

NORTHWEST TRUSTEE & MANAGEMENT

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by Stephen Trefts, President

CARING FOR THE CAREGIVER

As professional trustees, we are often faced with individuals who need assistance with their daily living. Following is the story of Margaret, and our journey with her through varying levels of care

A 1923 graduate of Western Washington University, Margaret was well-prepared for the challenges of teaching in a one-room schoolhouse in Twin Falls, Idaho. She relates how she would get there early to start the wood burning stove to warm the room and still recalls the thrill of sharing the early morning schoolyard with a herd of elk.

Never married, Margaret devoted her life to her forty-year teaching career and to caring for her ailing parents. After her retirement, she became caregiver and financial manager for her older brother and sister. When Margaret's financial advisor became concerned that she was overburdened, he introduced her to Northwest Trustee & Management Services.

With great relief, she and her family allowed us to remove the burden of financial management of trusts for all four siblings. Eventually, her older brother and sister passed away and we distributed personal assets and liquidated their estates (which included a cherry red 1937 Oldsmobile in mint condition).

In a few years we noticed that Margaret's physical and mental health were declining. We arranged for in-home assistance and began looking at retirement homes. It was a year before she finally decided to move. We packed up her belongings, moved her heirlooms to the retirement home and sold the rest of the property through an estate sale. We hired a contractor

to take care of the deferred maintenance and eventually sold the home.

As is often the case, when Margaret could enjoy regular, nutritious meals and medical monitoring, her physical health greatly improved. However, her mental condition continued to decline.

Margaret's next move was into the assisted living unit where she received increased assistance with her daily living. Ultimately, Margaret's mental condition deteriorated to the point where she needed the supervision afforded by the Alzheimer's section of the retirement home.

As Margaret's attorney-in-fact under a durable power of attorney for health care, we work closely with her physicians and nurses to make sure she receives excellent care. This includes periodic reviews of medications and provision for additional therapies such as a companion for a daily walk.

Recently, I had lunch with Margaret to celebrate her 82nd birthday and was privileged to hear her story once more . . . "Margaret was a teacher in a one-room schoolhouse. . . ."



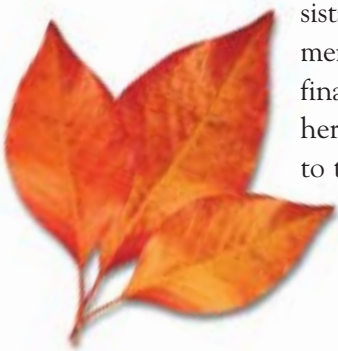
by Sandy Calbreath, Trust Officer

HOUSING DECISIONS FOR SENIOR ADULTS—

IT ISN'T JUST ABOUT THE MONEY . . .

A primary role of a trustee is to manage financial resources so there will be sufficient funds to support a beneficiary throughout his or her lifetime. However, when asked to make a housing decision, the bottom line is only part of the equation.

We understand that *quality of life* is as important as finances. That is why we solicit input from the individual, their family and their healthcare providers in an attempt to



HOUSING DECISIONS, *continued* —

identify the client's medical, physical and emotional needs. Then we seek the best living situation for them at a cost which they can afford.

For "Mary" and her family, remaining in her own home is a high priority. Home is where she feels most comfortable and independent. Since she requires around-the-clock assistance, professional care managers hire and supervise private caregivers. To the great relief of her family, the care managers also monitor Mary's mental and physical condition. Although the cost is greater than other housing options, the emotional and psychological benefits for Mary and her family far outweigh the additional expense.

Sometimes home is not a safe or comfortable place. In that case, retirement communities offer independent living in a secure environment with optional services such as meals, housecleaning, laundry, assistance with showers or medicine monitoring.

A retirement community was a good solution for Norma. After her husband died, she became socially isolated and neglectful of her health and nutrition. Relatives intervened and convinced her to move from her home into an apartment in a retirement community. A very independent individual, she blossomed in an environment which provided her with regular meals, medical monitoring, and as much social interaction as she chose.

A benefit of retirement communi-

ties is that members can usually transition into assisted living units with minimal disruption of their social activities. This was the case with Marjorie. When she moved into the community, she was still active in her church and her bridge club and held season tickets for the theatre and symphony. As her health and mental capacity deteriorated, she opted for assisted living until she reached the point that she needed around-the-clock care. Because Marjorie is most comfortable in familiar surroundings, we arranged for caregivers to stay with her in the apartment. With her caregivers, she can still attend the symphony and other social events without the worry of a mishap.

Many retirement communities provide a continuum of care through end of life. Ruth lived in an assisted living unit until her medical needs dictated a move to the facility's skilled nursing center. Although Ruth was virtually uncommunicative for the last few years of her long life, the staff remembered her from her earlier days and held a deep affection for her. She died shortly after her 100th birthday surrounded by people who loved and cared for her rather than in a hospital with strangers.

Where a person lives out the remainder of his or her life is a very important decision. As trustee, we understand that each individual's needs are different and we make every effort to find the living arrangement that will best meet those needs.



MEET LAVONDA ATAIDE—

After eight years with Northwest Trustee & Management Services, Lavonda Ataide says she enjoys the diverse challenges of her job. She finds great satisfaction in completing court accountings and other complicated tasks for the benefit of our clients.

A former loan officer, Lavonda received her A.A.S. in accounting from Spokane Falls Community College. Outgoing and vivacious, Lavonda's forthright manner and ready laugh endear her to colleagues and clients alike.

Recent empty nesters, Lavonda and her husband enjoy boating, skiing and traveling.



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PROMOTIONS ANNOUNCED—

Congratulations to Sharon Franey and Lavonda Ataide on their recent promotions to Trust Officer. We appreciate their combined 20 years of service and dedication to our clients.

