



Chai Line

The Newsletter for Chai Care — a concierge professional care management program for individuals ages 65+
A program of the Jewish Community Foundation of Broward County

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Proudly sponsored by



ALTERNATIVE
HOME HEALTH CARE



Jewish Federation*
OF BROWARD COUNTY

CALENDAR OF EVENTS

**FEB
8**

THURSDAY

**Community
Campaign
Celebration**

6:00 p.m.
Signature Grand, Davie

**MAR
2**

FRIDAY

API Lunch & Learn

12:00 p.m.
Greenspoon Marder,
Ft. Lauderdale

**MAR
8**

THURSDAY

**Eastside
Community Unity**

6:30 p.m.
East Ft. Lauderdale

**MAR
17**

SATURDAY

Latin Division
Ritmo con Kugel
Featuring Nestor Torres
9:00 p.m.
David Posnack JCC, Davie

**MAR
20**

TUESDAY

**Women's
Philanthropy
Speaker Series**
11:30 a.m.

**MAR 30
THROUGH
APR 7**

Passover



Dates and times subject to change.
For more information
visit www.jewishbroward.org
or call 954-252-6900

NEW SERVICE!



**OFFICE
HOURS**
with Amy

Your safe place to ask the important and sensitive questions

If you are looking for a safe place to talk about sensitive issues related to health, aging, or caregiving, Chai Care will provide:

- Emotional support
- Informational & referral
- Supportive counseling
- Assistance with problem solving

Amy Bloom, our Director of Chai Care, is a licensed clinical social worker, certified life care planner and certified advanced social work case manager. Amy will be available for one-hour counseling sessions on the **third Thursday** of each month between the hours of 9:00 a.m.-5:00 p.m. at the Federation office in Davie.



Appointment times are limited. No drop-ins, please.
To schedule a session, call Amy Bloom at 954-252-6920.



Financial Planning for Your Aging Parents' Needs

By Philip Herzberg, CFP®, CTFA, AEP®
Client Advisor of The Lubitz Financial Group

As a current member of the evolving "Sandwich" Generation spanning in age from the mid-20s to the early-70s, you may feel the ever-challenging financial squeeze of simultaneously caring for you and your spouse, your aging parents, and your dependent children. And, not uncommonly, these

events occur at the same time.

Caring for aging parents is a loving and admirable choice, but it also creates a unique set of financial needs. Should you, as the caregiver, predecease your parents, how would that level of care be continued?

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Program of the
Jewish Community Foundation
of Broward County



JEWISH COMMUNITY FOUNDATION
JEWISH FEDERATION OF BROWARD COUNTY

Financial Planning for Your Aging Parents' Needs

Continued from cover.

You can take your elderly parents into your own home to provide care. Alternatively, you may find suitable residential care options for your aging parents.

Many times tackling this challenging situation may mean taking on a more hands-on approach to managing your parents' financial affairs. Facing the unprecedented task of planning and balancing your own financial needs with the diverse considerations of your family, you can certainly initiate an actionable strategy to help your loved ones with their estate and financial planning.

Basic Planning Steps

Whether a planning problem is simple or complicated, the same following basic steps apply:

1. Define the goal (or goals). What is it you are trying to accomplish? As early as possible, you should identify your senior parents' core values and proactively integrate them into your family's financial objectives. You may have to prioritize amongst competing goals.
2. What resources are available? This could be time, money, and the personal efforts of you and other family members. Are governmental resources, such as Medicare and Medicaid, available? How about resources in the South Florida area? Look into Chai Care, a program of the Jewish Community Foundation of Broward County, if you need a safe place to discuss sensitive issues relevant to your loved ones' health, aging, or caregiving.
3. Develop a plan. List the steps needed to achieve each goal, and then carry them out. As your parent ages, health problems can become overwhelming to the point where your senior parents are no longer to live a full and independent life due to physical restrictions or mental impairment. Planning ahead facilitates this transfer of temporary or permanent responsibility from a parent to an adult child. Deciding when to intervene, what needs to be done, and who will be responsible are pivotal issues.

Assess Long-Term Care Strategies

With the chances that your parents will live longer, you also need to look at the possibility that they may need long-term care, which often begins with home care and transitions to a nursing home. If your parents have a long-term care insurance policy, be sure to find out the policy's terms, such as when the policy pay benefits and how much in benefits are provided.

You should also take time now to look at supportive housing arrangements, such as an assisted living facility or continuing care retirement community, for your parents in the event you are not able to take care of your parents by themselves.

Evaluate the cost affordability and overall feasibility of a life care facility, as fees vary considerably by location and community size. Understand that as your parents age, they may experience a reduction in their capacities and require additional services over time that were not needed when they entered the community.



Be mindful that most medical insurance, including Medicare, does not provide any reimbursement for assisted living. This care may be incorporated into many long-term care insurance policies, which may cover costs associated with room and board and other assisted living needs.

Consider engaging a professional Geriatric Care Manager (GCM) for your aging parent in planning for the necessary kind and quality of elder care.

Rose's Corner



By Rose Boyarsky

Start your day in a positive way

*Do not let the extra wrinkle and another pain
Discourage you, what you like to do today.
Oh, what a beautiful morning.
It's time to get up and start running.
Soon you get a hearty good morning
So it makes pleasant the running.
Your mind relaxes, things are
So much easier, what to do today?
But first start with a healthy breakfast,
As there is so much to choose,
But think what is best for you.
Then you discover you have an
Appointment to see the doctor today.
"Oy vay" which doctor? I forgot.
So, maybe I'll see him some other day,
I have so much rather to do today.
Besides, what can he do to ease my pains?
Another "tap, kvetch" or another pill?
So let me rather enjoy today.
Remember, a good deed each day,
Keeps the doctor away.
No, do not put off what you
Can do today for tomorrow.*