



Caring Decisions

Baldwin's Guide for Caregivers and their Families

Aging is inevitable and as family members increase in age one may wonder: what are healthy diets for the elderly? What can one do to their home to make it easier and more comfortable for an elderly loved one? What types of in-home care options are available? When is it time to choose a hospice caregiver and how to choose the best one? What about a loved one's will or estates after they have passed? Find the answers to these questions and more to help during these confusing and difficult times.

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Baldwin's Guide for Caregivers and their Families

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How to plan for your aging parents?

By JOHN UNDERWOOD

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ROBERTSDALE — It's a subject no child ever wants to think about, but it's something that, for most, it will eventually become a reality.

"Unless they have enough money to have a financial planner and an estate planner, for most people, when they get older, it will fall to their children to take care of their healthcare needs and making a plan for that next step," said Kelly Childress, Baldwin County Council on Aging Coordinator.

While each situation is different, depending on the parents' financial situation and healthcare needs, Childress said, here are a few steps to take you through the process.

1. Know your parents' financial situation.

- Checking, savings, retirement, personal assets and debts.
- Rent/mortgage, what bills they pay and when.
- Health insurance (see checklist under subject below).

2. Health insurance.

- Know what their insurance covers and what it doesn't (does it pay for home health; does it pay for skilled nursing, and if so, how many days?)
- Find out how much they pay for health insurance (including drug card).
- Make sure you're on the doctor's chart as someone to speak to.

3. Power of Attorney versus Durable Power of Attorney.

Durable Power of Attorney is usually prepared in advance while the person is competent. This allows the client to decide who can oversee their business affairs and healthcare if they become incompetent. A general Power of Attorney will usually stop if



a person becomes incompetent.

4. VA assistance.

Did your loved ones serve during war time? If so, you might apply for Aid and Assistance through the local VA office. Make sure you have all VA paperwork with you when you go.

5. Nursing Home versus Assisted Living.

Assisted Living in Alabama is private pay only. You can apply for Aide and Attendance which might assist some, but that is not guaranteed. Nursing home is easier to enter if you go from hospital straight to nursing home facility. Client must be in the nursing home for 30 days to apply for Medicaid. Medicaid will look at all

transactions made by the client and/or spouse within the last five years.

6. Where is?

- Birth certificate.
- Marriage certificate.
- Divorce certificate.
- Life insurance.
- Military papers (DD214).
- Insurance cards.
- Trust paperwork.
- Safety deposit box.
- Living Will.
- DNR papers.
- Durable Power of Attorney.
- Long-term care insurance.
- Address book.
- Burial policy.
- Bank records.
- Will.

- Assets, debts, stocks, bonds.
- Social Security numbers, etc.

Public benefits may be available, Childress said. Each program has guidelines.

"The hardest topic to talk about is parents having to depend on their children," she said. "No parent wants to ever be in that situation, however, it's called life and it's better to broach that subject now rather than when it's too late."

The Council on Aging has staff and experts available on call to answer all of your planning needs. Contact them at 251-972-8506 or visit them inside the Baldwin County Commission's Central Annex building, located at 22251 Palmer St. in Robertsdale.



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Important decisions we should make before it is too late

By CAROLYN OTT BRADY

I wish I knew the exact time that I will die. If I did, I would put my legal affairs in order, tell my family that I love them, and have my nails done.

Most of us don't think too much about dying or even being in a serious accident. We hope we have plenty of time. No rush. The truth is, no one knows when that could happen.

There are a few things that you should do now to make life easier for those who will make decisions for you later. Just telling them carries no weight in the legal world, or with another relative who thinks they should be in charge.

In the olden days, about 15 years or so ago, life was much simpler when it came to obtaining information about a relative or close friend who had just had surgery. A doctor simply walked into a waiting room and called out the patient's name. Anyone who wanted to hear if the surgery was successful would walk to the doctor and learn everything the doctor shared.

Today, it isn't so easy. To protect the patient's privacy, they ask every patient with whom do they want the staff to discuss their health with. If someone's name is not on the list, they cannot answer questions, or discuss any information with them.

These are things to consider now and there is more below. You might ask yourself; 'What documents do I need to have prepared in case I have a serious accident and I can't speak for myself?' There are horror stories about family members who had to dig through every piece of furniture and paper in a home before they could plan a funeral.

When it comes to dealing with finances and health issues, it can be difficult. There are three key documents which should be signed, witnessed, and notarized to help the process go smoothly.

A Durable Power Attorney

A Durable Power Attorney (DPOA) is someone you choose who will take care of your affairs if you are unable to take care of them yourself. If you

are in the hospital and unable to pay monthly bills, this person can do that for you. They can also make medical decisions about your health such as if you need surgery immediately, or to be moved to another health care facility. At your death, the DPOA is no longer in effect unless you stipulated that you want it to continue.

A Living Will

A Living Will contains your wishes concerning what should be done if you are critical with no hope of surviving. You may want the medical personnel to keep you on oxygen and feed you intravenously, or you may prefer that all of this be stopped so that you may die gracefully.

A will

A will which tells what you want done with all your possessions after your death such as who gets your diamond ring or who will get your cat, Princess. An executor, which you choose and ask if they are willing to take this responsibility, will carry out your wishes after your death.

Because none of us know when we will die, these decisions should be made sooner rather than later. They can always be changed by you at any time.

These are documents that an attorney can help you prepare and possibly retain copies in case your copies are destroyed or lost.

After you have created these documents, keep them together in what you consider a safe place and be sure you tell someone else where they are. Consider keeping other important papers with them, such as the deed to your home, title to your car, life insurance policies, funeral arrangements and burial plot deeds. If you die suddenly and have documented your wishes, it will be much easier on the family members who are grieving if they know exactly what you want done.

Once this has been accomplished, you can get on with living, knowing that you have taken care of many important issues concerning the when and what-ifs of life.

Planning your own funeral

By **MELANIE LECROY**

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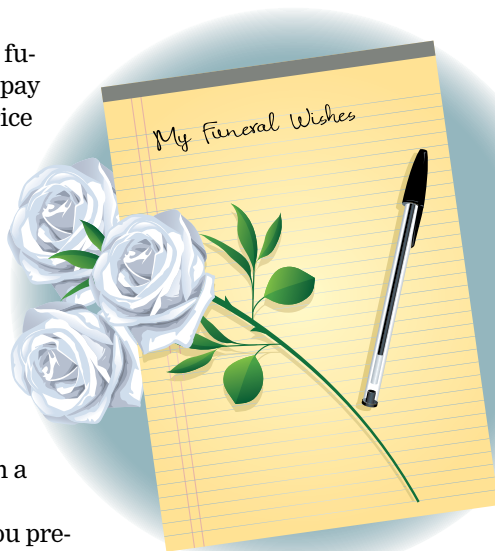
Making funeral and burial arrangements in advance ensures that your final wishes are carried out. Advance planning also spares your family the burden of making choices at a difficult and stressful time.

“A pre-need is planning your funeral ahead of time. When you pay on your pre-need it locks the price in and the price will not go up during their lifetime,” said Ann Covington, Pre-need adviser at Small’s Mortuary and Cremation Services.

“Many people die without insurance or a pre-need and it’s difficult for families to raise the money to pay for the funeral. Most people do not realize how much is involved with a funeral,” Covington said.

“By law in Alabama, when you pre-pay your funeral the money goes to

an insurance company that funeral homes work through. It’s either an insurance policy or an annuity claim. If you move Pre-needs are transferable but the prices could be different at the funeral home used,” Covington said.



Funeral Home Statistics:

- According to the National Directory of Morticians Redbook, the number of funeral homes in the U.S. in 2019 was 19,136.
- Approximately 89.2 percent of funeral homes in the United States are privately owned by families or individuals. The remaining 10.8% are owned by publicly-traded corporations.
- The national median cost of a funeral with viewing and burial for calendar year 2019 was \$7,640, according to the National Directory of Morticians Redbook. If a vault is included, something that is typically required by a cemetery, the median cost is \$9,135. The cost does not take into account cemetery, monument or marker costs or miscellaneous cash-advance charges, such as for flowers or an obituary.



Pre-planning Funeral Checklist:

- Create a contact list of everyone who should be notified in a medical emergency or death including the name of your funeral home.
- Give your executor a copy of your will and contact list.
- Give your executor a list of all bank and investment accounts, safe deposit boxes and loan information.
- Select someone you trust to deal with your online accounts such as email, social media and online memberships.

Taking Care of Funeral Related Details:

- Outline details you want mentioned in your obituary or write your own.
- State in writing your preference for burial or cremation.
- If burial is preferred, provide the details of the cemetery arrangements. If you have not purchased a burial plot, this is the time to do so.
- What type of casket would you like?
- If you choose cremation, what would you like done with your ashes?
- Would you like a traditional funeral, memorial service or a celebration-of-life?
- What music or special readings would you like during your service?
- What type and color of flowers would you prefer?
- Would you like to choose a charitable organization to receive donations in your name?
- Veterans, would you like to be buried in a veterans' cemetery? Would you like to receive full military honors as part of your service?

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What you need to know about cremation

By THE NATIONAL FUNERAL DIRECTORS ASSOCIATION

Like burial, cremation is only one element of the funeral process and should be approached that way. When made part of a meaningful funeral service, cremation can play a vital role in the healing journey. Some may feel that by cremating a body, they are somehow eliminating the pain associated with their loss. Cremation is not a way of eliminating your grief, but a process of preparing your loved one for his or her final resting place. Cremation is just one step in the commemorative process — an important step in preparing the remains for memorialization.

Selecting a Permanent Resting Place

Persons selecting cremation for themselves or a loved one have the same options for services and merchandise as those who select casket burial. What many people do not realize is that cremation is a process and is not the final disposition of the human remains. A determination will need to be made as to the person's final resting place. This important place will be used to memorialize the life lived and will serve as a place for family and friends to visit and honor the memory of their loved one.

Some of the most commonly chosen options for the final resting place for cremated remains include:

- **Earth Burial** – Some cemeteries have a designated area with burial spaces specifically designed for the placement of cremated remains. In addition, arrangements can sometimes be made to place an urn in the family lot where other persons in caskets may have their final resting place.
- **Indoor/Outdoor Columbarium** – A columbarium is similar to a mausoleum for caskets. The smaller spaces or niches are used to place the urn and may have a glass or a granite front. Some niches may have addi-

tional room for personal items to be placed with the urn. Like a mausoleum, a columbarium may be outdoors or within a climate-controlled building.

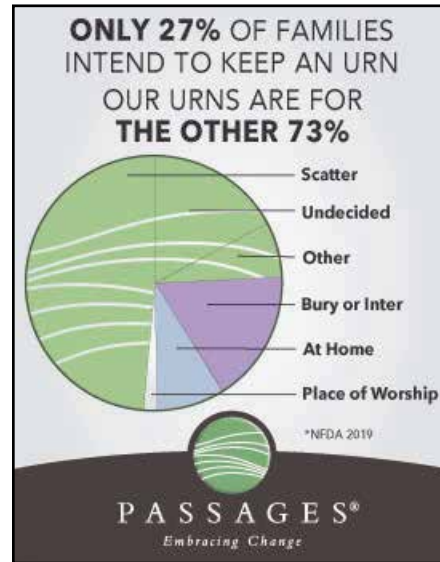
- **Scattering** – Some people choose to scatter all or a portion of their loved one's cremated remains in a special location. It is important to check with your NFDA funeral director to ensure that this act is permitted in the location of your choosing. Caution should also be exercised when scattering as it is a final, irrevocable act. Be certain that this is what you want to do before proceeding. Note that some religious groups do not permit scattering.
- **Other Options** – Determining the final resting place of your loved one is a personal decision. Some people choose to keep the urn at their home for a period of time. This is ultimately your decision but it is recommended that you give consideration as to your long-term plans for the urn or multiple urns you have in your home. A trusted advisor or family member should have clear instructions as to what should happen to the urn or urns after your death.

Selecting a Cremation Casket or Container

The crematory that is utilized will usually have a requirement that the deceased be placed in a rigid container for the cremation process. Either a cremation casket or container will fulfill this requirement.

Cremation caskets and containers are both typically made of wood, fiberboard or a composite of materials. A cremation casket has a finished interior and closely resembles a casket used for earth burial. A cremation container is designed to fulfill the crematories' minimum requirements and typically does not have an interior lining or has a minimally finished interior.

A person who chooses to have viewing, visitation and/or funeral services



in their church or funeral home prior to cremation will typically select a cremation casket. Some funeral directors also have a ceremonial or rental cremation caskets available as an option.

Selecting an Urn

There are many urn options available in a broad price spectrum. Metal, glass, wood, granite, marble and other materials are commonly utilized in urn construction. There are also specialty urns available that reflect a personal statement on a person's life, hobbies, etc.

Selecting an Outer Burial Container

Should you select earth burial for a final resting place for your loved one, the cemetery may require an outer burial container to surround the urn or container in the ground. This would be a smaller version of those utilized for caskets.

Memorialization

Families that choose cremation have many options and much flexibility when determining how to best memorialize the life of their loved one. Some families choose to have a viewing or funeral service before the cremation. Others choose a memorial service at the time of cremation or afterward with the urn present, or even a com-

mittal service at the final disposition of cremated remains. Often, funeral or memorial services can be held in a place of worship, a funeral home, a crematory chapel or even at a place of special significance to your loved one.

Take some time to consider how you would like to memorialize your loved one. Will you have a service or gathering of family and friends prior to cremation? Will there be a public or private viewing? What kind of urn will you select? Will the cremated remains be interred? Like so many other events in your life, being an educated consumer is important.

Religious Views

Most religions accept cremation, with the exception of the Islamic, Orthodox Jewish, Eastern Orthodox and some fundamentalist Christian faiths. Though the Roman Catholic Church expresses a preference for burial, it now allows cremation for reasons compatible with church teachings. It does not sanction the scattering of remains, however, and prefers the presence of the body during the liturgy, prior to cremation.

Cremation Costs

The cost of cremation varies depending on the services and products selected by the family. Funeral homes should provide an itemized list that includes the costs of the services and products offered.

Final Disposition

People selecting cremation for themselves or a loved one have the same options for services and merchandise as those who select casket burial. What many people do not realize is that cremation is a process and is not the final disposition of the human remains. A determination will need to be made as to the person's final resting place. This important place will be used to memorialize the life lived and will serve as a place for family and friends to visit and honor the memory of their loved one.

Have will, estate plans ready

By GUY BUSBY

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ROBERTSDALE — Legal issues and court proceedings can add frustration and confusion to the pain of dealing with the loss of a loved one.

Preparation can help reduce that difficulty. For an issue this serious, professional advice is a good start, Baldwin County Probate Judge Harry D'Olive said.

"I don't recommend trying to handle it on your own," D'Olive said. "I'm not advocating for attorneys, but this is a legal issue and you have to understand the law and know what needs to be done."

D'Olive said his staff cannot offer legal advice and many people who come to understand how proceedings work, for example, the process takes at least six months in order to allow anyone with claims against the estate to come forward.

The probate process is set up under the law to make certain that anyone with a claim on property in an estate has a chance to come forward, attorney Jim Coleman of Robertsedale said.

"What it boils down to in very simple terms is stuff, what's in the estate, and debt, what's owed out of the estate," Coleman said.

One of the best ways to move the process forward as efficiently as possible is to have a will prepared by a lawyer, Coleman said.

In a will, the person can name who will serve as his or her personal representative handling the estate. In the will, the person can specify that the personal representative, sometimes known as an executor, does not have to post an estate bond. Without a will, the representative must have a bond for 1 ½ times the value of the estate.

"As simple as it is to have a will drawn up, it's really cheaper, and much easier, to do it than not do it,"



Coleman said.

He said Alabama law is specific about how wills are to be drawn up, witnessed and recorded. Handwritten wills or forms filled out online are not likely to stand up in Alabama courts.

Once the estate is filed in probate,

the representative will receive "letters testimentary," allowing him or her to act on behalf of the deceased person. This can include paying utilities and insurance on a home and taking care of other issues during the process.

The will can specify who receives a portion of the estate. Without a will, the state will determine who receives this based on who is related to the person, such as a spouse, children and other relatives. The state can also name the representative to oversee the process.

Before family members and others can receive money or material from the estate. Debts have to be satisfied in a priority established by law. Funeral and medical expenses are the first expenses paid, followed by other debts. Debtors have a six-month period to file a claim, meaning that the estate cannot be completed for at least half a year.

Another advantage of a will, Coleman said, is that if someone specifies that heirs are to receive certain items in an estate, such as a piece of furniture, and some of the estate must be sold to satisfy debt, the specified items are the last to be sold.

Once the six-month period is complete, the executor can return to Probate Court and ask that the estate be closed and the heirs allowed to take their inheritance.



When is it time for a nursing home/assisted living?

By JESSICA VAUGHN

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One of the hardest things about seeing a loved one grow old is watching as they lose their independence. But what happens if your loved one lives alone? It could be difficult to see the signs that it might be time for assisted living. By following a simple checklist, you can determine if it's time to find an assisted living community for your loved one.

"The first thing to look for is medication management: if they're taking the right medications at the right time and in the right amount, making sure they don't have the same medication with two names, and if they're practicing medication safety measures," said Martha Allegri with Country Place Senior Living, which has homes in Fairhope, Foley, and Brewton.

Another thing to check is the food supply. If you go into a loved one's home and find they don't have enough food stored, expired food, or a large supply of quick and easy foods which often contain a high amount of salt, it may be time to think about an assisted living home, Allegri says. Checking the condition of the kitchen is equally important. If the area is in disarray and isn't being kept up with, it could be a sign of an inability to clean.

"Personal hygiene is a big factor," Allegri said. "Bathing, getting a haircut, washing clothes - some of that is a burden for the elderly. Also the upkeep of their home, keeping the lawn mowed regularly, taking out the trash, these are all things that could be a burden on someone 85-years or older living by themselves."

Allegri says health always needs to be observed, and if an elderly loved one is having difficulty with vision or hearing, especially to the point where it becomes difficult for them to hear a fire alarm or hold a conversation due to lack of hearing, it may be safer for them to live in an assisted living



home. Looking at their skin can also lead to signs, as many elderly loved ones who need to be moved will have dry skin or excessive bruising due to dehydration.

Just two signs could be an indication that it's time to begin searching for a home for your loved one. But how do you determine the best place, and what can you expect from an assisted living home?

"All the needs of your loved one are addressed in an assisted living home," Allegri said. "We serve dietitian approved meals three times a day, assist with bathing and dressing if needed,

wash the laundry, keep up with cleaning the rooms and the maintenance of the building and the lawn; we help lift those burdens."

Different levels may be offered depending on the level of independence still retained by the elderly. While basic needs are met on every level, higher levels may be available for those who need constant care and assistance with bathing, dressing, mobility, and medication. Specialty assisted living may be needed for those with significant memory impairment. No matter what level, another basic need is met with assisted living: com-

panionship.

"One of the beautiful things about assisted living is it's like living in a community, but we have nurses here to assist with medications and making appointments," said Allegri. "It's a residential community, it's not just medicine and food. People need to feel self-worth and love, and living in a community like this you feel needed, you get socialization that the elderly who live alone may not get easily, especially if they have limited mobility. It's so important to prevent depression and isolation, and assisted living provides that."

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