SNEAKING IN A SMARTER SUMMER

Are your kids looking forward to summer vacation? Great! But don’t toss out those books and pencils yet—summer fun doesn’t have to mean dumber fun! Exercising kids’ brain muscles all summer brings big benefits in the fall. And not exercising them can mean a loss of hard-earned skills.

A wise parent or caregiver can sneak a lot of learning into those lazy, hazy days. The good news is you don’t need a lot of extra time or cash to give your kids a smarter summer. The trick is to make a game out of learning every day. Here are a few ideas:

• Challenge younger children to find letters of the alphabet on everyday items like street signs, cereal boxes, or newspapers. By asking “How many A’s can you find?” you also exercise counting skills.

• Have an older child practice math by using grocery coupons to calculate the final price of items on your list. Challenge the child to guess the weight of produce before reading the scale, and to compute the correct change at the checkout.

• Any daily reading—yes, even comic books—is good for your child’s brain. A librarian can help.

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SUMMER IS MOVING SEASON

There are so many things to do when you are moving. In addition to collecting newspaper to wrap Grandmother’s china, you need to let everyone know your new address, gather boxes, get rid of items you don’t care enough about to pack and move—just to name a few. The Federal Citizen Information Center (FCIC) has lots of helpful tips to make your move easier.

FILING A CHANGE OF ADDRESS

• You can have your mail sent to your new home by filing a change of address with the U.S. Postal Service. You can do this online, or in person by picking up a change of address card at any post office.

• You should also file a change of address with the Internal Revenue Service (IRS), using IRS Form 8822.

• Businesses that you have a relationship with, such as your credit card companies, also need to know that you have moved.

PACKING AND MOVING

• Make a list of packing supplies you will need. Visit the Postal Service’s Web site at http://www.usps.com for its list, which can help get you started.

• Planning to put some of your items in storage? When inspecting a storage facility you may want to use, adequate security is just one factor you need to consider.

• Consider having a yard sale to get rid of unwanted items and save money on storage. To make your sale more successful, clearly mark clothing sizes and provide shopping bags for your customers.

• There are some “packing principles” you should know in advance, such as don’t fill large boxes with books. If you are moving yourself, they can very quickly become too heavy to lift. Visit the Postal Service’s Web site at http://www.usps.com for more information about these principles.

• As you are packing, you may want to assign each box a number and make a list of the contents of each box. This will help if any boxes are lost or destroyed in moving. It is also a good way to start a household inventory. An inventory is great for homeowner’s insurance purposes. It gives you a record of all your possessions in case your home is burglarized or damaged in a fire or natural disaster.

• If your move is a long-distance one, check the weather of your destination before you leave. Have the appropriate clothing and bedding handy in a box you can easily find.

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• Try to use up the food in your freezer and refrigerator before you move. If you have food left that you want to take with you, pack it so that it will stay cool in transit to your new home.

MAKE MOVING EASIER FOR YOUR CHILDREN.

• Moving can be very scary for children, but getting them involved helps ease the transition. For example, make moving fun for kids by letting them decorate their room’s boxes with their favorite stickers and crayons.

• If your children have to attend a new school in the middle of the year, register them well in advance of your move. If you move during the summer, don’t wait until the last minute to register. If there are problems, you will want time to resolve them so your kids don’t get off to a late start at their new school.

• Moving at the beginning of the summer (after school is out) is a good idea, because it does not disrupt your child’s learning. But consider sending the kids to a local summer camp or recreation center program so they don’t have to wait until the fall to make new friends.

CHECK OUT YOUR NEW NEIGHBORHOOD.

• The Postal Service has a mapping tool that allows you to get directions to and from your new home. This will help you find your way around your new neighborhood, as well as help friends and family locate you.

• Visit the Postal Service’s Web site at http://www.usps.com for a convenient “lookup” for finding the post office closest to your new home.

• Depending on how far you move, you may need to change your voter registration. If you move to a different state, be sure to change your vehicle registration. In some states, you must do this within a certain period of time, such as 60 days. From http://www.usa.gov, the official Web portal of the federal government, click on your new state government Web site and check out the voting and motor vehicle regulations. This Web site can also help you find the public library closest to your new home.

• State regulations on car insurance vary. Check with the insurance commission if you move to a new state. It may also list insurance companies licensed to do business in the state, which will help you compare policies and prices if you need a new insurance company.

• If you are moving too far away to continue seeing your current doctors, be sure to have your records transferred to your new physicians. There are health privacy regulations, but they generally allow easy transfer of records from one physician to another. Visit the U.S. Department of Health and Human Services Web site at http://www.hhs.gov for more information about the national standards to protect the privacy of personal health information.

• If you need to change banks, be sure to retrieve the contents of your safe-deposit box. Need help shopping for a bank, so you can set up your new checking and savings accounts? The Federal Citizen Information Center’s Consumer Action Web site at http://www.consumeraction.gov has some resources for you.

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your child select books on any topic—baseball or butterflies, horses or hurricanes. The secret is for the child to choose the subject, so that it doesn’t feel like homework and he or she is truly reading for pleasure.

• Writing weekly letters to a pen pal or distant friend won’t feel like schoolwork, especially if the contents are strictly private! And older kids won’t care that crossword puzzles boost spelling and vocabulary, if you make it a game while traveling or cooking dinner.

• Have kids paint their names with water on a hot sidewalk, then watch the letters disappear! To sneak in some science, have kids guess how long it takes for wet footprints to evaporate, then time it. Challenge them to guess the melting time of ice cubes. Drop items in a pail of water to see if they sink or float. Have children record all guesses and results, and reward the players with frozen treats.

• For more sly science fun, find two similar, healthy plants. Have your child water one, but not the other, for a week or two, and observe daily. Make a leaf tattoo by gently clipping a small paper shape onto a large leaf. Remove the shape after a week. Discuss the results and have the child write it up to share the experiment with family members.

• Help your child make his or her own storybook. Make funny drawings, or glue photos of family members onto silly magazine pictures. A younger child can dictate the story; older children can write it themselves. Let creativity rule!

Once you banish the boredom of dumber summers, you’ll be sneaking in the most valuable lesson of all: Never take a vacation from learning!


WHAT IS A GERIATRIC CARE MANAGER?

Geriatric care managers (GCMs) are a popular solution to the problems that arise with long-distance care.

GCMs are professionals who help the elderly and their families. They offer a wide variety of services to include crisis intervention, counseling, and care management. They help to manage housing and bill paying, and provide referrals and advice. They don’t typically provide hands-on care themselves, but they help to arrange and coordinate it. They work to make sure a care plan is followed.

GCMs have college degrees and often master’s degrees, and have experience working with older clients. They come from various backgrounds, including nursing, social work, and counseling. The services they offer vary according to their backgrounds. All GCMs, however, are committed to assisting elders to maintain a high quality of life, independence, and safety.

WHO NEEDS A GERIATRIC CARE MANAGER?

Adult children or other caregivers who live far away from an older relative are using the services of GCMs to help manage the relative’s day-to-day care. GCMs provide a consistent contact for family members. They can do everything from creating an overall care plan to helping out in case of a crisis or emergency.

Attorneys may also rely on GCMs to evaluate clients in a nursing home or assisted living facility. Trust officers or other financial planners also use GCMs to create plans of care, and doctors or other health care professionals often rely on GCMs to manage the relationship between a patient and the health care system.

PAYING FOR A GERIATRIC CARE MANAGER

GCMs bill their clients privately on a fee-per-service basis. The services provided by GCMs are not covered by Medicare or Medicaid, but some private insurance may cover the cost. Check with your policy to find out if it covers this kind of service. Even if you have to pay for a GCM’s services out-of-pocket, however, the work provided in arranging for cost-effective care and easing the worries of family members can make the costs well worth it.

TRAVEL TIPS: When You Want to Go on a Trip, Don’t Get Taken for a Ride

Whether you’re reserving a hotel room, buying plane tickets, or making other travel arrangements, these tips will help you get a deal that delivers what you are promised.

• Plan as far ahead as you can. Special deals on hotel rooms and airline seats often sell out very quickly.

• Be flexible in your travel plans. Hotels usually offer better rates on days when they expect fewer guests. Once you get a fare quote from an airline, ask if you could save money by leaving a day earlier or later, taking a different flight on the same day, or using a different airport. Changing planes during your trip is sometimes cheaper than a nonstop flight.

• Check out the seller. Ask tour operators and travel agents whether they belong to a professional association, then check to see if they are members in good standing. Contact your state or local consumer protection agency and the Better Business Bureau to find their complaint history.

• Comparison shop. Determine the complete cost of the trip in dollars, including all service charges, taxes, processing fees, and any other possible costs.

• Beware of unusually cheap prices and freebies. It could be a scam, and you could end up paying more than the cost of a regular package tour.

• Make sure you understand the terms of the deal. If you’re told that you’ve won a free vacation, ask if you have to buy something else in order to get it. If the destination is a beach resort, ask the seller how far the hotel is from the beach. Then ask the hotel.

• Ask about cancellation policies. You may want to look into trip insurance for added protection. The Travel Insurance Comparison Site® (http://www.insuremytrip.com/) offers pricing and policy information on plans from different companies and describes the different forms of policies available.

• Insist on written confirmations. Ask for written proof of reservations and dates.

• Pay by credit card. It’s not unusual to make a deposit or even pay in full for travel services before the trip. A credit card gives you the right to dispute charges for services that were misrepresented or never delivered. If a travel agent or service provider tells you that you can’t leave for at least two months, be very cautious—the deadline for disputing a credit card charge is 60 days, and most scam artists know this.

In some states, travel sellers have to be registered and insured. Advance payments for travel must be placed in an escrow account until the services are provided. Prizes or “free gifts” may also be regulated. Contact your state or local consumer protection agency to find out about your rights and how to file complaints. The American Society of Travel Agents will also help resolve disputes with member agents.


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FINDING A GERIATRIC CARE MANAGER

To get a list of GCMs in your elder’s area, call your Employee Assistance Program. You may also want to check with local hospitals, your Area Agency on Aging, or the National Association of Geriatric Care Managers (http://www.caremanager.org/).

As you look for a GCM, you’ll want to talk to several in your elder’s community so that you can find the one that best suits his or her needs. When you interview them, ask about background, services, qualifications, and areas of expertise. Also look for someone whom you can get along with. You’ll be working with this person closely over the next several weeks, months, or even years. Make sure to check references.

Geriatric care managers are a good option for caregivers who live far away from their elderly relative. GCMs offer a range of services that can help develop, implement, and monitor a complete care plan.