

SCSCC Meeting April 21, 2022

The meeting started at 11:45 AM. The minutes from the March meeting were approved as well as the treasurer's report. The names in bold were those who have paid their dues. The names not in bold were those who had not paid their dues.

Chris asked everyone to look at the Treasurer's list to see if anyone listed that is not in bold might be interested in rejoining. He also asked for members to look at the Constant Contact list as well.

He announced that Linda Kunicki will be the speaker in May on Celebrating our Seniors on Zoom. In June the people from Segin will be speaking on Zoom. There will be no meeting in July and August. Hopefully in September we will meet live at The Altenheim in Oak Park. Maureen has already contacted them.

Our guests this month were Becky Keporos from First Choice Solutions and Gina Lallo of Wisdom Eldercare; a private duty agency.

Nancy Roach Wilder, a financial planner, spoke on Taking Care of Loved Ones as They Age. She explained Chartered Special Needs are liaisons to legal and government businesses to help seniors and their families.

She went on to mention caregivers spend 20 per cent of their income on out-of-pocket costs related to caregiving. The issues are reduced energy and production, sleep difficulties, and lack of concentration. Common challenges for caregivers involve geography, legal, financial, medical, housing and moral support.

Caregiving from a distance involves organizing important documents, utilizing safety monitoring tech and apps, maintaining social connections and seeking help from knowledgeable professionals.

Financial considerations involve types of retirement income, pension savings, the need to apply SSI benefits, accesses important financing info in case of emergency and where are these important documents stored.

Legal considerations are wills, trusts, healthcare power of attorney, power of attorney, living will, beneficiary reviews and corporate trustees.

70 percent of people turning 65 can expect to use long term care during their lives. Age, gender, disability, health status and living arrangements impacts this. Medicare, Medigap and Medicaid are all elements of additional compensation when applicable.

Find comfort and security for your twilight years by personal choice, signs of change, assessing senior living needs and financial options.

Housing Options to consider are staying at home or downsizing, moving in with relatives or friends, senior living retirement communities, home health care services, adult day care services, assisted living/residential care and nursing homes.

Barriers to planning are denial, too many options, costs, physical and emotional drain and misconceptions about who is responsible to pay for a service.

She mentioned developing a caregiving plan for your family today by speaking with loved ones about future wishes, prepare a personal data record, assess their needs and know where the important paperwork is located.

Resources are AARP, Eldercare locators, Meals on Wheels, Medicare, National Assoc. of Caregivers.com, Social Security and support groups. Houses of Worship (synagogues, churches and mosques) were added by members in the Q and A later.

After the presentation and the Q and A the members introduced themselves.

Esther Grachan announced Medicare 101 Class next Tuesday in her office. The Oak Park Women in Business is having a luncheon and a donation of supplies to pantries in the near future.

The meeting ended at 12:53 PM.