

St. Michael the Archangel Catholic Church Senior Social “Live Well at Home Panel” Feb 2nd 2017

Panelists:

- **Home Care (Personal and Companion Care) Aware Senior Care.** Gina and Tim Murray (info@awareseniorcare.com)
www.awareseniorcare.com (Office) 919-436-1871.
- **Amy Winery Osborn Family Law and Estate Planning** Amy W. Osborne JD, CPA. Law Offices of Amy Osborne
<http://www.amywosbornejd.com> (Office) 919-913-5328
- **Mr. Handyman of Western Wake County** Bruce H. Foster (Office) (919) 424-3780 bruce.foster@mrhandyman.com
- **Your Next Move** Julie Kopetsky www.yournextmovenc.com
(Office) 919-601-8203
- **Oasis Senior Advisors** Gerry Rife Senior Living Advisor & Certified Senior Advisor (Office) 919.896.1978 grife@youroasisadvisor.com
www.oasissenioradvisors.com
- **Cary Senior Center** Jody Jameson Operations and Program Supervisor Seniors (Office) (919) 469-4081
jody.jameson@townofcary.org
- **Fonke Chiropractic and Decompression Center** Benjamin D. Fonke, D.C. (Office) 919 234-1809 www.fonkechiropractic.com

Home Care (In-home personal and companion care)

Aware Senior Care www.awareseniorcare.com

Q. There are many home care agencies what makes you different?

A.

- **Personal Experience.** *Tim and Gina, the owners, have been through what you're likely going through right now – researching and finding the best options for an aging loved one and we have been caregivers to our own parents.*
- **Medical references.** *We are one of the few Home Care agencies that I've seen who have active MD references that will both refer and be a reference for the care that Gina Murray has provided for the elderly, chronically ill and disabled. Gina is a registered nurse and a graduate of the Villanova University School of Nursing. Gina has spent more than 30 years in the field of gerontology. She spent over 15 years at one of the top skilled nursing facilities in our region, serving as a supervisor, Nurse Manager, and Assistant Director of Nursing. She also worked for Hospice of Wake County and was instrumental in the opening and management of the first inpatient hospice facility in our area (now Transitions LifeCare).*
- **Family References.** *We have families who will talk to prospective families about our services and our wonderful caregivers. See www.awareseniorcare.com/testimonials*
- **Highly trained staff.** *During initial hiring all caregivers go through our one-day caregiver orientation training. At least quarterly we do in-service training and we will be offering advance training on care for people with chronic illnesses. Training is a key part of who we are.*
- **Extensive caregiver screening.** *We background check all of our caregivers using state of the art background web-based software from Talentwise.com. Through TalentWise, we automatically check US wide criminal database, sex offender and DMV. We drug screen and TB test all of our candidates and we do a thorough review of the NC Registry for CNAs. All caregivers are personally interviewed and screened. If hired, all caregivers go through one-day orientation and we schedule at least quarterly in-service training. All training is done by our RN staff.*

Q. Can your caregivers provide transportation?

A. *Yes. Caregivers drive to doctors' appointments, senior centers, etc. If driving your vehicle, there is no extra charge. A standard per-mileage rate applies if using the caregiver's vehicle.*

Q. What areas do you serve?

A. *Cary, Raleigh and parts of Apex in Wake County, North Carolina.*

Q. Will my Long Term Care Insurance cover your services?

In most cases, Long Term Care Insurance does reimburse for services. We are happy to help determine eligibility requirements for your insurance company. For former US service personnel, the Veterans Administration offers the "Aid & Attendance" pension homecare benefit.

Amy Winery Osborn Family Law and Estate Planning Amy W. Osborne
JD, CPA. Law Offices of Amy Osborne <http://www.amyosbornejd.com>
(Office) 919-913-5328

Amy W. Osborne – Attorney & CPA. I am a numbers nerd and enjoy helping Individuals & Small Businesses. My practice includes: Wills, Trusts, Business Law, Estate & Trust Administration, Elder Law, Collaborative Family practice and Mediation. STM Parishioner & Mom to 2 boys, the eldest is currently a great Gibbons kid!

Q1. If we already need care, what are some options for paying for care?

A1: Private pay, Long Term Care Insurance, Financial Products with Long Term Care Riders, Reverse Mortgages, Veterans Benefits, and Life Insurance Settlement. We also provide assistance with some governmental benefits.

Q2. I'm a veteran or surviving spouse of a veteran, and I heard that I can get help from the VA to help pay for in-home care. Is that true?

A2: VA Aid & Attendance is a non-service connected disability benefit for wartime veterans or their

surviving spouse. Covered wars: WWII, Korea, Vietnam, & Gulf War. The veteran must have 90+ days of active duty, 1 day during approved war dates (which may be a greater period of time than you expect). There are income/asset rules to qualify for VA Aid and Attendance. Maximum benefits have recently increased for VA A&A. Annual amounts are available now, but the monthly have not been released by the VA yet. We expect them to be: Married Veteran \$2127/month, Single Veteran \$1794/month, Surviving Spouse of Veteran \$1153/month.

Q3. What is Life Insurance Settlement, and how can it be used to pay for in-home care?

A3: Life Insurance Settlement is the conversion of an existing life insurance policy into cash which can be used for care. The policies can be converted instead of “let go” when it is no longer viable for the family to pay premiums – this is often true even if premiums have not been paid in a few months, and the policy has “lapsed!” Limitations apply, such as number of month’s lapsed, minimum face value on a term policy, diagnosis/life expectancy. Call us for assistance with your questions.

Q4: What is long-term care insurance and how does it pay for in-home care?

A4: There are several options available. Amy is not licensed to sell insurance, but works with your financial advisor to assist you in selecting coverage. If you don't have a financial advisor to

assist, we can help you find one! Coverage will depend on the applicant's age, health, and finances. Traditional long-term care insurance (LTCI) usually involves some health screening. You pay premiums each year. An example of a traditional LTCI policy might be that it will cover \$175/day for up to 3 years, or a total of \$191,625. Usual trigger for receiving LTC coverage is that you need assistance with 2 or more Activities of Daily Living (ADLs). For traditional LTCI, the earlier the better. Usually 50s or 60s, but there are other options available such as a life insurance policy with an LTC rider.

Q5: My loved one is homebound or in a facility, and it is difficult to get him/her out to come into your office. How can we get your help?

A5: We offer traditional estate planning services in our office, but are also able to work with you or your loved one at home, a public place, in a facility or by combination of phone, in person and videoconferencing anywhere in the State of North Carolina.

Q6: I'm single and have no family. Can you help me?

A6: Yes, we can work with you to assist you in identifying the people or organizations you can trust to handle your affairs.

Q7: I am not a U.S. Citizen. Can you help me?

A7: Yes, we work with international clients from a variety of countries. We need to know the country you are coming from, assets in each country, your status (green card, etc.), and many other pieces of information in order to know how we can assist you.

Mr. Handyman of Western Wake County

Owners: Bruce & Robin Foster

Website: <https://www.mrhandyman.com/western-wake-county>

E-mail: bruce.foster@mrhandyman.com

Office: (919)424-3780

Q: What is Mr. Handyman?

A: Mr. Handyman is a professional handyman service specializing in residential repair, maintenance and small remodeling projects. We serve western Wake County from Brier Creek to Holly Springs including Morrisville, Cary and Apex, as well as Durham and Chapel Hill.

Q: What makes Mr. Handyman different from other providers of handyman services?

A: The technicians who work in your home are employees of Mr. Handyman – not subcontractors. They have many years of experience across a broad range of skills. We run complete background checks before hiring them; they wear Mr. Handyman uniforms and drive clearly labeled Mr. Handyman vans. As a company, we are fully insured and bonded, which is something you should demand of anyone you hire. In addition, we offer a one-year warranty on our work. We strive to make your experience with Mr. Handyman simple and stress-free.

Q: What services does Mr. Handyman provide?

A: Think of the “to-do” list you have at home. We take care of the items on that list like carpentry, drywall, light electrical and plumbing, etc. Do your smoke detectors need changing? When was the last time you cleaned your dryer vent? Need a ceiling fan, light fixture or faucets changed out? Do you have some wood rot around some windows and doors? How about the caulk in your bathrooms and kitchen – is it deteriorating? Do you need grab bars installed in your bathroom or other areas of your home?

Q: What is “Aging in Place” and how can Mr. Handyman help?

A: Aging in Place is a term used by the construction industry and in particular the National Association of Home Builders. The goal of many seniors is to remain in their homes as long as possible. The concept of Aging in Place encompasses adapting your home to changing needs as you get older. These changes can range from things as simple as installing grab bars, changing out door handles from knobs for levers, to installing ramps, widening doorways or remodeling bathrooms and kitchens to accommodate folks requiring wheelchair assistance. As a Certified Aging in Place Specialist, I can assist with evaluating and implementing needed modifications.

Q: How much does it cost to hire Mr. Handyman?

A: The cost depends upon the scope of work we are performing at your home. For customers 65 or older we do have special rates and offers, particularly on very short duration jobs. On larger jobs we can schedule a site visit and develop a detailed estimate, as well as provide ballpark estimates over the phone for smaller jobs.

Trivia Question

Q: According to the Town of Cary Fire Department, how often should you replace your smoke detector batteries and the smoke detectors themselves?

A: The Fire Department recommends that smoke detector batteries be replaced every 6 months. A great way to remember this is to replace them in the spring and fall when the time changes. As for the smoke detectors, the recommendation is to replace the units every 10 years at a minimum. In recent years, smoke detectors have expiration dates printed or stamped on them.

Julie Kopetsky Your Next Move www.yournextmovenc.com (Office)
919-601-8203

1. What makes Your Next Move different than using my friend who is a Realtor?

A. We have teams of Realtors who are aggressive listing agents in all markets of The Triangle. We monitor our Realtors on a monthly basis to determine their productivity in selling homes efficiently at the best price. What makes us different? We have two Realtors come to your home to compete for your listing. They provide you with a Comparable Market Analysis on your home and this offers you a clear understanding of the value of your home. You make your selection of the best Realtor for you. We then work with the selected Realtor to schedule all vendors required to get your home ready to sell. We also check in with you throughout the process to ensure your satisfaction with the process. If you want to sell your home "as is" we can assist you with that too.

2. What should we do to our home prior to listing it for sale?

A. Curb appeal very important, de-cluttering, neutralizing paint color and carpet.

3. How do we get multiple offers?

A. Pricing the home based on comps in your neighborhood. Work with a Realtor to generate as much interest as possible.

4. How is the current real estate market?

A. Very good, a sellers' market in most areas. 51% of re-sale listings sold within 30 days, 10% sold over final list price. The average overall sales price increased 9% on re-sales compared to 2/15. Six months is a balanced market and in Wake County we are at a 3 month supply but this is based on price range. There is not enough supply of homes under \$600,000 in most areas.

5. What is the difference between a buyer's agent and a seller's agent?

A. There are many great Realtors in our market but a large percentage are expert buyer agents. Identifying and securing an expert listing agent is a little more challenging. These are some good questions to ask a listing agent:

1. How many homes did you sell last year?

2. How many homes have you sold in my area?

3. What are the average days on market of the homes you have sold?
4. What is your percentage of list price to sales price?
5. What is your marketing plan for my home?

Free Community Placement/Referral Service for Seniors and Their Families Oasis Senior Advisors Gerry Rife, President/Owner Phone: 919-896-1978 grife@youroasissenioradvisor.com

<http://wakecounty.oasissenioradvisors.com>

Q: Who should be concerned with understanding their options outside of living in their existing home?

A: As we age knowing your options is wise for everyone. I typically tell anyone 55 or older to understand their options. Whether it be Independent Living, Assisted Living including Memory Care or a Continuing Care Retirement Community.

Q: What is the monthly cost to living in a senior community?

A: It varies based on the type of community, style of apartment and level of assistance needed. Cost at an Independent Living community will be the least, an Assisted Living community will be higher from a cost standpoint and a Secure Memory Community will be most expensive.

Independent living will typically start around \$2000/month for a studio apartment, Assisted Living will start around \$4000/month for a companion room. Memory Care will start around \$5000 per month for a companion room. There will always be some lower cost options.

Q: What is the number one thing that would cause someone to consider move from their home?

A: There is an ongoing concern for personal safety. Three other things which should also be monitored proper nutrition, hydration and socialization.

Q: When is the best time to make a transition from your home?

A: When you are at your best physically, mentally and socially. You want to avoid transitioning during a crisis if possible.

Q: What is the most important thing to consider when selecting a community?

A: The number one reason anyone considers moving is they need assistance/additional care. With that said the quality of care being provided is paramount. Also, the family and senior need to be able to visualize being a part of the community and considering it home?

Cary Senior Center Jody Jameson Operations and Program Supervisor
Seniors (Office) (919) 469-4081 jody.jameson@townofcary.org

Do you have a membership? No! We are open to the public and ANYONE from ANYWHERE can join in the programs and events offered through the TOC CSC!

How do I get to the CSC? For Cary residents, you can register (for free!) at the CSC for GoCary! A door to door service for persons with disabilities of any age and/or older adults! These trips do have fees however they are excellent low cost alternatives to going to doctor appointments, grocery shopping or visiting friends!

Do you serve a daily meal? No, but we can get you hooked up with the Meals on Wheels program for home delivery or the daily lunch site in Morrisville!

Fonke Chiropractic and Decompression Center Benjamin D. Fonke, D.C.
(Office) 919 234-1809 www.fonkechiropractic.com

Q: What makes you different from other chiropractors?

- a. I am a second generation chiropractor, with 8 family members across North Carolina who are chiropractors. I've been around chiropractic my entire life. I have chosen to specialize in a low force technique that gets good results with seniors and the common conditions they present to my office with. Conditions like spinal stenosis, arthritis, degenerative disc disease, pinched nerves, sciatica, and degenerative scoliosis. Cox Technique is very gentle and does not involve popping the spine. It is decompressive and stretching technique, and I am one of only 2 chiropractors in the entire triangle certified in its use.

Q: What are some exercises and/or activities I can do on my own to help keep me independent?

- b. Staying mobile and active are crucial for both physical and mental wellness. We hear phrases like "If you don't use it, you lose it." There is a lot of truth to that statement. It is so important to stay active, even if it is just walking 15 minutes a day, it's better than nothing. Walking, stretching, yoga, water aerobics, stationary bike, elliptical, etc. All a good places to start. There is a growing body of research stating that movement also plays a key role in cognitive function. It is simple, staying active slows down cognitive decline, and sedentary lifestyle speeds up mental decline. This is a big reason that chiropractic can help seniors. With our adjustments, we are helping encourage healthy motion in our joints, and a decrease in pain. A major reason for inactivity is physical discomfort. Chiropractic can help manage that.

Q: If you don't have back pain, how can chiropractic help?

- c. Chiropractic is great for improving joint motion, and overall mobility. Both of which are crucial for physical and cognitive health. Physical and cognitive health is vital to staying independent and being able to live the life you want in your own home.

Q: What are some things to avoid if I want to stay mobile and upright?

- d. Immobility is the key thing to avoid.
- e. Being overweight.
- f. Poor eating, smoking, heavy drinking, etc.
- g. Stay active in the community, keep busy, have things to do outside the house. Meet with friends, church, social gatherings, bridge parties, etc. Get out of the house, and interact with people. Do things that bring you joy and happiness. Hang around other people that get you excited and push you to be healthier. Most people who are suffering, tend to hang around other people who are suffering. And it can become a vicious cycle.

Q: Are there things I can eat or supplements I can take to help keep me going?

- h. Add more anti-inflammatory foods and supplements into your diet. A study out of Harvard University states that chronic inflammation is linked to cancer, heart disease, diabetes, arthritis, depression, and Alzheimer's.
 - i. Anti-inflammatory foods- Tomatoes, fruits, nuts, healthy oils (olive, coconut, and grapeseed), leafy greens, and wild caught fatty fish (Salmon and mackerel are good examples).
 - ii. Inflammatory foods- Fried foods, sodas, refined carbs, processed meats, margarine, and lard.
 - iii. Anti-inflammatory supplements- Curcumin, Fish Oil, and ginger.