

# Newsletter

## The Adventures Continue

Over the past several months, many Senior Choice at Home members gathered at various restaurants and venues throughout the area... to eat, of course, and to socialize. Okay, we admit it. We like to eat together. A lot. What's wrong with that? It's comforting and enjoyable. Research shows that there are great health benefits provided just by gathering together as family and friends around a dining table that ranks right up there with nutritious heart and mind healthy foods.

We went to new places as well as some old standbys. Our gathering locales included **Shell & Bones** in Historic City Point New Haven, **Boca** in Westport, **Osteria Romana** in both Monroe and Norwalk, **Terra** in Danbury and **Monty's River Grille** at the Great River Golf Club in Milford along the Housatonic River. We even experienced Indian cuisine at **Coromandel** in Westport. The year ended with a fabulous holiday lunch at **Mediterraneo** in Norwalk.

Believe it or not, we didn't just eat together. We went on docent-led tours of the historic **Florence Griswold Museum**, one of the historic centers of American art, in Old Lyme as well as **The Bruce Museum** in Greenwich, where we took in the exhibit: *Spring into Summer with*

*Andy Warhol and Friends!* At the end of September, we cruised aboard the RiverQuest, where members took in the sights, sounds and wildlife along the Connecticut River. It was a beautiful way to take in one of the last warm days of the summer season before the leaves really started to turn. We even made an impromptu stop for ice cream on our drive back!



Senior Choice at Home members aboard the River Quest.

For members who are new to Senior Choice at Home, attending these events is a great way for them to meet others who have been in the program for various amounts of time, some for years in fact, as well as other new members. New friendships are made, old ones continue and conversations and stories shared. It's inspiring to witness such relationships.

## Upcoming Member Events

Lunch at L'Escale and Bruce Museum Visit..... February 23  
Play With Your Food at Fairfield Theatre Company..... March 13  
Lunch at Barnwood Grill..... March 29

*Senior Choice at Home*, a program of Jewish Senior Services®, is a comprehensive program that provides, coordinates and pays for long term care for older adults. It is designed to provide protection for independent individuals who wish to remain in their homes, ensure their care is paid for, and protect their assets as their healthcare needs evolve. Should one need to live in an assisted living community or receive nursing home care, the program will provide for these too.

Office Phone: 203-365-6491 • Office Fax: 203-365-6461 • Care Coordinator Phone: 203-371-1405

SeniorChoiceHome@jseniors.org • www.SeniorChoiceHome.org

### Jewish Senior Services®

The Jewish Home • Goldstein Rehabilitation Center • Assisted Living Residences • Friedman Home Care Agency  
Chaifetz Family Hospice • Outpatient Therapy • Home Together™ • Institute on Aging • Private Physician Practice  
Senior Choice at Home® • The J Fitness Center • Grasmere by the Sea Adult Day Program

# The Pros and Cons of Joining Senior Choice at Home

In a previous edition of our newsletter, we addressed the topic of why someone should consider joining our program now, in the article “Timing it Right.” To evolve the discussion of this subject, we next want to explore why one should even join Senior Choice at Home at all. We understand that our program is not right for everyone, so let’s take a look at the “pros and cons” of joining Senior Choice at Home:

## PROS

**Asset Protection.** Clearly, this is one of the most compelling reasons to join Senior Choice at Home; so our members can save a significant amount of money at a certain point if they need care. With the U.S. Government’s estimation that about 70% of people over the age of 65 will need some form of long-term care in their lifetime, the chances are rather strong that this will happen (unfortunately). With lifetime benefits and a range of plan options that cover from 50% to 100% of long term care costs, Senior Choice at Home offers a variety of plan options, including those to supplement one’s long term care insurance.

**Remain at Home.** Research has shown that nearly 90% of people prefer to stay in their own home if given the choice. This may also include downsizing from a single-family home to an apartment, condominium or residence in a 55+ community. Aside from a Continuing Care Retirement Community, Senior Choice at Home will support you wherever you call home.

**Care Coordination.** One can argue that this is the single most important benefit provided to our members. Supervising interdisciplinary care by bringing together the different specialists whose help the member may need, our Care Coordinators are also responsible for monitoring and evaluating the care delivered. By comparison, not having an experienced care coordinator can be challenging and overwhelming if/when tragedy strikes.

## CONS

**Asset Outlay.** The decision to join Senior Choice at Home requires an investment. In order to join, one must pay an initial Membership Fee - ranging from \$20,000 to \$70,000 - in advance\*, depending on their age and the plan level at which they join. There is also a continuous monthly fee based on the plan level selected.

*\*The Membership Fee can be paid in installments, over several years, if the member chooses. A small amount of interest will be charged for any remaining balance at the time the next payment is due.*

**Remain at Home.** For the other 10%, staying at home may not be the ideal solution. They may find that moving to a Continuing Care Retirement Community, where they can regularly socialize with people of a similar age group and have their meals prepared and served to them, is a better arrangement.

**I Will Not Need Outside Help.** If someone is in the fortunate position to have a spouse and/or children living nearby with the expertise, wherewithal and flexibility to drop everything at a moment’s notice and be there for them, for however long it may be, then they are truly fortunate. This may require family having to help them with their activities of daily living such as bathing, dressing, eating, transferring, walking, mobility, grooming and continence\*.

*\*Before one places trust and faith in such a support system, we encourage them to take an honest look at their situation and talk with their loved ones to ensure they are equipped to handle such tasks and responsibilities.*

(continued on back cover...)

# The Power of Music

## The Fairfield Counts Big Swing Band Brings Back Memories

By Harvey Tuckman, Senior Choice at Home member and Fairfield Counts founder

Memories, Memories, Memories..... awakened by MUSIC, the music of your youth. Bygone memories of your high school dances, college parties and mixers and the slow-dancing with your Saturday night date in those wonderful ballrooms of the past. The memory of the song being played as you held that very special person ever so close, wonderful memories.

I never imagined when I started the Fairfield Counts Big Swing Band forty-two years ago, that we would be able to affect so many lives with happy memories. I just wanted to play, listen and help preserve the wonderful big band music with which I grew up.

The enthusiasm of our audiences underscores the magical power of the music from one's youth. From the bandstand, we, all eighteen musicians, receive the added enjoyment of seeing people in the audience smiling, tapping their feet, moving their bodies and even getting up to dance as a memory makes them react to the music. Music means so much to all of us. I have seen seemingly immobile people suddenly stand and dance in place at the sounds of the music.

No matter where the band performs, people always approach me (often with tears in their eyes) to thank me for stirring memories of loved ones from the past...



Harvey Tuckman

"That was our wedding song."  
"My husband and I used to request that song all the time."  
"I proposed to my wife while that song was playing."  
"It just brought back so many memories."

My band consists of eighteen musicians and a vocalist. We perform the original music of Glenn Miller, Tommy Dorsey, Benny Goodman and all the other great bands of the past. The band has performed throughout Connecticut and New York City. In addition to summer concerts in towns from Greenwich on up to North Haven, we have played for weddings, anniversaries, birthday parties and meetings at every area country and yacht club, as well as restaurants and banquet halls. Many notable appearances for us have been at the West Point Military Academy, aboard the USS Intrepid aircraft carrier, Windows

On The World, Hotel Pierre, Bryant Park Grill, the Yale Club, Stonehenge Inn, Red Blazer Too, Stamford Marriott and many, many more.

I invite you to attend one of our upcoming concerts. Information and our schedule can be found at [fairfieldcounts.com](http://fairfieldcounts.com).

Please stop by the BANDSTAND and say "hello."

*"Music is a great blessing. It has the power to elevate and liberate us. It sets people free to dream. It can unite us to sing with one voice. Such is the value of music."*

– Nelson Mandela



## *The Pros and Cons of Joining Senior Choice at Home (continued)*

### PROS

**Advocacy and Well-Being.** From social activities to referral services to hospital visits, our staff navigates our members through the healthcare maze and more. Our belief is that each member should be empowered to attain his/her greatest potential physically, emotionally, socially, intellectually, and spiritually. Our philosophy is to “keep small problems small” by putting the proper supports in place early on, and when difficult episodes occur, we help our members implement decisions that they have made in advance.

### CONS

**Maintaining Independence.** Some people greatly value and trust their ability to handle things on their own, no matter what the situation\*.

*\*However, as individuals age, their physical and decision-making abilities change, leaving them more vulnerable and potentially unsafe. When we are active and feeling well, it is easy to believe that we will not need help in the future; that things may happen to people we know, but never to us. Naturally, we would much rather think about things that instill a feeling of enjoyment than those that induce stress.*

These are just a few of the reasons why one may, or may not, want to join Senior Choice at Home. Certainly, there are more reasons to support either side. If you are not currently a member and are thinking about exploring our program, we would welcome the opportunity to talk further to help you understand if Senior Choice at Home is the best option for you.

Please feel free to contact us at **203-365-6491** or **SeniorChoiceHome@jseniors.org** to schedule a private appointment to discuss your particular situation.