

A G I N G W I T H W I S D O M

A W W

Providing Valuable Information and Resources to
Chester County Seniors and Their Families

Aging With Wisdom is a group of caring professionals dedicated to increasing the quality of life of seniors by providing them and their adult children with information, resources and ideas they can use to assist in remaining as independent and comfortable as possible throughout their retirement years.



SENIOR RESOURCE GUIDE

How To Take Control

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A G I N G W I T H W I S D O M

In a continuing effort to provide valuable information and resources to Chester County seniors and their families, we have created the Seniors Resource Guide, "How to Take Control". Our premise is that knowledge is power and this is information everyone should know and understand.

1. **About Us:**

Aging With Wisdom is a group of caring professionals dedicated to increasing the quality of life of seniors by providing them and their adult children with information, resources and ideas they can use to assist them in remaining as independent and comfortable as possible throughout their retirement years. Our goal is to provide valuable information and resources to Chester County Seniors and their families.

See full membership information on the back of this document.

2. **Helpful Terms:**

Blog: is short for Web Log. A BLOG is a list of journal entries posted on a website. It serves to both inform and to "agitate" readers and is a great means of extracting gems of wisdom from others.

CPAP: Continuous Positive Airway Pressure; a ventilation device that blows a gentle stream of air into the nose during sleep to keep the airway open.

Curb Appeal: people's perception of what your home looks like from the exterior as they pass by.

De-Cluttering: is the process of reducing the amount of stuff and personal belongings resulting in a more manageable household.

Direct Deposit: is when your payments are automatically deposited to your checking or savings account. There are many benefits, including:

- There are no checks to be lost or stolen.
- Payments reach your account the day the check is issued -- even if you are out of town, sick or unable to get to your financial institution.
- Many banks offer free or lower-cost checking for customers with direct deposit because it saves them the cost of processing paper checks.
- Direct deposit can help you avoid bouncing checks because the deposit is direct and on time.
- It can save you trips to the bank and help you avoid long lines at the bank or ATMs.
- The federal government and many employers will deposit your check a day early if the regular payday falls on a holiday.

Downsizing: commonly referred to as the act of preparing your current residence to either buy something smaller and more manageable with less maintenance required or move into a retirement community.

Elder Law: is a broad term that refers to an area of legal practice that focuses on those issues that affect older adults. Issues typically covered under the umbrella of Elder Law include areas such as estate planning; guardianships, protection against elder abuse, Medicaid planning, nursing home and in home care agreements, advance medical care directives (i.e. "Living Wills"), real estate and mortgage assistance, and providing advice, counseling and advocacy for the rights of older adults.

It is important to select an attorney who is experienced in Elder Law. An excellent resource to locate an experienced Elder Law attorney in your area is the National Academy of Elder Law Attorneys ("NAELA") on line at www.naela.org.



Estate Planning: making financial and legal arrangements for one or more persons to provide for retirement and for passing assets to their heirs.

Geriatric Care Manager: a professional health and human services specialist who is a guide, advocate, and resource for families caring for older relatives.

Hypoxemia: is deficient oxygenation of the blood. It is defined as an abnormally low amount of oxygen in the blood, the major consequence of respiratory failure, when the lungs no longer are able to perform their chief function of gas exchange.

Hospital Discharge Planning: a service provided by the hospital staff to assist patients in arranging the care needed following a hospital stay.

In-Home Care: In-home care encompasses a wide range of services that allow seniors and disabled adults to remain independent in their home. Services can range from simple companionship and meal preparation to helping them get bathed, groomed or use the bathroom. Service can range from a couple hours a day to around-the-clock care.

In-Home Concierge Service: is someone a home owner hires on a weekly, monthly or annual basis to deal with all of your home emergencies, perform regular preventative maintenance and provide you with home related repair and upkeep services-all of which help you live in your home longer, save you time and money and generally make your life stress free.

Long term Care Insurance: a type of health insurance that provides for skilled, intermediate, and custodial care in a private home, adult daycare setting, assisted-living facility, or nursing home to help individuals who are unable to perform certain activities of daily living.

Music Therapy: is the clinical and evidence-based use of music interventions to accomplish individualized goals within a therapeutic relationship by a credentialed professional. Music therapy interventions can promote wellness, manage stress, alleviate pain, enhance memory, improve communication, and provide unique opportunities for interaction. Research supports the effectiveness of interventions in many areas such as, increasing motivation to engage in treatment, providing emotional support for clients and their families, and creating an outlet for expression of feelings.

Non-Medical Assistance Agencies: make it possible for a client to remain in their home versus assisted living facilities or nursing homes.

On-line Bill Paying: is the service that provides you with account access 24 hours, 7 days a week, giving you the ability to perform a multitude of transactions or just to view your account balances and history. You also have immediate access to check images of your paid checks and access your various deposit and loan accounts. With Account Access, you can view your current deposit and loan balances with Real Time Balances, view several months of transaction history for each account and transfer funds between your accounts. Also, set balance reminders and view/print paid check images. Pay your bills, view history, pay merchants and receive E-bills online, plus have instant access to your statements from anywhere.

On Line Bill Pay can help you manage your bills without having to worry about paper bills and checks. This is a service that sends money out of your bank account to whoever you wish. In some cases these online bill pay services will actually print a check and mail it to

the recipient. If the company you want to send payments to is setup within the bank's system, the bank will simply transfer the money electronically when you use online bill pay.

Respite Care: any sort of help or support that enables a person to take a break from the responsibilities of caring for somebody else.

Reverse Mortgage: allows you, the Senior Homeowner, to borrow against the equity established in your home. Instead of making monthly payments, you can choose to RECEIVE monthly payments, a lump sum, line of credit, or any combination. The funds can be used for any purpose. To be eligible, you must be 62 years or older and own your home free and clear – or have an existing mortgage balance that can be paid off by the reverse mortgage. There is no income, employment or credit qualifying restriction. You RETAIN title to the property and continue to own your home. No repayment is required as long as you continue to live in the home as a principal residence, keep taxes and insurance current, and maintain the property.

You can also buy a home with the Reverse Mortgage. Eligible customers are allowed to combine reverse mortgage proceeds with proceeds from the sale of their current home (or other assets) and use that money to buy a new home. The reverse mortgage is placed on the new home; so there are no monthly mortgage payments on the new home.

Rightsizing: is to reduce to an optimal size, simplify your surroundings while keeping what matters most to you.

Senior Day Care: is a social community for your senior loved one to enjoy their day while receiving the care and support they need in a safe, vibrant and socially engaging environment.

Social Networking: Social Networking allows users to be part of a virtual community. Information exchange, pictures, videos, user profiles, common interests and upcoming events are shared.

Trust: something (as property) held by one party (the trustee) for the benefit of another (the beneficiary).

3. **Documents Every Senior Should Have:**

- a. **Will:** A will is a document that directs the disposition of your property after your death. A will identifies the individual(s) you select to administer your estate (i.e. your Executor and/or Trustee), and may include provisions designed to minimize inheritance and estate taxes. A will may also contain guardianship and trust provisions for minor children or individuals with special needs.
- b. **Durable Power of Attorney:** A durable power of attorney is a legal document giving your designated agent authority to act on your behalf and take all actions that you would otherwise take. A durable power of attorney remains valid and permits your agent to continue to act on your behalf in the event of your incapacity. The power that is granted to your agent by a Power of Attorney ends upon your death. You should select your agent (the person to whom you grant this authority) carefully. Your agent should be a person whom you trust to act in your best interests.
- c. **Health Care Power of Attorney:** A legal document giving the person(s) that you designate as your health care agent authority to act on your behalf in matters relating to your medical care.
- d. **Advance Health Care Directive:** This document, commonly known and referred to as a "Living Will," sets forth your desires and provides instruction to medical providers regarding medical treatment and procedures in the event you are in a state of permanent unconsciousness or are in an end of life condition.
- e. **Estate Plan:** A well crafted estate plan will insure that the people and institutions that you desire will inherit your property and may also minimize inheritance and estate taxes owed at your death. An estate plan typically includes a Last Will and Testament ("Will"), Durable Power of Attorney, Health Care Power of Attorney and Advance Health Care Directive ("Living Will"). A trust may also be advisable, depending on your particular needs and intentions.

This section is authored by Nancy Pine
of Pine & Pine Law Offices, AWW member.

4. **How to find help when you don't know where to turn:**

A. De-clutter and Downsize:

De-cluttering is a "never-ending" process. When you find yourself stuffing things on to shelves, in closets, in the basement and attic, it's a clear sign you may be accumulating too much stuff! For some people getting started with the de-cluttering and downsizing process is the toughest part of all.

First, take a look at your entire home, be honest with yourself and then make a priority list. Ask yourself, "Where do I begin?"

1. Which room or rooms do you most need to de-clutter?
2. Are you keeping or storing items for grown children who now have their own homes?
3. Do you still have old collections of things you're no longer interested in collecting?
4. What are your goals and objectives relative to de-cluttering?
5. How much time do you have to dedicate to the process?
6. Are there physical or cognitive issues that would prohibit you from doing the work yourself?

If you're planning to move and can't possibly list your home for sale before de-cluttering and downsizing then you may need to ask for assistance from someone who can help strategize and do the work for you. You can spend a lot of time spinning your wheels hoping family will come to your aid, so don't wait until you're backed in to the corner!

Be proactive – take charge and be willing to make some tough decisions. Be honest with yourself – don't keep "things" just for the sake of "having" more stuff. Eventually "too much is simply too much!"

Once you've succeeded in de-cluttering your home, make it a point not to repeat bad habits. Put things back where you found them, and be sure you don't purchase more than you need.

This section is authored by Sheree Richnow
of Richnow LifeStyle Transitions, AWW member.

B. Stay at Home:

You may not need any assistive devices right now, but it's nice to know what's available if you or a loved one ever does. The following products are designed to help people stay safe and independent in their home.

1. Canes, Walkers, Rollators - these devices are designed to help provide stability while ambulating.
2. Grab Bars - can be hung in the bathroom near the toilet or in the shower to give added stability and balance.
3. Elevated Toilet Seats (with or without arms) - make it easier to get on and off of the toilet.
4. Bath/Tub Seats (with or without a back) - make it easier and safer to bathe and get in and out of the tub/shower.
5. Reach Assist Kits (sold as a kit or individually) - designed to aid in dressing and/or reaching. Kit typically includes a grabber, long handled sponge and shoe horn, a sock-aid, elastic shoe laces, and a dressing stick.
6. 3-In-One Commode - can be used three ways: as a bed side commode, as a bath seat, and as a frame over the toilet.
7. Misc. - Door Knob Grippers, Padded Silverware, Jar Grippers, Bed Alarms.

This is just a sampling of the products available today. Please call your medical equipment provider for more information.

This section is authored by Felicia Benson
of Medical Home Care, AWW member.

C. Remain at Home-Maintenance Free:

Be proactive when it comes to the maintenance of your home. Take preventative measures to ensure that potential problems are identified and repaired before they become a problem and expense.

The following are some tips that can help you maintain your home properly while saving you money down the road:

- Check your washing machine hose regularly; they can leak or burst and cause water damage.
- Check and change interior and exterior light bulbs as necessary; poorly lit areas contribute to tripping.
- Clean and check all gutters monthly to make sure they are flowing away from your house; this will reduce the chance of your basement flooding.
- Change heating and air-conditioning filters as needed; a dirty filter makes your system work harder and is less efficient, which costs you more money in the long run.
- Vacuum behind fridge; cleaning the coils helps the refrigerator to run more efficiently therefore, extending the life of the unit.
- Clean and lubricate rollers, tracks and hinges on garage doors. This keeps your garage door from breaking down early from exposure to the elements.

These are just few simple tips to help with the maintenance of your home while saving you money.

This section is authored by Bobby Mahabir
of Total Home Convenience, AWW member.

D. Choose a Realtor:

Picking the right Realtor for you and your downsizing needs will be very important to your selling success.

1. Interview 2-3 Realtors that have at least 10 years experience each.
2. Each Realtor should hold an SRES designation- Seniors Real Estate Specialist. Any additional designation will be a bonus, and show how much education they have.
3. They will provide you with a marketing plan on "how" to get your home sold. Don't look for open houses and newspaper ads to be done. This has been deemed no longer effective as it had been in years past.
4. They are going to be your trusted advisor; it doesn't hurt to ask them to provide references.
5. Agents should show up on time, respond to your needs & questions in a timely fashion, and listen to you and understand your priorities.

Ultimately, it should be easy & comfortable to speak to your Realtor. Go with your gut intuition about how you feel when you are communicating with that person.

This section is authored by Jennifer Hohenberger
of Coldwell Banker Preferred, AWW member.

E. Connect to All Available Community Resources:

Seniors and family decision makers are often unaware of the vast community resources available to them for use and valuable direction. Some sites identify reliable resources for family decision makers and independent seniors to contact. Each County in PA has an Office of Aging Services that can serve as a resource to them. Two such available sources are:

COSA (County Office of Services for the Aging) Delaware County
Chester County Department of Aging Services – Chester County

Professional Geriatric Care Managers are available to assess elderly needs and provide direction and solutions to your areas of concern. *They have extensive knowledge about the options, costs, quality and availability of resources in their community, and how to access them. They also know what funding resources may be available and can assist you with accessing those resources.*

There are also publications, i.e. Senior Resource Guide and Sourcebook, which comprehensively identify area service providers, State and Local Organizations, Senior Living Communities, Medical and Non-Medical Home Care and much more. However, such guides can lead to too many choices and create more confusion rather than a 'Simplicity of Choice'. These publications are usually quarterly or semi-annual, and are found at most Net-Care and other networking and Senior Expos.

This section is authored by John Hist of Select Senior Service Providers and Mary Sheldon of Better Solutions for Seniors, AWW members.

F. Navigate the Complex Health Care Maze:

Everyone today is challenged in trying to understand the health care maze and how to access it to the fullest when needed. It is increasingly complex and ever changing. It is difficult to know what is available, how to get quality care, where to turn, who to ask, what to ask, and how to pay for it. You can identify the needs and advocate for yourself and your loved ones. If you need guidance, you can hire a Care Manager. They have the experience and persistence to navigate the system. They help you to know your rights, help you to understand the options, and they assist you in getting the quality care your loved ones deserve, as well as finding solutions to the myriad of issues you may be forced to deal with as you care for a loved one.

This section is authored by Mary Sheldon
of Better Solutions for Seniors, AWW Member.

G. Know if You Have the Proper Insurance:

Insurance can be an overwhelming topic at any age. There are so many varied choices, plans, companies and costs to consider, that you can feel very confused during and after the decision making process. Things to focus on are: What type of coverage do you need? Is this a good company? Are the premiums affordable?

Talking to your local senior center is great place to start! Most often counselors will be connected to programs such as Apprise or others groups through the Department of the Aging and be able to guide you to a variety of programs or a reputable brokerage agency. A brokerage will have a host of companies' plans, prices and ratings available for you and be able to guide you in the right direction. A good agency will also be able to maintain and follow up with your policy annually to make sure your coverage is kept current with your needs.

This section is authored by Daniel and Antoinette Young
of Young Insurance Services, Inc., AWW members.

H. Organize Your Documents and Paperwork:

Gaining control of all of life's essential documents and keeping them in order can be a daunting task. It is important to create one centralized safe location for these documents to be kept. Ideally a fire safe box should be purchased or important documents should be kept in a bank safety deposit box. We all have a system for how our records are kept, the key is having them centralized, current and easy to identify. A trusted confidant should be identified who will know the exact location should an emergent situation arise that you might not be able to direct.

Organize your documents into these categories:

- Family Records
- Health Records
- Health Insurance
- Life Insurance
- Medical Claims
- Financial Institutions
- Assets
- Liabilities & Debts
- Utilities & Recurring Bills
- Tax Records
- Instructions

The goal is to de-clutter, organize, streamline, simplify and manage, it makes things easier so you can use your time to live and enjoy life. Without proper organization, you run the risk of unclaimed property, unnecessary grief and frustration, as well as a loved one's wishes left unfulfilled.

Please keep in mind that nursing homes may request up to 5 years of personal records. These will include transfer or sales of assets, homes, vehicles, registrations and titles.

Never discard personal records in the trash or recycling bins. Shred all documents reflecting your personal information and that of your loved ones.

This section is authored by Darcey Doyle
of Legacy Protector, LLC., AWW Member.

I. Get Medical Equipment:

If you need to obtain medical equipment or oxygen, it's most likely because your doctor or rehab professional has advised you to do so. Sometimes the equipment will be ordered for you, for example, if you are in a hospital, nursing home, or rehab. However, if you are ordering it on your own, here are some helpful hints: Find out if your insurance policy has a provision for medical equipment - your insurance agency or medical equipment company can verify your benefits. Most policies have some sort of coverage; however, there may be a deductible and/or co-insurance. If you have Medicare, certain things are never covered, such as grab bars or bath benches. These items are "private pay," because they are deemed "not medically necessary." Items covered by insurance require a prescription, which the prescribing physician must provide. Medicare has strict guidelines for covering equipment, and requires a prescription, diagnosis code, and often times additional documentation of medical necessity. If a medical equipment company is referred to you, check to see if they are in-network with your insurance company. Otherwise, you may be responsible for out-of-network fees or even 100% of the cost of your equipment. Many medical equipment providers have retail stores you can visit, and most offer free delivery.

This section is authored by Felicia Benson
of Medical Home Care, AWW member.

J. Check Your Credit:

Identity theft is a serious, time consuming and expensive crime that can be prevented. Annually you should obtain a copy of your credit report. The law requires that major nationwide consumer reporting agencies supply you with a free copy of your report upon request.

They can be reached at:

Equifax: 1-800-525-6285
Experian: 1-888-EXPERIAN (397-3742)
TransUnion: 1-800-680-7289
Or visit: www.AnnualCreditReport.com
Or call 1-877-322-8228

Upon receipt, you should review the contents and verify that all listed financial obligations are reflected correctly and immediately contact the credit reporting agencies should any inaccuracies appear. Retain the most recent credit report for your reference. Shred prior years' copies-do not discard in the regular trash.

This section is authored by Darcey Doyle
of Legacy Protector, LLC, AWW Member.

K. Create a Financial Plan:

- Step 1 - Divide your financial life into six categories: assets, liabilities, property and casualty risk (house, car, personal injury and so on), personal risk (life, health, disability and so on), education (for children, if applicable) and retirement.
- Step 2 - Put a dollar figure to each category.
- Step 3 - Add up all assets and all liabilities.
- Step 4 - Subtract liabilities from assets to calculate your net worth.
- Step 5 - Evaluate your lifestyle if the net worth is negative, and investigate ways to pay off debt.
- Step 6 - Develop ways to build on your existing budget. If your net worth is positive, your priority will be to evaluate your lifestyle, transfer insurable risk to insurance companies, and invest more to create more wealth.

This section is authored by Kenneth Schreffler
of LPL Financial Services, AWW Member.

L. Understand Hospice:

The philosophy of hospice is to help people with terminal illnesses have the best quality of life they can have without the trauma of aggressive treatment. The patient receives the services of a Registered Nurse as well as home health aide services, social services, chaplain services, and a variety of complementary services such as Pet Therapy and Healing Touch. Hospice services focus on comfort, pain management, and the quality of life. These services are delivered at the patient's home - wherever the patient calls home (i.e. a private house, assisted living, nursing facility, etc...). Hospice may be the best medical experience you ever have and is ideal for people who no longer wish to go to the hospital and undergo endless testing and aggressive treatments. A popular misconception is that someone can benefit from hospice when they have days or hours left to live; this is not correct. Hospice needs time to develop caring relationships with the patient and the family so we can prepare and support all of you in the end-of-life process and keep all of you as comfortable as possible. Many communities have more than one hospice. Medicare requires hospices to provide a basic level of care but the quantity and quality of services can vary significantly from one hospice to another. To find the best hospice for your needs, ask your doctor, health care professional, clergy, social workers, or friends who have received care for a family member. You may want to call or meet with the hospices and ask questions about their services.

Some common myths about hospice are:

Myth: Hospice means giving up hope.

Reality: Hospice does not mean "giving up hope," rather it focuses on maximizing the quality of life based on an individual's choices so that the person may live life as fully as possible for as long as possible.

Myth: Hospice is only for cancer patients

Reality: Hospice care is available to all terminally ill people and their families, regardless of diagnosis. Some of the most common non-cancer diagnoses are congestive heart failure, dementia, and chronic lung disease.

Myth: It is too early for hospice if the patient feels good or doesn't have pain.

Reality: Hospice care is all about improving the patient's quality of life by providing comfort care and support. Common feedback from patients and families is that they wish they had hospice earlier.

Myth: Hospice care is expensive

Reality: In most cases, hospice care is 100% covered by Medicare and Medicaid.

This section is authored by Chris Coll of
Willow Tree Hospice, AWW member.

M. Choose the Right in Home Care:

1. Are their caregivers employees?
If the company does not employ their caregivers you may be liable for their taxes and unemployment insurance and can be held responsible if they are injured in your home. Please make sure you only work with companies that employ their caregivers and pay their taxes and insurances. The law requires the company disclose this to you before you begin care.
2. What is the background of the leadership team?
Did they simply buy a franchise or do they have medical experience? There are over 600 in-home care agencies in Northeastern Pennsylvania; many of these are run by people with little to no medical experience.
3. Will they be there on time?
Does the company have an automated system to track where their caregivers are and when they arrived or left? Since you will most likely not be there when their caregiver arrives or leaves, without an automated system you cannot verify when they were actually there.
4. How else can they help?
Can they file your long term care insurance claims for you and take payment directly from the insurance company? Can they work with the Veteran's Administration and local Area Agency on Aging? Are they approved by all long term care insurance companies?
5. Back-up
Are they large enough to have a back-up caregiver if your caregiver cannot be at their shift for any reason? Many companies only have a small number of caregivers and do not have enough staff to cover all of their cases if a caregiver is sick or has car problems.

This section is authored by Pam Rakoczy
of Liberty in Home Care Services, AWW member.

N. Make Simple, Sensible Funeral Plans:

Understanding today's environment for seniors is key to the development of effective Advance Funeral Planning Programs. While it is true that "funeral arrangements" have traditionally been made in advance out of an emotional desire to alleviate children and family from the burden of making decisions at a difficult time, there are new factors for seniors to consider.

The issue of advance planning is best broken down into two components: First, the **functional**, which is to say "How can I make the most financially sound decision for myself and my family NOW while trying to protect and preserve assets for the future?" And second, the **emotional**, which is to define what a "funeral" should really represent to your family.

The most important step in considering a Life Celebration© Advance Planning Program would be to evaluate where you will be in a year, five or ten years and so on. Will you need to consider moving, assisted living, in-home care or Medicaid related issues?

Typically, families reduce their initial funeral expenses by 10-20% when making decisions in advance largely due to removing "emotional overspending". In addition, many families are pleasantly surprised to find that there are many more options that meet both their financial and emotional needs than originally anticipated. The Life Celebration© Advance Planning Programs also offer protection from inflation by guaranteeing today's pricing. Consider that the average cost of a funeral in our region will reach about \$20,000 by 2020 and you realize the tremendous benefit of the inflation protection.

As an added benefit to consumers, there are programs that include both burial and cremation plans with NO interest costs, NO finance charges or carrying cost. Important to the many families facing the future need to qualify for Medicaid, there are programs that offer simple solutions to be in compliance. Veterans have served this country with honor and frequently do NOT take advantage of programs again because information is not always easily accessible.

In short, advance planning is best viewed as an important part of your estate planning with your overall goals in mind.

After you've made sound financial decisions that both protect your assets and ensure your family wishes are honored, what then should a "funeral service" represent. To begin, you may want to consider that today's funeral has its' origin in the early twentieth century. Unfortunately, most of the deaths that families experienced are those of children. While we experience deep sadness over the loss of anyone that is important to us, today we can thank medicine for helping most of us live well into our senior years. So why hasn't funeral service changed?

Life Celebration© is a movement that originated here in the Delaware Valley and is now being recognized across the country. In short, a Life Celebration© service recognizes every life as meaningful and an opportunity to share the stories of a lifetime with generations of family and friends. It has been said that a funeral is for the living. Remembering, Honoring, Celebrating... We usually have one opportunity to engage family and friends in remembering the unique qualities that made a loved one a special part of your family. Seizing this opportunity is the unique gift that allows for the continuation of family tradition, the preservation of heritage and for sharing meaningful experiences for years to come.

So what should I do next? The most important step in making any sound decision is to understand your options. Did you know that 70% of families have pets- or "animal companions"? A great consultant can even provide planning options that include the care of your pets! When considering your options for final expenses, funeral planning and other senior concerns there is an opportunity to protect your family and yourself with the potential of saving thousands of dollars if you have the RIGHT information, at the RIGHT time. And there is never any better time than now to learn about programs and benefits that can be put to work for you.

This section is authored by Kenneth Neeld
of Mauger-Givnish Life Celebration Home, AWW Member.

O. Make My Equity Work for Me:

A reverse mortgage can give you access to your home equity without the burden of monthly payments.

It can help you manage your expenses and stay in your home or relocate to a new home that works for you.

Reverse mortgage proceeds may be used for any purpose, including:

- Paying off your existing mortgage
- Meeting daily or monthly expenses
- Covering healthcare costs
- Remodeling or home repairs
- Reducing credit card debt

And with the reverse mortgage for purchase feature, you could buy a new primary residence that is better suited to your needs.

This section is authored by Julie A. Lobacz
of Wells Fargo AWW Member.

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Your Resources

	Full Name	Business Name	Street &/or Email Address	Business Phone
Accountant				
Alarm Company				
Banker				
Broker				
Electrician				
Financial Advisor				
General Contractor				
Lawyer				
Plumber				
Spiritual Advisor				

SEE FULL MEMBERSHIP INFORMATION ON THE BACK OF THIS HANDBOOK.

AGING WITH WISDOM



Membership

HEALTH

CARE MANAGEMENT/RESOURCES

~ Better Solutions for Seniors Mary Sheldon
www.bettersolutionsforseniors.com 610.203.1999

HOSPICE

~ Willow Tree Hospice Chris Coll
www.willowtreehospice.com 610.869.2201

IN-HOME CARE

~ Liberty In Home Care Pam Rakoczy
www.libertycares.com 610.254.9440

MED EQUIPMENT, OXYGEN, RESPIRATORY

~ Medical Home Care Felicia Benson
www.medicalhomecareinc.com 610.687.6585

HOME

DOWNSIZE, RE-LOCATE, STAGE, AUCTION

~ Richnow LifeStyle Transitions Sheree Richnow
www.LifeStyleTransitions.us 610.558.1250

HOME CONCIERGE SERVICES

~ Total Home Convenience Bobby Mahabir
www.totalhomeconvenience.com 610.805.7731

REAL ESTATE - SENIORS & THEIR PETS

~ Coldwell Banker Preferred Jennifer Hohenberger
www.JenSellsHouses.com 610.363.1486

FINANCE

BANKING

~ Penn Liberty Bank Lois Fury
www.pennlibertybank.com 610.535.4831

DOCUMENT ORGANIZATION

~ Legacy Protector, LLC Darcey Doyle
www.legacyprotectorllc.com 610.574.6522

FINANCIAL PLANNING & INVESTING

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