Don't Roll the Dice on Your Policies: 4 Reasons to Update Your Beneficiaries TODAY



Estate planning and financial wellness can feel like a never-ending board game, and for good reason: as your life changes, so should your plans, policies, and designations. Large life events, like marriage, the birth of a child, and purchasing a home can all impact your financial planning. Unexpected life events should also serve as a signal for you to evaluate your plans, such as divorce, death, job changes, and more.

An Example of Why You Need to Update Your Beneficiaries:

Let's say you get married in your early thirties, have three children, and set up a life insurance policy when your children are young with your partner as the primary beneficiary, trusting that if you were to pass, they would use the funds as they felt best for the family. Twenty years later, you've divorced and remarried, had another child with your new partner, and you unexpectedly pass away without ever having updated your life insurance beneficiaries. All the death benefit would go to your first partner, and none to your children. Your former spouse would be under no obligation to distribute the funds to your children or current spouse, and a lengthy legal battle could ensue among all the pain and stress of your passing.

1. Beneficiaries May Have Changed

In the example above, you saw tangible evidence that beneficiaries can change over time. Even if you never divorce your partner, your children may grow up and no longer need to be part of your life insurance policy, your contingent beneficiaries may no longer be in your life or may have passed. Whether you evaluate your beneficiary designations as part of a Qualifying Life Event (QLE) or not, it's important to review them on a regular basis.

2. Contact Information May Be Different

If your beneficiary's contact information has changed over the years, you must update your policies accordingly. If your provider is unable to get in contact with your beneficiaries, it could delay payment of the death benefit. Review phone numbers, addresses, and emails as part of your regular beneficiary review.

3. Tax Consequences

Designating estates may require that your account go through probate court before distribution. Consider working with a qualified tax advisor to ensure your loved ones are protected.

4. Legal Precedent

In 2018, the United States Supreme Court ruled that beneficiary designations supersede the provisions of a will or trust. Make sure your life insurance beneficiary designation(s) match those listed in your will or trust so that you don't end up in a situation like the example above.

Don't Play Games with Your Life Insurance

In many board games, the key to winning is making investments properly and checking on them when the board brings you back around. Be sure to treat your life insurance policies seriously, with the same regular check-ins to ensure that you're paying into a policy that will protect your family the precise way you intend it to.

weapa.org

Caring Sharing

Do you have a good caregiver idea that you would like to share with other caregivers?

Share your idea by emailing it to: rcsaa2@senioradults.org or call Margie or Lisa at 336-625-3389

Caregivers helping Caregivers is usually the best advice!



EVENTS AND PROGRAMS

Powerful Tools for Caregivers

is an interactive workshop that helps family caregivers reduce stress, improve self-confidence, communicate better, balance their lives, and increase their ability to make tough decisions. When caregivers take care of themselves it benefits their care recipient. This workshop consists of six sessions held

once a week. All participants receive The Caregiver Helpbook, developed specifically for this program. This class is scheduled for Spring 2021

Caregiver Skills Class - During this two-hour class therapists will train family caregivers on how to provide physical care; such as the correct way to transfer someone from a bed to a wheelchair, personal care, fall prevention, how to properly use medical equipment, etc. Each participant receives a free copy of The Caregiver's Handbook, a practical, visual guide for the

home caregiver. This class is scheduled for Spring 2021

Contact Margie DiDona or Lisa Alley at 336-625-3389 to register or to get more information on either of these programs.

he Nurturer

A Newsletter for Family Caregivers in Randolph County

SENIOR

Christmas Lights!

Enjoying Christmas lights from the safety of your own car is one way to get into the holiday spirit! We can't help but get excited and become a kid again when we see the beauty of Christmas lights.

Tanglewood Festival of Lights 4061 Clemmons Road, Clemmons Daily Nov 13-Jan 1 from 6-11pm \$15 per vehicle 336-703-6400

Christmas on the Farm at Denton Farm Park 4259 Handy Road, Denton Open Dec 10-13, 18-23, 26-27 5:30-10:00pm \$20 per vehicle 336-859-2755

Free copies of The Nurturer can normally be picked up at all Randolph Senior Adult Association locations, Randolph Health, Regional Consolidated Services and other community sites. However, due to COVID-19, the newsletter may be more easily available online a www.senioradults.org.

To receive free quarterly copies of The Nurturer in the mail or via email. call 336-625-3389 or email: rcsaa2@senioradults.org to be added to our mailing list.

Follow Randolph Senior Adults Association On Facebook

Reduce holiday stress with self care for caregivers The holidays can be a time of mixed emotions and extra stress for caregivers. family members, grief for those who have passed, and an overwhelming To Do list. And this year, the Coronavirus pandemic has made the holidays extra stressful and challenging. We might have to skip traditional gatherings, family members may argue about safety precautions, and there might be fresh grief from recent losses of family or friends. In the midst of all of this, self care may sound like a silly concept, but it truly is an effective way to reduce stress, improve well-being, and help you find some joy in these challenging situations. And when you feel better, everyone around you will also benefit from that positive energy.

10 holiday self care tips for caregivers 1. Make time for yourself and efficient because you won't be so frazzled. 2. Know your priorities

vourself ragged.

events, and even people.

out, or are unsupportive or unkind. possible and stay neutral and civil. cool off and calm down before rejoining the group. honor them.

ral and that you don't have to pretend to be cheerful. are too overwhelming.







Issue 9

10 STRESS RELIEF TIPS TO GET YOU THROUGH THE HOLIDAYS: SELF CARE FOR CAREGIVERS

- There are happy celebrations, special traditions, and wonderful memories. But there can also be unpleasant
- Here, we've rounded up 10 useful and realistic tips that help you care for yourself this holiday season.
- It's easy to get caught up in the whirlwind of extra tasks and hassles that the holidays bring.
- Added on top of regular caregiving responsibilities, it can really amp up the stress.
- To counter that, make it a priority to take a little time for yourself to sit quietly, relax, and recharge. Remind yourself that this isn't a waste of time. In fact, taking brief time-outs can make you more effective

There are dozens of things going on during the holidays, but it's impossible to do everything without running

- So, take a moment to consider which are the most important to you?
- Taking time to consider what gives you the most meaning and fulfillment helps you prioritize activities,
- That helps you focus your time and energy so you won't feel so overwhelmed and drained.

3. Take care of yourself during difficult family interactions

- The holiday season often means spending time with people you may not see the rest of the year.
- That can mean spending time (or video calling) with family or others who criticize your caregiving, don't help
- Since you can't simply avoid these people, the best way to protect yourself is to keep contact as minimal as
- This isn't the time or place to hash out bigger issues or vent frustrations. That's unlikely to accomplish your goal and the unpleasant interaction will only make you more stressed and angry.
- If you do have run-ins with unpleasant people, walk away as soon as you can and give yourself a little time to
- 4. Make room for grief if you're missing someone who has passed away
- The holidays can be tough when you're missing someone important to you.
- Consider setting a place at the table, having a moment of silence, or sharing favorite memories as a way to
- If you're feeling sad, remind yourself that it's completely natu-
- Give yourself permission to feel your emotions as they are and don't feel obligated to participate in activities if the emotions



(continued on next page)



RANDOLPH SENIOR ADULTS LOCATIONS

(**Centers are closed to the public due to COVID-19, but services are available by phone)

ASHEBORO—MAIN OFFICE**

The Harry and Jeanette Weinberg Adult **Resource & Education Center** 347 W. Salisbury Street Asheboro, NC 27203 336-625-3389 or 1-800-252-2899

ARCHDALE CENTER**

108 Park Drive Archdale, NC 27263 336-431-1938

RANDLEMAN CENTER**

144 W. Academy Street Randleman, NC 27317 336-498-4332

LIBERTY CENTER**

128 S. Fayetteville Street Liberty, NC 27298 336-622-5844

ADULT DAY CARE**

714 Farr Street Asheboro, NC 27203 336-629-3787

RCATS TRANSPORTATION**

347 W. Salisbury Street Asheboro, NC 27203 Randolph County - 336-629-7433 Montgomery County – 910-572-3430

Check Out Our Facebook Page

Continued from cover . . .

5. Reflect on what you're grateful for Practicing gratitude is a proven stress-buster.

It changes your perspective and helps you see that there is always some good in life, even in tough times.

To help you focus on the positive moments, jot down 3 things you're grateful for, do a <u>quick gratitude exercise</u>, or tell someone why you're grateful for them.

6. Remember that holiday stress will pass

When you're in the middle of a stressful situation, it can feel like it's never going to end

Keep reminding yourself that this will be over soon, that you've successfully made it through every previous holiday season, and focus on noticing and enjoying as many positive moments as possible.

You could even keep a countdown calendar and mark off each day as a visual reminder that you're getting closer and closer to the end of the festivities.

7. Try to understand why you might be feeling negative emotions

Negative emotions during the holidays could be related to unrealistic expectations of yourself, too-ambitious goals, or just feeling overwhelmed.

When you're feeling negatively, think about if it could be caused by one of these things.

You may decide that it makes sense to adjust your expectations to suit the reality of the situation or choose to do a few less activities that aren't as meaningful.

8. Find reasons to laugh

Humor is a fantastic stress reducer and an effective way of coping with challenging situations.

Take the opportunities to laugh as much as possible during the holidays. And if funny things don't come up naturally, watch a funny movie or show or do something silly like play charades or have a fun sing-a-long.

9. Take a few moments for deep breathing, meditation, or music

To help your body relax and de-stress, try a <u>simple breathing exercise</u> that can be done anywhere, anytime. Or, try a 2 minute meditation session.

Other ways to help your body and mind release tension are to listen to music, do a quick workout, or stretch your body.

10. Lean on a self care buddy

20

When you know you'll be going through a tough time, it can be helpful to have someone to talk to – in person, via phone, or even by text.

Let a supportive friend know that you'll be checking in with them when you're feeling down.

Reach out to your online caregiver support group community when you're feeling frustrated and need to vent.

Or use the crisis text line if you're not sure who to reach out to, but need immediate support.

dailycaring.com

Note - Items underlined in blue are links that can be accessed at dailycaring.com

Positive Approach to Care offers education, support, and training to improve the world of dementia care, one mind at a time, through a relationship first approach created by Teepa Snow.



Anyone caring for someone with dementia will benefit from the information provided on this website. Resources available include: free consults, videos, webinars, blogs, journals, dementia related news and more.

> Website: teepasnow.com **Phone:** 1-877-877-1671 Email: info@teepasnow.com



DEMENTIA RESOURCES

Alzheimer's Association 1-800-272-3900 (24 hours/7 days) alz.org

> Dementia Alliance of NC 1-800-228-8738 dementianc.org

Positive Approach to Brain Change 1-877-877-1671 teepasnow.com

Lewy Body Dementia Association LBD Caregiver Link: 800-539-9767 www.lbda.org

Duke Family Support Program Project CARE (Dementia and Alzheimer's) 1-800-646-2028 dukefamilysupport.org



Home Delivered Meals

Meals-on-Wheels volunteers deliver nutritionally balanced meals to homebound eligible seniors age 60 and over. For more information, contact your local senior center:

Asheboro	336-625-3389
Archdale	336-431-1938
Liberty	336-622-5844
Randleman	336-498-4332

*Currently due to the pandemic, 10 frozen meals are provided every 2 weeks

Information & Options Counseling and SHIIP Medicare Help

Although Randolph Senior Adults is closed to the public during the Covid-19 epidemic, Margie and Lisa are still available to help you by phone with your various needs, questions, and Medicare assistance. Available Monday-Thursday Call 336-625-3389



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INCONTINENCE SUPPLIES



Randolph Senior Adults receives donations of incontinence supplies that we can offer to you at no charge.

If you are in need of disposable underwear, briefs, or bed pads, please give Margie or Lisa a call at 336-625-3389.

65+? Lonely? Need to talk?

NCBAM's Hope Line is here for you!

866-578-4673

NORTH CAROLINA BAPTIST AGING MINISTRY

The Nurturer

Wants to Hear From You!

We receive funds from the Family Caregiver Support Program to publish this newsletter. As our funding source, they would like us to share the thoughts and comments of you, our readers.

If you received a survey in our last issue, it's not too late to send it in!

Please send your comments or survey to: Randolph Senior Adults - I&OC 347 W. Salisbury Street Asheboro, NC 27203 or Email: rcsaa2@senioradults.org



RESOURCES

NC Stroke Association 336-713-5052 ncstroke.org

National Stroke Association 1-800-STROKES (787-6537) stroke.org

American Diabetes Association 1-800-DIABETES (1-800-342-2383) diabetes.org

The Foundation for Peripheral Neuropathy 877-883-9942 www.foundationforpn.org

> **National Kidney Foundation** 1-800-622-9010 kidney.org

Arthritis Foundation 1-404-872-7100 arthritis.org

Anxiety & Depression Association of America 1-240-485-1001 adaa.org

National Alliance on Mental Illness (NAMI) 1-800-950-6264 www.nami.org

Caregiver Action Network Online Instructional Videos for Caregivers caregiveraction.org

Family Caregiver Alliance Online information and resources for caregivers caregiver.org

> **Family Caregiving** aarp.org/caregiving/



Older adults with cognitive conditions sometimes feel lost or disoriented and leave their room or home in search of something familiar. This is called wandering a common but potentially dangerous symptom of memory conditions in seniors. When this happens, a GPS tracking bracelet or device can help prevent emergencies and dangerous situations.

For more information go to: www.aplaceformom.com/caregiver -resources/articles/gps-trackers

A Place for Mom: 1-866-333-2174

Did You Miss Medicare Open Enrollment?

It may not be too late for you to review your plan!

January 1 through March 31 is the Medicare Advantage Plan Open Enrollment Period. People with a Medicare Advantage plan have the chance to make one change during the first quarter of the year. With so many changes to plans and your needs, it is always good to review your options.

SHIIP Coordinators at Randolph Senior Adults can assist you all year long with your Medicare needs. Just complete a Plan Finder Tool Form and return it to Randolph Senior Adults. This form can be found on our website, picked up at our Asheboro location at 347 W. Salisbury Street, or one can be mailed to you, call 336-625-3389.

SITTERS LIST

Randolph Senior Adults maintains a list of sitters willing to sit, assist with personal care, homemaker chores, errands, etc. This is an option for someone needing in-home help and able to pay out-of-pocket. It is up to the individual or family to check references and conduct interviews.

A copy of the Sitters List can be mailed or emailed to you. Please contact: Margie DiDona or Lisa Alley at 336-625-3389 or rcsaa2@senioradults.org



SUPPORT GROUPS

(in-person groups may be cancelled due to COVID-19)

Diabetes Support Group Third Monday each month – 4:00-5:00pm Randolph Health 336-625-9400

Alzheimer's Support Groups

Second Wednesday each month – 1:00pm The Harry and Jeanette Weinberg Adult REC Linda Luther – 336-629-7619 or Joan Wilson – 336-629-8155

Last Monday of each month – 5:30pm Brookdale Asheboro Emma Lambe - 336-672-6600

Second Thursday of each month - 6:30 pm **Cross Road Retirement Center** 1302 Old Cox Road, Asheboro Joyce - 336-610-1221

Support Services for the Blind

Third Wednesday each month – 2:30pm (March-October) The Harry and Jeanette Weinberg Adult REC Christina Sterling – 336-683-8107

Marilyn Usher Parkinson's Support Group

First Tuesday of each month – 10:30am Episcopal Church of the Good Shepherd Annette Caughron - 336-629-6397

Aphasia Puzzle Program

(Stroke & Brain Injury) Second Thursday of each month – 11:00am Randolph Health - 336-625-5151 x5109

Alzheimer's Association Caregiver Telephone Support Group First Tuesday of each month – 12:30-1:30pm 1-866-316-2054 Enter Code 5894744516

What is Respite Care?

Respite care is planned or emergency temporary care provided to family caregivers. Even though many families take great joy in providing care to their loved ones so that they can remain at home, the physical, emotional and financial consequences for the family caregiver can be overwhelming without some support, such as respite.

Respite provides a break for the family caregiver, which may prove beneficial to the health of the caregiver. Sixty percent of family caregivers age 19 to 64 surveyed recently by the Commonwealth Fund reported fair or poor health, one or more chronic conditions, or a disability, compared with only 33% of non-caregivers.

Respite has been shown to help sustain family caregiver health and well being, avoid or delay out-of-home placements, and reduce the likelihood of abuse and neglect.

Contact Margie or Lisa at Randolph Senior Adults for more information on Family Caregiver Respite Options 336-625-3389

Christmas Word Search

1.1.1														
С	D	Е	С	Е	М	В	Е	R	U	S	Т	0	R	V
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CANDY CANE CAROLS CHRISTMAS DECEMBER ELVES GINGERBREAD JINGLE

HOLLY LIGHTS MERRY NORTH POLE ORNAMENTS PRESENTS REINDEER

SANTA SLEIGH STOCKING TREE WINTER WREATH



CRAYONSANDCRAVINGS.com

7 Ways Caregivers Can Create That Holiday Feeling Amid the Pandemic

For most of us, the holidays will be different this year. For family caregivers, there are extra challenges as we struggle to make the season feel special for loved ones who may be isolated and grieving the loss of the usual traditions.

In a recent survey of caregivers by Care.com, 85 percent of respondents named the holidays as the primary time of year when their family comes together with an older loved one. More than 2 in 5 say they will not be able to see their care recipient in person this holiday season. Many care recipients may feel depressed or abandoned, or have difficulty understanding the changes due to cognitive issues. That makes it all the more important for us to make the holidays as full of meaning and connection as possible for our loved ones, within the limits of safety precautions.

The good news is, there's no need to cancel the holidays this year just make them unique! There are lots of ways to help ensure the 2020 holidays still bring comfort and joy.

Easing the adjustment

As caregivers, we need to balance our loved ones' mental and physical health, keeping them safe while also keeping them connected. Nearly half of family caregivers say the pandemic has had a negative effect on their care recipient's mental health, and three-quarters worry about the risk of COVID-19 exposure at holiday get-togethers, according to a new AARP report on how COVID-19 is affecting holiday plans.

While 62 percent of caregivers plan to get together with family at some point during the season, many of those gatherings will be smaller, shorter and devoid of physical contact, the AARP survey found. "I am OK with a year off from hosting massive gatherings," says Renee Riley, a longtime caregiver for multiple family members in Columbus, Ohio, "but I worry about family members who live alone and face such loneliness."

Start by acknowledging that things are different, and validate whatever your loved ones are feeling, whether you agree or not. It's OK for them, and you, to feel sad, angry, disappointed or even relieved that some holiday traditions will be canceled or amended. Reassure loved ones that their health and safety are everyone's top priority.

But remember, too, that holiday activities help bring us out of our everyday lives, lifting moods and sparking good memories and joy. So, try to focus this year on the holiday things you can and will do rather than those you can't or won't do.

Making the season feel special

It's a complicated challenge. "Regardless of how much they 'understand,' traditions held for years will be broken this year," says Roberto Quinones of Tysons Corner, Virginia, a long-distance caregiver for his parents, who live in New York City. "How can we keep the positive outlook with remote parents we're not able to visit?" Make it your goal to create shared experiences — for most people, that's what makes the holidays the holidays. Here are some tips on how to adapt holiday traditions to make them uniquely special this year.

1. Make frequent contact

If you generally call your loved one once a week, up your game. If your family gatherings were centered around the few days immediately surrounding a holiday, try spreading out activities over the coming weeks instead. These steps are especially important if your loved ones live alone or in long-term care facilities.

Marianne Parker of Quincy, Illinois, saves holiday greeting cards she receives, covers the signature with a sticker, signs the names of family and friends, and sends them to her brother, who has dementia and lives in a medical care facility.

"I'll have the facility give him one or two each day in December as though he received them in the mail," Parker says. "I hope getting a card each day may spark and keep alive a holiday feeling for him, and I'm organizing friends to go Christmas caroling at the facility, too." 2. Avoid all-or-nothing thinking

Feeling like holiday activities aren't worth doing if you can't do it all can leave you and your loved ones feeling empty. Some overwhelmed caregivers feel a bit relieved that certain holiday activities are canceled this year; others will adapt and focus on what is easiest, like holiday table linens to create a festive feeling.

You may even want to go all out more than ever for some activities it's all OK. Just try to anticipate how your loved ones will feel and talk over plans with them if possible. If they balk at adapting old traditions for current circumstances, take a new approach and surprise them. 3. Focus on activities that mean the most

There is comfort in the familiarity of holiday traditions. Ask loved ones what seasonal rituals are most important and fulfilling for them, and get creative about ways to adapt them:

Is the annual cookie baking a highlight? Bake and send a batch to your loved one, or make them simultaneously while on a video call. Are holiday music performances and religious services most meaningful? Find concerts and services on TV or online and watch together. Are certain vintage decorations a must, but you can't get to a loved one's home to get them out of the attic? Try to find something similar (you'd be surprised what you can find in online auctions), or buy a new item and ship it for them to enjoy.

Is the traditional family green beans recipe what makes it a holiday meal for them? Make the dish, get dry ice and ship it!

4. Create a mood with holiday decorations

I used to bring my grandmother a little potted Christmas tree when she could no longer put up a large one, and her eyes sparkled each time. Caregiver Deb Kelsey-Davis of Downers Grove, Illinois, says it's holiday lights that give her parents a lift.

"I put my parents' lights and tree up," she says. "It makes such a big difference with Dad and Mom ... gives them such joy! We had a good time, too, reminiscing about Christmases past."

She's not alone: Just over half of U.S. adults plan to put extra oomph into holiday decorating to brighten up the end of this tough year, according to a survey by Porch, a company that provides customermanagement solutions for moving and home maintenance professionals.

If you are avoiding indoor visits, ask family and friends to help with outdoor decorations your loved ones can enjoy from their windows. If they live in facilities, ask to put decorations outside their window for a daily reminder of your presence. Share videos and photos of your holiday decorations, or those you see in your neighborhood or online. If loved ones are decorating in their homes, you can cheer each other on and chat while you work. Try sending ready-to-display items like a small decorated pumpkin, turkey toy, tree, menorah or other symbol of the holidays.

Decorations can give caregivers a boost as well. I'm getting mine out early this year because I need a little cheer, being 2,000 miles away from my sister as she gets ready for a major surgery.

Continued on next page



5. Take your traditions virtual

Virtual connections can go beyond a short conversation. Do you sing carols, bake, create crafts, or watch It's a Wonderful Life every year like my family does? We're doing these things from a distance thanks to video chat apps like FaceTime, Zoom and Skype.

For example, we choose a movie and queue it up on our DVR or streaming device. Then we call each other on FaceTime, hit play at the same time and watch in unison, unmuting our phones to share laughs, tears or comments. It's the next best thing to being together!



Family Caregiver Support Program provides a range of supports that assist family caregivers

Eligible family caregivers are:

- ORTH CAROLIN
- for a person with Alzheimer's disease or related brain disorder.
- age 18 and younger or an adult with a disability.

In Randolph County these funds are currently used by the following agencies:

Randolph Senior Adults Association which provides Care Planning Assistance, The Powerful Tools for Caregivers workshop, Caregiver Skills Class, and *The Nurturer* newsletter.

Call Margie DiDona or Lisa Alley at 336-625-3389 for more information.

Regional Consolidated Services provides caregiver respite to provide temporary relief for the family caregiver. Contact Teri Mabry at 336 629-5141.





Or you might set up a phone or tablet on a tripod so you can see each other and bake, create crafts, feast, play charades or trivia, or engage in other holiday traditions. Play digital games together, online or via apps. Record and save as visual keepsakes loved ones can return to, as you might make videos of traditional holiday get-togethers.

6. Shop online together

Help loved ones do their holiday shopping online, together or from a distance. Remember the old Sears catalog Wish Book? Create your own version by downloading or printing photos of items they might like, creating a document or notebook, and sending it for them to peruse. 7. Start new traditions

It can be helpful to focus forward instead of on the past. Make this a year to create new holiday rituals. Perhaps you could:

- build a holiday bonfire
- make homemade gifts
- meet for a walk outside
- cook the same recipes from a distance and compare
- read to kids or grandkids via video calls

• call each other while you have your first holiday morning cup of coffee Those old family traditions had to start somewhere, right? Some of your holiday adaptations this year will likely become traditions!

Daunting as it might seem to make the holidays memorable this year for something other than their difference, in future years we may look back and marvel at how creative we were. Please share you own ideas in the comments below, or with the AARP Family Caregivers Discussion Group.

Amy Goyer is AARP's family and caregiving expert

• A caregiver of any age providing care for an older adult age 60 or older or providing care

• A caregiver (who is not the birth or adoptive parent) age 55 or older, raising a related child

• A caregiver age 55 or older (including parents) who provides care for a related adult with a disability.