. Remember, too, that if you hire privately, you work out the hours, rate of pay, etc....and, you're also an employer and must abide by IRS rulings for tax purposes.

Here's a brief rundown on the types of agencies in Contra Costa County.

#### **HOME HEALTH AGENCIES**

These agencies provides services that are 100% covered by Medicare and Medi-Cal. The service must be ordered by a physician. However, clients still have a personal choice of any agency. There are certain requirements for care, for one, you must be homebound and in need of skilled care. This would translate to a nurse or physical, occupational or speech therapy. This is also a time and visit limited service. Some aide service can be available, if there's a skilled need. This is a service NOT covered by long term care insurance. Born To Age does not list the prices



these agencies charge because the costs are directly reimbursed by Medicare. Client is not billed for services.

Healthy Living At Home 1320 Willow Pass Rd., Ste. 715 Concord, CA 94520 Healthylivingservices.org 877.513.7363

Nuclear Care Partners 925.344.6466

#### PRIVATE DUTY HOME CARE AGENCIES

These agencies can provide both skilled and non-skilled medical care. The services might be covered by long term care, or other insurances, and private pay. The agency is the employer. Caregivers are hired, screened and paid for by the agency. If the caregiver is ill or unable to work, a substitute caregiver is available. The agency pays payroll taxes, worker's compensation and maintains liability coverage. The agency also determines what the caregiver can and can't do. There is over a minimum number of hours for service. Care provided by these agencies can include: skilled care, personal care, transportation / errands, meal preparation, medication reminders, light housekeeping, laundry, etc. Shifts can be hourly, live-in or sleepover.

All Seasons Homecare 399 Taylor Blvd., Suite 101 Pleasant Hill, CA 94523 Phone: 925.363.4900 www.all-seasons-homecare.com HCO #074700008

Locally owned for over ten years. Provides care throughout Contra Costa County and the Tri-Valley Area (Livermore, Pleasanton, Dublin) of Alameda County. Employees are screened, and background checked through the California Dept. of Justice and FBI. All have current TB tests, are bonded and covered under Worker's Compensation and general liability insurance. All caregivers are accepted intot he State of California Home Care Aide Register, and have verified industry experience. We employ Certified Nursing Assistants and Home Health Aides. Staff are trained on an ongoing basis in Alzheimer's, Dementia, Hospice and Transfer techniques. Services available 24/7 incluiding holidays. Services include safety supervision, companionship, assist with personal care, meal prep, medication reminders, light housekeeping, laundry and transportation t. Free no obligatioin assessment. No deposit required to start service. Care plan with details made before start of service, no hidden fees. VA and long term care insurance approved and can assist in applying for funding and claims. Hourly rates start at \$27.50. Flat daily rates for 16 hour and longer shifts.

#### Better Days Provider

1200 Mt. Diablo Blvd., Suite 211 Walnut Creek, CA 94596 bach@betterdaysprovider.com betterdaysprovider.com 925.457.0720 HCO# 074700080

Serving the Bay Area since 2008. Better Days is locally owned, not a franchise, providing in-home care services. Specifically targets matching the right caregiver to each individual, considering personality, skills and experience. The right caregiver can simplify life for the client, family and loved ones. Better Days works with long term insurance cmopanies. Hourly rates start at \$25 an hour. Rates are subject to change. Free assessment and quote. Rates vary depending on level of care, number of hours and location. Licensed, insured and bonded.

HomeLife Senior Care 6440 Brentwood Blvd. Ste. A Brentwood, CA 94513 925.240.5770 www.homelifeseniorcare.com HCO# 074700003

HomeLife Senior Care is the premier, state licensed, non-medical home care agency serving East and Central County, Rio Vista and Tracy. Dedicated to providing you and your loved ones the best in comfort, reliability and peace of mind. Services can range from less than 1 hour a week to 24/7 live-in care, and our professional support team is available 24 hours a day, 365 days a year. Caregivers are state registered, trained, bonded and insured and serve clients with needs related to Dementia, Alzheimer's Disease, Hospice and as Personal Care Aides. Activities include safety monitoring and assistance with bathing, dressing, grooming, light housekeeping, personal care, errands, transportation, companionship, transfers, and more. HomeLife Senior Care is recognized with an "A+ Rating" by the Better Business Bureau, is a Home Care Pulse "Provider of Choice", and proudly received "Business of the Year" by the Chamber of Commerce. Prices range from \$26 hourly.



## WHAT HOME CARE AGENCIES ARE CHARGING FOR SERVICES IN CONTRA COSTA

#### Honor Home Care 925-465-9915 www.joinhonor.com HCO# 074700053

Honor is the fastest growing nonmedical home care provider in the Bay Area. Why? Because families love our caregivers. 96.4% of Honor caregivers earn 4 or 5-star ratings. Need extra help at home to stay independent? Want help with meals, mobility, or personal care? Need respite care or support with Alzheimer's, dementia, Parkinson's, cancer, stroke, or other chronic condition? Honor can help. Our caregivers are compassionate, highly trained, thoroughly screened and background checked, insured-and reliable. Call us to schedule a free in-home consultation and learn what makes our caregivers so special. Flexible scheduling and pricing,

no deposits or long-term contracts required. Rates: Contra Costa County (Richmond, San Pablo, Walnut Creek, San Ramon, Moraga, Orinda, and other communities.)

Under 2 hours = \$60/hr 2-3 hours = \$45/hr 4 hours = \$28/hr 5-8 hours = \$25/hr 9-11hours = \$27/hr 12 or more = \$27/hr

Precious Home Companion 1280 Boulevard Way, Suite 104 Walnut Creek, Ca 94595 925.939.0197 or 800.321.6655 www.precioushome.com

Serving Contra Costa, Alameda, Marin, Napa, Solano, Sacramento Counties. A member of Better Business Bureau, and 2008-2009 Gilbert Guide approved agency.

Since 1990, Precious Home Companion is a full-service home care agency. All caregivers are payrolled, insured, bonded, with Worker's Compensation and criminally background checked. Services include personal care, including assistance in bathing, grooming, dressing, exercise and homemaking services such as light housekeeping, meal preparation and errand services. Medication management, pre/post surgery services, memory care, hospice care and companionship. Rates start at \$25/hour for Live-Out Program; Live-In Program starts at \$200/day, and Sleepover starts at \$150/night. FREE ASSESSMENT. 24 hour client phone support.



#### **Provident Care**

2950 Buskirk Ave., Suite 155 Walnut Creek, CA 800.632.4663 HCO# 07470003

Provident care is family owned and based in the East Bay and Central California. Owner Robin Conley, R.N. is directly involved in day-today operations, including making client visits, as needed. General services include medication management, personal care, meal preparation, housekeeping, laundry, companionship, safety and supervision. Client care managers work directly with caregivers in supervising clients at home. The managers selects the most appropriate caregiver, accompanies to first visit, and is the care liaison for the family. Services also include Diabetes Management, Alzheimers/ Dementia Care, Hospice and Blood Pressure monitoring.

Rates run between \$26-29 per hour, includes client care management. Minimum shift is four hours. Discount on 12-hour shifts.







## **R.A.S.P. for Caregivers**

Caregiving can be a daily challenge. Therefore it is important to remember the FOUR TENTPOLES OF CAREGIVING:



Like everyone, your client or loved one has lived a full life that wasn't always easy, yet, chances are that they rose to the task of nurturing their own loved ones and deserve your respect.



The aged are often lacking for human contact and affection. A hug, an attentive ear, a kind gesture, all go a long way toward improving the quality of life and making them feel valued.



Maintaining a light mood, sharing an amusing anecdote, and finding simple ways to bring a smile are caregiving gold.



Always remember that someone took care of you when you were in your formative years, and guided you through the process of becoming the caring person that you are. And while it may be tedious at times, our elders deserve our patience as they return to the dependency of childhood.



The Commons at Dallas Ranch Mbk senior living 4751 Dallas Ranch Road Antioch, CA 94531 MBKSeniorLiving.com

## How Can I Trust My Caregiver?

The most common question we receive at Born To Age, is whether to trust a caregiver or home care agency, to come into a home. People are often concerned about strangers taking over daily tasks of living, but also having access to private information, jewelry boxes, mail, etc.

No one can guarantee that a caregiver will not steal or take advantage of anyone while in their home. Even family members have been known to take things without permisson.

There are, however, safeguards that can be in place.

The first one is to remove anything of value from the home, or place it in a safe place. Especially small things, jewelry, coins, money, etc. Checkbooks and bank information should go into a lockbox. Mail should be picked up by a trusted friend, or put into a safe place.

Even if a caregiver is in place, it is a good idea for friend/family members to drop by while they're on duty for a friendly visit. Don't have to stay long, but vary the days and times.

Be careful if the caregiver starts suggesting other assistance/ substitutions from relatives or other people they know. We do not recommend that anyone hire the relatives of their caregiver for yardwork, handyman or other services.

If the caregiver is employed by a Home Care Agency, make sure they (both the agency and caregiver) are licensed by the State of California.



Yvonne Baginski Publisher, Born to Age

All caregivers working for an agency are required to be licensed. This means they've been fingerprinted, have a clear background and a TB test. It also requires they undergo five hours of training every year.

You can check to see if a caregiver is licensed, by going online to the Home Care Services Bureau at www.ccld.ca.gov. Click on "Home Care." You will need the caregiver's name and ten digit license number.

The same with the Home Care Agency. All licensed agencies are listed on this site.

If you hire an independent caregiver, one who is NOT affiliated with any home care agency, there is no licensing requirement and they are not required to register with the State of California.

Caregivers usually provide the following services: Bathing, dressing, feeding, exercising, personal hygiene and grooming, transferring/ ambulating, positioning toileting and incontinence care, making phone calls, assisting with medications, meal planning and preparation, transportation, housekeeping, laundry, commpanionship, and shopping.





There are only two pieces of paper that you need to prepare for planning your wishes for end of life care.

#### **1. Advance Directive**

This is for EVERYONE over the age of 18. With the Advance Directive, you appoint an agent to speak on your behalf if you are unable to do so on your own. You do not need an attorney to complete this form. It is very simple, available at your doctor's office, local hospitals and online. You need two witnesses, or a notary, to witness your signature. Very simple to complete. Copies of the Advance Directive should be given to the agents, the hospital, and your physician.

## 2. Physician's Order for Life Sustaining Treatment (POLST)

This form is primarily for those whose death would not come as a surprise in a year or two. This is a BRIGHT PINK form, it is a legal order, and it must be signed by both the person AND, a doctor. Copies can be made and distributed, they are all legal. However, the POLST must be dated and signed. Many doctors will not sign the form without a conversation regarding the terms of the form. Once the POLST is complete, it should be place somewhere visible in the home (on a refrigerator, wall by the bed, etc.). The reason for the POLST is it advises an immediate action. When the ambulance arrives, the POLST instructs on whether or not to rescucitate, for example. If gives guidance on immediate treatment until the person can respond, or an agent can be located. POLST forms are available at your doctor's office.

> See page 17 for a list of the 11 Documents You Need For Effective Planning

## RAGING THROUGH THE AGES

ildy raging through life, Patricia Sanborn of Santa Rosa, CA wants to redefine age altogether...counting by stages, rather than ages.

She stresses that the third stage of life (the one she's currently occupying at age 73), has been her most significant growth period. Sanborn, who was once a case manager guiding people through the care needed for fraility and disability, is now writing and speaking about staying active, happy and alive.



She calls her new life, "Fearless Aging," and stresses that it's all about making the best choices so that a longer life can also be a better life.

She works out daily, is a long distance bike rider, does yoga, aerobics...staying as active as she can because she knows that physical strength and flexibility are paramount to everything else.

She focuses on staying sharp, having a good attitude, being positive and knowing that there is much life left to live.

"If I can flex muscles earlier on, say at 70, the behavior change would be easier in my 90's. This can prevent me from aging like my parents," Sanborn countered.

With a graduate degree in Gerontology, she knows that the future might not bode well for many. And she's also determined that her life will be different.

"I talk to myself to find out what it is I do want," she said with a laugh. "Life is changing. I talk to quite a few people. Every older person is unique. Who they are is based on their life experiences."

Today she's working on a book, and it's on her favorite topic: Choices in Aging

Sanborn admits that she fights ageism daily, citing that ageism "is a form of denial. Ageism is everywhere, it's common in jokes, facilities, well, it's with a person all their life, so we all make fun of getting old."

She also battles with procrastination, "which is just waiting for a crisis."



On a verbal roll, she defines Fearless Aging further: It means to gain awareness to what prevents us from listening to message on what is good for us."

For Sanborn that means making a list of all her strengths and not worrying about the rest. Admittedly, "not everything in life is important."

It's being fit, healthy and eating the right foods that are at the top of Sanborn's list. She also likes to knit, sew and create things for people.

"I am continually trying to find what excites me... what blossoms in me to be discovered," she said.



#### BRAIN TUMOR NETWORKING GROUP

2<sup>nd</sup> and 4<sup>th</sup> Wednesdays, 7-8:30 p.m. 3276 McNutt Ave. 925.933.0107

#### BREAST CANCER SUPPORT GROUPS

#### BRENTWOOD

Meets the 4<sup>th</sup> Tuesday, 2-4 p.m. John Muir Outpatient Center 925.947.3322

#### DANVILLE

Meets 1<sup>st</sup> and 3<sup>rd</sup> Thursday, 7-9 p.m. St. Isodore's Catholic Church Ministry Center 440 La Gonda Way, Rm 214 925.837.2122

#### ANTIOCH

Meets 1<sup>st</sup> Wednesday, 2-3:30 p.m. Sutter Delta Medical Center 3901 Lone Tree Way 925.779.3613

#### WALNUT CREEK

Newly Diagnosed Support Group Wednesdays, 10:30 a.m.-12:30 p.m. Please attend a newcomers group first. The Cancer Support Community 3276 McNutt Ave. 925.933.0107

#### CANCER SUPPORT GROUPS

#### CONCORD

John Muir Cancer Institute Meets 1<sup>st</sup> Tuesday, 7-8:30 p.m. 925.674.2190

#### Leukemia, Lymphoma, Multiple Myeloma Support Group

Meets 1st Thursday, 7-8:30 p.m. John Muir, Walnut Creek 1601 Ygnacio Blvd. 925.947.3322

#### PLEASANTON

Meets Tuesdays, 2-4 p.m. Valley Care Health Library and Ryan Corner Cancer Resource Center 5725 W. Las Positas Blvd., Suite 270 925.933.0107

#### SAN RAMON

Meets 2<sup>nd</sup> Tuesday, 7:30-9:00 p.m. Prostate Cancer Group San Ramon Medical Center South Building, West Day Room 6002 Norris Canyon Rd. 925.933.0107

#### Carcinoid Neuroendocrine Cancer Group

1<sup>st</sup> Saturday (even months), 1-4 p.m. The Cancer Community 3273 McNutt Ave Walnut Creek 925.933.0107

#### **Colectoral Cancer Support Group**

2<sup>nd</sup> Wednesday, 4-5:30 p.m. The Cancer Support Community 3276 McNutt Ave., Walnut Creek 925.933.0107

### Gynecological / Ovarian Cancer

Support Group 1<sup>st</sup> and 3<sup>rd</sup> Thurs, 11 a.m.-12:30 p.m. The Cancer Support Community 3276 McNutt Ave., Walnut Creek 925.933.0107

#### HEAD AND NECK CANCER SUPPORT GROUP

4<sup>th</sup> Wednesday, 4-5:30 p.m. Walnut Creek 925.933.0107

#### LUNG CANCER SUPPORT GROUP

2<sup>nd</sup> Wednesday, 4-5:30 p.m. The Cancer Support Community 3276 McNutt Ave., Walnut Creek 925.933.0107

#### **CAREGIVERS SUPPORT GROUPS**

#### PLEASANT HILL

3<sup>rd</sup> Wednesday, 4:30-6 p.m. Mt. Diablo Center for Adult Day Health Care 490 Golf Club Rd. 925.682.6330

#### WALNUT CREEK

2<sup>nd</sup> Thursday, 6-7:30 p.m. Eldercare Services 1808 Tice Valley Blvd. 925.937.2018

#### CHRONIC PAIN SUPPORT GROUPS

#### DANVILLE

2<sup>nd</sup> and 4<sup>th</sup> Mondays, 11 a.m. - 1 p.m. Community Presbyterian Church 222 W. El Pintado Rd.

#### Chronic Pain Pro-Active Group for Women

Meets every other Wed.,12:30-2:30 p.m. dashby@msn.com 925.234.5621

#### **CLUTTERER SUPPORT GROUPS**

Clutterers Anonymous Thursdays, 7:00-8:30 p.m. Solutions for chronic hoarding, clutter and disorganization. St. Luke's Lutheran Church 2491 San Miguel Dr., Room 9 Walnut Creek 925.736.8627

#### FIBROMYALGIA SUPPORT GROUP

#### Fibromyalgia Support Group

2<sup>nd</sup> Friday, 11 a.m.-1 p.m. Concord Library 2900 Salvio St. Joynce: 925.671.2779

#### HEART-TO-HEART SUPPORT GROUP

#### **Mended Hearts Support Group**

2<sup>nd</sup> Thursday, 7-8:30 p.m. John Muir Medical Center Concord 925.947.5206

#### MAN-TO-MAN PROSTATE SUPPORT GROUP

#### SAN RAMON

2<sup>nd</sup> Tuesday, 7:30-9:00 p.m. San Ramon Regional Medical Center South Building, West Day Room 925.933.0107

## We Make Senior Housing SIMPLE.

WHEN IT'S TIME TO CONSIDER senior housing, call us for the personalized, professional help you'll need to find exactly the right place. We are a **FREE** service for seniors and their families.

#### **OUR OASIS 5-STEP PROCESS**

- 1 Your initial, no-obligation consultation
- 2 Identifying your lifestyle, healthcare needs and financial considerations
- 3 Finding ways to reduce your monthly costs
- **4** Developing a personalized list of local housing options
- 5 Touring the communities with you until you find "the right place"

#### **CONTACT** Your Local Senior

Advisor Today to Get Started!

#### SUSAN TAMAOKI Senior Living Advisor

510.778.5644 STamaoki@YourOasisAdvisor.com WalnutCreek.OasisSeniorAdvisors.com





#### WALNUT CREEK

4<sup>th</sup> Thursday, 11 a.m. - 12:30 p.m. 925.933.0107

#### MULTIPLE SCLEROSIS SUPPORT GROUP

2<sup>nd</sup> Wednesdays monthly. For location and time, call Julie at 925.513.4686 or Kathy at 925.286.7674

#### PARENTING AGAIN

A group designed to help those taking a major parenting role for grandchildren. Childcare is provided. 2<sup>nd</sup> Saturday of each month, 5:30 p.m. Olive Building Valley Christian Center Fireside Room 7500 Inspiration Drive, Dublin

#### PARKINSON'S SUPPORT GROUP

#### East Bay Tremor Support Group

3rd Saturday, 10 a.m. Alcosta Senior Center San Ramon 925.487.5706

#### Parkinson's Disease Support Group

3<sup>rd</sup> Saturday, 9 a.m.-noon Fireside Room Grace Presbyterian Church 2100 Tice Valley Blvd. Walnut Creek Caregivers meet at same time in the Oak Room Gregg Riehl: 925.254.8349 Parkinson's Network of Mt. Diablo P.O. Box 3127 Walnut Creek, CA 94598 925.314.1875

#### Tri-Valley Parkinson's Support Group

2<sup>nd</sup> Saturday, 10 a.m.-noon Pleasanton Senior Center 5353 Sunol Ave. 925.831.9940

#### PERIPHERAL NEUROPATHY SUPPORT GROUP

#### WALNUT CREEK

4<sup>th</sup> Friday, 10-11:30 a.m. Las Tramps Room Hillside Clubhouse, Rossmoor David Woods: 925.287.8300

#### PET LOSS SUPPORT GROUP

2<sup>nd</sup> Tuesday, 5:30-7 p.m. 2890 Mitchell Dr. Walnut Creek 925.887.5681

#### SENIOR WOMEN'S SUPPORT GROUP

#### EL CERRITO

For older women looking for mutual support. Thursdays, 1-2:45 p.m. Fee: \$12 for El Cerrito residents, \$14 for non-residents. The Open House Senior Center. Amy Glick: 510.220.5043

## Tri Delta Transit, to the park, to "we should do this more often."



#### STROKE SUPPORT GROUPS

#### CONCORD

## Stroke Support Group of Contra Costa County

2<sup>nd</sup> Monday of month, 7-9 p.m. Alternates between the John Muir Medical Center, Walnut Creek Campus (Bell Auditorium) and Concord Campus (Concord Room) Info: Adzuna1@gmail.com or Ann Dzuna, 925.376.6218

#### WIDOWED PERSON SUPPORT GROUP

#### ALAMEDA/CONTRA COSTA

Widowed Person Support Group Please call for monthly events: 510.654.0974 or 925.932.3448

#### TELEPHONE REASSURANCE

Friendly Caller Program 925.937.8311

**Telecare** 925.934.0901 510.970.5334

#### TRANSPORTATION

#### Mobility Matters: Rides for Seniors In Contra Costa and Alameda Counties

1035A Carol Lane, Lafayette Volunteers provide door-to-door, one-on-one, assisted services. 925.284.2207

Antioch Senior Bus 415 W. 2nd St. Antioch, CA 925.754.1080

Reservations are made one working day, by 11:30 a.m., in advance by calling 925.754.1080. There is a limit of three rides per day, 50 cents per ride. Senior Bus tickets cost \$5.00 a sheet and can be purchased at the Antioch Senior Center 415 2nd St., Antioch

**BART tickets**, valued at \$24.00 worth of rides are available to seniors who are 65 or older for \$9.00 Available at local Senior Centers. Ticket info: 925.676.2278

## Brentwood: Rides for Seniors Program

Trained volunteers take seniors to appointments and grocery shopping. 925.284.6161

#### Brentwood Dime-A-Ride 925.754.3060

Call 511 Paratransit, the Bay Area Travel Guide. From anywhere in

the Bay Area, you can call 511 to get free transportation information. Information is available on BART, paratransit, Muni, AC transit, the airport and traffic conditions.

#### Center for Elders Independence P.A.C.E. Program of All Inclusive Care for the Elderly

Eastmont Town Center, Downstairs 7200 Bancroft Ave., Suite 188 Oakland, CA 95605 510.433.1150 (See ad on back cover)

**County Connection Link**, is a door-to-door, advance registration, dial-a-ride service in Central Contra Costa County. Call 925.938.7433 for an application form.

County Connection Bus Tickets include disabled or senior riders, and are \$17 for 20 rides. People over age 65 can purchase a discount punch card. "How to Ride a Bus" training is available FREE of charge. Call 925.676.1976, ext. 601 or 608 for information. Cards are available at local Senior Centers.

#### Dial-A-Ride

Tri-Delta Transit's door-to-door transportation for eligible seniors and disabled individuals traveling in eastern Contra Costa County and other senior transportation and in-home care services. 925.754.3060 (See ad on page 35)

Continued on Page 36



#### **El Cerrito: EASY RIDE**

Rides for seniors within City of El Cerrito. Advance Registration required. \$2 per ride. Monday-Friday. 510.559.7677

#### Lamorinda Senior Transportation Lamorinda Spirit Van 925.283.3534

Program serves older adults living in Lafayette, Moraga and Orinda with rides. Will take people for shopping, errands, appointments and lunch at the Walnut Creek Senior Center. Monday-Friday, 9 a.m.to 5 p.m., and Sunday morning church. The van will also go outside of LaMorinda area.

#### Orinda Seniors Around Town

Rides for appointments, grocery shopping and fun activities. 925.402.4506

San Ramon, Senior Express Van Grocery Shopping Shuttle, Stoneridge Mall Shuttle. 925.973.3250

Senior Helpline Services Rides for Seniors 925.284.6161

Rides to medical appointments, Monday-Friday. Saturday rides for shopping.

**Desota and Yellow Cab** offer Contra Costa seniors, 20% discount on cab rides. 925.284.1251

#### MEDICAL TRANSPORTATION

#### THROUGHOUT EAST BAY

#### Murphy Medical Transportation, Inc.

www.murphymedicaltransport.com 707.425.0100 (See ad on page 28)

#### **Pleasanton Paratransit Service**

For Pleasanton/Sunol adults 60+ years and/or ADA qualified individuals needing transportation within Pleasanton/Sunol or to specific medical centers outside the City limits. \$2.00/\$2.50 per trip. Call 9:00-3:00 p.m. for registration and reservations: 925.931.5376

Pleasant Hill Senior Van (Pleasant Hill residents only) 925.671.5272

Fare: \$1.50 each way. Monday-Friday: Pleasant Hill Tuesday: Walnut Creek medical appts.

Thursday: Concord and Martinez, medical appts.

Priorities for scheduling are medical and dental appointments. Rides for shopping, senior center, etc. Multiple stops for one passenger will not be made.

#### **Richmond Paratransit**

Transportation services for seniors and people with disabilities residing in the City of Richmond, and the unincorporated areas of East Richmond Heights, El Sobrante, Hasford Heights, Kensington, North Richmond and Rollingwood. Offers van transportation Monday-Friday, 8:30 a.m. to 5 p.m. To receive van service and purchase taxi scrip, passengers must show a valid ID card, issued by Richmond Paratransit. Cost of card is \$2. 510.307.8026 or 510.307.8027

#### SAN PABLO

Senior Center offers rides to grocery store or Dr. appointments. \$1 each way. Must make reservation 24-hours in advance. 510.215.3096

#### Tri Delta Transit

801 Wilbur Ave. Antioch, CA 94509 925.754.6622

Door-to-door transportation services for eligible senior and disabled individuals traveling in Eastern Contra Costa County. For information or an application call 925.754.3060. (See ad on page 38)

Fixed Route Bus:Tri Delta Transit operates 17 bus routes (14 weekday, 3 weekend) serving Antioch, Brentwood, Pittsburg, Oakley, Bay Point and Discovery Bay. Senior fare is 85 cents per ride, or \$1.75 for an all-day unlimited ride pass good on all fixed routes. 20 ride passes are also available for \$17. "How to Ride" presentations are available to all senior organizations. To arrange a free presentation, call 925.754.6222

Walnut Creek Senior's Club Mini-Bus Service 925.933.5851

Reservations can be made the day before the ride. Rides cost \$1 each time you board the bus. Reservation phone hours: 9-11 a.m.

#### Westcat Dial-A-Ride

Out of Service Area Special Transportation 601 Walter Ave. Pinole, CA 94564 510.724.7433

#### **VETERANS AFFAIRS**

Concord Vet Center 1333 Willow Pass Rd., #106 Concord, CA 925.680.4526

#### Veterans Affairs Center for Rehabilitation and Extended Care 150 Muir Rd. Martinez, CA 925.370.4701

120-bed facility in Martinez. Provides speech therapy and radiology, it is composed of three units for stroke and neurocognitive care, subacute care and Alzheimer's respite and long term care.

#### Veteran's Home of Yountville

P.O. Box 1200 Yountville, Ca 94599 800.404.8387

#### **Veteran's Service Office**

10 Douglas St., Suite 100 Martinez, CA 94533 925.313.1481 (Central County)100 37th Street, Room 1033 Richmond, CA 94805 2101 Vale Rd., Suite 302 San Pablo, CA 510.374.3241

VA Clinic 800.382.8387

VA Outpatient Clinic 925.372.2000

#### **VISITING SERVICES**

(See Friendly Visitors)

Meals on Wheels and Senior Outreach Services Friendly Visitors Program 1300 Civic Drive Walnut Creek, CA 94596 925.937.8311

#### VISUALLY IMPAIRED SERVICES

Books for the Blind and Physically Handicapped 900 N St. Sacramento, CA 95814 1.800.952.5666

350 Los Ranchitos Rd. San Rafael, CA 94903 800.295.4050

#### WHEELCHAIR REPAIR AND TRANSPORTATION

Wheelchairs of Berkeley 2911 Shattuck Ave. Berkeley, CA 94705 510.549.8727

#### WestCat Dial-A-Ride

Out of Service Area Special Transportation 601 Walter Ave. Pinole, CA 94564



hat are the options open to me, and how will the government pay for it?

The government does not usually pay for custodial care at home. Custodial care, means that if a person needs help with bathing, housekeeping, food preparation and/or medication monitoring mostly, they will have to pay for it out of pocket. Medicare only pays

for skilled medical care, that is usually provided by therapists, nurses and social workers, intermittently.

Medicare does not pay for assisted living, board and care nor custodial home care. There are also eligibility requirements for paying nursing home care, incluidng a limit of coverage based on utilizataion of days, and skilled care. So, for the first 30-90 days of nursing home a person may be covered under Medicare, but this often changes to no coverage once the person is stabilized and in custodial, long term care.

Home Care costs about \$27-32 an hour (see page 28-32) for costs and minimums, and most agencies require a 4-hour daily minimum. A board and care can run between \$3,500 to \$5,000 for semi-private and/or private room, and assisted living can run between \$5,500-\$7,000 a month.

So, if a loved one needs home care, or placement into a board and care home, or assisted living facility, here are the options available.

**1. Private pay.** Many people pay for services out of savings and retirement accounts. Assets are spent on services, based on ability to pay. If a home is owned, a reverse mortgage might be an additional source of funds for this type of care. A reverse mortgage is available for seniors only.

Another option is a home equity line of credit, or selling the home to a trusted friend/family member and leasing it back.

**2. The Veteran's Aid and Attendance Benefit.** This can supplement private pay, but one must prove eligibility for



services. (see page 37 for details). This benefit is retroactive from time of application, and can take up to one year to determine eligibility and payment. This benefit can help pay for home care, or assisted living care. It does not pay for rent or lodging expenses, but is restricted to medical and care services.

3. Long Term Care Insurance. Read the policy very carefully. Some only cover nursing home or assisted living care. Or, provide a daily limit that covers only a portion of the care. Some policies sold in the 1990s are basically useless today, unless a person wants to go straight to live in a nursing home. If you have a policy purchased before 2010, review it carefully to make sure it is actually going to provide funding for the services you might prefer. Policy review is available without charge from advocates from the Health Insurance Counseling and Advocacy Program (HICAP). Call 1-800-434-0222 to make an appointment for a review of your policy.

#### 4. Medi-Cal:

On January 1, 2014, California expanded Medi-Cal eligibility for some low-income adults. When you complete a Covered California application, your application will be automatically reviewed by Covered California. But if your income is under 138% FPL, you will be reviewed for Medi-Cal eligibility.

Medi-Cal offers free or low-cost health coverage for California residents who meet eligibility requirements. Medi-Cal health plans are similar to the majority fo the health coverage options available through Covered California. Covered California is the new marketplace that makes it possible for individuals and families to get free or low-cost health insurance through a plan selected as well as get help paying for private health insurance.

The goal is to make it simple and affordable for Californians to get health insurance. Covered California ia a partnership of the California Health Benefit Excchange and the California Department of Health Care Services.

**B. Long Term Care Medi-Cal.** The basic requirements to gualify for

Medi-Cal are that you are in a nursing home, at least 65 year old, (or blind or disabled), and medical/nursing bills exceed your income, and your countable assets do not exceed \$2,000. You must also be a U.S. citizen, or lawful permanent resident of California. A partial list of exempt (noncountable) assets include: a home, houseboat, mobile home and multi-unit dwelling if you live in one of the units some time before entering a nursing home; household goods and personal effectswedding, engagement rings and heirloom jewelry, one car, burial plots, prepaid burial plan, and some annuity or pension plans if payments of principal and interest are being made.

It is a good idea to speak with a Medi-Cal planning expert to determine planning and eligibility for Medi-Cal.

Medi-Cal does not pay for room and board at any assisted living or board and care home. It also does not pay for private home care.

And, finally, the big question: What Happens When We Run Out of Money?

Sometimes families pitch in funding on a month-to-month basis to supplement care. For example, the monthly SSI stipend may not provide enough money for a board and care home, so the children or other friends add money, as needed. Or, when the well runs dry, Medi-Cal eligibility and nursing home placement for long term care becomes one reality that may need to be faced. There are very few options available for low income seniors. Patching together services, family support and spending down assets seems to be the path followed most often.

Questions about any of the above, including referrals to other resources, are available at **Born To Age**, **707.226.7127** 

## If You've Ever Worked in the U.S. Atomic Industry

Compensation and medical benefits to current or former civilian employees who've worked at certain government or privately owned medical facilities where atomic weapons were produced or tested, are now available from the Energy Employees Occupational Illness Compensation Program in Livermore. Lump sum benefits of up to \$150,000, to qualified claimants, are available if claimants worked in a covered facility and developed radiogenic cancer, beryllium disease or silicosis. Qualified survivors of these deceased workers may also be eligible for compensation.

While the amount of compensation may vary, most employees found to have a work related illness will receive a federal payment and medical benefits for the treatment of the covered condition.

If you have worked, or know of someone who's worked at a designated Department of Energy facility, Please call, 866.606.6302 or 925.606.6302, for more information.



## Seven Important Facts About V.A. Medical Benefits

- The veteran does not need to have been involved in actual combat, only to have served during a period considered wartime.
- 2 The approval process for VA benefits usually takes five to six months, but it pays retroactively.
- If you don't have all the documents needed to apply, you can still submit Form 21-4138 start the application process. Retroactive benefits are based on the date that the form is received.
- For aplicants 70 and older, the review process can be expedited.
- There is a maximum allowable income for VA benefit applicants, but medical and care expenses can be deducted from the applicant's income to determine "countable income." Applicants with higher incomes may be eligible when medical and care expenses reach a high threshold.
- Veteran's Aid and Attendance does not require that the recipient become impoverished before qualifying. When out-of--pocket medical bills exceed gross income, the recipient is qualified.
- 7 The maximum benefit to the veteran or veteran's spouse is about \$1950 per month. The benefit is paid directly to the beneficiary instead of the residential facility or caregiver.

\* \* \* \* \* \* \* \* \* \* \* \* \*

#### YES! Please contact me for advertising in the Born to Age 2019 Contra Costa Directory

Name\_\_\_\_\_\_

Business Name\_\_\_\_\_

Address\_\_\_\_\_

Phone\_\_\_\_\_

Email

Any comments on this directory?\_\_\_\_\_

Suggestions for next year?\_\_\_\_\_

Send to: Born to Age P.O. Box 6863, Napa, CA 95581 707-226-7127 www.borntoage.com

## VETERAN'S BENEFITS TO PAY FOR LONGITERM CARE

Most veterans and surviving spouses who are in need of assisted living or in-home care, can qualify for the "Aid and Attendance" Benefit offered by the Veteran's Administration. The benefit can pay up to \$3,085 per month to a married veteran, and a single or widowed veteran can receive up to \$1,758 per month. Unmarried surviving spouses can received up to \$1,380 a month. All of these benefits are tax free.

Under this program, money is awarded based on need and there are certain income and asset requirements. The veteran or spouse applying must show that while assistance may not be needed with everything, there is help needed with bathing, dressing/undressing, medications, transferring or other care on a daily basis. This is the type of care provided in assisted living, or by an in-home care companion. To qualify, an applicant must have an average less than \$80,000 in assets, EXCLUDING home and vehicle. Also, the veteran must have served one day during a period of war and had at least 90 days of active duty.

Eligibility must be proven by filing the proper Veteran's Application for Pension or Compensation (Form 21-534 for surviving spouse) (Form 21-526 veteran). This application will require a copy of the the DD-214 (discharge papers), a medical evaluation from the physician, current medical isues, net worth limitations, net income and out-of-pocket medical expenses.

Approval takes about six months, but the VA is supposed to give priority to any application for benefits by a veteran over age 70. If the benefit is approved, the money awarded is retroactive to date of application.

For more information, contact the Contra Costa County Veteran's Administration. There are several businesses who will work with Contra Costa County residents in helping them through the application maze. Website information is available at: www.veteransaid.org



## Calm, not crisis. Home, not hospital. The patient, not the disease.

With VITAS, the focus is on quality of life. We manage pain and other symptoms, get to know the patient and family, focus on what is important.



Learn more about hospice. VITAS.com • 800.723.3233 🖪 💟





## **Final Wishes: Index to Articles**

#### **BODY DONATION**

UC San Francisco Willed Body Program Department of Anatomy School of Medicine, AC-14 San Francisco, CA

415.476.1981

#### CEMETERY

Catholic Funeral and Cemetery Service, Oakland 4457 Willow Rd., Suite 100 Pleasanton, CA 94588 Cfcsoakland.org 925.946.1440 (See ad on page 39)

Holy Cross Cemetery 2200 East 18th St. Antioch, CA 94509 briank@cfcsoakland.org 925.757.0658 Queen of Heaven 1965 Reliez Valley Road Lafayette, CA 925.932.0900

Saint Joseph 2540 Church Lane San Pablo, CA 510.234.2012

Memory Gardens Cemetery 2011 Arnold Industrial Dr. Concord, CA 94520 Memorygardensconcord.com 925.685.3464

#### CREMATION

(See Chart on page 42-43)

Alta Vista Cremation and Funeral Services 4795 Blum Rd. Martinez, CA 94553 www.altavistacremation.com 925.228.1500 (See ad on page 39)



#### Alta Vista Cremation and Funeral Service

Caring for the Living with Compassion by Caring for the Deceased with Respect and Dignity On-Site Crematory • Cremation from \$775 Scattering Services • Burial Services from \$1200

925-228-1500 Licenses FD1924, COA611, CRV264

#### Alta Vista Main Street Chapel

901 Main St., Suisun City, Ca 707.421.0100 (See ad on page 39)

Contra Costa Burial / Cremation Assistance Indigent Burial 1960 Muir Rd. Martinez, CA 925.313.2616

Diablo Valley Cremation 2401 Stanwell Dr., Suite 460-17 Concord, CA 94520 Diablovalleycremation.com

Neptune Society of Northern California 1855 Olympic Blvd., #110 Walnut Creek, CA 94596 Neptune-society.com 925.944.5100 (See ad on page 41)

#### **ELDER WISHES**

Elderly Wish Foundation P.O. Box 4365 Antioch, CA 94531 info@elderlywish.org 925.978.1883

Granting wishes to any Contra Costa senior with a life threatening or terminal illness. We make that special wish come true. Anyone can call.

#### FUNERAL SERVICES

(See Chart on page 42-43)

Alta Vista Cremation and Funeral Services 4795 Blum Rd. Martinez, CA 94553 Altavistacremation.com (See ad on page 39)

Continued on Page 40

## CATHOLIC FUNERAL & CEMETERY SERVICES



Funeral | Cremation | Cemetery | Family Estates

(925) 273-7166 | cfcsoakland.org Serving all faiths throughout the Bay Area



#### 40 Final Wishes



#### Contra Costa County 2018

#### Alta Vista Main Street Chapel 901 Main St. Suisun City, CA 707.421.0100 (See ad on page 39)

#### Graham-Hitch

Cremation and Memorial Center 125 Railroad Ave., Suite D Danville, CA 94526 www.ghmemorial.com 925.837.2500

#### **GRIEF SUPPORT GROUPS**

#### **ANTIOCH**

Edna Fallman Education Center, Sutter-Delta Medical Center 3901 Lone Tree Way Pre-registration required. 925.779.3570

#### BRENTWOOD

Widow to Widow Support Group Mondays, 5-7 p.m. 350 John Muir Parkway, Suite 120 Pre-registration required 925.887.5681

#### Adults Who Lost a Parent

Tuesdays, 6-8 p.m. 350 John Muir Parkway, Suite 120 925.887.5681

#### CONCORD

Grief Support Group, Concord Muir Medical Center 2540 East Ave. 2<sup>nd</sup> and 4<sup>th</sup> Mondays, 6:30 p.m. 925.674.2132

#### **EL CERRITO**

(short term bereavement support) Wednesdays, 10:30 a.m.- noon 1.800.260.0094

#### El Cerrito Royale

Third floor lounge 6510 Gladys Ave. 925.335.8741

#### PLEASANTON

Pleasanton Senior Center 2<sup>nd</sup> and 4<sup>th</sup> Friday, 10-11:30 a.m. 5353 Sunol Blvd. Pleasanton, CA 925.829.8770

#### PLEASANT HILL

Hospice of the East Bay

Offers support groups and workshops for people experiencing grief and loss after the death of a loved one. Groups meet at Hospice's admin offices: 3470 Buskirk Ave. 925.887.5678 (See ad on page 40)

#### **HOSPICE SERVICES**

Hospice of the East Bay 3470 Buskirk Avenue

Pleasant Hill, CA 94523 www.hospiceeastbay.org 925.887.5678 (See ad on page 40)

#### **VITAS Innovative Hospice Care**

365 Lennon Lane, #140 Walnut Creek, CA 94598 www.vitas.com/ca/northerncalifornia-hospice 800.723.3233 or 925.930.9373 (See ad on page 38)

# You have a choice of hospices.

## Now there's an easy way to compare.

Deciding which hospice to choose for your family can be stressful. Luckily, Medicare now offers a great resource called **Hospice Compare** which helps you research the quality of care provided by every hospice provider in your community. Compare up to three hospices at a time, or a single hospice against the national average.

Hospice East Bay's quality scores are above the national average in every category. We invite you to take a look! Visit www.Medicare.gov/HospiceCompare to make an informed choice for you and your family.



**(925) 887-5678** wwwHospiceEastBay.org





#### TRUST ADMINISTRATION

(See also Legal Services)

#### **Diablo Foundation for the Aging**

140 Gregory Lane, Suite 170 Pleasant Hill, CA www.dv-fa.org 925.945.8040 (See ad on page 9)



## END OF LIFE DOULAS....TRENDING TO THE FUTURE

hile few people have even heard of the term, " End-of-Life Doula, " it is a newly emerging practice providing support to the dying at home. In the San Francisco Bay area, these doulas are mostly working as volunteers at hospices, and have yet to be embraced by the end of life industry as a basic precept of care. While most insurances will pay for hospice care...doulas are still outside that scope of care. Similar to birthing doulas, an end-of-life doula will sit with the actively dying person, and be with their family throughout the experience.

Lori Goldwyn of Pt. Richmond, Ca, left her career as a birth doula, to train for another sort of care about two years ago. She believes she had "calling" for the work.

"I was feeling something was missing in my life, and thought maybe I should become a chaplain. I wanted to be more than a friendly visitor," she

DIGNIFIED AND AFFORDABLE 

FAMILY OWNED AND OPERATED

ACACIA Cremation and Burial Society

(925) 775-4462 (916) 993-8432 (707) 980-6470

Alameda 
Amador 
Contra Costa 
El Dorado 
Lake 
Marin 
Napa
Placer 
Sacramento 
San Joaquin 
Solano 
Sonoma 
Sutter 
Yolo 
Yuba

www.AcaciaSociety.com 
FD2046 – FD2103 – FD2252



remembers. "And then I read about the end-of-life doula."

About two years ago, in New Jersey, Jamie Rakow started a training program for these doulas, and formed an organization, the International End-Of-Life Doula Association. Her threeday trainings are held throughout the United States, and after Goldwyn was trained, she became an active volunteer at an area hospice. She hopes, one day, that doulas will become recognized as staff of these agencies, as well.

Rakow knows of no hospice utilizing doulas in a professional capacity, though doulas can be hired privately by a family.

"The field now is what birth doulas were like 25 years ago," said Rakow, pointing out that the way hospices are currently structured for insurance payment reimbursements doesn't really work well with the ways doulas support a family or dying person.

Doulas, for example, sit vigil, 24-hours, around the clock during active dying. They are also constantly present whenever necessary. For example, "we try to find out everything we can about the family and circumstances so that we can create a blueprint on how someone wants to live out the last days of their life," she said.

While many hospices have developed some sort of "No One Dies Alone," program, Rakow sees the doulas in a different light.

"Doulas offer a much deeper, richer program," she said.

Yet, Goldwyn agrees, that it's been a

challenge to be recognized by some hospices. For one, may people don't want to pay out-of-pocket for a service that comes under the umbrella of endof-life care, but is not included as a hospice benefit. Though she offers a sliding scale and hopes to make her services available to everyone, most of her work has been as an unpaid Hospice volunteer.

"Doulas don't provide the same services as a hospice volunteer or chaplain," says Goldwyn. "We complement these services. We do more. We develop ongoing relationships, and we can be there more often and stay longer."

For example, Goldwyn helps with life review, legacy work and establishes close relationships with the family in helping to reduce anxiety and fear.

"We work with family and patients to 'hold that space,' and the family feels our support," she says.

Her work with birthing, Goldwyn believes, has also made her more conscious of the dying process.

"I guide people through the entrance and exit. It's a door between worlds, and we are not in control of it. It's also the biggest mystery we have in this life."

As more people choose to die at home, and the hospice industry continues to grow, Goldwyn wants to make sure that people have choices in who will sit at bedside and provide the comfort they need.

"Right now, some hospices fall short of providing this type of care. Hospice has become a big business and there's so much work to be done in educating and supporting families."

"I guide people through the entrance and exit. It's a door between worlds, and we are not in control of it. It's also the biggest mystery we have in this life."



## Consumer Protection Price Survey on Death Arrangements Contra Costa County

	Direct Cremation	Crematory Fee	Containers	3-Day Storage	Disposition Permit \$12 Death Cert. \$25	Total Cost of Direct Cremation	Immediate Burial	Lowest Listed Casket	3-Day Storage	Deposition Permit \$12 Death Cert. \$25	Total Cost of Direct Burial
Dan Scales Alta Vista	\$775	Included	Included	Included	\$25 Permit Included	\$ 800	\$1200	Included	Included	\$25 Permit Included	\$1225
Pittsburg Funeral Chapel Pittsburg	\$1399.50	Included	Included	Included	\$25 (permit included)	\$1424.50	\$2075	\$895	Included	\$25 Permit Included	\$2965
Higgins Chapel Antioch	\$2445	Included	Included	Included	\$37	\$2482	\$3295	Included	Included	\$37	\$3332
Brentwood Funeral Home Brentwood	\$3600	Included	Included	Included	\$37	\$3637	\$5490	Included	Included	\$37	\$5527
Bay Area Cremation & Society	\$1495	Included	Included	Included (\$195 for residential	\$25	\$1520	\$2966	Included	Included	\$25 (permit included)	\$2991
Moore's Mission Funeral Home Concord	\$2450	Included	Included	Included	\$37	\$2487	\$2945	\$895	Included	\$37	\$3877
Acacia Cremation & Burial Society	\$749	Included	Included	Included	\$25 (permit included)	\$774	\$2035	\$995	Included	\$37	\$3067
Neptune Society Walnut Creek	\$2070	Included	Included	Included	\$37	\$2107	Not Available				
Wilson Kratzer San Ramon Valley	\$2695	\$250 (not included)	Included	Included	\$25 (permit included)	\$2970	\$4990	Included	Included	\$25 (permit included)	\$5015
Ouimet Brothers Concord	\$2150	\$258.50	Included	Included	\$37	\$2270.50	\$3695	Included	Included	\$37	\$3732
Sinai Memorial Chapel Lafayette	\$2195	\$213.50	Included	Included	\$37	\$2445.50	\$2675	\$1450	Included	\$37	\$4162
Deer Creek Walnut Creek	\$1195	Included	Included	Included Transport from residence \$100	\$37	\$1332	\$2395	\$695	Included	\$37	\$3090
Tradition Care Antioch	\$799	Included	Included	Included	\$37	\$836	\$1495	Included	Included	\$37	\$1732
Diablo Valley Cremation Concord	\$995	Included	Included	Included	\$37	\$1032	\$1595	\$995	Included	\$37	\$2627



### Consumer Protection Price Survey on Death Arrangements Contra Costa County

	Direct Cremation	Crematory Fee	Containers	3-Day Storage	Disposition Permit \$12 Death Cert. \$25	Total Cost of Direct Cremation	Immediate Burial	Lowest Listed Casket	3-Day Storage	Deposition Permit \$11 Death Cert. \$19	Total Cost of Direct Burial
Hulls Walnut Creek	\$1975	Included	Included	Included	\$37	\$2012	\$3095	Included	Included	\$37	\$3132
Oakmont Lafayette	\$2415	Included	\$445 (not included)	Included	\$37	\$2860	\$5565	Included	Included	\$37	\$6602
Fuller Funeral Richmond	\$1623	Included	Included	Included	\$37	\$1660	\$3290	Included	Included	\$37	\$3227
Smith Witter El Sobrante	\$775	Included	Included	Included	\$37	\$812	\$1685	Included	Included	\$37	\$1702
Wilson & Kratzer Richmond/San Pablo/Crockett	\$2440	Included	Included	Included	\$37	\$2477	\$4460	Included	Included	\$37	\$4497
Oak Park Hills Walnut Creek	\$1995	Included	Included	Included	\$37	\$1622	\$2800	\$775	Included	\$37	\$3507
Graham Hitch Cremation & Memorial Center	\$1495	Included	Included	Included	\$37	\$1532	\$2450	Included	Included	\$37	\$2487
Alta Vista Crematorium & Funeral Service Pacheco	\$775	Included	Included	Included	\$25 (permit included)	\$800	\$1200	Included	Included	\$37	\$1237
Stewart Rose Richmond	\$2100	Included	Included	Included	\$37	\$2137	\$3700	Included	Included	\$37	\$3737

In updating this survey for 2017-2018, Born to Age only compared the prices for either a direct cremation or immediate/direct burial. Each of the mortuaries have extensive price lists of all their package deals, and must disclose the charges for everything involved in planning a funeral. Anyone can request a price list at anytime. Local mortuaries charge a range of prices for the similar services. Compare prices. Prices can change and cannot be guaranteed from this chart.

Before you start looking around, decide exactly what you'd like in terms of final arrangements. Not everyone wants a direct cremation or burial. But, know that the mortuaries do have price lists for everything,from caskets, to mementos, and even jewelry. What Direct Cremation usually includes;

An alternative container (usually a cardboard container)
 Removal of the body within the mortuary service area and transportation to the crematorium. (usually within 7-35 miles).
 A 3-day storage fee.

4. Obtaining required permits.

5. Cost of using a crematory.

 Obtaining necessary permits.
 Removal of the body within the mortuary's local service area (usually within 7-35 miles from a facility) and transportation to a local cemetery.
 A 3-day storage fee In Contra Costa County, some

What Direct Burial usually includes

mortuaries don't include the cost of the lowest priced casket in their direct burial packages. That is a separate charge, ranging

from \$345 to \$1,795 (see chart). You can also purchase caskets from other retailers.

## Looking for senior care close to home? Center for Elders' Independence Now in El Sobrante

Do you know a senior who has significant health issues but wants to stay living at home?



1-888-975-1150

TDD 1-510-433-1165 (for hearing impaired, Monday-Friday 8am-5pm)

elders.org

