

**COMMISSION ON THE AGING**  
**4 Brush Hill Road**  
**New Fairfield, CT 06812**

**COMMUNITY FORUM**

**THE COST OF AGING, WHO PAYS AND HOW?**

**MINUTES**

**April 7, 2011**

The Commission on the Aging hosted a Community Forum entitled “The Cost of Aging, Who Pays and How” on Thursday, April 7, 2011 at the Senior Center from 6:30pm-8:30pm. Secretary, Laurie Busse, took the minutes.

**PRESENT:** Maureen Salerno, Chairperson, Cindy LaCour, Vice Chairperson, Jeannette Sweeney, Katy Johannssen, Kathy Hull, Janet Loya, and Roberta Ilardo.

**SPEAKERS:** Barbara Reynolds, Elder Law Attorney, Cindy White, Director of New Fairfield Social Services, Kathy Hull, Director of New Fairfield Senior Services, and Tom Assheton, Senior Specialty Realtor.

**SPONSORS:** Bethel Health Care Center, Candlewood Valley Health & Rehabilitation Center, The Gardens Assisted Living, Glen Hill Care and Rehab, Ridgefield VNA, and Village Crest

**ATTENDANCE:** Approximately 76 people attended.

Maureen Salerno brought the Community Forum to order at 6:30pm and introduced the speakers and sponsors, noting the sponsors had tables set up with information on services they offer.

**Barbara Reynolds, Elder Law Attorney “Forming Legal and Financial Strategies”:**  
Barbara Reynolds spoke about the importance of having legal and financial documents in place before there is a need to. There are different types of documents and not all documents are for everyone. Some of the different types of documents are Living Wills, Living Trusts, Wills, and Powers of Attorney. It is always a good idea to review these documents at least every 5 years. There are many reasons to review these documents every few years and to make changes as needed. For example although State Statutes do not require Powers of Attorneys to be updated every 5 years, banks and other financial institutions will not accept them if they are more than 5 years old. Also, situations change. Someone who is capable of being an executor of a will both physically and

emotionally, may no longer be if their circumstances have changed for one of life's many reasons. Ms. Reynolds further discussed probate. In the State of Connecticut everyone pays a probate court fee based on a percentage of their estate, even if they are not probating. People need to be aware of different laws in different states if they have real property in another state. A Living Trust can be used to finance chronic long term health care needs, noting that your Retirement Account can't go into the Living Trust. A folder with common terms and information was available.

**Cindy White, Director of New Fairfield Social Services, "Accessing Benefits and Services":**

Cindy White discussed there are many different types of services available based on individual needs. Some of the confidential resources available to see what benefits or services you are eligible for are:

- [www.benefitscheckup.org](http://www.benefitscheckup.org)
- [www.211navigator.org](http://www.211navigator.org) or you can call the hotline by dialing 211
- [www.wcaaa.org](http://www.wcaaa.org) or you can call the Western Connecticut Area Agency on Aging (WCAAA) at 1-800-994-9422

In the fall a Medicare Choices counselor will be at the Senior Center. A handout with information on the many different types of benefits and services was available. In May and June there will be Financial Education Classes in the Community Room.

A short recess was taken for refreshments.

**Kathy Hull Director of Senior Services, "Connecting to a Healthy and Active Lifestyle":**

Kathy Hull talked about the importance of a healthy and active lifestyle. Regular exercise will build:

- Endurance=Cardio Pulmonary Exercises
- Strength=Using weights and resistance bands to strengthen arms and legs
- Balance=Tai Chi
- Flexibility=Stretching, improving posture, balance and improving back pain

Kathy Hull discussed the many reasons for depression and some of the symptoms include sadness, fatigue, and feelings of doom. Regular exercise and attending places such as a senior center that offer many social programs may help with this.

The New Fairfield Senior Center offers a wide range of exercise programs and a large variety of trips and other fun, social, and learning programs. Five words to describe the Senior Center would be Healthy Living With Positive People or Active Fun, Education Friendly and Supportive. The Senior Center News Letter and the monthly calendar were available.

**Tom Assheton, Senior Specialty Realtor “Getting the Best Value for Your Home in a Changing Market”**

A power point presentation was available. Tom Assheton discussed preparing your home for listing is called staging. You want to make sure your house is presentable both inside and out. Outside you will need to do things such as

- Clean and paint your front door and garage door(s). Make sure there is no flaking paint
- Landscaping is neat and attractive looking, but not necessarily expensive
- Windows, insulation, and roof replacements will return 65% to 75% of your costs plus the savings on utilities

You will also want to make sure your home is just as neat and attractive on the inside.

Some of the things you can do include

- Do a thorough cleaning from the basement to the attic
- Cosmetic repairs such as cleaning the rugs, polishing hardwood floors, addressing hardware on doors and cabinets
- Hire a “Stager”
- Unclutter your home by putting unnecessary items in storage

If you put in a new kitchen you will get back 70%-80% of your costs. A new bathroom will return 65% to 70% of your cost. On average it will take approximately 120 days to sell your home. In 2010 New Fairfield had 136 homes sell with a median price of \$337,000.

Maureen Salerno opened the floor up to questions from the audience.

Maureen Salerno thanked everyone for coming out and participating in the Program. The Cost of Aging Who Pays and How was adjourned at 8:30pm.