



# REAL Connections

For Active and Informed Adults

Fall 2012

**Redefining  
Retirement**

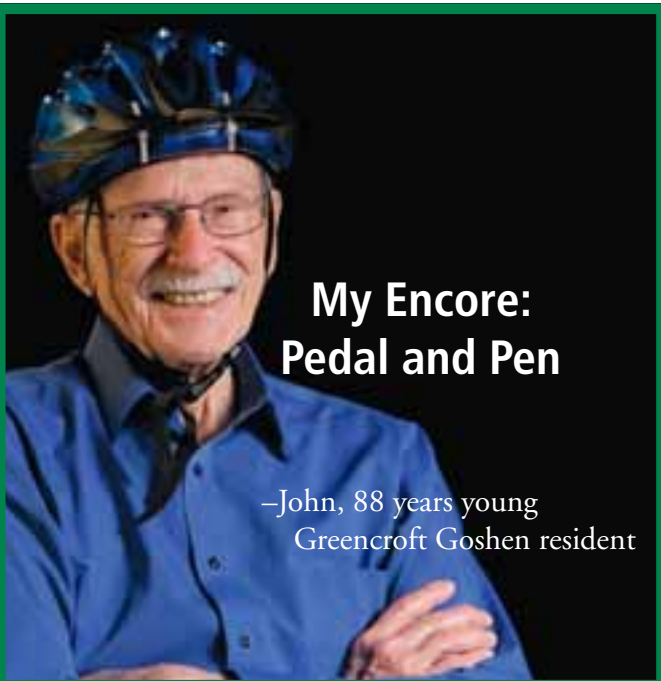
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For Active and Informed Adults

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Fall 2012

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Cover: Richard Mah

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# Letter From The President



**B**oot camp – the very word conjures up frightening images of grueling physical activity that is guaranteed to help one sleep well. Push-ups, sit ups, pull ups, walking for miles without water – and - terrible food. Or, I envision a remote place where the organizers create a stark environment that forces the participant to change so that his or her behavior fits into what is considered as acceptable. Few privileges, yelling, group counseling, rigid schedules – and yes – terrible food. Whatever the definition, Boot camp does not sound like much fun to me.

Clearly, I am not a person who would want to attend boot camp, I'm among the population that we here at REAL Services refer to as older adults (over 60 years of age), so why would I want to attend a boot camp that would strain my aging muscles? Or, why would I want to attend a boot camp that would change my well developed

(and always correct, just ask my husband) opinions? Enter a program that we offer at REAL Services: Boomer Bootcamp. When I first heard that our new program was going to be called Boomer Bootcamp, I thought – well, what a cute name. But then I was concerned that the title of this educational series would deter potential participants as it might be associated with physical or mental pain and serve bad food. As it turns out – it is in fact a very cute name and it also turns out that the program content does provide a framework to change behavior. Boomer Bootcamp topics are on target and appropriate for all boomers like me. And like other boot camps – I just don't want to do it.

*The good news as it relates to long term care is that the State of Indiana offers a long term care insurance policy that helps residents protect income and assets.*

## REALITY CHECK

I, and other boomers like me, will be entering the next phase of our lives in the not so distant future. This next phase might be referred to as retirement, but the word "retirement" only refers to my present employment. Like millions of others, I will use this next phase of my life to serve

others, travel, and create new opportunities. I look forward to "retirement" with excitement and optimism – but without a plan, the next phase of my life may not be all that enjoyable. I believe in personal responsibility – and this is one area where personal responsibility is vital. According to USA today, boomers are avoiding the reality of retirement planning:

- About half of Americans are behind in retirement savings, compared with 38% in 1997.
- 34% of Americans say they can retire at 65, vs. 50% in 1997.
- 28% of Baby Boomers ages 55 to 65 are worried that they won't be able to cover basic living expenses in retirement. And 43% of them don't plan to focus on retirement income strategies until they are fewer than five years away from retirement.
- Although 30% expect to work part time after they retire, studies show that they may have difficulty doing so. Adding to that, the lack of basic retirement financial information is alarming.
- Financial planning "requires one to think seriously about their finances, and many Americans would prefer not to and then don't," says Stephen Brobeck, Executive Director of CFA.

## ENTER Boomer Bootcamp.

Did you know that although I can begin claiming Social Security benefits as early as age 62, I am not eligible to receive unreduced monthly payments until reaching my full retirement age? That means age 65 if you were born in 1937 or earlier. The age rises incrementally for birth years after 1937, until leveling out at age 67 for people born in 1960 and later. In other words, claim before reaching your full retirement age and you'll get reduced monthly benefits. On the flip side, if you don't begin receiving benefits immediately at your full retirement age, you'll be eligible for delayed retirement credits, which may increase your monthly benefits. Social Security is just one of the important topics presented during Boomer Bootcamp.


And, as I plan for the next phase of life, I not only need

to consider my income, such as Social Security and retirement savings, but my expenses as well. When considering our budgets for living well into our 80s and beyond, few of us consider the cost of long term care. There are a few more opportunities for reality checks as it relates to this subject.

- 70% of those over age 65 will require some long term care.
- Paying for long term care is the responsibility of each individual.
- 78% of Boomers have not planned for long term care.
- Medicare does not pay for ongoing long term care
- Medicaid, as we know it now, may pay for long term care, but the recipient of Medicaid must spend all assets except for \$1500.

The good news as it relates to long term care is, that the State of Indiana offers a long term care insurance policy that helps residents protect income and assets. Boomer Bootcamp provides information on the cost of long term care, or visit <http://www.in.gov/iltcp/> to read about Indiana's Long Term Care Insurance Program.

Those who attend Boomer Bootcamp have the opportunity to learn about retirement from all angles. The educational series addresses the topics that we need to know to make wise choices and tough decisions. This boot camp, however, is a great deal more fun than other boot camps, as

it offers inspirational speakers and the comradeship of other boomers planning for the next exciting phase of their life. We hope that you will join us. 



Rebecca Zaseck,  
President/CEO  
REAL Services

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# Letter From The Director

The idea of ‘redefining’ retirement certainly sounds appropriate to the age of the most recent retirees. We are the children born in the early to mid-century, who grew up with and questioned, all the institutions born of the time before us. It should come as a surprise to no one that we would do the same now as we march into our retirement.



I remember growing up in that time. Although my children thought of it as a “cool” time mostly because of the phenomenal music born of that era, I remember it in quite a different way. Oh, I had all the Beatles albums and I was a huge fan of Joni Mitchell, Bob Dylan, James Taylor and Cat Stevens. Yes, I was a hippie. But what I also remember not too fondly, was the fact that all around me structures that I thought were solidly in place, in fact were not. The institutions we were raised to respect and obey, were being questioned. I think as a girl being raised alongside three brothers near Detroit, I related most closely to the growing women’s movement and the calls for social equity. I remember very well watching the riots on television and reading a book by Betty Friedan that redefined me. For the first time I was learning about the role women had played in history, a history that had never been included in our formal education.

I grew up with Donna Reed and June Cleaver and that was my model of what a woman, wife and mother, should be. Suddenly there was talk of opportunities opening to us that had not been before. Young men were growing their hair long and our music reflected our discontent with a war we were being asked to fight and the decisions being made by those who led our country. There was a line being drawn between those who were young and those who were over 30 (the “old”)...we were questioning everything.


Although that led to an unprecedented cultural revolution where roles were being redefined and long held biases were beginning to change, it was also a time of great uneasiness. You felt it in your bones and it wasn’t always comfortable. All the things that defined us, even those that were unfair and unquestionably wrong, were no longer there. We had to figure out for ourselves who we were and

where we were going. It struck me as odd even at that time, that I could feel proud of what I was a part of at the same time that it scared me. I remember hoping that we wouldn’t push it too far. After all, if all the institutions we knew were gone, what would happen to us? If we could force this kind of change so dramatically and so quickly, then what else could we do. And when we were done, what would be left.

Well we didn’t blow up the world, we just forced some changes that were long overdue and much needed. And I think we are doing that same thing now in regards to our own retirement. We are a more educated and prosperous retiree overall, than has ever gone before us and our numbers will test the systems again.

We are determining that we have too much to offer to be content with the idea of “resting”. That’s counter to who we are. We are aging hippies...radicals, and if what we need is not there, we create it. We go about creating change as we have since the 1960’s. We don’t even question it anymore. We ask ourselves what we want, we look at where our passions are, and we head full throttle in that direction. Isn’t that what we’ve always done?

I know that we will represent a challenge in providing for our health care and our need for supportive services, but we have also been a huge benefit to our age. We created change that led this country in a better direction. We gave birth to greater social equity and we continue to lead change in every way imaginable.

The evidence is all around us. That time, and who we are as a generation, will never be duplicated. Never again will a single demographic group of individuals lead the intensity of change that our generation has. I am certain that we will continue to do the same as we redefine what it means to retire and what it means to grow old. May we continue to be guided by a vision of what we can be and the pursuit of a better world for ourselves, and our children. “Grow old with me, the best is yet to come.” 

A handwritten signature in black ink that reads "Joan Cuson". The signature is fluid and cursive.

Joan Cuson, Director  
Area 2 Agency on Aging/  
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We have covered retirement planning in REAL Connections a number of times. However, we thought it might be interesting to focus on individuals who have not taken the “ordinary” retirement road as well as those retirees who might respond to questions like: “what didn’t you know about retirement? What were the surprises you encountered?” We thought it would also be helpful to the reader if they could hear from participants in “Boomer Boot Camp”; what they didn’t know, what they wish they’d known before retiring, and any “aha” moments they might like to share. And last, an interview with someone contemplating retirement and their vision for the future that might be “a different definition of retirement.”

***Definition of retirement: an act of retiring; the state of being retired; withdrawal from one’s position or occupation or from active working life.***


Those individuals who have taken a different approach to retirement are featured later in this issue. Mr. Carl Bossung started up a new business after he retired. Maritza Robles has been an educator all of her professional life but when she retired this past June, she wanted to serve in a different capacity so she now serves on the School Board and is vying for a seat in the November election. Richard Mah was a Claims Representative for the Social Security Administration working out of the South Bend office. He now travels wherever he’s needed with the American Red Cross’ Disaster Relief team. What amazing stories these three individuals share with us!

But first we’ll address those questions posed in the first paragraph. We met with two individuals who were featured in the magazine in 2004. Since they had a few years of retirement under their belts, we thought they would be perfect candidates to answer those questions. Overwhelmingly, both of these retirees stated that they had no idea how the mere fact of aging would influence their daily lives even though they were both extremely healthy and active older adults. Longevity itself was a huge factor.

Gene Zollman is someone who had boundless energy. But he offers that “after I retired I can still do a good days work but now it takes me 3 days.” “As we get older, we are a little slower.” Gene retired in 1999 and immediately began to help others. His involvement with the Elderhostel program took him to Birmingham, Alabama to work with deaf children; to Hawaii to work on the U.S.S. Missouri; to Lake Havasu, Arizona to build huge fish cages so the indigenous fish can safely lay their eggs away from predators; He traveled to Plains, Georgia to work with Habitat for Humanity. Gene is still very involved in his community. On the day of our visit he was on the way to LaPorte Hospital where he has volunteered since 2009. I asked

Gene, in addition to the fatigue factor, is there anything else that concerned him. He offered that he has learned to always take his wife with him for important appointments. “I am mentally sharp; however, it is always better to have 2 more ears in the room when something major is going on, like meeting with an attorney or an annual

checkup with your doctor. Sometimes we miss small, minor details. Now, I can always discuss the meeting with my wife just to confirm the facts!”

Another retiree interviewed in 2004 is Anita McCollester so I asked her the same questions. She said that she had a few surprises after retirement; for one, three years after her husband died, she remarried. She said “I never thought about getting married again but my husband is someone I’ve known for more than 40 years; we were friends, and it just worked out. “ She said that when they both turned 80, they had a big birthday party to celebrate and since that time “those unexpected teasers and little chronic ailments come up, like arthritis!” “And I never imagined I’d have a problem with my spine but I had back surgery three years ago.” These were big surprises for her to deal with but she doesn’t let those issues interfere with her community involvement. She continues to be an extremely busy woman. In addition to numerous volunteer positions, she travels extensively. Advice that she offers other seniors: “be more cognizant of good nutrition”; “explore new opportunities like travel and the Arts”; and be fiscally responsible.” 

# Redefining Retirement

While conducting research for this edition of REAL Connections, we came up with some interesting statistics related to retirement, especially among Baby Boomers, those between the ages of 55 and 64. According to a study done by the Kaufmann Foundation, a leading research institution on entrepreneurship, Baby Boomers had a higher rate of entrepreneurial activity than those ages 20 to 34 from 1996 to 2007. Instead of retiring, in the traditional sense of the word, many seniors are starting up new businesses. Additionally, with longer life expectancies and greater health in later years, older adults may continue to start up new firms which is being called an entrepreneurship boom.

Polls and studies are easily found on the internet; statistics can be quoted endlessly. But to find a real live person to interview in our own community who represents this “entrepreneurship” presented a challenge until we heard about Carl Bossung. Carl is someone who, instead of retiring, decided to launch his own business at age 63. Carl had worked at Crowe Chizek for 39 years when he began thinking about retirement. As he worked half-time at Crowe Chizek he also started thinking about a family business he could start up as a gift to his family; 2 sons, one daughter, and his wife, Jan. With his background in business, Carl has a Masters in Business Administration degree from Indiana University, Bloomington, starting up a business seemed quite natural to him. He had facilitated numerous business retreats during his time at Crowe Chizek so he was motivated to demonstrate a foundation of honesty and integrity, and in Carl’s words, “to show my children how to do it the right

way.” He and his son Kyle began talking about a business they might be able to work in together. At about the same time, Carl relates that his elderly mother was in need of services in her home and he was unable to find anyone to fill that need. After observing others in the same situation, and as he did his own research, pursuing questions like “what kind of product do I have that might be a big business?”



Carl Bossung

Senior1 Care was born in the spring of 2006. As the years have passed and the company has grown, each member of the family has become involved in the business, including Carl’s son-in-law who is stationed at their satellite office near Indianapolis.

Originally, Carl’s wife Jan was the only person in the family with a background in medicine. She was instrumental in guiding the company in its early months. She answered the phones, ordered supplies, generally set the tone for quality care. Sadly, Jan was diagnosed with cancer in December that same year. She died in October, 2007.

Due to her influence, the company continues to operate today in her memory with kindness and compassion.


Carl’s oldest son Corey worked in the medical field in the Chicago area when he made the decision to join the business in 2007. He has since become a Certified Nurse Aide as has Patrick, Carl’s son-in-law.

As we re-directed our conversation toward retirement and what most individuals pursue during retirement, many want to spend more time with their families, their kids, grandkids. Carl offers that by establishing this business, he sees his kids more often, talks to them more often, and their relationship has been enhanced by their involvement in the family business. “I wanted to do something that I enjoy; I wanted to make a contribution; I thrive on this; I love problem solving; I get a lot of satisfaction from helping people; I have lots of energy!” “I’m under no pressure; I work a varied schedule; and I’m helping my kids develop leadership skills while spending quality time with them.”

For fun, Carl jogs over 4 miles every other day; he loves nature, the outdoors, landscaping, and travel. He is planning a trip to China next year.

Advice that Carl offers to those of you who might be looking at retirement (in the traditional sense of the word): “I encourage everyone to develop your mind, your body, and your spirit no matter what your station in life happens to be, no matter how old you are.”

We found a quote by Bernard Baruch that seems to describe Carl perfectly:

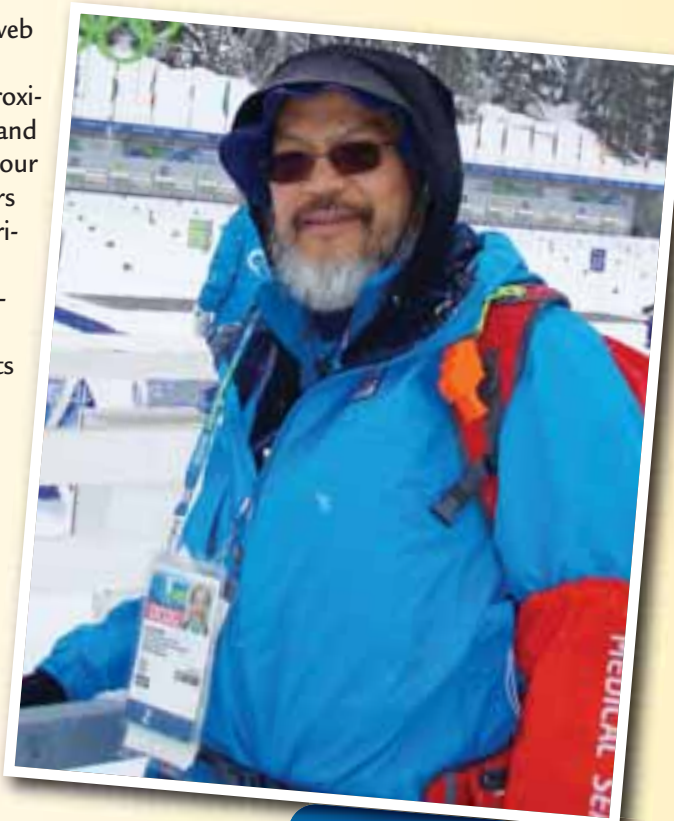
“Age is only a number, a cipher for the records. A man can’t retire from his experience. He must use it.” 



# Redefining Retirement

According to their web site, the American Red Cross responds to approximately 70,000 natural and man-made disasters in our country. These disasters range from fires to hurricanes, floods, earthquakes, tornadoes, hazardous materials spills, transportation accidents and explosions. When the devastating tornadoes hit Alabama just last year, a disaster team from this area responded. I for one have always been curious about these responders: Who are they? Who makes up that team? Who are the brave men and women who travel all over our country and our world to lend their assistance to total and complete strangers? We had the good fortune to speak with one of our very own South Bend residents who fits that description. Since he retired in 2006 after working for the Social Security Administration for 33 plus years, Rich Mah fits the criteria we were looking for. He most certainly has not followed an "ordinary" retirement path, but instead, has chosen to fill his time helping others as a volunteer for various organizations in our community and as a member of the local American Red Cross Disaster Team.

Rich's training background is a story in itself because each training seemed to coincide with events occurring in his life. Professionally, he was working as a Field Representative in the local Social Security Office. He and his co-workers observed that many of the clients sitting in the waiting room were either elderly



Rich Mah

or disabled so it might be a good idea to have someone on staff who knew Cardio-Pulmonary-Resuscitation (CPR). Rich entered the American Red Cross training program, received CPR and First Aid certification and eventually became an instructor. At about this same time his family life involved Scouting. Rich became an Explorer Scout leader then an Advisor with Explorer Post 453. Scouting activities included white water rafting, canoeing, and back-packing so at this point he felt he needed more training; the next step was Advanced First Aid. He followed up with Disaster Training courses, again, with the Red Cross. The disaster courses covered issues related to floods, tornadoes, earthquakes and the treatment of those impacted by these events such as feeding, sheltering, dam-

age assessment, mass care in general.

Further training was in his future since Rich is a member of the Sierra Club, the oldest environmental club in the United States. As a member of the Michiana Sierra Club he had the opportunity to take Wilderness First Aid Training in Indianapolis.

Some of Rich's experiences include:

- (1) In 2004, four hurricanes hit Florida. After hurricane Ivan hit and since he was still working, Rich took 2 weeks' vacation in order to travel with the disaster team.
- (2) In 2008, Hurricane Gustav hit Louisiana; he spent two weeks sheltering and assisting 1200 people from 8 p.m. to 8 a.m. daily.
- (3) In 2011, tornadoes hit north-west rural Alabama. He spent three weeks listening to peoples' stories; providing food and water. Some of these homeowners had lost everything including spouses and mothers. One story he shared dealt with a gentleman who had lost 3 of 7 relatives. He noted here that "the resilience of people is amazing to me."
- (4) Just this past July storms ravaged Virginia. 600,000 were without electric power; a week later, 200,000 were still without power; his main duty at this time was serving meals which at the beginning was about 7000 meals a day but eventually was down to 900 meals on the last day. From this disaster Rich traveled on to Vermont and Cape Cod where he spent 3 weeks distributing supplies.

As we talked about all of these disasters and the impact it has on the vol-


unteers, Rich feels that the interviews they are given afterward is extremely helpful to their mental health as well as to their physical well being. Discussing what they've seen and heard with trained personnel equip the volunteers with tools and strategies to continue reaching out. The American Red Cross is diligent in providing this follow-up care.

One of Rich's "fun" experiences involves downhill and cross country skiing. He started here locally at Potato Creek and Swiss Valley. Since he had CPR and First Aid training, he became a member of the National Ski Patrol, an organization that rescues skiers who have accidents. As a part of this Nordic ski patrolling Rich received more training in Back Country First Aid. He patrols at Swiss Valley from December through March but he also has other opportunities. He was involved in the Winter Olympics in Salt Lake City in 2002 and in Canada in 2010. And as he says, "When I'm not patrolling, I get to ski and have fun." "For both the 2002 Salt Lake City and 2010 Vancouver Winter Olympics I can't think of anything that tops being out on the "field of play" as part of the ski patrol and getting to be within arm's length of Olympic athletes as they competed."

For most individuals, this level of commitment seems unattainable, unreachable; however, this is just the tip of the iceberg for Rich Mah! He volunteers at Memorial Hospital twice each week; he is on the Advisory Council for the Area 2 Agency on Aging; he volunteers for United Way in the VITA (Volunteer Income Tax Assistance) program; he is out at Notre Dame for every home football game driving an Ambulance Cart with two paramedics; he provides first aid coverage for OLD TO GOLD, an event held annually to benefit local non-profit organizations; he worked at the Sunburst Marathon providing First Aid when necessary; he provided First Aid coverage at the Bike-The-Bend event; he volunteers at Morris Performing Arts Center, assisting with patrons as necessary; volunteers at the Fischhoff National Chamber Music Association competition held annually in May at the DeBartolo Performing Arts Center on the campus of Notre Dame. "We get to interact with and hear future Joshua Bell's play before they become famous. Most of the sessions are free and open to the public and we wish

more local folks would come out and experience these amazing young musicians." Regretfully, Rich missed the 2011 competition due to the devastating tornadoes in Alabama.

This has been a very difficult interview to put down on paper. Rich sets an incredible example of giving back. He is committed to service each and every day of his life as a "retiree" and he demonstrates

to all of us how determination, compassion and selflessness can make the world a better place. If we could only speak with the child who fell during a backpacking adventure, or the skier who broke his leg while going downhill for the first time, or the gentleman who lost all of his worldly possessions and his wife after a tornado took them away, I'm sure they would say the same thing: Thank you Rich Mah. 

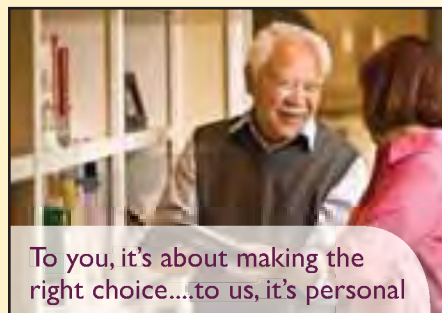


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# Redefining Retirement

I met with Ms. Robles in her office that she now occupies at the Charles Martin Youth Center. Her name was suggested as someone who has retired but is looking at a very different direction for her retirement years....she does not plan to sleep in late every day and watch television but rather she hopes to serve on the South Bend School Corporation's Board of Education. She was appointed to fill a vacancy on the Board after she retired this past June and is hoping that she will retain the seat after the November election.

Maritza came from Puerto Rico to Notre Dame as a student. She graduated from the University of Puerto Rico with a degree in Education, Science and Math. She taught mathematics in high school before coming to the U.S. to study at the University of Notre Dame where she earned a Master of Arts Degree in Linguistics and Spanish. Her background also includes teaching at Notre Dame and Ivy Tech then teaching Adult Education for the South Bend School Corporation. In 1981 she was named Director of Bilingual Services where she remained until her retirement in June, 2012. (As we talked, I noticed that the bulletin board beside her desk was filled with art work. She proudly explained that it was the work of one of her granddaughters. It was at that moment I realized how very important family is to her.)

"I was always thinking, wow, I want to remain active and productive; I have a passion for education; I fully believe in public education and I understand that if you've been busy and active all your life, change can be frightening. Some people facing retirement fear living on a fixed income, or the question of health insurance but I found that less threatening than being productive doing something I find meaningful."

Maritza also said that she became fascinated with the School Board. As the Director of Bilingual Services she attended meetings as requested and occasionally was responsible for making presentations. "I said to myself, one day I want to sit at that table and ask the questions and have a say in which direction we go." In addition, she questioned how she could replicate her desire to continue to make a difference and by serving in this capacity she would meet that goal...it just seemed to be the right thing to do. Maritza feels

one of the main responsibilities of the school board is to set policies for the functioning of the system and to engage the community which she called "collaboration." "We're developing the work force for tomorrow. In the past, jobs were very defined but today, technology and education will have a greater impact than ever before." "I want to be part of the solution, part of the action."

I asked Maritza what she will do if she does not win a seat on the school board and she said she will still be involved in education in some way. There are opportunities that would welcome her assistance. For example, a mathematics tutoring program is being developed at the Charles Martin Youth Center and is open to children of all ages; with her background in mathematics, this would be one option for her.


Other tutoring programs are currently in place at the Boys and Girls Club and the YMCA.

In addition, she will continue to be involved and active by working on multi-cultural issues in the South Bend Community.

In 1998 Maritza was inducted into the South Bend Hall of Fame. She has served and continues to serve on numerous boards including WNIT Board, Regional Board for Ivy Tech State College, Board, Community Foundation of St. Joseph County, United Way, Memorial Hospital, and the CASIE Center to name a few. Ms. Robles received the United States Department of Education Initiative Award three times for her work with programs for migrant families.

As we neared the end of our meeting, she offered the following quote:

"Retirement has brought me freedom; it allows me to be flexible. I am busy when I want to be busy. I look better since I don't have the stress of time commitments. It has given me the opportunity to explore other areas that I haven't had the time before. Retirement is beginning new life on your own terms."

I found a quote by Mahatma Gandhi that seems to describe Ms. Robles perfectly: "Be the change you want to see in the world." I think Maritza Robles is that change in the South Bend Community. And perhaps that is her new definition of retirement. 



Maritza Robles

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# A Different Kind Of Retirement

## Joan's Definition Of Retirement

I met with Joan Cuson one sunny afternoon to talk about her thoughts regarding her own retirement. Joan has worked for REAL Services for more than twenty-five years and currently serves as the Director of the Area Two Agency on Aging. She oversees programs in a five-county area and administers an annual budget in excess of \$10,000,000. As if that isn't enough, she also serves on the Board of Directors of the Indiana Association of Area Agencies on Aging. She is a wife, mother of three, and grandmother of 6 ranging in age from nine years to two months and she is also an artist. She said that even though her career is just one part of her life, most of the time, it is all-consuming. So, retirement for her means "I will have the opportunity to do everything I've always wanted to do but I've never had the time. And that includes sharing those things that are closest to me with my grandchildren. I want them to know who I am. I didn't get that from my grandparents."

Psychologists tell us that the unconscious mind is far more suited to creative insights than the conscious mind. Further, we are more open to those insights when we are not thinking of anything in particular. So it makes sense then, that during her retirement, Joan dreams of being able to get up in the morning and paint; to push herself to see what she can accomplish. Since kindergarten she has had this desire deep within. She tells the story of her kindergarten teacher placing a blank piece of white paper in front of her and so began the surprising discovery of this unique gift and her passion for art. "Expression comes out in my art—whatever is in my heart, in my head comes out in my art. It's the only thing in my life that allows me to lose track of time. Art and family history are exclusive to who I am. Those family values ground me."

Joan's family comes from Newfoundland, Canada and she always speaks fondly of her visits there. I was curious and decided to do some browsing on the internet in order to better understand her attraction. "This is where the sun rises first. Where Vikings landed over 1,000 years ago.




This is a land of rich history and natural wonders; stunning coastlines, icebergs, and some of the most incredible skylines you'll ever see as well as some of the

friendliest people you'll ever meet." So it's not surprising then to understand her affection for this beautiful, historical place. Joan's great-grandfather and some of her great-uncles were sea captains so her art reflects that heritage; lots of seascapes, sea coastlines, and patterns in the water. Joan still has most of her relatives living there so she is looking forward to introducing her grandchildren to all of them. "I'd love for my grand-

children to know that culture, my heritage; it values family, the environment. It's majestic there, everything you see. It's a slower pace, and there's lots of humor!"

Joan's grandchildren love to visit her in her home studio. She has set up small easels for them to paint alongside her as she paints. She recently took three of her grandchildren for a day visit to the Art Institute in Chicago. She wanted to share her passion for art with them. She said that she just stood back and watched and listened. "I was just along for the ride. Their comments were so surprising and insightful. It was wonderful!" "Being able to have the time to plan trips, take them to Newfoundland, is definitely a part of my retirement plan. I can look forward to more of these trips. The thought of doing this with my grandkids is just joyful."

Joan realizes that planning and saving financially for retirement is critical. However, she has lots of things she wants to do before she retires so balancing today with tomorrow is a bit tricky. She wants to enjoy the unique opportunity she has with the grandkids now, during their infancy, childhood, and continuing on as they grow, change, and mature.

As we finished up our conversation Joan said "I don't want to go all over the world during my retirement; as long as I can paint, putz in my garden, and spend time with family, then I will be happy. Planning for your retirement financially is important but so is passing on that sense of heritage and knowing the people you come from. I see successful retirement as being able to blend both." 



# Redefining Retirement


## Interviews With Boomer Boot Camp Participants

We keep talking about Boomer Boot Camp, an educational opportunity scheduled on a regular basis, to assist in planning for a meaningful retirement. Becky Zaseck, President and CEO, referred to it in her letter and we've included an article describing in detail what is involved. We felt that it might be helpful to include some comments from previous participants. To that end, I met with three Boomer Boot Camp participants from last year's sessions and asked: Did they learn anything new? Were there any surprises about retirement? Any general comments regarding this training opportunity that they would like to share with the reader?

One of the individuals I met with was already retired; two were younger and still working but nearing retirement age. They all had great experiences and had only good things to say about the training. They each praised the presenters, the format, all of the information they were able to keep in the form of a notebook, and the opportunity to ask questions of each professional. One comment that came immediately suggested that everyone needs to enroll in this program. It is not taught in the classroom in school yet it's critical in order to have a meaningful retirement. Another observation came in the form of regret: "I wish I had been able to attend these sessions when I was younger. That's when you need to start thinking about how you're going to spend your time, not after you've retired or the year before." The following are other comments:

1. All of the individuals said that they had never heard of the Indiana long-Term Care Insurance Program-The Partnership; they had never considered the advantages of long-term care insurance;
2. One commented that she was least prepared regarding Medicare; She described herself as being in a "fog"; she thought it was a program "set in stone" and didn't realize that it was constantly changing. She has already made plans to speak with a SHIP (State Health Insurance Assistance Program) counselor the year before she retires.
3. They each were surprised at the cost of home health care, nursing home care, home modifications, medical equipment; it was an "eye opening" session.
4. They suggested that this educational opportunity is important for everyone but especially for women in the event they outlive their spouses;
5. During the session that covered goals for retirement, one participant observed, "Wow, another third of my life is still ahead of me. What goals will I have?" They were offered strategies for determining options and opportunities that they had never considered. One participant said she had the most fun during the Bucket List presentation because it was very specific, giving her lots to think about.
6. Having an attorney present information regarding Power of Attorney, Living Wills, Advanced Directives was also very enlightening. One participant said "it was wonderful having the opportunity to freely ask questions of an attorney and a financial planner."

I could continue to write about their insights into this training opportunity because they were so eager and willing to discuss each presentation. I hope, by sharing some of their thoughts, we have stirred some interest in you, the reader, regardless of your own age. I am grateful for the time they shared with me and I encourage all of you to seriously consider registering for this seminar.

I leave you with a quote from one of the participants: "Planning and educating yourself is key; it will take the stress out of retirement so you can enjoy it." Sounds like good advice to me! 

## Conclusion

The goal of retirement is to give individuals the chance to do all the things they couldn't do while working 40, 50, or 60 hours each week. We've highlighted a few of our local friends and neighbors who have redefined their own meaning of retirement. They have each written their own personalized definition of a successful and happy retirement. What do you want to do when you retire? What retirement road will you choose?

*Redefining Retirement  
articles by Jane Lorton*



## Boomer Bootcamp Will Teach You The Basics!

Retirement “should” be easy. You stop going to work, . . . kick up your feet, . . . relax, right? But, it’s not that easy for many who call the Aging and Disability Resource Center (ADRC) at REAL Services each month. These individuals are struggling with various crises as their health declines and they don’t have enough money to provide for the quality of life we all desire; and . . . they just don’t know where to go for help. Our ADRC helps these callers navigate through programs and services available to them to guide them on their path. But as we considered our callers, we had a thought: Wouldn’t it be better if we could link our callers the information they need for successful aging before they had a crisis?

Boomer Bootcamp evolved from a discussion on how to best educate individuals about long term planning: \* What if we could create a guidebook for retiring that could help people look at their current personal financial planning with a view to how that will integrate with programs like Medicare and Social Security? \* What if this guidebook included information on the cost of long term care and the variety of care options? \* Could our callers enter their retirement years with information that would allow them to navigate their future with information instead of crisis?

The answer is yes! This Boomer Bootcamp concept brought together a brainstorming team of REAL Services staff and people from the community including attorneys, financial planners, social workers, home care agencies,

insurance experts and more. We met for over a year, developed a detailed outline and launched our first session in September of 2010. With survey comments like: “Workshops answered many questions and made me



think of different aspects of retirement” and “This has been needed for a long time! I’m fortunate.”, we knew that an important educational component in the community had been met.

Boomer Bootcamp workshops are held in the evenings from 6:00 pm to 9:00 pm, allowing working individuals to attend. These sessions are designed for newly retired and soon to be retired individuals, who are preparing for successful and meaningful retirement; but all are certainly welcome to attend. Because our participants value their evenings, each workshop is jam packed with information from a variety of experts who are also members of our


planning committee. Each participant (or couple) will receive a notebook and bag to “build” their guidebook for retirement that will include information and handouts from presentations of each workshop. Boomer Bootcamp addresses the following topics:

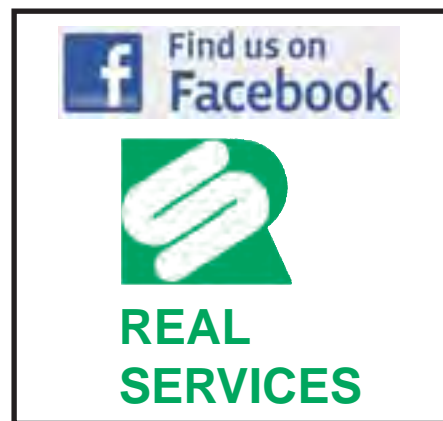
*What’s In Your Piggy Bank?  
(two sessions on finances)*

*Making it Understandable:  
End of Life Planning*

*Legal Questions? Ask the Lawyers  
Medicare, Medicaid and More*

*Meaningful Retirement: Staying Engaged  
and Where Will You Live?*

REAL Services hosts both Spring and Fall Boomer Bootcamp six-week series with a registration cost of \$100.00 for an individual and \$120.00 for couples. (The cost for a single session is \$20.00 for an individual or \$25.00 per couple). To register or find out more about upcoming Boomer Bootcamp sessions, please phone Pam Harris, Training and Community Education Coordinator at REAL Services, Inc. at (574) 284-7104. You can also visit our REAL Services website, [www.realservices.org](http://www.realservices.org); just click on the Boomer Bootcamp logo. 



# SOCIAL SECURITY UP-DATES

It's never too early to start thinking about your retirement. When you do, one of your first questions may be, "When's the best time to start receiving retirement benefits?"

There's no one "best age" for everyone and, ultimately, it is your choice. You should make an informed decision about when to apply for benefits based on your individual and family circumstances.

With that in mind, Social Security has published a new fact sheet to help you make the decision that's best for you. *When To Start Receiving Retirement Benefits* is available online at [www.socialsecurity.gov/pubs/10147.html](http://www.socialsecurity.gov/pubs/10147.html).

Things to consider are your current cash needs, health, family longevity, whether you plan to work after you retire, future financial needs and obligations, and the amount of your benefit and other income, such as pensions and deductions from retirement funds. Do you have investments to draw from when you need extra money? Will it last as long as you expect to live? Keep in mind that people are living longer than they used to. About one out of every four 65-year-olds today will live past age 90, and one out of 10 will live past age 95. If you decide to retire early, at 62 or any time before your full retirement age, you'll get your benefits sooner — but you'll get a reduced benefit for the rest of your life. Your monthly benefit will last as long as you do. So the reduction in monthly payment for taking early retirement can add up to a big difference over the life of your benefits. Your decision can affect your

spouse and family, too. If you die before your spouse and dependent children, they may be eligible for survivor's benefits. But if you took early retirement, their payments would be based on your reduced benefit amount.

When you reach your full retirement age, you can work and earn as much as you want and still receive your full Social Security benefit payment. If you are younger than full retirement age and if your earnings exceed certain dollar amounts, some of your benefit payments during the year will be withheld. On the other hand, if you put off retirement benefits until after your full retirement age, your amount will increase. In fact, your benefit amount will continue to go up until you reach age 70 or start receiving benefits, whichever comes first.

And when thinking about Social Security, don't forget Medicare. You should sign up for Medicare three months before reaching age 65, no matter when your full retirement age is—even if you decide to delay retirement benefits. Otherwise, your Medicare medical insurance, as well as prescription drug coverage, could be delayed, and you could be charged higher premiums. Learn more and make an educated decision about when to retire. Visit the online fact sheet, *When to Start Receiving Retirement Benefits*, at [www.socialsecurity.gov/pubs/10147.html](http://www.socialsecurity.gov/pubs/10147.html).

## ESTIMATE YOUR FUTURE SOCIAL SECURITY BENEFITS

Getting a personalized online estimate of your future retirement benefits is now easier than ever before with our Retirement Estimator at

[www.socialsecurity.gov](http://www.socialsecurity.gov).

The online Retirement Estimator is a convenient, secure and quick financial planning tool that lets workers calculate how much they might expect to receive in Social Security benefits when they retire. The attractive new feature of this calculator is that it eliminates the need to manually key in years of earnings information. It's so easy to use.

Visit [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator). To get an estimate, you'll need to enter your first and last name, date of birth, Social Security number, mother's maiden name and place of birth. If the information matches our records, then you can enter an expected retirement age and future wages. The Estimator combines this information with the information that we have on record, including your yearly earnings, to provide a quick and reliable online benefit estimate.

To protect your privacy, only the final retirement estimates are given to you online. The Retirement Estimator does not show your earnings record information on which the final benefit estimate was calculated. And it does not reveal any personal information, such as your address, earnings or other information, that could lead to identity theft.


The Estimator also will let you create "what if" scenarios. You can, for example, change "stop work" dates or expected future earnings to create and compare different retirement options.

When you visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov) to see the new Retirement Estimator, take a few minutes

to become familiar with our many other online services — including applying online for Social Security retirement and disability benefits.

**WANT TO RETIRE IN 2012? APPLY NOW!**

Plan to start receiving your Social Security retirement benefits in January of 2013? We recommend you apply soon if you'd like your benefits to begin in January. If the prospect of traveling to an office does not appeal to you, then save yourself a trip and consider the advantages of applying online for Social Security retirement benefits. The Social Security website at [www.socialsecurity.gov](http://www.socialsecurity.gov) makes the process easy and convenient. In most cases, once you submit your online application electronically, that's it. There are no additional forms to sign or paperwork to complete. In rare cases where we need additional information, a representative will contact you.

You can complete your application for retirement benefits from the comfort of your home or office in as little as 15 minutes. Then you can celebrate 2013 by receiving your first Social Security payment on time. If you are not quite ready to retire but are thinking about doing so in the near future, you may want to visit Social Security's website to use our convenient and informative retirement planner at [www.socialsecurity.gov/retire2](http://www.socialsecurity.gov/retire2). Here you can find out just how close you are to meeting your financial goals and then "bookmark" the website to file for retirement benefits whenever you are ready. 

By David Seymour



# Age of Excellence Honorees Named

As a country, there are 65.7 million caregivers in the United States, representing roughly 30% of the population. As taxpayers, the care provided by family and volunteer caregivers had a value in 2009, of more than 450 billion dollars. Over the next 30 years there will be a tsunami of older adults headed our way. Those who are over 65 years of age will rise from 35.1 million to 72 million... doubling in only 30 years. Since these 72 million older adults will likely be served by unpaid caregivers, their value to our country is phenomenal. It is the unpaid caregiver (the family member, the church volunteer, the neighbor) that provides the majority of all long term care in our country.

Their economic impact is not what motivates the thousands of caregivers in our community. The people honored at Age of Excellence are motivated by love, by a mission greater than themselves, and by living a life of purpose. These people change lives... they give from the heart and they make this world a better place because of their caring spirit.

It is for these reasons that REAL Services, the Area 2 Agency on Aging, honor them every year at such a wonderful event. There are 9 award categories recognized. The Hoosier Lifetime Award recognizes an outstanding Hoosier who has demonstrated service to his or her community. This year, Saint Joseph Regional Medical Center was the Premiere Sponsor and co-host of the Age of Excellence Awards. Other major sponsors include 1st Source Bank, Help at Home, AARP, Memorial Home Care, American Senior Communities, Peacock & Co., and Stanz Foodservice, Inc. and The Tire Rack, among many other contributors.

Eartha Coleman was this year's recipient of the Hoosier Lifetime Award. It is not easy to list the "credentials" of someone whose lifetime has been spent as a homemaker. This may not seem like it is befitting of a "lifetime award", but it is not about what she has done as much as it is the way that she has done it. She has had a spent a lifetime loving and caring for others.

Every person who is graced by Eartha's care appreciates



*Pictured above: Steve Goldberg, Eartha Coleman and Christopher Lowell*


*This was the 16th year for the Age of Excellence Awards luncheon. Over 120 nominations were received from the service area. Christopher Lowell, Interior Designer, was the keynote speaker.*

her loving ways. As a homemaker for a home care agency, Eartha has regular duties in a client's home. Eartha goes above and beyond, by visiting clients in the hospital when they have become ill. As she works in each home she learns about the client, cares about the client, and they know that when something isn't quite right, she will be the first to notice and act on it. She offers compassion even to those

who are not easy to care for, because she understands that they are in pain and that this often brings impatience and anger. She enters each home with a smile and a calm voice and even the crankiest person will respond and open their heart to her.

She also understands the trauma that illness can bring to the family and extends her support to them as well. She gives freely of her time and has done this her entire life. No matter where she has gone or what she is doing, she brings compassion, acceptance and love to everyone she meets.

*Congratulations, Eartha Coleman!*

The categories and winners were as follows: Volunteer of the Year under the age of 60: Margret Hamilton from Michigan City; Volunteer group of the Year: IGNITE from South Bend; Professional of the Year: Kelly Hicks from New Carlisle; Kimble Volunteer of the Year over age 60: Mary Pulaski from South Bend; The Hoosier Lifetime Award: Eartha Coleman from Michigan City; Education Award: Edward Weiss from Granger; Caregiver of the Year for a Disabled Person: Suzy Morris from Elkhart; Caregiver of the Year for an Older Adult: May Wilshire from Mishawaka; Business of the Year: Senior Mobility from Bristol. 

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# New Kitchen For The 2012 REAL Room Makeover Raffle Grand Prize Winners

**I** was wondering if it was a prank call,” Gerry Wuergler told us, after receiving a phone call that she had won the Grand Prize in the 2012 REAL Room Makeover Raffle. Before finally hearing that she won the Grand Prize – a \$25,000 room makeover by Peacock and Company – she figured she probably won a golf prize (she doesn’t golf) or a restaurant gift certificate.

Even before that, having caller ID, she wondered if she was being called for a donation (REAL Services doesn’t do phone solicitations) and debated whether she wanted to answer the phone.

The drawing for the 2012 raffle was held August 29th, and again Terry McFadden, news anchor for WNDU, drew the names of the lucky winners. Forty-five prizes were awarded, provided by REAL Services and area merchants

Residents of the Dawn Manor neighborhood of Granger for 38 years, Gerry, a recently retired nursery school teacher at ECDC at St. Mary’s, yearned to do something with their kitchen, which was the original kitchen of the house. Her husband David, retired as a purchasing and production manager of Acucast, now a part-time maintenance man at St. Pius X Church, had a different perspective: “If it ain’t broke, don’t fix it.”


Gerry had purchased a coupon in the 2011 raffle, but didn’t win any prize. Now that they were both retired, she had some convincing to do of her husband. They debated about buying a coupon. Gerry kept telling her husband, “It’s going to a good cause.” And she kept telling him that she was going to win, trying to convince herself as much as him. Reluctantly, he consented.



*David and Gerry Wuergler grand prize winners of the REAL Room Makeover*

So, what a surprise to David, when he came home on August 29th around 6:00p.m., and Gerry was waiting at the basement-entry door “grinning from ear to ear.” Neither was typical, so he knew something was up. Gerry could hardly contain her excitement in telling him the news, but David passively responded, “Cool.” He said only Notre Dame football games get him excited.

At this writing, they are planning on doing a kitchen makeover, but deciding on the particulars. Gerry is looking forward to having her daughter and three grandchildren over without having to crowd around the table for dinner.

Beyond the fun of our grand prize winners receiving a kitchen makeover, the REAL Room Makeover Raffle grossed nearly \$85,000. Net proceeds from the raffle will be used to support the Guardianship Program of REAL Services (a program that serves as legal guardian for elderly citizens who have no one else to advocate for them) and the Foster Grandparent Program (a program that places volunteer low-income “Grandparents” in schools and day care centers to mentor children). REAL Services is grateful to everyone for a very successful event! 



## Thank You! Thank You! Thank You!

to EVERYONE who participated in the 2012 REAL Room Makeover Raffle. REAL Services and the people we serve are grateful for your support. Thanks to your participation, we are able to provide needed funding to the Guardianship and Foster Grandparent programs.

The Guardianship Program supports older adults who are unable to care for themselves. The Foster Grandparent Program teams up older adults as role models, mentors,

tutors, and friends with children in schools, day-care centers, and other local organizations.

**YOU MAKE THAT POSSIBLE!** In our minds, you are ALL winners. But there were 45 winners of the prizes that were offered in the raffle. Congratulations to all the winners.

Hope to hear from everyone in the 4th annual REAL Room Makeover raffle next year.

### WINNERS OF THE 2012 REAL ROOM MAKEOVER RAFFLE

**Winner of the Grand Prize, a \$25,000 room makeover by Peacock and Company:**  
**Germaine Wuergler, Granger**

#### *The 44 other prize winners:*

Janet Howard, South Bend  
 Sue Cybulski, South Bend  
 Sue & Terry Engeman, South Bend  
 Nafe Alick, South Bend  
 Paul & Laura Guentert, South Bend  
 Brian & Kelly Stanley, Granger  
 Laurie & Jim Highfield, Mishawaka  
 Dawn Wysong, New Paris, IN  
 Megan Miller, Fishers, IN  
 Barbara Dodd, Mishawaka  
 Mary Reineke, South Bend  
 Jeff Kuroski, Granger  
 Cheryl Cooreman, White Pigeon, MI  
 Brian Baer, Apex, NC  
 Marie Gerencher, South Bend  
 Kirt & Judy Scherer, South Bend  
 Emily Ripperger, South Bend  
 Betty Klosinski, South Bend  
 McGrath Refrigeration, Knox, IN  
 Marty Ruskowski, Granger  
 Bruce Greenberg, Granger  
 Lisa Lindorf, New Carlisle  
 Thomas Keller, South Bend, IN  
 Nancy Mascotte, South Bend, IN

Hope Springs Manor, Goshen, IN  
 Jody Freid, South Bend, IN  
 Andrea Mather-Stow, South Bend, IN  
 Carla Meekhof, Granger, IN  
 Yesenia Raygoza, South Bend, IN  
 Rhonda Edmond, Mishawaka, IN  
 Marc & Lori Schleicher, Granger, IN  
 McGrath Refrigeration, Knox, IN  
 Catherine Fedder, Mishawaka, IN  
 Sue Taylor, South Bend, IN  
 Alice Doll, South Bend, IN  
 Denise Uitdenhower, Mishawaka, IN  
 Sue Charlwood, Elkhart, IN  
 Bertha Jones, South Bend, IN  
 Cindy Huntley, Goshen, IN  
 Guy Morrical, Granger, IN  
 Sharon Rountree, Granger, IN  
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*We acknowledge the following vendors for the prizes they donated. We are grateful for your support. Thank you.*

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# Moving Indiana Forward

Indiana consistently ranks low in comparison to other states in a number of areas related to long term care and supportive services. Although this may be deserved in some areas, it doesn't reflect the will of this state's citizens to provide quality care to its older adult population. We believe we can do better. We also believe we have the talent and the commitment to move Indiana forward to becoming a premiere state in the provision of aging services. We will do this through the thoughtful engagement of a number of stakeholders who will be tasked with identifying indicators of quality, measuring where we are currently, determining where we want to be and charting a course to get there.

Critical to this endeavor is that stakeholders come with no personal agenda other than to move the vision forward. We will rely on our stakeholders for their insight and input and then for their support as we look at the barriers that keep us from our destination. In our final work, we will develop a policy agenda that we believe can be supported and make recommendations for systems changes that take into consideration Indiana's ability to make responsible changes.

We will begin with the development of key indicators. Those indicators will begin as a framework only and will originate from the Area Agencies on Aging (AAAs). The AAA's have had over three decades of experience in working for and in communities that help older adults age well. We know what older adults need and we believe we have a unique perspective on where there are barriers to achieving the desired outcomes. As the planning and service regions for older adult services under the Older American's Act, we believe it is our role to convene this group and at this time.

Local Stakeholder groups will meet across the state to provide input that will be directed to a "Primary" group. The Primary group members are tasked with refining the information from all 16 local groups and combining them into one comprehensive statewide map for change. Primary group members include:

Faith Laird, Director for Indiana's Division of Aging  
Susan Washevski, Deputy Director, Division of Aging  
June Lyle, President CEO AARP of Indiana  
Kathy Williams, Legislative Liaison  
Ralph Ayres, former member of Indiana's House of Representatives  
Evan Reinhardt, Executive Director of the Indiana Association for Home and Hospice Care  
Jean Bandos, Director of Online Nursing Programs at Marian University Indianapolis  
Jim Leich, President, Indiana Association of Homes and Services for the Aging  
Anne Jacoby, retired AAA Director and consumer advocate  
Representing the 16 AAA's are Sally Beckley, Joan Cuson and Orion Bell.

We acknowledge that a quality system contains the following key indicators:

KEY INDICATORS... of effective Long Term Supports and Services (LTSS)

## CAREGIVERS ARE SUPPORTED

### WE BELIEVE:

- Caregivers help reduce the impact of transitions between settings.
- Caregivers provide care valued at \$450 billion dollars in 2009, four times what Medicaid provided. Supporting caregivers saves money.

## INDICATORS OF QUALITY IN INDIANA'S AGING SERVICES

- Consumers take advantage of critical pre-planning opportunities prior to a crisis.
- Early intervention through access to services and information supports the caregiver and reduces burnout.
- Caregivers know their options for care of their loved ones through education, training and support.
- Caregivers are valued through consistent support of their mental, physical and emotional health.
- Caregivers are involved in the planning of their loved ones care, including the services that will support them.
- Consumers and their caregivers have access to quality long term care services.
- Consumers are able to protect a reasonable amount of resources belonging to the care giving spouse.
- Caregivers are trained on how to provide the best possible care.
- Government maintains an appropriate role.
- Consumers access information and assistance on financial planning
- Quality consumer information is readily available now and as consumers needs change.
- There are no waiting lists for services.
- Caregivers have control of the quality of services.
- Support services value individualized autonomy and take direction from the client.
- The system is responsive to the needs of the caregiver
- Caregiver support is recognized as only one element of the overall system.



**CONSUMERS OF LONG-TERM SERVICES AND SUPPORTS (LTSS) HAVE OPTIONS FOR HOME AND COMMUNITY-BASED CARE THAT ARE AS ACCESSIBLE AS INSTITUTIONAL CARE.**

**WE BELIEVE:**

- The early provision of home care significantly reduces the possibility of prematurely accessing nursing home care.
- Quality care provided in the home significantly reduces the possibility of multiple transitions between care settings.
- The Affordable Care Act provides opportunities to build a more responsive system for consumers.
- Nursing home care, as a more costly alternative to home care, should be used only when HCBS are not safe, feasible, or cost effective.
- Access to care is as quick and responsive as possible.
- State and Medicaid programs such as Medicare, Medicaid, Veteran’s Administration, CHOICE, Older American’s Act and Social Service Block Grant funding is accessible to all who need them functionally and financially.
- Consumers have access to home and community based services (HCBS) as the preferred option to institutional care.
- Providing support as an early intervention preserves the resources of the individual and keeps them from relying too soon on the more expensive Medicaid system.
- Those who are currently in a nursing home, who are able to return home, have support to make that transition.
- The transitions between settings are reduced to minimize trauma to the consumer and their family and improve quality of life.
- Consumers are able to access the range of available services to meet the needs of those who choose to remain in the community.
- Existing resources are used to slow the progression to Medicaid.
- Care is based on need and not just eligibility.
- Pre-planning and intervention occur before the information


is needed and is easily accessible.

- Care is centered around the unique needs of the person (Person Centered)

**CONSUMERS ARE ABLE TO ACCESS THE INFORMATION THEY NEED TO MAKE GOOD CHOICES, AND INSURE QUALITY IN THEIR CHOSEN CARE SETTING.**

- Access to information and services is provided through a “single point of entry.” There is “no wrong door”.
- People have an easily identifiable and well known source to go to for information.
- Consumers have access to a systems navigator.
- Consistent information and service models are provided across Indiana.
- LTSS programs are of high quality across Indiana.
- The LTSS systems are centered on the one in need of care.
- Pre-planning is encouraged and supported.
- Funding sources are “blended” meaning that they compliment rather than compete against one another.

The group has already begun to identify key indicators that would suggest that Indiana has a responsive system. Additionally, they have identified barriers they believe have impeded Indiana’s progress in meeting these measures. Next steps will include more

Next steps include local holding additional stakeholder meetings where solutions will be identified and pursued. Those interested in attending a local stakeholder meeting should contact Joan Cuson at 574-284-7147. 

**Area 2 Agency on Aging Advisory Council**

- |                       |                       |
|-----------------------|-----------------------|
| Ms. Shirley A. Gidley | Ms. Patricia McQuade  |
| Mr. Bill Gilroy       | Ms. Tara Morris       |
| Ms. Susan Hawk        | Mr. Rey Neid          |
| Ms. Patricia Hollar   | Ms. Mary Ann Richards |
| Mr. John Paul Hoyer   | Ms. Karla Schoof      |
| Mr. Hollis Hughes     | Mr. Harvey Sieff      |
| Ms. Sally LaRocca     | Ms. Marguerite Taylor |
| Mr. Richard Mah       | Ms. Celesta Vaughan   |
| Ms. Pam Mathews       | Ms. Darlene Wedge     |
| Ms. Anita McCollester |                       |



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*"I've ordered box lunches and hot meals for business meetings. I couldn't ask for better service! Everyone was impressed and loved the mission of your effort!" MJ*

## Why we're UNIQUE!

Simply Catering To You is managed by REAL Services. The profits realized from Simply Catering To You, go back to support the Meals on Wheels Program, a program that delivers meals to the homebound. In partnership, we're working together to meet the needs of our community. You can feel confident that your event will be well planned, and you can feel good about supporting a great cause.

Whether you wish to have a formally catered meal or boxed lunches Simply Catering To You will accommodate your wishes. Welcome to a different catering experience, one where you "give back" as well as receive. Please visit the website to learn more about Simply Catering To You [www.simplycateringtoyou.org](http://www.simplycateringtoyou.org) or call 574-284-2025. 

## Retirement Quotes:

*"I enjoy waking up and not having to go to work. So I do it three or four times a day". Gene Perret*

*"The trouble with retirement is that you never get a day off." Abe Lemons*

*"When a man retires, his wife gets twice the husband but only half the income." Chi Chi Rodriguez*

*"If you think it's hard to meet new people try picking up the wrong golf ball." Jack Lemmon*

*"Don't simply retire from something; have something to retire to. Harry Emerson Fosdick*



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## KOSCIUSKO COMMUNITY SENIOR ACTIVITY CENTER (SAC)

The SAC is designed to provide a place for seniors age 50 and older to socialize at events and activities and get educational information to improve their lives.

**Please call 574-268-2132 for information and to receive a monthly SAC Newsletter**

*The future belongs to those who paid for it . . . Senior Citizens*

# Guardian Partner: Helping Seniors In Need

When you get older, will you have someone to care for you? Many seniors in our community don't. As a result, some go without proper medical care, forget to pay their bills, and simply can't take care of themselves. This is particularly true for those seniors who may no longer have family members or friends able to provide them assistance with those areas. There may be seniors in our community that need additional medical support and financial supervision, and are not receiving it right now.

REAL Services is the primary not-for-profit resource for older adults in our community. For over 18 years, one of the many ways we have met that mission of our agency is through our Guardianship Programs. The Adult Guardianship Programs provide legal guardianships for mentally incapacitated members of our community who have no family or friends who are able and willing to provide support and protection. Our newest addition to this group of services is the Guardian Partner Program. This program provides extraordinary levels of support and decision making assistance for clients who have the resources to pay for the extra care and support. This program uses the person-centered planning approach and aims to provide special undivided attention for each client.

The decision making assistance that the guardianship programs provide can include the following life-changing benefits: acting as a personal advocate throughout the medical process, trouble shooting financial problems that have developed as mental capacity has waned, ensuring consistent payment of utility bills and other living expenses, making arrangements to meet religious




and spiritual needs, assisting with quality of life needs, assisting with maintaining social networks, and honoring and assisting with end of life decisions. The

Guardian Partner Program is also supported by an advisory council that includes physicians, nurses, attorneys, clergy, nursing home administrators and other senior care professionals. This team of specialists

works together to ensure a client's benefits and value systems are upheld

through the best possible decision-making assistance.

Any organization or community member can refer a potential client to the Guardian Partner program. Candidates for the program must be: sixty years of age or older, determined to be mentally incapacitated by a physician, have no other willing, able or suitable guardianship options available, and have adequate resources to pay for their living expenses.

Please keep in mind the extra attention and support that a senior you know might need. Consider the Guardian Partner Program for seniors that would benefit from consistent, honest, and qualified care. If you would like any additional information about the guardianship programs at REAL Services please contact Erin Newsom at 574-284-2649. 

A life-changing service protecting and assisting individuals in our community who are no longer able to make their own decisions.

The magazine would not be complete without a "brain exercise" of some sort. We have incorporated words from the articles in this issue. They can be found forward, backward, horizontally, vertically, or diagonally. Believe it or not, but activities such as this can improve and/or positively impact our cognition. Have fun!

Entrepreneur	Longevity	Passion	Retirement
Facts	History	Life	Quality
Redefining	Long term care	Money	Reality
Social Security	Medicare	Fun	Promise
Future	Planning	Give back	Choices

E	R	U	T	U	F	W	Y	T	I	L	A	U	Q
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G	I	V	E	B	A	C	K	Q	E	P	O	R	S

Word Search Puzzle



# Geriatric Case Management

As our family members age, the amount of services and supports needed to help them stay safe and healthy grows. Family members are often trying to make important decisions and often need to make these significant decisions quickly. Families frequently have an overwhelming



## Geriatric Case Management

number of questions such as: Is my loved one safe in their home and how will I know when they are not safe? What can home healthcare services help with? What should be in place in regards to healthcare and financial decision making? What are some of the options in regards to independent living, assisted living, and skilled nursing care? Who can help pay for all this? When faced with a crisis, many families do not have the expertise, time, or ability to thoroughly research appropriate options. It can be difficult to provide help, get access to needed information, and make good choices. The vast amounts of options and information that are available regarding care for an aging family member can be overwhelming. Hiring a Private Geriatric Care Manager through the REAL Senior Solutions program can assist in navigating the best choices for your loved one.

The mission of the REAL Senior Solutions program is to assist older adults and their families find solutions for the challenges that they face. Mary Carroll, Private Geriatric Care Manager, is a trained and experienced professional who helps older adults and their families find solutions for the challenges of aging. As a licensed social worker and member of the National Association of Geriatric Care Managers, Mary is able to provide in-depth evaluations, care planning, and provide ongoing care and support with a focus on the unique needs of older adults and their families. Services include:

- Initial care consultation and assessments in areas such as safety, medical, legal, financial, mental health, social, and end of life planning.
- Care plans outlining recommendations, options, and solutions.
- Visits to insure safety, wellness, and address problems before they become crisis situations
- Assistance in coordination and oversight of services that are being provided (such a

home health care, transportation, nutritional services, medications, hospice, etc)

- Medical advocacy to assure a good communication between patient and doctor
- Assistance with relocation a loved one (including assistance with facility options, coordination of services, and coordination of service providers)
- Counseling and advocacy to assist families through difficult transitions.

Each person and each family that we assist is unique, so our program is customized based on what is needed as well as based on the goals of the client and the family.

Private Geriatric Care Services through REAL Senior Solutions is a private pay program. If cost is an issue, arrangements can be made to provide the assistance you need but also stay within your budget. REAL Senior Solutions is focused on providing the supports and services that are right for your family and strives to provide only the services that your family wants and needs.

The REAL Senior Solutions program helps families ensure that their loved one is getting the assistance they need to live a safe and enriched life. If you would like to learn more about the program and services, please contact Mary Carroll MSW LSW at (574) 284-7160 or through email at mcarroll@realservices.org More information can also be found on the [www.realservices.org](http://www.realservices.org) website. Program information is under the services link listed as geriatric care manager or Senior Solutions.

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# ask SHIP

**Q: Last month, we discussed many of the color-coded mailers CMS and Social Security mail this time of year. What are some of the other mailers you might expect to receive?**

**A:** Many important mailings from Medicare and Social Security are mailed this time of year to prepare us for the Annual Open Enrollment (October 15 – December 7). Some of these mailings require action from you, so know what to look for.

### September

**Social Security Notice to Review Eligibility for Extra Help** – sent to people who need to show if they continue to qualify for Extra Help in 2013. Reply within 30 days.

**Plan Annual Notice of Change (ANOC) and Evidence of Coverage (EOC)** – sent from your current drug or Medicare Advantage plan outlining your 2013 formulary, benefit, and/or premium changes.

**Plan LIS Rider** – People who qualify for Extra Help will get this from their plan telling them how much help they'll get in 2013.

**Notice of Creditable Coverage** – sent by employers/ unions and other group health plans to tell all Medicare-eligible enrollees whether or not their drug coverage is creditable.

### October

**Plan Marketing Materials** – Plans will begin sending marketing materials on October 1. Use these to compare plans before Open Enrollment.

**Plan Non-Renewal Notice** – sent to those whose plan is leaving the Medicare Program. Look for a new plan for 2013.

### November

**CMS Non-Renewal Reminder Notice** – sent to people who don't get Extra Help and whose plan is leaving the Medicare Program that they need to choose a new plan for 2013.

**Social Security Part B & Part D Income-Related Premium**

**Adjustment Notice** – tells higher-income consumers about income-related Part B and Part D premium adjustments.

**Social Security LIS Determination Decision Notice** – tells people if they still qualify for Extra Help in the coming year.

**Social Security LIS and MSP Outreach Notice** – Tells people who may be eligible for the Medicare Savings Programs for help with Part B costs and the Extra Help available for Medicare prescription drug coverage.

### December

**Social Security Benefit Rate Change (BRI) Notice** – informs people of their benefit payment changes for the coming year due to cost of living increases, variations in the premiums that are withheld, etc.

If you have questions about these notices or anything else related to Medicare, contact SHIP for help. Call 1-800-452-4800, or visit [www.medicare.in.gov](http://www.medicare.in.gov).



# 2012 Future Planner

*What have you promised yourself in Retirement?  
When you think about Retirement, what would you say?  
Can you picture your retirement? Where are you?  
Who are you with? What are you doing?  
How emotionally connected to retirement do you feel?  
How do you talk about retirement? Who do you talk to  
retirement about? Your family, friends, co-workers?  
Did you know that 80% of couples disagree about a major part of  
their retirement planning—whether to work, lifestyle, or when to  
retire? Another 60% of couples don't even discuss what invest-  
ments they have as part of their retirement savings plans.<sup>1</sup> Have  
you talked to your spouse or significant other about key considera-  
tions that will affect your retirement?  
Do you have plans to start that conversation soon?  
Both thinking about and talking about retirement are important.  
What about actually planning for your retirement?  
Take a minute to think about your last vacation. How long did you  
spend planning that vacation? Now compare that to how long you  
have spent so far planning for your retirement —  
for something this important, we all should take time to  
develop a plan. How do you plan to spend the rest of your life?*

## Let's start the conversation.

### TRAVEL

Do you want to travel? Do you know when and where you would like to go? How much will it cost? Will you travel alone or with family? Friends? If you don't plan for it, it will never happen. As we age, the more active things in our plans need to be taken care of first. Do them now. Don't live to regret never seeing Niagara Falls or the Grand Canyon. Or is it the Eiffel Tower that you always wanted to climb? Do you want to make those trips that require physical exertion earlier or later in retirement?

If you could go anywhere in the world, where would it be? Does your family know the answer to that question?

### FAMILY

Many people look forward to spending more quality time with their spouses, children, grandchildren, even great-grandchildren once they retire. This can take many shapes, from caring for grandchildren while parents work to making vacation plans that include them.

Are there family values that you want to pass on to the next generation? If it is impor-

tant, should you plan for it? Do your children and grandchildren know your story? What about your parents' and your grandparents' stories? What about the boxes of old pictures we all have stashed away? Take them out and write names and dates on the back. Without all the history we carry around in our heads and hearts, these priceless treasures will become worthless in another generation.

### LEARNING

Almost half of the adults in the U.S. are enrolled in some sort of learning—dancing, a foreign language, writing, playing tennis, etc. Think about what really intrigues you. Research shows that the benefits of gaining knowledge for adults 50 plus includes helping to improve memory and keeping the mind sharp. It also helps you meet new people and find new interests.<sup>2</sup>

### VOLUNTEER

Think of ways you could help out in your local community. Do you have a skill set or knowledge that you can share with others? Whether you want to help find a cure for a disease, build a house, or help out at a local pet shelter, there are lots of benefits to volunteering. Research has shown that volunteering improves mental health, memory and increases engagement in the community, while reducing physical limitations and depression.<sup>3</sup>

### CONNECT WITH FRIENDS

It is hard to keep in touch with friends over the years, especially with work, family, and social obligations. These

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connections are important. The people we have known for years know us differently than recent friends. They also remember us as we were. One of life's most simple and greatest pleasures is to laugh with an old friend. So why not plan on revisiting those friends and relationships that matter most. Use technology to help you find each other, but do not use technology to replace real contact. An email is not the same thing as a phone call and a phone call is not as touching as a handwritten letter. There is nothing that could replace sharing stories over a cup of coffee and a slice of pie.

### KEEP WORKING

Are you one of the fortunate few that really enjoy what you do now for work? If you love what you do, is it really work? Sixty percent of people who work in their later years do it because they enjoy working. Another 16 percent do it to not be bored.<sup>4</sup> Do you fit in this category? What do you get out of your job? Do you want to retire completely or can you work part-time? What about job sharing? Or consulting? Maybe work part-time in a different capacity at the same place? Here's a tip: arrange for flexible scheduling, part-time work, or telecommuting while you are still employed full time.


### GET IN SHAPE



Did you know that if you walk briskly for as little as half an hour a day, it can lower the risk of having a stroke?<sup>5</sup> Here are some other simple ways to exercise in order of calories burned per hour: Biking, Lawn Mowing, Gardening, Walking, Golf, and Light Housekeeping.

### I DON'T KNOW

What if you don't know what you will do in retirement? Think back through the last two months of your life. What did you do that gave you that deep-in-your-gut joy? Not just excitement. Capital J-O-Y, joy. Capture that moment. Do it over and over and over again in retirement. What did you promise yourself once upon a time? Before children and responsibilities kept you busy in the last few decades. Complete the sentence, if only I had time, I would love to... Make a commitment to yourself. It's the rest of your life. How will you spend it?

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- 2 "The Benefits of Lifetime Learning for Adults 50 Plus," Seniorliving.com, 2010
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- 4 Redefining Retirement Planning, PNC Wealth Management, 2009
- 5 CBSNEWS.com, "Study: Moderate Cuts Stroke Risk" 2/2/2008 

 <p><b>Alzheimer's &amp; Dementia Services</b> of Northern Indiana</p> <ul style="list-style-type: none"> <li>• Toll-free help line — (888) 303-4180</li> <li>• Support groups</li> <li>• Monthly dementia classes</li> <li>• Care consultation</li> <li>• Respite care grants</li> <li>• Educational workshops &amp; seminars</li> <li>• Quarterly newsletters</li> <li>• Lending library</li> <li>• Services free of charge</li> <li>• <a href="mailto:AlzServicesNI@stglobal.net">AlzServicesNI@stglobal.net</a></li> <li>• Website: <a href="http://www.Alz-NIc.org">www.Alz-NIc.org</a></li> <li>• (574) 232-4121</li> </ul>	 <p><b>Milton Adult Day Services</b></p> <ul style="list-style-type: none"> <li>• Day services for adults who need attentive care</li> <li>• Accepts private pay</li> <li>• Long-term care insurance</li> <li>• Medicaid</li> <li>• VA</li> <li>• Limited scholarships available</li> <li>• 35—40 participants/day (serving approximately 80 total)</li> <li>• Contact: <a href="mailto:dbofakowski@miltonads.org">dbofakowski@miltonads.org</a></li> <li>• Website: <a href="http://www.MiltonADSS.org">www.MiltonADSS.org</a></li> <li>• (574) 232-2666</li> </ul>
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[www.holycrossvillage.com](http://www.holycrossvillage.com) • (574) 287-1838

*Holy Cross Village at Notre Dame is a continuing care retirement community sponsored by the Brothers of the Holy Cross.* 





# REAL Volunteer Opportunities

**individuals groups businesses families**  
are encouraged to participate in one-time or ongoing projects . . .

## REAL SERVICES PROGRAMS:

**Be an extension of our agency by training with and volunteering for a REAL Services program**

### MEALS ON WHEELS DRIVER:

Help provide healthy meals to homebound seniors by delivering a hot lunch and prepared dinner to their home. You can deliver once a week or more.

*St. Joseph County only.*

group | individual | ongoing projects

### GUARDIANSHIP ADVOCATE:

Serve as an advocate for an elderly person for whom REAL Services is the legal guardian. Visit, check on their care, and advocate for their interests and preferences. *St. Joseph, Marshall and Elkhart Counties only.*

group | individual | ongoing projects

### NURSING FACILITY FRIENDLY VISITOR:

Meet regularly with local nursing home residents that don't typically have visitors. Sit and talk, or incorporate creative projects.

group | individual | one-time or ongoing projects

### SMP PROGRAM VOLUNTEER:

Help protect individuals and the future of our government programs by volunteering with the Senior Medicare Patrol program. This program empowers seniors to prevent health care fraud.

individual | ongoing projects

## VOLUNTEER DEPARTMENT:

**Help our clients live independently at home by helping with indoor and outdoor tasks**

### SEASONAL PROJECTS:

- yard work — rake, mow, trim bushes
- painting — interior or exterior
- snow removal — shovel and/or salt

A great fit for students and young volunteers!

group | individual | one-time projects

### HOUSE CLEANING:

Help with simple house cleaning tasks, or gather a group to do "deep" cleaning and larger organizational projects

group | individual | one-time projects

### HANDYMAN:

Help with simple household repairs. Tasks range from changing light bulbs to fixing a leaky faucet!

group | individual | one-time projects

### OFFICE VOLUNTEER:

Help with mailings, brochures, and other administrative office tasks. Both small and large projects for various REAL departments.

group | individual | one-time or ongoing projects

### GROCERY SHOPPER:

Purchase groceries for homebound adults. Get their list, shop for them, and unload the groceries.

individual | one-time or ongoing projects

## SIGN ME UP!

I am  My group is interested in the following program(s):

- Meals on Wheels
- Guardian Vol. Advocate
- Nursing Facility Friendly Visitor
- SMP Program
- Seasonal Projects
- Housecleaning
- Handyman
- Office Volunteer
- Grocery Shopper

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City State Zip

\_\_\_\_\_  
Daytime Phone

\_\_\_\_\_  
E-mail

**CONTACT US TODAY! Volunteer Department:** 1151 S. Michigan Street, P.O. Box 1835, South Bend, IN 46634 (574) 284-2644 or (800) 552-7982 — [www.realservices.org](http://www.realservices.org) click on "volunteers"

Due to the sensitive nature of the clients we serve, it is Agency policy that we cannot utilize volunteers with any type of criminal history. Thank you for your understanding.





# **IMPORTANT!!**

The 2012 **Annual Open Enrollment Period** for Medicare is  
October 15 through December 7!



## Need help?

If you have Medicare and have limited income and resources, Medicare can pay for 75% or more of your prescription drug costs.

To see if you qualify, contact your local Area Agency on Aging at 800-552-7928 or 574-284-2644.





## REAL Services Web Site

[www.realservices.org](http://www.realservices.org)

- Make a referral for In-Home Services
- Request your free copy of REAL Connections
- Request or download an Ad packet for REAL Connections
- Find out all you want to know about our services
- Provide feedback on-line about what you would like to see on our site

REAL Services, Inc. is a not-for-profit corporation which serves elderly and individuals of all income levels in the counties of St. Joseph, Elkhart, LaPorte, Marshall, Fulton, and Kosciusko. The objective of REAL Services is to assist those we serve in maintaining their independence to the maximum degree possible and finding meaning and satisfaction throughout their lives.



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REAL Services does not discriminate on the basis of race, color, religion, sex, age, disability, national origin, or ancestry. In cooperation with the Family and Social Services Administration.

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## REAL Services, Inc. Office Locations

### Main Office

1151 S. Michigan St.  
South Bend, IN 46601  
(574) 284-2644  
800-552-7928 (IN Only)

### Area Agency on Aging Case Management Offices

#### St. Joseph County REAL Services Main Office

Elkhart County  
3701 S. Main St.  
#1005 (120)  
(574) 875-0606  
Elkhart, IN 46517

Kosciusko County  
401 W. Center St.  
Warsaw, IN 46580  
(574) 269-1173

LaPorte County  
1700 Lincolnway  
Suite V  
LaPorte, IN 46350  
(219) 324-4199

Marshall County  
510 W. Adams St.  
Suite #110  
Plymouth, IN 46563  
(574) 936-3175

Caregiver Connection Center  
317 S. Kenmore St.  
South Bend, IN 46619  
(574) 251-2590

### REAL Services Regional Kitchen for Independent Living

Meals on Wheels  
Meals for 38 Nutrition Sites  
121 Garst St.  
South Bend, IN 46601  
(574) 256-1649





# This is what one of the 15 Top Health Systems in the country looks like.

Saint Joseph Regional Medical Center has been named one of the best healthcare systems in the country by Thomson Reuters, one of the world's leading sources of measurement in the healthcare industry.

That distinction means we set higher patient safety standards. Find ways to reduce hospital stays. Think not just about short-term recovery, but about long-term outcomes as well. This award also shows our commitment to the community — that we offer unparalleled patient care and safety.

**It's what we're called to do.**

SAINT  JOSEPH  
Regional Medical Center



Mishawaka  
Plymouth  
South Bend  
[sjmed.com](http://sjmed.com)





**REAL  
SERVICES**

P.O. Box 1835  
1151 S. Michigan Street  
South Bend, IN 46634

Enjoy life  
to the fullest.



Indiana University Health

## Goshen Home Medical

Medical Equipment Sales & Rental  
Free Delivery within 50 Mile Radius  
24 Hour Emergency Service

IU Health Goshen Home Medical has been a part of the local community for over 35 years. Whether you need to purchase or rent a variety of home medical equipment and supplies, or need one of our highly trained technicians to come to your home and help you and your family understand how to best use your new or existing equipment, IU Health Goshen Home Medical is here for you.

**MEDICAL EQUIPMENT for your every need.** We offer a wide selection of home oxygen, home medical equipment and supplies to meet most every need. Our goal is to understand your unique needs and develop individualized solutions to keep you mobile and get you moving again.



Indiana University Health

**Indiana University Health  
Goshen Home Medical**

1501 S. Main St., Goshen IN 46526  
574.533.0626

**Store hours:**

Monday-Friday  
8am-5pm

Saturday, 9am-2pm