

SENIOR SOLUTIONS GROUP OF CHICAGOLAND Group Talk Topic

Group Panel Presentation: Case Study

Background

Walter Jones and his wife, Fran, are 79 and 76, respectively. They have three children: Doug, Molly and Sarah, ages 57, 55 and 51, respectively. Doug and Molly live out of state but Sarah and her family live about 45 minutes away from Walter & Fran. Fran has had relatively good health, but fell recently and broke her hip. Fran has always been the one to take care of the household while Walter worked. She is also becoming a bit forgetful, and during her last visit, Sarah noticed that several 'larger than normal' piles of mail and magazines seemed to be accumulating. Walter had heart surgery at age 68 and may need valve repair surgery again in the next 1-2 years. They have lived in their current home for 45 years.

Scenario #1: Walter and Fran are concerned because Fran will not be able to get around as well as before. In addition, Walter is also finding it more difficult to climb the stairs. Their bedroom is on the second floor of their house. However, the Joneses would like to remain in their home for as long as possible.

Scenario #2: Fran's mental and physical health are deteriorating. They realize that it is no longer feasible for them to remain in their home. However, they would like to live somewhere that both of them can remain together and get the appropriate care. They do not want to move in with Sarah and her family. The only place they know of that would be suitable would be a nursing home and they do not want to do that. They are also concerned about how they would pay for this.

Sarah contacts Senior Solutions for help.

Scenario #1:

Charism Elder Living Services comes to the home to do a mental, functional, medical, and safety assessment of the home for evaluation of needs and referrals to resources Comprehensive planning is essential for safe transitions. A family meeting is scheduled to discuss short, intermediate and long term plans and wishes. *Fadler Mobility* arranges to come to the Joneses home to review accessibility into the home, up and down stairs and ease of use of bathrooms. Walter and Sarah attend a program at *Fall Prevention Centers* to learn about and how to deal with fall risks in the home. A recommendation is made to install a temporary ramp over the front door steps, consider a chair lift on the stairs, and install additional grab bars in the bathrooms. Also, Sarah helps to re-arrange furniture and rugs to reduce further potential injury.

Home Helper Home Care identifies how caregivers can come into the home to help with ordinary custodial tasks, like preparing meals or driving Fran and Walter to the doctor's. Walter and Fran also meet with *Active Personal Business Management* and *Stuffbusters* to look through accumulating mail and bills for organization, attention and possibly bill-paying assistance, as well as determining how to reduce the bulging piles from years of accumulation.

Walter and Fran also sit down with *Strategic Financial Group* to review their finances to make sure they can afford these lifestyle changes. Additionally, they meet with *Barclay Dixon & Smith* to review their powers of attorney, wills, and trust to make sure someone they know and trust will be able to help care for them if either of them is unable to.

Should their medical conditions continue to worsen, Sarah, Molly and Doug may contact *Odyssey Hospice* to help make Walter and Fran's days as comfortable as possible in their home.

Scenario #2:

Charism Elder Living Services comes to the home to do a mental, functional, medical, and safety assessment of the home for evaluation of needs and referrals to resources Comprehensive planning is essential for safe transitions. A family meeting is scheduled to discuss short, intermediate and long term plans and wishes. Walter and Fran meet with *Assisted Living Referrals* to identify what they would prefer regarding location, costs and amenities from an assisted living facility, and receive a summary of 'best fit' communities. *Assisted Living Referrals* will then accompany Walter, Fran and their children to visit selected facilities. One of the locations they visit and have a free lunch at is *Saratoga Grove Retirement Community*, a full service, rental only option.

Strategic Financial Group and *Barclay Dixon & Smith* work with Walter and Fran to identify how to pay for potentially increased costs of assisted living, and how to protect assets for their children. Additionally, Walter and Fran meet with *ReMax Properties* to assess the value of their home and how best to realize that value. As they are in the process of selling their home, they meet with *Grand ReDesign & Staging* to make sure their home will present well for the highest price, to work on the transition of existing furniture into their new residence and helping Walter and Fran settle into their new home.

Should they need more assistance than their new assisted living residence may offer on a standard basis, Walter and Fran contact *Home Helpers Home Care* to provide help with activities of daily living and companionship. Again, as health declines, Walter, Fran and their children may prefer to remain in their new community, and bring in the qualified staff of *Odyssey Hospice* to provide comfort and care.

By contacting any **one** of the members of Senior Solutions Group, we will help you coordinate with other members of the group as may be appropriate, as well as consulting together to provide as comprehensive program of assistance as you may require.

Individual Member Talk Topics

Cheryl & Jack Bartz: Active Personal Business Management, Inc., 630.655.1183, FBartz@aol.com

Active is an in-home, tax deductible service keeping people independent by helping them with their personal business, such as paying bills, insurance claims, etc. *Active* is bonded, registered and insured. We have no products to sell, only service. The affordable alternative to senior care management for your Peace of Mind.

“Surviving The White Paper Deluge: Techniques For Organizing Your Paper Work At Home”

This topic shares some suggestions about managing paperwork. Some specific issues covered include examples about paperwork and scams; how long you should keep medical bills; what to do with junk mail, e.g., offering sweepstakes and lottery winnings; what to do with phone calls and mail requesting donations. This is an interactive session and audience questions will be included.

“Money Saving Tips For Seniors”

What are some ways to increase income and reduce expenditures? Examples will be given from what the speakers typically do for seniors in their homes, how they save them money, and some of the paperwork seniors need to have in place as part of emergency planning (before a health or financial crisis occurs). Time is given for attendees to ask questions, for example, how to cut utility bills, ways to save time when paying bills, or how to get peace of mind regarding managing bills (such as Medicare and doctor bills), etc.

“Protecting Yourself From Counterfeit Drugs”

There is a continuing and growing problem of counterfeit drugs in this country; what to do if you have counterfeit or fake drugs; where these drugs come from; steps to take to avoid counterfeit drugs; recommended sources for trusted information about the drugs you are taking; what are some trusted Internet sources for non-counterfeit drugs, etc.

Michael Bearce: Fall Prevention Clinics of America, 630.305.0403, MAB@fallpreventionclinics.com

Fall Prevention Clinics of America is Chicagoland’s premier physician practice specializing in the diagnosis and treatment of dizziness and balance dysfunction in people of all ages.

“Falls In An Older Adult Population: The Silent Killer Among Healthy Seniors”

This presentation discusses how balance works, how it changes as we age, and why Medicare is trying to educate physicians and seniors on falls intervention.

Mardy Chizek: Charism Elder Living Services, 630.515.9223, Charism@charism.net

Charism provides comprehensive eldercare services for medical and daily living issues built on a tradition of trust and safety.

“Help, I’m Drowning In Medicine”

Seniors are the most frequent users of medications. While medications are certainly important, polypharmacy, or taking many medications, causes many complications for seniors. The indications of medications, common side effects and self-advocacy are important concepts for safe medication use.

“I Can’t Remember -- Is It Alzheimer’s Disease?”

Alzheimer’s Disease and other dementing illnesses are frightening diagnosis. Understanding the disease processes, the differences in the multiple diagnosis and available treatments helps alleviate the fears and empowers the family and the person with the disease. Knowledge is a powerful weapon.

“How To Assess Your Home For Falls Safety”

Falls in and out of the home are a major issue for seniors. One of the most frequent settings for falls is the home. The attendee will be able to walk through their home and assess every room and the outdoor surroundings for fall risk hazards and be able to execute a strategy to intervene and modify the risks.

“Falls Risk In The Senior Population”

The audience will understand the prevalence of falls in the senior population. They will further be able to identify the risk factors that lead to falls whether internal or external to themselves. There are many meaningful options and interventions for minimizing falls which are one of the leading causes of death in seniors.

“Advanced Directives For Dummies”

The concept of advanced directives is confusing to both lay and medical people. This program helps the senior and their family understand advance directives and opens the communication channels for frank and open discussion about end of life wishes and desires.

“Palliative And Hospice Care FAQs”

The word palliative care is confusing for consumers. And, hospice is a fear inducing word. Both of the healthcare concepts are embraced in other cultures, but poorly understood in the American culture. Embracing these modalities allows one to live with quality and dignity regardless of the anticipated longevity.

Molly DiBernardo, Teresa Holton, Maureen Fouser: Grand Redesign & Staging, 708.254.8107, MollyDib@sbcglobal.net, TmvHolton@aol.com, JrFouz@aol.com

Whether downsizing your home, staging for a quick sale or recreating rooms as needs and lifestyles change, *Grand Redesign and Staging* is here to help!

“Downsizing”

How to plan for a move from the present home to a smaller residence. Helpful design and decorating tips for creating a cozy new home, using existing pieces in the new space.

“Redesign”

Explaining ways to recreate space to accommodate changing needs for seniors.

“Home staging”

Suggestions for preparing a home for a quick sale in this competitive market. Presentation of professional staging techniques used to showcase a home.

“Move-in”

Helpful hints for a stress free way to prepare for and implement the move in to a new residence.

Elise Dixon: Barclay Dixon & Smith, P.C., 312.553.0336, EDixon@barclaydixon.com

BDS areas of practice: Corporate/Non-Profit, Decedent's Estates, Elder Law, Employment, Estate Planning, Family Law, Guardianship (Minor & Adult), Litigation, Real Estate, Social Security Disability, Veterans Disability Benefits.

“Putting Your House in Order”

This topic discusses the importance of planning for you and your family for when life happens.

Mike Doepke: Home Helpers HomeCare, 630.323.7231, HomeHelpers1@comcast.net

Home Helpers offers personalized non-medical senior care services. We help older adults remain active and independent in the comfort of their own home for longer than otherwise possible.

“The Secrets of Home Care Success”

A presentation on the many home care options available, including how to pay for it and how to avoid the pitfalls of hiring a caregiver.

“Safety at Home for People with Alzheimer’s”

How to insure that you are providing a safe environment for a loved one with Alzheimer’s. Includes tips on adapting to changes in behavior.

“The Veteran’s Improved Pension Aid & Attendance Benefit”

This underused benefit can help to pay for private duty home care for a veteran and/or their surviving spouse.

“Elder Abuse: Raising Awareness One Community At A Time”

What are the signs of elder abuse and what should you do if you suspect someone is being abused?

“Forgetting But Never Forgotten: Understanding Alzheimer’s Disease”

What is Alzheimer’s disease, the risk factors and treatment options? Includes caregiving tips for those caring for a loved one with Alzheimer’s.

Andrea Donovan: Andrea Donovan Senior Living Advisors, 708.442.7174, Andrea_Donovansla@yahoo.com

Andrea Donovan is a senior housing consultant who assists seniors and their families with finding alternative living options according to their needs and budget.

“Senior Living Myths Unmasked -- Separating Fact From Fiction”

Addresses what can be a daunting task: finding the right senior living option for a loved one. Senior housing consultant, Andrea Donovan, has evaluated over 300 senior communities in the Chicago metropolitan area. She will prepare the audience members for what they may encounter during their search.

“Senior Living Trends/Safe Senior Exercise”

This presentation combines facts and fun. Andrea Donovan, a senior housing consultant, brings seniors up to date on the latest senior living options. She also teaches dance as a hobby and presents safe exercises for seniors that can be done at home. A tap dancing demonstration is included in the presentation.

Ron Fadler: Fadler Mobility, LLC, 630.212.6572, RJFadler@sbcglobal.net

Fadler Mobility, LLC is a full service access and mobility company providing solutions for the adaptation of your vehicles to transport your scooters and wheelchairs, and providing stair lifts, wheelchair lifts and residential elevators for your home or business. We install and service most makes and models. We also provide consultation regarding the safety of your home or business, making recommendations to improve accessibility and code compliance.

“Assessing The Home For Elder Safety”

This topic will discuss how to examine entryways, stairs inside and out, bathrooms, bedrooms, and the general walkways within the home for tripping hazards, and opportunities to improve the general safety of the home for our loved ones.

“How Can I Stay In My Home If I Can't Get Upstairs To My Bedroom?”

This topic centers around an assessment of the home for opportunities to improve the accessibility of the home to accommodate a stair-challenged person.

Doug Hanscom, Broker: Re/Max Properties, 708.497.6322, DHanscom@remax.net

Doug Hanscom, at *Re/Max Properties*, (SRES) Seniors Real Estate Specialist and Broker, provides over 25 years of full-time real estate services. Specializing in accurate property evaluation, knowledge of market trends, counseling on maximizing curb-appeal and interior improvements. Facilitates and compassionately advises homeowners, and their families, in making wise real estate decisions and transitioning into their next move.

“Turn ‘This Old House’ Into ‘This Sold House”

Explore the 10 most helpful steps to successfully selling your home in today’s market.

“‘Proactive Counselor’ Or ‘Secret Agent’”

Know the qualifications and performance of your Realtor.

Susan R. Kuczera, CPA, CFP®, ChFC: Strategic Financial Group, LLC, 630.455.4700, Ext 303, SrKuczera@sfgweb.com

Comprehensive financial and investment planning with a focus on helping seniors and their families navigate through changing lifestyle and income demands.

“The New Financial Rules”

Health care, taxes, cost of living... What else can you worry about in 2011? Why worry? Let's talk answers. This seminar will guide you through the confusion and answers. Find out what you need to know: What new tax laws mean for Illinois retirees. Mistakes to avoid in 2011. Why now is an especially good time to look into your senior living options. How to extend your financial security by taking advantage of the new tax laws within the next 24 months. Too little information is as unhelpful as being overloaded. Ms. Kuczera steers you toward insight and understanding – and a more secure financial future.

Kathy Rutkowski: Standard Bank & Trust Company, 708.638.5727, Kathy.Rutkowski@standardbanks.com

As more and more seniors are struggling to make ends meet, many are turning to reverse mortgages as a viable solution. Since these products are widely misunderstood, Kathy Rutkowski, Reverse Mortgage Consultant at *Standard Bank and Trust*, makes it her business to educate seniors and their families about this important financial tool.

“Facts And Myths Of The Reverse Mortgage Program ... Is It Right For Me Or A Loved One?”

Reverse mortgages are becoming a popular alternative for senior homeowners seeking ways to improve their financial situation. Unfortunately, most seniors are uninformed about this popular financial tool and are not sure where to turn. This talk helps senior homeowners and their families understand the program and answer questions such as: How much money can I get? Who gets my house when I pass away? Can I sell the property? Who holds the title to the property? I have poor credit, do I still qualify?

Patty Wolf: StuffBusters Home Organizing, 708.828.6652, Patty@stuffbusters.com

At *StuffBusters*, we know what your home means to you. We're dedicated to helping you organize for comfort, convenience and function throughout your home. We simplify and organize everything, so you have less stress and more time for the important things in your life.

“Who's In Charge Here? You ... Or Your Stuff?”

Is it all too much? If you're feeling overwhelmed and don't know where to begin, ask StuffBusters! This interactive presentation will energize you to tackle disorganization and take charge of your stuff.

“Starting A New Chapter In Your Life? Downsizing—Made Easy!”

So many details, endless decisions, so much to do. If you're feeling challenged and overwhelmed by preparations for a move, ask StuffBusters! This interactive presentation will help you simplify and organize before you downsize, and after.

Meagan Workman: Odyssey Hospice, 708.409.3040, MWorkman@odsyhealth.com

Whether you're someone that is caring for an ailing friend or family member, looking for hospice information for yourself, or if you're a Healthcare Professional, we are committed to helping you find the answers you need.

"Hospice: Why Leave It To Luck?" ... What Everyone Should Know Before Choosing Hospice For Themselves Or A Loved One

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