

LOUDOUN SENIOR INTEREST NETWORK (LSIN)

www.loudounseniors.org

MEETING MINUTES

April 6th, 2011

1. Meeting opened by **Ray Mauk, RE/MAX Select**, LSIN Chair.
703-771-2345 x 345, Ray@RayMauk.net **Mary Jane Barney Butler, L.S.I.N. Co-Chair.**
Area Agency on Aging, 703-771-5600, MaryJane.BarneyButler@loudoun.gov
2. **Member Introductions.** Member roster is being passed around, please update.
Sign up for **Spotlight 2011.**
3. **Minutes of meeting** held on March 2nd, approved.
4. **Treasurer's Report, Travis Kelley.** Current balance is \$17,515. PayPal is receiving payments for booth space and there are some checks still to be deposited.
5. **LSIN web site.** www.loudounseniors.org To update your information please contact **Joyce Cimbalista**, jcimbalista@hotmail.com. Events Page for LSIN members, fill out your event information and it will be posted on the site. Check the events page for senior events.
6. **Senior Expo 2011 update: Susan Balinger**, Spring Arbor, 703-777-9300,
lbnktg@hhhunt.com Registration for booth space is now closed. Senior Expo information on the web site www.loudounseniors.org. Sponsorship opportunities available at the Expo, giveaways, bags for seniors, 6 spots available. Bags will be stuffed with one giveaway and one collateral piece per vendor. Contact the committee for sponsorship information.
Volunteers are needed on the day of the Expo. Please be at the church at 1:00pm for set up.
7. **LSIN Spotlight: Nathan Myers, Edward Jones Investments**, 703-771-2079,
nathan.myers@edwardjones.com with Bruce from Genworth, The Power of Choice in LT Care Insurance. When you retired in the 1960s you did not have the life expectancy of retirees today. Current retirees will live into their 90s and want to know will their money last and will they be able to cover medical expenses. It is important to have an effective plan in place for the "what if scenarios" and a plan to cover extended health events and the impact this will have on family members.
Two out of three 65 year olds today will have some sort of future event that will impact their finances. They will most likely live long enough to lose their independence physically or cognitively. Most will want to stay at home rather than living in an AL or NH. Family may or may not step in to help. Government programs may or may not be able to help and you may not qualify for programs or the care you need is not covered. The VA is overwhelmed with applications for benefits and you need to have a physical need and pass the means test to qualify. Who bears the brunt? Mostly women 45-65 yrs. are the caregivers, the sandwich generation. Families no longer live close together and long distance care giving becomes another issue.
Home Care is on average \$16.00 per hour; AL is \$140 to \$200 per day and the NH average is \$224 per day, \$82k per year. Seniors do not have enough income to cover care needs as they age and this can bankrupt seniors leaving the family to cope.
Some seniors think they can save for the unexpected rainy day by putting aside lets say \$2,000 per year. With 5% interest over 20 years they will have approximately \$70K. If they were to invest the same \$2,000 in LT Care insurance with 5% compound inflation after 20 years they would have approximately \$606K, over 8 times as much available for care.

By talking with Nathan or Bruce you will know a) what your financial goals are b) be able to create a plan as a family to suit all parties c) know about asset allocation d) know where retirement savings will go and e) will have a plan for the expected and unexpected expenses. There has been turbulence in the financial companies recently. Genworth is a very stable first tier company with a core mass of premiums from with over one million policy holders. For more information visit www.genworth.com

8. Announcements:

Sandra Fields, Great Falls Assisted living, 703-421-0690, The Human Side of Dementia: Maintaining Dignity, Making the Transition and Your Questions on **Saturday, April 30th from 10 to 11:30 PM**. Dr. Steve Simmons from DocTalkers will address issues around dementia and the continuum of care for caregivers and those with dementia as they navigate the disease and its challenges. He addresses such issues as medication, treatment, types of care and end of life. He is a leading dementia physician in the area and a speaker for the Alzheimer's Association, NCA. RSVP by April 28th at sfields@greatfallsassistedliving.com or 703.421.0690

Jacque Krolick, Adult Day Center – Carver Center, 571-258-3402, jacquepenquin@hotmail.com New Alzheimer's Support Group. The 3rd Tuesday of the month at Adult Day Center at Carver, 200 Willie Palmer Way, Purcellville. Time is 12:30PM-1:30PM. You are welcome to bring a bag lunch. Meetings formerly held on Wednesday have been changed to Tuesday.

Joan Thomas, Birmingham Green, 703-257-0935, jthomas@birminghamgreen.org
Birmingham Green:
District Home Assisted Living has 2 private openings and they also offer short-term Respite. The rate starts at \$1,830.00 per month, or daily \$61-67.00.

Marlene Zaborsky, Guide to Retirement Living, 703-992-1102, marlene@proaging.com
The Guide to Retirement Living SourceBook. Check out jobs available, post a job opening or sign up to receive the proaging weekly newsletters on www.proaging.com

The next ProAging event will be ProAging @ The Fairfax - The Village Concept in the DC Area, on Friday May 13th, noon -2:00pm, The Fairfax, 9140 Belvoir Woods Pkwy, Fort Belvoir, VA 22060. Contact marlene@proaging.com or call 703 992-1102 for more information.

Cheri Reid, Evercare Hospice & Palliative Care, 703-434-9033, cheri_reid@uhc.com Last chance to advertise in the Resource Directory; 3 spots left for advertising in the Senior Expo 2011 Resource Directory. This Resource will be distributed at the Expo and throughout Loudoun County for the rest of the year.

Don Culkin, Burnett & Williams, 703-777-1650, dculkin@burnettwilliams.com and **Betsy Sue Scott, Law Office of Betsy Sue Scott**, 703-871-5070, info@bsscottlaw.com April 9th, The Senior Symposium. Presented by the Loudoun Chapter of the Virginia Women Attorney's Association (VWAA) Time: 9am to noon. Place: Leesburg Baptist Church, Leesburg. For more information Don Culkin or Betsy Sue Scott, Esq.

Becky Schaffer, Schaffer Construction, 703-443-1861, info@shafferconstruction.com

Schaffer Construction is now a Veteran's Administration accepted contractor. SAVE THE DATE, June 25th 6 – 11:00pm the first major fundraiser for the NVFPC will be at the Hyatt at Fair Lakes!

Plenty of food, fun and an opportunity to support this great cause. Plenty of door prizes AND a silent auction. More to follow. SAVE the DATE!

Contact Rachelle Conde at 540-905-5554 for more information.

Melissa Wertz, Capital Caring, 703-217-5009, mwertz@capitalcaring.org Capital Hospice has a new name starting April 6th **Capital Caring**. They are removing the barriers of the Hospice name. This natural evolution is a smooth transition; families and patients will continue to get the same top services they expect with no cost changes or coverage.

Nathan Myers, Edward Jones, 703-771-2079, nathan.myers@edwardjones.com .

Edward Jones, Financial services. The Historic Leesburg Alliance, around 30 businesses have monthly meetings on the 3rd Thursday of each month, 11:30 – 1:15 at Tusksies downstairs in the wine cellars.

Cliff Glier, Touching Hearts at Home, 703-880-2547, cliff@touchinghearts.com

Calling all volunteers for the Senior Expo 2011. Volunteers are needed to help set up the Expo at the Community Church, Ashburn. Please volunteer.

Leah Daily - Heartland Hospice - 703-910-1075 - ldaily@hcr-manorcare.com

Alzheimer's and Memory Care, April 13th at the Manassas Health and Rehab. Contact Leah for more details.

Mary Ellen Knecht, RN, The Medical Team, 703-390-2300, meknecht@medteam.com

Mary Ellen is presenting a seminar on Balance Issues at Sommerset Retirement Community is Sterling TODAY, April 6th.

Nancy Niswander, Alzheimer's Association, 703-766-9028,

nancy.niswander@alz.org The Alzheimer's Association of the National Capital Area is kicking off a new program, "The Women's Initiative". The program to spread awareness, provide resources to those living with Alzheimer's disease and provide help, guidance and resources to caregivers.

The Initiative will hold a luncheon to honor incredible women from around the National Capital Area spotlighting their dedication to philanthropy, volunteerism and advocacy and awareness. The event will be held May 3rd at the Grand Hyatt in Washington DC from 11:30 to 2:00. Tickets are: \$125 general admission and \$2500 Patron Sponsor (includes table of 10). The honorees this year include:

Advocacy and Awareness: J C Hayward Philanthropy: Carol Wilner

Volunteerism: Ginger Pomata, Meryl Comber, Barbara Stevenson, Lolo Sarnoff Erica Hilary, RBC Wealth Management and Sister Kathy Weber.

Details regarding luncheon Retail Sponsorships and Patron Sponsor packets are available. <http://www.alz.org/nca/>

Avon Walk for Breast Cancer, In It To End It.

Washington, DC, April 30th to May 1st.

Register for the walk 1-888-540-WALK or www.avonwalk.org

Jack Frear, Rust Library – Outreach, 703-771-5621, jack.frear@loudoun.gov.

Books-By-Mail is available to anyone who can't get to a library. All they need to do is have a doctor, nurse or health care professional fill out a short document confirming their disability and send it to us. I have the document on file and can email, fax or mail it.

Books-By-Mail is **free** as it's a Federal program. Items are mailed in a green bag to the person's address; they read or watch the item and return it in the same bag by reversing the address label. Very simple. Anyone interested in knowing more or wish to refer a client can contact Outreach Services at 703-771-5621.

Pat Williams, GraceFul Care Inc. 703-904-3994, pat@gracefulcare.com.

The Senior Prom, sponsored by the Herndon Rotary Club, will take place on Sunday, May 22, from 2:00-4:00 pm at St. Josephs Event Hall in Herndon. It's free for seniors ages 50 or better. Prom attire or Sunday best. We will have live music by the Loudoun Jazz Ensemble, food, dancing, photos, and superlatives! Call GraceFul Care to make your reservation at 703-904-3994, pat@gracefulcare.com.

Pat Williams, M.A.T, Certified Senior Advisor, Founder
GraceFul Care, Inc. 703-904-3994.

Pamela Hook, Ministering Angels, 540-535-1144, ministeringangels@hotmail.com

Loving Care within the client's home. Ministering Angels LLC meets the ever increasing demand for quality care with RN, LPN and CNAs. www.ministeringangelsLLC.com

Mary Jane Barney Butler, L.S.I.N. Co-Chair. Area Agency on Aging,

703-771-5600, MaryJane.BarneyButler@loudoun.gov

Register for free events by calling Loudoun County AAA at 703-777-0257, email aaa@loudoun.gov or register on line www.loudoun.gov/aaa Awareness groups, Hazards as we Age. Driving and Dementia, April 19th 6:30 – 8:30 at the cascades senior center, 703-430-2397. Choosing a Home Health Agency, Thursday, April 28th at Leesburg Adult Day Center, 703-771-5334.

The LSIN meetings will be held on the first Wednesday of the month at 9:00am.

The Rust Library, 380 Old Waterford Road, N.W., Leesburg, VA 20176, 703-777-0323.

Maureen Clarke, LSIN Secretary, Morningside House of Leesburg.

703-777-2777, mclarke@morningsidehouse.com; www.morningsidehouse.com