We all, at some point, will likely deal with the process of a loved one dying. I know this is not an uplifting message, nor is it a preferred way to begin a newsletter article. But it is reality and it is an unavoidable component of life.

Recently, my older sister passed from this world. As I look back, I'm actually shocked that I was shocked. I've gone through this ritual with close friends and family more times than I can count. Nevertheless, it always takes my breath away and I stare at death with disbelief that my loved one is no longer here with me. That being said, I won't get philosophical or share my spiritual beliefs. But, I do want to make you aware of systems in place in our community that are profoundly working for families of the dying, which I feel are of great benefit and ultimately comforting.

As my sister’s health declined, she could no longer stay home alone. Her husband contacted us at Valley Caregiver Resource Center. We put him in touch with Lizzy, a Family Consultant, who explained the many services that VCRC provides for caregivers with impacted loved ones at home. He learned about our respite program and was able to take much-needed breaks from his caregiving responsibilities. He attended VCRC classes to learn more about his wife’s illness. He joined a support group during this time and was able to share his trials in a positive setting.

In time, my sister needed to go to an assisted living community. Though not the family’s original goal and certainly not her choice, given numerous falls, it was deemed the safest environment for her. In assisted living, her loyal husband and daughter stayed with her 4-8 hours a day, every day. I’m not mentioning this to make anyone feel guilty about the adequacy of their visits, but simply sharing my family’s journey.

So often people express their personal wish to die at home. These wishes are easily spoken but frequently not able to be fulfilled. Is it really fair to put this burden on our families, when we can never know in advance the circumstances that may surround our end days? Perhaps, you can no longer stand; perhaps, it takes one or two people to care for you in addition to your family; perhaps your family can’t afford $20,000/month for around-the-clock home care.

It is a huge blessing that we have assisted living facilities available. Unfortunately, I feel they are sometimes viewed as a necessary evil. My sister actually enjoyed the added stimulation of the activities and staff around her. Her family was able to rely on other people to assist her and the responsibility for 24-hour caregiving did not all fall on them.

Continued on pg 2

How to Apply for VA Benefits

Applying for benefits at the VA can seem like a very frustrating and overwhelming task but with a little preparation the process can be made less stressful and move along at a much quicker pace.

Before contacting eligibility, it is helpful if you spend some time collecting the items you need to start the process. Below is a list of items that you may be asked for when applying for benefits.

- Social security numbers for you, for your spouse and your qualifying dependents
- Your military discharge papers (DD214 or other separation papers
- Insurance cards information for all insurance companies that cover you
- Gross household income from previous year
- Your deductible expenses for the past year

You may not need all of the above at time of application but in the event you do it is important to that you have them at the ready so the process doesn’t stall.

You have several choices on how to apply for health care through the VA.

- You can apply over the phone by calling the toll free hot-line: 877-222-8387
- Fill out VA the health benefit application VA form 10-10EZ and mail to: Health Eligibility Center – 2957 Clairmont Rd., Suite 200 – Atlanta, GA 30329
- Download VA Form 10-10EZ
- Apply in person – You can make an appointment with The VA Eligibility department by calling 559-225-6100, Ext 6950
- Apply using a trained professional Get help filing your claim
You Are Not Alone (cont.)

on their shoulders. Because of that help, her family was able to thrive.

During that time, some questions arose that only our VCRC Ombudsman program staff, who advocate for all residents in long term care facilities, could answer. In one situation, we had some difficulty getting a bedrail approved. The Ombudsman advised us on how to gain approval for a bedrail and, shortly after, my sister was no longer at risk for falling out of bed.

As she declined, her needs increased. I suggested onboarding hospice as soon as possible. So many people wait until the end to call on hospice services, which is such a disservice to everyone involved. Hospice offers a variety of benefits at so many different levels. Most importantly, they are a great personal resource to families, whether from the nurses, the chaplains, or the direct care staff. Hospice providers can be reached any time for almost anything. Our end-of-life situations are unique in so many ways to those untrained, but not to hospice staff. The knowledge, reassurance and comfort they can provide is immeasurable.

I am grateful my sister was afforded so many services that graced such a difficult time and ultimately made her transition from this world a much more peaceful one. Please reach out to VCRC in times of family caregiving and allow us to share with you, not only information regarding our services, but those available to you right now in the community. The services my sister received is consistent with the services received by all of our clients. I can personally assure you of that.

Spotlight: Veteran Affairs Caregiver Support Program (CSP)

By Megan Ford, LCSW  Caregiver Support Program Manager

The Department of Veteran Affairs Caregiver Support Program (CSP) offers clinical services to caregivers of eligible and covered Veterans enrolled in the VA health care system.

The program’s mission is to promote the health and well-being of family caregivers who care for our Nation’s Veterans, through education, resources, support, and services.

There are two Caregiver Support Programs:

• The Program of Comprehensive Assistance for Family Caregivers (PCAFC) offers a monthly stipend, access to health care insurance through CHAMPVA, mental health counseling, certain beneficiary travel benefits. At least 30 days of respite per year. An application and program eligibility determination are required.

• The Program of General Caregiver Support Services (PGCSS) provides peer support mentoring, skills training, coaching, telephone support, online programs, referrals to available resources to caregivers of Veterans.

Caregivers with the VA Caregiver Support Program can use Valley Caregiver Resource Center for additional services. There is no limit to respite with Caregiver Support Program and a Caregiver is encouraged to use Valley Caregiver Resource Center to meet any additional needs they may have.
Many beneficiaries think that once they complete their initial enrollment into Medicare that they are done. Unfortunately, this thought process can come at a cost...

Just like your healthcare needs may change, so does Medicare. That is why it is imperative to contact your local HICAP at (559) 224-9117 to complete an annual review of your coverage during Medicare’s Annual Open Enrollment Period. This simple call could not only save you money but time and frustration later!

**What can beneficiaries do during Medicare’s Open Enrollment Period?**

Beneficiaries already enrolled in Medicare can make changes to their Medicare plan coverage, such as:

- Switching from Original Medicare to a Medicare Advantage plan or vice versa.
- Switching from one Medicare Advantage plan to another.
- Join, switch, or leave a Medicare Part D prescription drug plan.

**What should beneficiaries consider during Medicare’s Annual Open Enrollment Period?**

- Out-of-pocket costs- premiums, deductibles, copayments, and any other payments not covered by Medicare.
- Prescription drug coverage- eligibility requirements, medication coverage and costs, generic vs. brand name, etc.
- Healthcare needs- any upcoming surgeries or doctor appointments you may have in the coming year.
- Travel plans- Original Medicare typically doesn’t cover services overseas, so if you plan on traveling out of the country, you might consider buying supplemental insurance that will cover you in case of an emergency. Some Medicare Advantage plans may provide some coverage overseas.

**How do people know if they need to change plans?**

Medicare beneficiaries should always review the materials their plans send them, like the “Evidence of Coverage” (EOC) and “Annual Notice of Change” (ANOC). If their plans are changing, they should make sure their plans will still meet their needs for the following year. New Medicare plan information is available every October during Medicare’s Annual Open Enrollment Period.

**What if beneficiaries’ financial circumstances change and they need Financial Assistance?**

If you are having trouble affording your Medicare premiums, copays and other out-of-pocket costs, the federal government has four Medicare Savings Programs that provide help for people with limited incomes. There is also a program called Extra Help that assists beneficiaries with their out-of-pocket costs for prescription drugs. Even if you haven’t qualified for these programs before, Medicare’s Annual Open Enrollment Period is a good time to check to see if your financial circumstances now allow you to qualify.

**Where can Medicare beneficiaries receive free, confidential, and unbiased counseling services?**

Contact your local Fresno-Madera HICAP to schedule an appointment. We tend to book up during Medicare’s Annual Open Enrollment Period so don’t miss out and call today, (559) 224-9117. Our office is open Monday- Friday 8am- 5pm and we schedule in-person, phone, and virtual appointments. The Medicare Open Enrollment Period is: **October 15th – December 7th, 2023.**

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**Medicare Annual Enrollment Important Dates and Deadlines**

| Oct 15th | Medicare annual enrollment starts |
| Dec 7th  | Medicare annual enrollment ends |
| Jan 1st  | First date coverage starts |

**What do I need to bring to my HICAP appointment?**

1. Their Medicare Card or number.
2. A list of current prescriptions.
3. Information regarding any Health Plans that you will want to coordinate with (retiree coverage, V.A. coverage, etc.)
4. Any letters received regarding current coverage plans that you may want to review with your counselor.
5. A list of planned procedures or surgeries to take into consideration for the following year.
6. Any international travel plans to consider.
Did you attend Part One of our “Free” Legal Aid Workshop on Thursday, June 29, 2023, from 2-4pm?

If so, you were informed of the wonderful free support and services that our Community Partner, Central California Legal Services can provide to our Seniors. This workshop educated attendees about basic estate planning, trusts, Power of Attorney documents, and Advanced Healthcare Directives. This event had over 115 participants both virtual and in-person.

Part One Attendees received an opportunity to meet with a CCLS Paralegal and/or Attorney during Part Two of the “Free” Legal Aid Workshop on August 2, 2023. Each attendee was offered an appointment and then provided a list of tasks and items to complete prior to their scheduled appointment time.

HICAP happily provides legal referrals to Central California Legal Services for our Medicare beneficiaries. If you were unable to attend and would like to learn more about how Central California Legal Services may assist you, please call their Legal Advice & Referral Line at (800)-675-8001 or visit online at www.centralcallegal.org for more info.

To learn more about HICAP services and future HICAP events please call our office at (559) 224-9117 Monday- Friday, 8am- 5pm.

Heat Exhaustion Perception in Seniors – Know What to Look for!

By Lori Norman, Director of Strategic Planning & Development

**Why are older adults more prone to heat stress?**

- Older adults need to adjust better, as well as young people, to sudden changes in temperature.
- As we age we don’t perceive the heat as we once did.
- They are more likely to have a chronic medical condition that changes normal body responses to heat.
- They are more likely to take prescription medicines that affect the body’s ability to control its temperature or sweat.

**For starters stay cool, stay hydrated!**

- Stay in air-conditioned buildings as much as possible. If your home doesn’t have air conditioning, contact your local health department or locate an air-conditioned shelter in your area.
- Please do not rely on a fan as your primary cooling source when it’s scorching outside.
- Drink more water than usual, and drink it immediately. Be sure to drink before you’re thirsty.
- Don’t use the stove or oven for cooking—it will make you and your house hotter.
- Wear loose, lightweight, light-colored clothing.
- Take cool showers or baths to cool down.
- Do not engage in very strenuous activities, and get plenty of rest.
- Check on a friend or neighbor and have someone do the same for you.

**Stay informed**

- Check the local news for health and safety updates.
- Seek medical care immediately if you, or someone you know, has symptoms of heat-related illness like muscle cramps, headaches, nausea, or vomiting.
UTIs in Older Adults
By Meghan Velasquez, OASIS PM

When we hear urinary tract infection (UTI), our first thought is typically burning or discomfort when urinating. Still, we may not know that UTIs can affect older adults differently, especially those with dementia.

Instead, they may experience more behavioral symptoms, such as sudden and increased confusion.

So, what is a urinary tract infection?
A UTI is when bacteria enter the urethra, and your immune system can’t fight them off. They then spread to your bladder and kidney, resulting in a UTI.

Our risk of UTIs increases with age, and although they are more common in women due to their shorter urethras, men also experience them more as they age.

Common symptoms of UTIs include:
• Burning when urinating
• Pelvic pain
• Frequent urination
• An urgent need to urinate
• Fever
• Chills
• Strong urine odor

When your loved one is diagnosed with Alzheimer’s or dementia, they may be unable to communicate these symptoms to you. Any increase in confusion may be overlooked due to their diagnosis, so some other signs to look for include:
• Incontinence
• Onset or increased agitation
• Lethargy
• Loss of balance or falls
• Decreased mobility
• Decreased appetite

More severe symptoms may include:
• Fever
• Flushed skin

CERTAIN FACTORS MAY INCREASE THE RISK OF UTIs IN OLDER ADULTS, SUCH AS PARKINSON’S, DIABETES, AND ALZHEIMER’S DISEASE ALONG WITH OTHER FORMS OF DEMENTIA.

• Back pain
• Nausea
• Vomiting

Certain factors may increase the risk of UTIs in older adults, such as Parkinson’s, diabetes, and Alzheimer’s disease along with other forms of dementia. Also, wearing briefs can increase your chances of UTI if they are not changed regularly.

Diagnosing a UTI can be challenging due to the communication factor and behavioral changes familiar with memory loss. But if you or your doctor suspect a UTI, a urinalysis will most likely be ordered. There are also home UTI tests that check urine for infection. Still, because bacteria are often found in the urine of older adults, these tests are only sometimes the most accurate way to confirm your suspicion. If you receive a positive home test, follow up with your doctor.

Antibiotics are the most common form of treatment. Still, they are only sometimes necessary, depending on the severity level. However, always consult your doctor before trying anything over-the-counter to ensure it doesn’t conflict with your loved one’s current medication routine.

Although preventing ALL UTIs is impossible, there is plenty we can do to lessen our chances of getting them or their frequency. You can do this by:
• Staying hydrated
• Changing briefs frequently
• Lessening caffeine and alcohol intake
• Keeping the genital area clean
• Not holding in or waiting when the urge to urinate occurs

Although it may be difficult, catching your aging loved one’s UTI early is vital to avoid the infection spreading to their kidneys. If you see a sudden increase in confusion, don’t assume it is a progression with their diagnosis; get them tested so you can start treatment immediately. Do your best to take preventative steps; if all else fails, get them tested by their doctor.

OASIS Veteran Spotlight
By Meghan Velasquez, OASIS PM

Name: Mike
Military Rank: Private First Class - US Army
Service: Korean War

“I am proud of my service and the men I served with but I think it is shame such an army is even needed. Why are we fighting? We need to focus on ways we can find peace not how we can defeat one another. I am lucky to be alive, many were not so lucky and I don’t want to see more continue to sacrifice their lives.”

IMPORTANT ANNOUNCEMENT
YOU DON’T HAVE TO DO THIS ALONE!
Caring for someone with dementia can be overwhelming, but OASIS Adult Day Program can help make it easier. Bring your loved one and let our trained staff support and guide them through a fun filled day!
CALL TODAY (559)224-9121

OUR MISSION
Valley Caregiver Resource Center offers a comprehensive array of services designed to assist elders and their families master the challenges that accompany the aging process. As long-standing advocates and collaborators in preserving the health and quality of life of others, our aim is to promote personal and community well-being.
What to Look for When Placing Your Loved One

By Nugesse Ghebrendrias, Family Consultant

While aging in place might be the goal for our loved ones, there might come a time where we can no longer care for them at home.

Despite your efforts as a caregiver, there are many factors that can lead to the difficult decision of placement. From aggressive behaviors around the clock care, many caregivers are faced with the task of not only giving up their caregiving responsibilities but finding an adequate situation for their loved one.

There can be many factors involved in your decision-making process including finances, fit and overall need. It’s hard to know where to start, but the following will offer an overview and idea of what to ask, where to look and what to understand before making that decision.

Residential care refers to long-term care given to adults who stay in a residential setting rather than in their own home or family home. There are various residential care options available, depending on the needs of the individual.

Assisted living facilities offer families the ability to give their loved one’s consistent assistance with their activities of daily living (ADLs). You will need to pay for the cost of the room or apartment, and you may need to pay extra for any special care.

Other options include group homes, nursing homes, memory care facilities and continuing care retirement communities (CCRCs).

Talk with your support group members, social worker, doctor of the person with Alzheimer’s, family members, and friends about facilities in your area and develop a list of various options to research.

From there, questions can be formulated to help guide your search.

Ask yourself:

- How does the staff care for the residents?
- Is the staff friendly?
- Does the place feel comfortable?
- How do the residents look?
- Do they look clean and well cared for?
- Are mealtimes comfortable?
- Does it smell bad?

DON’T BE AFRAID TO SPEAK WITH OTHER CAREGIVERS WHO HAVE A LOVED ONE AT THE FACILITY.

- Is the facility clean and well-maintained?
- How do staff members speak to residents—with respect?
- Not only are you asking yourself questions as you do your due diligence, but you are going to ask staff as well.

Ask the staff:

- What activities are planned for residents?
- How many staff members are at the facility? How many of them are trained to provide medical care if needed?
- How many people in the facility have Alzheimer’s disease?
- Does the facility have a special unit for people with Alzheimer’s? If so, what kinds of services does it provide?
- Is there a doctor who checks on residents on a regular basis? How often?

Don’t be afraid to speak with other caregivers who have a loved one at the facility. Find out what they think about the place.

Each facility is different, but research the total cost of care. Long-term care insurance, Medicare, or Medicaid can pay for any of the costs.

With questions in-hand, families can narrow down their search with specific characteristics.

The size of an assisted living facility can play a factor. Facilities vary widely in size, from small facilities with four to 10 beds to extra-large facilities with more than 100 beds.

Services within the long-term care facility is also an important factor in your search. While the typical assisted living facility offers dining services, housekeeping, exercise and wellness programs and medication management support, some provide tailored services based on specific health needs including Alzheimer’s disease or other forms of dementia.

Free Training for Caregivers

By Nugesse Ghebrendrias, CRC Family Consultant

In early June, the California Department on Aging announced the creation of a job program designed to provide training and additional support for family caregivers across the state. The program, created for those caring for older adults and adults with disabilities is specifically designed for a path in healthcare.

In an interview, Karen Jones, Executive Director of Long-Term Care Ombudsman Services relayed her belief in the program.

“The caregivers themselves have barriers,” Jones said “These trainings will help a lot. Removing some of those barriers and also having the training can mean the difference between giving good care and causing hard or mediocre care.”

There are certain requirements in order to qualify for the state program.

Individuals will be residents of California and must either be unpaid friends and family caregivers, and other unlicensed care workers or home care aide, care coordinator or care managers.

You can learn more about the CalGrows program HERE.
SAVE THE DATE

OCTOBER 27, 2023 | CLOVIS VETERANS HALL • 6:30PM | TICKETS: $150 PER PERSON
DINNER / SILENT & LIVE AUCTION

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Contact Michelle DiBuodu at: (559) 224-9154 or mdibuduov@valleycrc.org

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Telephone Reassurance Program

We are dedicated to connecting with isolated seniors and we need **YOUR** help! A simple phone call to a homebound senior can be completely life changing.

One phone call can provide:
- Companionship
- Positivity & Self-Esteem
- Socialization
- Community Connection

**Call Today**
(559) 224-9121

Interested in connecting with a senior?

Ask for: Meghan Velasquez
mvelasquez@valleycrc.org
www.valleycrc.org
APPLYING FOR MEDI-CAL as a MEDICARE BENEFICIARY

1 Get in contact with Medi-Cal at HICAP

MEDI-CAL APPLICATION ASSISTANCE DAY FOR FRESNO COUNTY

During your scheduled appointment, a Fresno County Eligibility Worker may provide assistance with:

- General program questions
- Application assistance with: Medi-Cal, CalFresh, CalWorks
- Ongoing cases
- Understanding letters received

CALL HICAP TO SCHEDULE YOUR APPOINTMENT
MONDAY-FRIDAY 8AM-5PM (559) 224-9117

This event is the 2nd wednesday of every month.
GIVE US A CALL AND WE WILL SCHEDULE YOU IN!

2 Gather these important documents

- Legal names of all people included in the application
- Social Security cards
- Proof of Address: Utility Bills, insurance documents, etc.
- Proof of Identity: Passports, driver’s license, etc.
- Income and Tax information: W2 forms, pay stubs, bank Statements, etc.
- Property: Car title, etc.

Disclaimer: Please bring all documents enclosed in a secure folder. Do not share documents/personal information with anyone other than the Eligibility Worker on site.

3 Fill out the initial application for Fresno County

Eligibility is income-based, and considers assets.

- Homeowners
  - Individuals: $130,000 limit
  - Couples: $195,000 limit

Families or persons with income too high to qualify for a free Medi-Cal program may have a Share of Cost.
JULY Classes

**Fall Prevention & Safety In The Home**
Guest Speaker: Debbie Singh, RN  
Thursday, July 6, 2023 | 2:00 pm to 3:30 pm

**Stroke Care and Management**
Guest Speaker: Dr. Omesh Singh  
Tuesday, July 11, 2023 | 2:00 pm to 3:30 pm

**What To Know About Hospice**
Guest Speaker: Reggie Rodriguez from Saint Agnes Home Health and Hospice  
Thursday, July 20, 2023 | 2:00 pm to 3:30 pm

**Caregiving with Siblings**
Thursday, July 27, 2023 | 2:30 pm to 3:30 pm

AUGUST Classes

**Home Care vs Home Health**
Guest Speaker: Lenity Home Care  
Thursday, August 17, 2023 | 2:00 pm to 3:30 pm

**Medicare 101**
Guest Speaker: Fresno-Madera HICAP  
Thursday, August 24, 2023 | 2:00 pm to 3:30 pm

**Sex, Intimacy and Aging**
Guest Speaker: Kevin Alvey MA  
Thursday, August 31, 2023 | 2:00 pm to 3:30 pm

SEPTEMBER Classes

**Diabetes 101**
Guest Speaker: Kristin Turnage, RN From Assured Nursing Solutions  
Wednesday, September 6, 2023 | 2:00 pm to 3:30 pm

**Senior Abuse Prevention**
Guest Speakers: Long Term Care Ombudsman and Adult Protective Services  
Tuesday, September 12, 2023 | 2:00 pm to 3:30 pm

**Caregiver Book Club**
Friday, September 22, 2023 | 2:00 pm to 3:00 pm

**Difficult Dementia Behaviors**
Wednesday, September 27, 2023 | 2:00 pm to 3:30 pm

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**FOR ALL CLASSES CALL TO REGISTER:**
(559)224-9154 or (800)541-8614.

Once registered (only when attending virtually), you will receive a confirmation email containing information about joining the training.

**PRE-REGISTRATION IS REQUIRED FOR ALL CLASSES**

**OTHER Classes**

**Matter of Balance: Do you have concerns about falling?**
A Matter of Balance is an award winning program designed to help reduce the fear of falling, manage falls, and increase the activity levels of older adults who have concerns about falling. This is an eight-week program that meets every week for two hours. Space is limited.

Call the main office at (559)224-9154 for dates and times

**Powerful Tools For Caregivers Class**
The program is a six-week series that meets for 90-minutes each week. This class will give you the tools to help reduce stress, communicate effectively, reduce guilt, anger, and depression, help you relax, make tough decisions, set goals and problem-solve. Please note that this class will NOT focus on the disease process. Limited Space.

Call the main office at (559)224-9154 for dates and times

Part of a Statewide System of Caregiver Resource Centers serving family caregivers, contracted through the California Department of Health Care Services, and grants from various Area Agencies on Aging in Fresno-Madera, Kern, Kings-Tulare, and Merced. VCRC educational classes are not open to providers, volunteers or for patients.

For more info on these events or our programs, visit:

www.valley crc.org

Like us on Facebook:
www.facebook.com/ValleyCRC/

Find us on Instagram:
https://www.instagram.com/valley_caregiver_resource_cntr/