



## Ease the Stress of Life-Changing Events

Bob Fain is on a mission. He has helped clients with their financial planning for forty years. But recently, he has become passionate about spreading the word regarding the importance of long-term care insurance.

"I've lived it," he said. "I've seen the upheaval and financial strains it causes when you don't have it, and the peace of mind that comes when you do." In 1964, Bob's mother had a stroke and lived with the debilitating aftereffects for thirteen years. She required physical and occupational therapy, a personal attendant, and special equipment. The expenses came straight out of Bob's father's pocket. Because the home where the Fains had lived for twenty years was not handicapped-accessible, they moved to an apartment with elevators and completely renovated it to enable Bob's mother to be as independent as possible. So long before long-term care insurance became fashionable, Bob bought the best policy on the market – one that would cover the kind of expenses his parents had to pay for, and one that would never run out should he or his wife Toby become ill.

### Plan for the Unexpected

When Bob bought the policy, little did he know how soon he would need it. At age 54, Toby was diag-

nosed with a rare disease, OPCA, where according to Bob, "the brain slowly deteriorates."

People may feel that buying long-term care insurance in their fifties is unnecessary, since it could be years or decades before coverage is needed. Most people would think Toby's case was an exception. Surprisingly, 11% of nursing home residents are under 60 years old. One can never predict when a debilitating disease or accident will strike.

Like his father before him, Bob had to sell his Hazard Avenue house in Providence and move to an apartment because the house was not suitable for Toby's wheelchair. For over four years, Bob and Toby lived with her disease, while long-term care insurance paid for special equipment, therapy, home health care, and eventually nursing home care. Toby's last two years were spent at the Elmhurst Nursing Home, with \$177 a day paid for by his long-term care insurer. In total, his insurer paid \$160,712 in benefits for home-based and nursing home care.

"Long-term care isn't just about having money to cover expenses that could have wiped us out. It is about peace of mind," Bob reflected. "Illness is incredibly draining. Long-term care insurance takes away the money worries and lets you and your family focus on your loved one. It takes pressure off the kids and allows you to remain independent of the support of others." In the early years

of Toby's disease, the Fains were able to travel. They had a good life because their funds were not being exhausted by medical bills.

### PEACE OF MIND FOR THE ENTIRE FAMILY



### Medicare Coverage Very Limited

Bob stresses that you can't count on Medicare to pay the bills. At best, Medicare covers the first 20 days of *skilled* nursing home care after a minimum of three nights in the hospital. For the next 80 days, Medicare pays \$109 per day for *skilled* nursing home charges and the rest must be paid by the family. That's it. One hundred days. End of benefits. The family has to start paying the full cost of nursing home or home health care, spending down assets that have

LONG-TERM CARE  
continued on page 2

## INSIDE

News Briefs  
page 2

Friends Campaign Finds New Friends  
page 2

Message From the President  
page 3

Former Donors to Jewish Home to be  
Recognized  
page 3

Seniors Have a Big Stake in 2004  
Elections  
page 4

Life Celebrated at Tamarisk  
in Many Ways  
page 4

## NEWS BRIEFS

### Feeding the Homeless

The Comprehensive Adult Day Center has adopted the new homeless shelter in East Providence as a community service project. Three times each week CADC participants bake muffins that are delivered to the shelter.

### Art Show at Providence City Hall

On May 18, Providence's Mayor David Cicilline welcomed CADC participants, families and guests to the Comprehensive Adult Day Center Art Exhibition and Sale at Providence City Hall. The month-long exhibit that began May 3 heightened awareness of the CADC services to the frail elderly and showcased talents brought out through CADC's art therapy program.

### JERI Outreach

Susan Adler, Director of the JERI Outreach Program, recently served on a Religious Diversity Panel at the Activities Directors Association Conference held in Warwick on April 23.

JERI Outreach staff and volunteers currently visit 177 nursing home residents and provide outreach programs to 250 Jewish residents in assisted living residences.

### Wellness Lectures at Tamarisk

Tamarisk is sponsoring a public lecture series on topics of interest to seniors and their families. On April 28, Dr. Lynn McNicoll, named one of Rhode Island's "Top Docs," spoke on Exercise, Pain Management and Optimizing Senior Health." On May 24, Dr. Howard Nachamie, a Fellow in Geriatric Medicine at Brown University, spoke on "Getting the Most Out of Your Doctor's Appointment."

### Upcoming lectures:

**June:** To be determined

**July 12:** Dr. Alan Brenner on Diagnosis & Treatment of Rheumatoid Arthritis."

All lectures are held at 6:30 pm at the Phyllis Siperstein Tamarisk Assisted Living Residence, 3 Shalom Drive, Warwick.

### InfoQuest Magnets Available

InfoQuest refrigerator magnets were given to the seniors at the Warwick Mall Senior Expo on April 28 to serve as a constant reminder of the JSA's free service to the public. Magnets are available while they last at the JSA office. Last year InfoQuest fielded 663 calls for help and information on senior issues.

# Friends Campaign Finds New Friends

As annual appeals go, the "experts" say don't expect much in your first year, and in particular, anticipate a low rate of return from people who aren't associated in some way with your organization. So the biggest surprise for the JSA is that over 60% of the donations received thus far to its first Friends Campaign have come from people with no known connection to the agency. "We have worked very hard in the past year to make the community aware of our many services for seniors," said Susette

Rabinowitz, Executive Director. "I believe our message hit home: 'We can't stop the process of growing old, but together we can make sure our elders are cared for and connected to their heritage for life.'"

Money raised through the Friends Campaign will go directly to support the JSA's programs and services. Tax-deductible contributions may be sent to the Jewish Seniors Agency Friends Campaign, 229 Waterman Street, Providence, RI 02906.

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### LONG-TERM CARE *continued from page 1*

taken a lifetime to acquire. And an important point to remember: Medicare does not cover *any* custodial care in a nursing home.

Long-term care policies, on the other hand, will pay for home care, assisted living, dementia care, adult day care, nursing home care, and the cost of adapting the home and buying equipment for special needs. Policy owners select the dollar amount of daily coverage and the number of years of coverage they want. In Fain's case, he was grateful that he had selected coverage for an unlimited number of years. Had he purchased only a few years coverage, benefits would have been exhausted by the time Toby went to a nursing home.

### Who Needs Coverage?

Some financial planners and other advisors think only the "middle class" need long-term care insurance. Consider the case of the couple living comfortably on \$75,000 a year. If they are suddenly faced with annual long-term care bills of \$65,000, the well spouse would have just \$10,000 left to live on for the year!

However, long-term care insurance makes sense for people with plenty of money as well. With long-term care insurance, "well off" individuals probably would not have to sell their assets – stocks, real estate, a business, jewelry, artwork, etc. Money saved for grandchildren's educations or to leave to one's heirs doesn't have to be

disturbed or depleted. "Plus, it's very tough to make good business and financial decisions when your mind is elsewhere," said Bob.

Fain points out that couples in second marriages with pre-nuptial agreements are shocked to find that they can't protect their individual assets if one spouse becomes ill. According to law, assets merge. "The idea that the person needing long-term care can deplete his or her assets and go on Medicaid without touching the spouse's funds is absolutely wrong," cautioned Bob.

Fain urges everyone to buy long-term care insurance in their early fifties when premiums are much lower. In addition, buying when you are healthy eliminates the risk of not qualifying later on because of a health condition. "Find a qualified professional who can walk you through all the policy options," recommends Bob. "Select a policy that will do what you want it to do. Don't base your decision on the cost of the policy alone." And most important, Bob says, "Don't back-burner it. When the barn is smoking, it is too late!"

"Toby and I had a great life until the day she died because our long-term care insurance took money issues off the table. Go buy yourself some peace of mind," said Fain.

# A Year of Achievement and Planning

MESSAGE FROM PATRICIA COHEN  
JSA President

As I sit down to review the accomplishments of JSA during this past



year, I am struck by the variety of areas that have been addressed by our capable Board since the 2003 annual meeting.

I would like to highlight some of our efforts:

- In September 2003, **Tamarisk** opened its doors to the first residents of our beautiful kosher assisted living facility. The accolades continue to come and we are pleased that our residents are so comfortable and happy in their new home. If you haven't stopped by, please do so.
- **The Supporting Foundation**, established to provide subsidies for residents of Tamarisk who require financial assistance, is in the final

stages of development, and we anticipate the ability to respond to requests shortly. This foundation will be funded by the endowment of the "To Life" campaign, which is underway and has passed its halfway mark in raising \$4 million.

- Representatives of Jewish Family Services and the JSA have been meeting during the past six months to develop a **collaborative working relationship** between the two agencies. This successful project sets a standard for community cooperation and team planning.
- **Our new Strategic Plan** is nearly complete and will serve as the road map for JSA during the coming years. We are grateful to Joan Kwiatkowski of CareLink for her skillful facilitation of this undertaking.
- **Our programs** continue to be the pride of JSA. Each one has met challenges and addressed the needs of the community. My thanks for the hard work of the directors of each program who make JERI,

Shalom, Tamarisk, Infoquest and Comprehensive Adult Day Care so successful.

- **My thanks to Susette Rabinowitz**, Executive Director, and her fine staff for implementing the policies of the Board and creating the wonderful programs of JSA. Their dedication to the agency is manifest in a myriad of activities, and we are grateful for their participation in community, involvement in legislation for the benefit of seniors and their consistent support and willingness to grow.

Last, but certainly not least, I would like to thank my fellow officers who have been available and supportive throughout the past year. We have met often to discuss issues and I am continually appreciative of their insights and recommendations. I look forward to the coming year and feel assured that the fine work of the Executive Committee and Board of Directors will continue to make JSA a valuable contributor to our Jewish community.

## Former Donors to Jewish Home to be Recognized

Last winter, Ethan Adler, a staff member with the JSA's JERI Outreach Program, took on an arduous task: He pored through thousands of old records trying to identify people who had given \$1,000 or more to the former Jewish Home for the Aged.

Names were sometimes incomplete or addresses were missing. After several months, a first-draft list of over 700 people was published in the Jewish Voice & Herald with an appeal to the public to let the JSA know who was missing or where there were errors.

People responded, the list has been corrected and soon the names will be added to the "To Life" donor recognition wall at the Phyllis Siperstein Tamarisk Assisted Living Residence.

"These donors to the former Jewish Home are the JSA's link to its past and the foundation of an exciting future," said JSA president Patricia Cohen. All past donors will be invited to a June 24 reception and first-viewing of the hundreds of names that are being added to the To Life donor recognition wall at Tamarisk. The program will include a nostalgic retrospective featuring photographs and memories from the early days of the Jewish Home to the present.



The To Life Donor Recognition Wall.

# Seniors Have a Big Stake in 2004 Elections

MESSAGE FROM SUSETTE RABINOWITZ  
JSA Executive Director

It is only May and we have been inundated with political rhetoric for months. How can we decipher all that we hear and read through newspapers, television ads, and the endless stream of talk shows?



It is so important for us as voters to be knowledgeable on the issues, to be able to read between the lines, and to ask the right questions of the candidates.

Let us concentrate for a few moments on the next presidential election:

The next president will determine the direction of **United States foreign policy** for decades to come. It is crucial that you listen carefully to

what candidates are saying about issues such as nuclear weapons, civil liberties and human rights, and our country's role in the world. Are they being consistent? Do their answers make sense? Are you comfortable with what they are saying?

More than ever before, the people elected to national and state offices will have extraordinary power to influence the direction of issues that affect seniors:

**Healthcare Insurance** – there are more than 41 million people in the United States without health care insurance. Millions of other seniors with Medicare still struggle to afford health services and medications. Listen carefully to the candidates to determine what measures they support to achieve access to affordable health care for everyone.

**Social Security** – The experts all agree that there must be changes in the Social Security program to keep it solvent for future generations. The

changes could affect you in the immediate years to come. Listen carefully to each candidate's proposal and consider how it will affect you or younger people in your family.

I find it extremely difficult to discern what the candidates are really saying and what they really stand for. During the Democratic and Republican conventions, try to get by all the rhetoric and listen to each party's platform. Ask yourself, is this good for me? Is it good for our country?

I also suggest that you read the AARP newsletter so you can understand what they are supporting and their explanation of the issues. The next few months will be critical for our decision making. Listen carefully, and be your own judge as to what the candidates are saying. Then, when you walk into the voting booth on November 2, you will vote with the confidence that you are making the right decision.

## Life Celebrated at Tamarisk in Many Ways

The Phyllis Siperstein Tamarisk Assisted Living Residence is living up to its promise of being a place "Where Life is Celebrated." Since its opening in September 2003, hundreds of people from throughout the state have been welcomed to Tamarisk for special events, meetings and celebrations. Among the groups using Tamarisk's Community Room have been the Hadassah Book Club, Warwick Social Seniors and CareLink. Every day, residents are treated to a variety of social, cultural and recreational activities to stimulate body and mind. Special interest activities include a Garden Club, Bridge Club, Book Club, fitness classes and drawing and painting classes.



## Generations



Is a publication of  
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