

Newsletter

Sights, Sounds and Clanks

Since our last newsletter, members of Senior Choice at Home experienced a wide variety of events and activities. They enjoyed, among other things, a painting class at **Kre8art Studio** in Monroe, a movie at the **Bow Tie Marquis Theater** in Trumbull, the *Patriotic Persuasion: American Posters of the First World War* exhibit at Greenwich's **Bruce Museum** and vendor shopping and live music at **The Dogwood Festival** in Fairfield.

Taste buds were tickled at lunch gatherings at **Osteria Romana, The Little Pub, Sakura, The Barnwood Grill, Barcelona, Terra Ristorante,** and **Mediterraneo.** In addition to these local restaurants, members also enjoyed meals at the beautiful French-inspired **L'Escale** and hopped on a bus to travel up the shoreline for waterfront dining at **Fresh Salt** in Old Saybrook.

The monthly women's group gathering at **The Inwood** condominiums continues to draw a sizeable crowd, both from members living there as well as in the broader community. Members made beautiful terrariums, had



Senior Choice at Home members after enjoying lunch at Fresh Salt restaurant in Old Saybrook.

the pleasure of hearing from a local author who wrote a murder-mystery novel, learned about balance and gait from a Jewish Senior Services physical therapist, and improved their knowledge about identity theft and fraud protection from an expert from AARP.

Our team continues to be honored to organize such events for our members. As much as our members enjoy these social gatherings, they are only a small component of the much larger array of benefits and services that they can receive from their Senior Choice at Home membership.

Until the next time!

Upcoming Member Events

Louie's Italian Restaurant & Bar in Darien
Member Talk: "Remembering Leonard Bernstein"
Member Book Chat: "Confronting Corruption: Past Concerns, Present Challenges and Future Strategies"

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.

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Jewish Senior Services®

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Which Legal Documents should you consider during your life for “Life Planning?” Believe it or not, this could be even more important than your “Estate Plan.” While previous generations were more concerned regarding their Estate Plan (the transfer of wealth to the next generation) longevity has made Life Planning the number one priority. Taxation is no longer an issue for many when leaving assets to children and grandchildren.

The \$11.2 million Federal exemption below which no estate taxes will be due, eliminates that concern for many.

We are living longer, and with longevity comes the cost of that longer life. In addition, we may all face concerns regarding health issues as we age.

The goal, of course, is to be “in control.” Control means that we recognize and appreciate that we may not be able to speak for ourselves at different points during our lifetimes. This could include an accident and/or while under anesthesia, as well as the more dire chronic illnesses that we’re all so familiar with. To be “in control” is to choose the people who you would prefer to have represent you, should you be in a situation where you cannot express your wishes.

The term “Advance Directives” refers to Living Wills, Powers-of-Attorney and Pre-Designations of the individuals we would want the Court to name as a Guardian under the law, if ever needed. The Living Will instructs physicians and healthcare providers regarding the type of healthcare you want – and don’t want – in the event that you are unable to speak for yourself. As we often note it’s important to not confuse your Living Will with your Last Will and Testament. The difference between them is determined by when they will take effect: As the name suggests, a Living Will applies when you’re alive, while the Last Will and Testament has no bearing until you die. In your Living Will you can direct what, if any, extraordinary measures you want to prolong your life. Extraordinary measures are defined as medical procedures, services or treatments, that prolong dying, when death is inevitable.

However, a Living Will, by its nature, cannot account for every eventuality and that’s why it’s so important to designate a Healthcare Representative. You choose a primary (and we suggest an alternate) individual who you would trust to make the medical decisions that you would make yourself were you capable. In an emergency, having a representative who understands you and your wishes is primary. In Connecticut, this person is called your “Healthcare Representative or Proxy” and can make the decisions you cannot or which may not be covered in your Living Will.

The point of these legal documents is two-fold: To insure that your wishes as a patient who can no longer voice them are respected and enforced; and to help alleviate some of the stress and anxiety for your family members who may be called upon to make these agonizing decisions. Addressing such end-of-life possibilities early, when you’re still of sound mind and body, and including your family members in the discussion, can help smooth the healthcare road, should unforeseen issues arise.

Financial issues are treated in a separate manner under the law. Thus, if you want to name someone to manage your financial affairs in the event of incapacity, whether temporary or long term, the creation of a Durable Power-of-Attorney is essential. Under the expanded provisions of the new Uniform Power-of-Attorney (which became effective in October 2016) your named Agent will be able to manage your financial affairs, but only as you, yourself would want them to be managed. The concept of staying “in control” is to name someone you trust who will manage your finances as you would until such time as you can resume responsibility or longer. Previously, banks and financial investment houses, etc. were reluctant to allow access to different holdings, fearing litigation. The creation of the New Uniform Powers-of-Attorney have greatly decreased the roadblocks. The difficulty, of course, is that you must be very sure that the individual you name is trustworthy and will, indeed, carry out your wishes. The downside of not facing the possibility that you could in the future lose capacity is the likelihood that the Probate Court would have to appoint someone to manage your affairs. These documents are your “insurance policy.”

Both the Living Will and the Durable Power-of-Attorney under the New Uniform Powers provide for the pre-designation of a Guardian called a “Conservator” in Connecticut. Not infrequently, a hospital or nursing home, having a concern regarding the management of a person’s care, will seek the counsel of the Probate Court in order to mitigate their potential liability. At this time, the pre-designation of Conservator of Person and Estate are included in the new Living Will and Power-of-Attorney forms respectively. Under the new legislation it is now mandatory for a Probate Court to appoint the person who is pre-designated; that again prevents a stranger from managing your affairs, should you have a sudden catastrophic event.

In essence, being in control means foreseeing trouble, planning for the worst and hopefully, as the wiseman said, expecting the best.

Attorney Lyn Elovson is the founder and principal of the Law Offices of Elovson & Tenore in Fairfield, Connecticut (117 Tunxis Hill Road, 203-336-2566, www.connecticutelderlaw.com). The Firm’s practice focuses on Estate Planning and Administration, Wills and Trusts, Probate and Conservatorships, and Elder Law including Asset Protection.

Knitting, Crochet or Needlepoint Anyone?

This is a story of an idea that started small and simply blossomed. Senior Choice at Home member Anke (pronounced Ahn-kah) Dew loves to knit and crochet, and is quite skillful at both, in addition to other types of needlework. Even more impressive is that she loves to give back and teach (Anke is a retired Fairfield University professor). This combination led Anke to volunteering her time to work with a few residents of The Jewish Home to teach them how to knit and crochet. The ongoing impact has been, and continues to be, simply wonderful. More and more residents are working with Anke, leading to an increase in their activity, socialization, confidence and overall life satisfaction. Here is the backstory to Anke's passion for this hobby.

I was five years old when my aunt stayed with us for the summer before shipping out to the Dutch East Indies (Indonesia). (She spent the war years in a concentration camp, before coming back home.) She decided that summer that I should learn how to knit. I hated it, so I stayed away from it for many years. However, I did like to do things with my hands, so eventually I did pick it up again. I attended a girls high school. It started as a finishing school for daughters of the nobility. By the time I went there, it was open to all girls who passed the entrance exam. However, it did keep some of the fancy lessons, including all kinds of needlework, including tatting and netting lace. In the teachers college, all women were required to get a certificate to teach basic needlework to their elementary school students. The first knitting lessons should have been samplers with all the stitches, done with very thin yarn on fine needles. Horror! Instead, I taught little girls the basics by making little skirts and capes for their dolls. Much more fun.

Throughout the years, I knitted off and on something for the family. I also tried other things, like bobbin lace, needlepoint, leatherwork, Macramé and stained glass. I should get back to some of that. But right now, I knit. This phase started after we retired (at 78) and I had to find something to do. I started with something I had done before: an Icelandic cardigan. When I showed the finished cardigan at the yarn shop, where I had bought the yarn,

the owner suggested that it should go to the Big E. She arranged it all, and I won a blue ribbon! My sweater went to the fair, but I have never been there.

More recently, I met Fran Sanchione of the volunteer office at The Jewish Home. Fran mentioned that she was looking for someone to do knitting and crochet with interested residents. You can now find me every Monday knitting and chatting with various lovely women there. So far no men. My 99-year-old friend Ruth made a baby blanket for a new great-grandchild. Her latest project was a cellphone pouch for herself, to put around her neck. She talks often with her children and grandchildren, so she wants to have the phone handy. Others have made lap blankets, scarves and shawls, always-popular knitting projects. It is a pleasure to visit with all of them.



We also started a knitting/crochet group for members of Senior Choice At Home. There are several knitters among the members, and maybe some would like to learn. Or crochet. It is nice to do it together once a week, getting to know each other and learning from other crafters. **We meet each Wednesday morning at 9:30 in the Courtyard Café at The Jewish Home.** It is pretty much empty at that time. We can

do it while sipping some coffee or tea. Men are welcome, of course. After all, knitting seems to have been started by men: Anatolian shepherders in Turkey. Even if you are not a member of Senior Choice at Home, you are more than welcome to attend (please call the Senior Choice at Home office at 203-365-6491 to confirm so Anke can plan for your attendance).

Knitting, crocheting and other types of needlework are good for your health and are calming activities. In addition, you can always take your knitting/crochet with you to fill the time while sitting in the doctor's waiting room and the like. I do.

So, please join me on Wednesday mornings. Hope to see you soon.

Anke Dew



Live Life to it's fullest and have peace of mind at the same time. Is a Reverse Mortgage right for me? **By Evan Lister**

Evan Lister, a Reverse Mortgage Advisor, discusses what a reverse mortgage loan is, and some topics you should consider before getting a reverse mortgage.

You may have heard about a lending option called a reverse mortgage loan for homeowners. If you are not familiar with it, a reverse mortgage is a loan for people at least 62 years old that converts equity into cash.

Home equity is often a forgotten asset in retirement. You work very hard for many years to pay off the mortgage, but for what reason? Home equity is not liquid money able to be used to purchase things during retirement.

The proceeds from a reverse mortgage can be used to pay for many different uses including future healthcare needs, unexpected expenses, grandchildren's college funds, travel, and debt consolidation. As long as all loan terms are met, the loan does not require repayment until the last surviving borrower permanently moves out of the home, or passes away.

Some of the possible benefits of a reverse mortgage loan include:

- No monthly mortgage payments except for taxes, insurance and maintenance.
- You can increase cash flow without changing your Social Security and Medicare Benefits.
- You still have the ability to sell your home at any time, because the deed stays in your name.
- You'll never owe more than the home value with an FHA-insured reverse mortgage.

Maybe you have your house paid off or are close to paying it off. Maybe you are still working at 62 or have enough money in your retirement account. Utilizing a reverse mortgage with the equity that you have worked hard to create may be a great option to increasing cash flow or purchasing a long term care protection plan, such as Senior Choice at Home, in retirement.

As many people say, the only thing certain about the future is that it is uncertain. The peace of mind that comes from knowing money is available no matter what is in your future is hard to place a value on.

The reverse mortgage is a dynamic and customizable product that can be implemented specifically for each client's needs. That is why it is so important to work with a local reverse mortgage advisor to ensure the product is properly explained and utilized.

Evan Lister

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