



# Celebration Foundation

THRIVING IN PLACE

# THRIVING IN PLACE NEWSLETTER

Issue 14, February 2018



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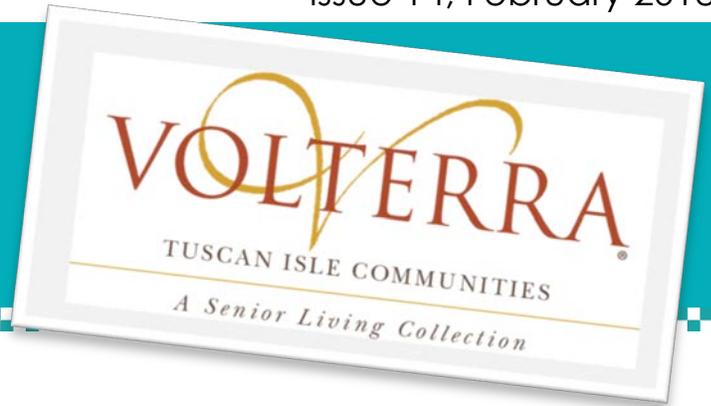
## Thriving In Place Celebrates the Holidays



### Thriving In Place – Facts and Figures

Member Count:	100
Volunteer Count:	85
Service Requests this Fiscal Year*:	337
(*Fiscal Year runs Oct 1 through Sept 30)	

# New Lunch Sponsor



Thriving In Place is happy to announce a partnership with Volterra Senior Living Community.

Thriving In Place is happy to announce a partnership with Volterra Senior Living Community. Our lunches have recently become more exciting and delicious as Volterra has graciously agreed to become a Lunch and Speaker sponsor for the First Friday of every month starting March 2018. Their team has

some exciting Fridays planned.

Volterra has invited all Thriving In Place members for a tour of their new location in Champions Gate. Their buses will pick us up from lunch on **February 16 at 12:30 pm at the 851 Building**. Their staff will treat us with a "Welcome Reception" of snacks and drinks. A tour of their Tuscan

village will be provided along with a couple of door prizes.

Please contact Mary Pat to make reservations for this complimentary excursion by Volterra Senior Living Community.

Extend a warm welcome and thank you to Volterra for their generosity and support of Thriving In Place.



# Thriving in Place Members Lunches



Kudos to those sponsoring our  
recent lunches!

Chick-Fil-A

Flippers Pizza

BrightStar Care

Volterra Senior Living

Mike and Debi Jackson

JJ Taylor

Ginny Wallace

Our members are grateful and appreciative of the funds to feed our hungry stomachs. Lunch gatherings are a special time for our members to visit with their friends who have become family.

Thriving In Place members thank you for your generosity in making these lunches possible!

Thriving In Place lunches are held in the Activities Room at 851 Celebration Ave. If you are not a current member of Thriving In Place, please feel free to join us for a small \$5 contribution.

If you are interested in becoming a food sponsor of Thriving In Place, please contact

**Mary Pat Rosenthal**  
**407-572-9850**



## Addressing Long-Term Care Risk: Retirees

*Did you know ...?*

- \$725 billion a year is spent on chronic illness care in the United States
- Families contribute \$63 billion in out-of-pocket costs and \$450 billion in unpaid family caregiving, which means ...
- \$71 of every \$100 spent on chronic illness care comes from families, many of whom eventually find themselves in poor physical and financial health from the stress of caring for their loved one
- Only \$7 billion (or less than 10 percent) is paid by privately owned long-term care insurance policies from people who had the foresight to protect themselves and their families<sup>1</sup>

Families can be financially and emotionally impacted by long-term care, regardless of their stage in life. Retirees may already be dealing with their own health care concerns. If not, they're likely watching their friends being impacted by the cost of long-term care, as 7 out of 10 individuals over the age of 65 will be impacted by a long-term care event.

There are a fair amount of people that have a long-term care insurance policies. Most policies cover home care and assisted living and/or nursing home care (BUT NOT ALL). Many people have bought policies years ago and some forget they had it. Others don't know what

it covers. And most get a bit confused on the steps they need to follow to "trigger" the policy so it actually pays for services.

### **Things to know about long term care insurance and things to look for with your policy:**

**Daily benefit** (most policies have a daily benefit). This is the amount available to you to use each day for care - in the home, ALF, nursing home, etc.- depending on the policy. General benefits range from as low as \$50 a day upwards to about \$200 a day. Most policies are written as a daily amount (i.e. \$100 per day) and they cannot exceed

*(Continued on Pg. 5...)*

(...Continued from Pg. 4)

this amount, which works out to approximately 5 hours per day of care. Some policies are written as a weekly or monthly amount (i.e. \$700 per week or \$3,000 per month). The weekly amount or monthly amount gives you some flexibility because you are not limited by a daily amount. If written weekly, you can essentially use 5 days a week and more hours on those days as long as they don't exceed the weekly amount (in previous example \$700 per week).



**Elimination Period** is basically like a deductible. You know that with auto insurance you may

have to pay the first \$500 or \$1,000 if you are in an accident, then insurance pays the rest. With long term care insurance, the deductible is basically calculated in days stated as "elimination period". Policies can have an elimination period of 0 days up to 100 days. If someone has an ALF and/or Facility benefit and home care benefit written into their policy, technically, they can use days spent in a nursing home or ALF or receiving Medicare home care towards their elimination period days. For example, I had a situation where I had a client with a 100-day



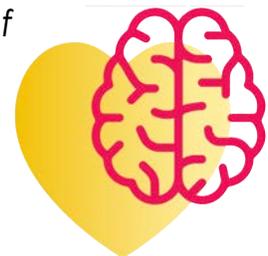
elimination period. I saved them close to \$7,000 off of their elimination period deductible! TIME IN A HOSPITAL DOES NOT COUNT TOWARDS THE ELIMINATION PERIOD.



It's especially important for couples to address long-term care risk because, historically, the surviving spouse will bear the burden of a loved one's illness. They are the ones left with the financial and emotional scars of caring for their loved one. If you don't currently have long term care insurance and are in reasonable good health, it is not too late to consider buying a policy. Below is a case study of how someone in retirement can leverage existing policies to secure long term benefits.

**CASE STUDY: Bob & Betty Boop**

*Use of existing life insurance to create a pool of long-term care protection*



- The Boop's have accumulated sufficient funds for retirement and have a solid estate plan in place
- Bob has existing permanent life insurance policies worth approximately \$1.2 million with \$400,000 in cash value; currently, they pay \$18,000 in

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(...Continued from Pg. 5)

annual premiums

- Long-term care protection is needed for both Bob and Betty

Working with his estate planning professionals, Bob purchased a traditional universal life insurance policy (in lieu of his existing policy) with a death benefit of \$1.1 million and a 2 percent monthly long-term care rider. Should he need long-term care, he will be able to access the death benefit at \$22,000 per month to pay for his care. Upon his passing, his beneficiary will receive \$1.1 million minus the amount spent on long-term care (if any). The premium for his policy was \$10,200 a year after an initial deposit, which came from a portion of the cash value noted above.

Betty also purchased a traditional universal life insurance policy with a death benefit of \$1.2 million and a 2 percent monthly long-term care rider. Should she need long-term care, she will be able to access the death benefit at \$24,000 a month to pay for her care. Upon her passing, her beneficiary will receive \$1.2 million minus the amount spent on long-term care (if any). The premium for her policy was \$7,800 after an

initial deposit, which came from a portion of the cash value noted above.

**Result:** Bob and Betty now have long-term care protection and death benefits for their beneficiaries – all for the same annual premium they were paying before a single life insurance policy.

A Certified Financial Professional and Trust & Estate or Elder Law Attorney should be consulted to understand how long-term care coverage fits into your existing retirement plan and what risks are involved in your retirement plan without the proper coverage.

Joe is a Certified Senior Advisor and owns the BrightStar Home Health agency with his wife. They have helped many families in the Osceola and Brevard County communities. BrightStar is a private duty home health agency that provides companion care, personal care and skilled care in the home. Visit us at [www.brightstarcare.com/kissimmee-osceola](http://www.brightstarcare.com/kissimmee-osceola) to learn more about how we may help your loved one age in place. Joe can be reached at [joe.gitto@brightstarcare.com](mailto:joe.gitto@brightstarcare.com)

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*Independently Owned and Operated*

# Mini-Lunch 'N' Learn

Thank you to our friends of Thriving In Place

Thriving In Place thanks you for spending your time and talents with our group during lunch. We were enlightened and entertained.

Celebration Christian Homeschool Group

Dr. Julie NeJame – Christmas Stress

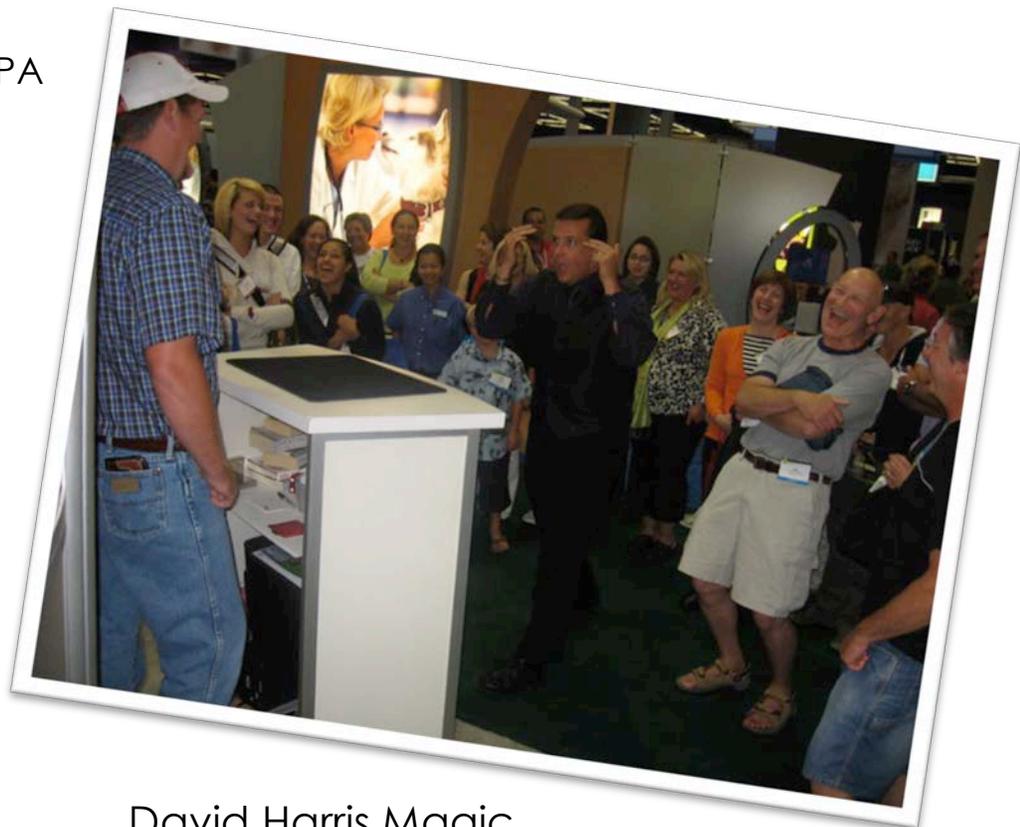
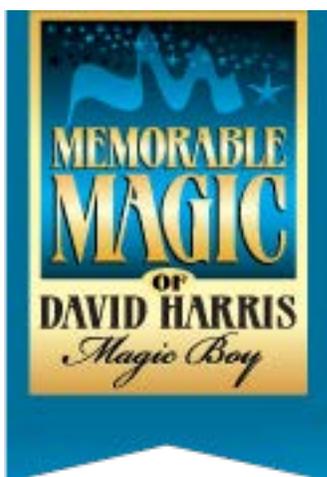
BrightStar Care – VA Benefits – In's & Out's

Volterra Senior Living -TLC Physical Therapy

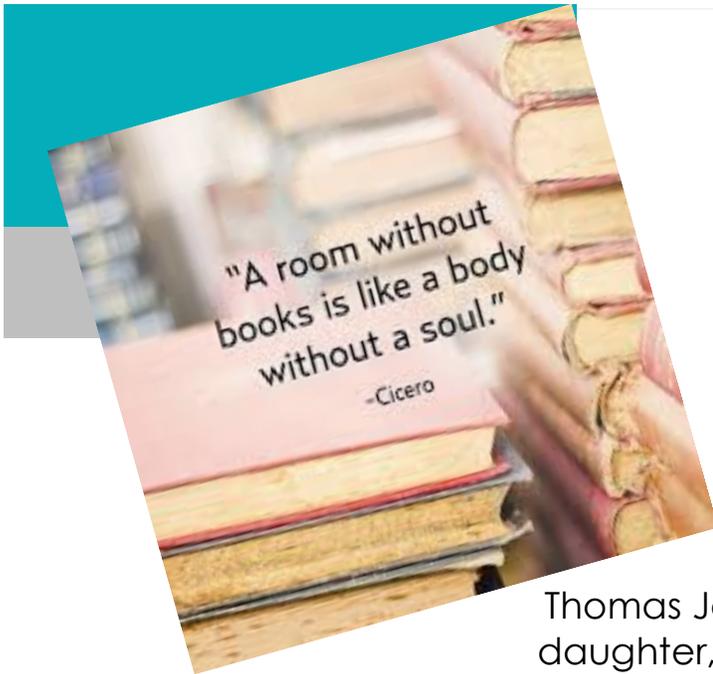
Grover Wigglesworth – Power of Hypnosis

David Harris Magic

Nicholas J. Cameron, CPA



David Harris Magic



# Thriving In Place Book Club

Submitted by Phyllis Carsten-Boyle

Thriving In Place members have a Book Club that meets monthly on the last Thursday at 10 a.m. in the 609 Celebration Avenue office.

Each month, one of our members brings a list of 3 potential books to be read at the following month's meeting and the group votes to choose one of those to read. We have interesting and often lively discussions of the books we have chosen.

Our book for the January meeting was America's First Daughter by Laura Kamoie and Stephanie Dray, a richly researched historical novel about

Thomas Jefferson's daughter, Martha Jefferson Randolph and her relationship with her famous father.

The beauty of our Book Club is that, because of the diversity of interests of our members, the books that are recommended are of a wide variety and offer an assortment of topics, ranging from

elephants, to life in Paris during the Nazi occupation, to Maine following the dreadful fire just after World War II.

The group is also treated to occasional movie nights at a member's home, sometimes a movie of a book we have recently read and sometimes just one that has the interest of some of our members.

We hope you will consider joining us.

If you have questions, please call Thriving In Place:

407-572-9850

*(Please note that you do not have to be a member of Thriving In Place to be a member of our book club.)*

## Organization Tips! *With Steph Garber*

### Purses/Handbags

Have you dumped out your purse lately and seen what has accumulated? You might be surprised. Take a flat surface and give it a try!

As you look at what you have, ditch anything that doesn't belong there, old mints, phone numbers on scraps of paper, etc. Then, look at what you have and put "like" items together—make-up together, pills together, change and money, etc. Use zippered pouches or pockets in the purse to keep these things together. Any

items regularly accessed such as your work ID, your keys, or in my case, my lipstick, need to be readily available in an outer or inner pocket. Keep things in the same place each time so you don't have to riffle thru to find what you need, wasting time and effort. If needed, review your purse once a week to be sure it is staying in order.

Life with organization makes your days easier, more relaxed and calm. Read my blog as more hints are posted regularly which can help you as you add organization and less clutter to your life.

### Closet

After you have done the initial purge of your closet, there is another step you can take to figure out what clothing still hanging which you really no longer need. Try turning all the hangers backwards. As you wear each item, turn it the proper direction when you rehang it. Note on your calendar to recheck the hangers a year from the point you turn them. (I like to do it every January 1, so it is easy to remember!) Any that are still backwards you haven't worn in any of the 4 seasons--so time to get rid of those! Donate it, pass it along or ditch. Just don't let it continue to take up valuable space in your closet!



Stephanie Garber  
Professional Organizer  
Serving Celebration and Orlando areas  
321-939-0775  
[steph@fromchaostorder.net](mailto:steph@fromchaostorder.net)

**HAPPY BIRTHDAY**  
to our  
Thriving In Place  
Members  
& Volunteers



**February**

- 2.1 Esther Fuster
- 2.2 Regina Hittell
- 2.10 Debi Jackson
- 2.11 Kathy VanTassell
- 2.17 Patti Fitzgibbons
- 2.20 Ann Fitzpatrick
- 2.21 Rene Baron
- 2.22 Joe Beam
- 2.24 Leonard Neblett
- 2.25 Susan DeNardis



**March**

- 3.1 Kathy Gordy
- 3.2 Bobbi Boesch
- 3.3 Neal Lincoln
- 3.5 David Collins
- 3.5 Eileen Crawford
- 3.9 Cheryl Rosenberg
- 3.10 David Berelsman
- 3.10 John Fitzpatrick
- 3.12 Bonnie Donahue
- 3.13 Bill Boyle
- 3.14 Sue Wagoner
- 3.22 Brad Wagoner



# Mini Cheesecake Recipe

Submitted by Phyllis Carsten-Boyle

- 1 cup graham cracker crumbs
- 3/4 cup + 2 Tbsp. Sugar
- 3 tbsp. Butter, melted
- 3 8oz. Pkgs. cream cheese, softened
- 1 tsp. Vanilla
- 3 eggs
- 1 can cherry or blueberry pie filling

Preheat oven to 325 degrees

Combine graham cracker crumbs, 2 Tbsp. Sugar and butter. Press into 18 paper lined muffin cups.

Beat cream cheese, vanilla and remaining sugar with mixer until blended. Add eggs one at a time and beat well after each addition. Spoon over crusts.

Bake 25 to 30 minutes until centers are almost set.

Cool completely, then refrigerate for two hours. Top with piecrust filling.







# Keepers

Submitted by Mary Jo Kraft

I grew up with practical parents. A mother, God love her, who washed aluminum foil after she cooked in it, then reused it. She was the original recycle queen before they had a name for it. A father who was happier getting old shoes fixed than buying new ones.

Their marriage was good, their dreams focused. Their best friends lived barely a wave away. I can see them now, Dad in trousers, tee shirt and a hat and Mom in a house dress, lawn mower in one's hand, and dish-towel in the other one's hand. It was the time for fixing things. A curtain rod, the kitchen radio, screen door, the oven door, the hem in a dress. Things we keep. It was a way of life, and sometimes it made me crazy. All that re-fixing, eating, renewing, I wanted just once to be wasteful. Waste meant affluence. Throwing things away meant you knew there'd always be more.

But then my mother died, and on that clear summer's night, in the warmth of the hospital room, I was struck with the pain of learning that sometimes there isn't any more.

Sometimes, what we care about most gets all used up and goes away...never to return. So...while we have it...it's best we love it...and care for it...and fix it when it's broken...and heal it when it's sick.

This is true. For marriage...and old cars...and children with bad report cards... and dogs with bad hips...and aging parents...and grandparents. We keep them because they are worth it, because we are worth it.

Some things we keep. Like a best friend that moved away or a classmate we grew up with.

There are just some things that make life important, like people we know who are special...and so, we keep them close!

I received this from someone who thinks I am a 'keeper', so I'm sharing this with you. **Good friends are like stars...you don't always see them, but you know they are always there.** Keep them close.

This was originally an email share.

## My Musings on Reading “Transforming Life As We Age” Special Report

Submitted by Barbara Ingraham

I thought  
this photo  
was funny...  
until it  
happened  
to me!



I enjoy using the internet and my iPhone communications as much or more than many of my Senior friends. But, on a recent holiday family gathering specially to celebrate my birthday, I found myself in that lonely Grandma chair while everyone around me, even at the dinner table, was communicating silently with friends elsewhere around the world.

One young person told me her grandparents “don’t matter”.

What to do? Don’t become “invisible” ... Make an effort to learn

their tech skills, listen to them... their music, their movies, their language, to understand their new world, too. Communicate with them on their frequencies, like Twitter and Snapchat. Then they may want to know more about your history, your memories and wisdom gained from your long life. Don’t be pigeonholed before your time.

I would add that the three Dale Carnegie rules of how to make friends and influence people are still valuable in all human interaction: “Don’t Criticize, Condemn or Complain”.

Excerpt from:  
 Transforming Life As We Age  
 Special Report  
 By E. Percil Stanford  
 January 25, 2017

*(Next Avenue Journalism Publication invited all our [2016 Influencers in Aging](#) to write essays about the one thing they would like to change about aging. This is one of the essays.)*

Historically, societies have struggled with how to humanely accommodate aging and older people. Solutions have ranged from giving them the most honored positions to completely abandoning them. Throughout, much of the soul-searching has been about their value and role(s).

After centuries, not much has changed. Most societies are continuing to grapple with the “place” of older people. The United States of America is no different from other advanced societies. We are caught between wanting older people to be productive and contributing citizens to providing a comfortable non-work lifestyle.

### **A Class in Itself**

Attempts to bestow dignity upon older people began in the 1930s with the Social Security Act and continued in 1965 with the passing of the [Older Americans Act](#). Older people were singled out as a class of people to be cared for and protected.

In an effort to highlight and enhance the status of older people, numerous identifiers have been

applied. One that has persisted is “senior citizen.” The conscience of society has narrowed to envision the senior citizen as someone who is not an equal partner in matters that make for a viable and thriving society.

The 'older person' should be a symbol of strength and a repository of treasured experiences and wisdom. A greater focus must be on ensuring that older adults have the support to lead viable and productive lives based on their level(s) of functionality. Everything possible must be done to embrace the inclusion of older people in every aspect of life.

### **Value Older People for Their Gifts**

Differences in functional levels are major elements that determine how older people are involved in society. As functionality changes, older people are more likely to become invisible and disposable, even when the older person is the best qualified to perform in particular situations.

As our society ages, it is strategically smart to fully utilize all human assets regardless of age. It is time to consider the full potential of each person throughout the life cycle. Given our life expectancy, it is critical to plan carefully for each stage of life.

No one should grow old being concerned about living with the pending stigma of being a “senior citizen.” Instead of embracing policies that separate ages, allocate

more time toward understanding how limited resources can serve multiple age groups. Food, shelter, clothing and health care are essentials for everyone.

**Labels and Their Consequences**

The moniker “senior citizen” tends to cast a shadow that suggests a “less-than” quality, particularly one of dependence. The “older person” should be a symbol of strength and a repository of treasured experiences and wisdom. We can ill afford to not avail ourselves of all that everyone has to offer throughout their life span.

Labels such as “senior citizen” matter and create unintended

barriers. We are a blended society with older people from many cultures and traditions. Older immigrants, recent arrivals and long-term residents are frequently related to in ways that are not compatible with their cultural backgrounds. Being pigeonholed as “senior citizens” is not always understood and can be dehumanizing.

To be an older person simply means that biologically and chronologically, time has passed and changes have occurred. At last, let’s remove the “senior citizen” cocoon and honor “older people” as full partners, primary architects and protectors of our great society.

**DO YOU KNIT OR CROCHET?**

Submitted by Patti Fitzgibbons, Thriving In Place Member and Volunteer

Thriving In Place is fortunate to have a weekly group called **Knitters and Knotters**. These lovely ladies have developed a bond as they share

stories and their latest “stitches”. In January, the Knitters & Knotters group, along with the Corpus Christi Prayer Shawl Ministry, was working on a nation-wide project, “Little Hats, Big Hearts”.

The American Heart Association/ American Stroke Association, in connection with The Children’s Heart Foundation, is raising awareness of

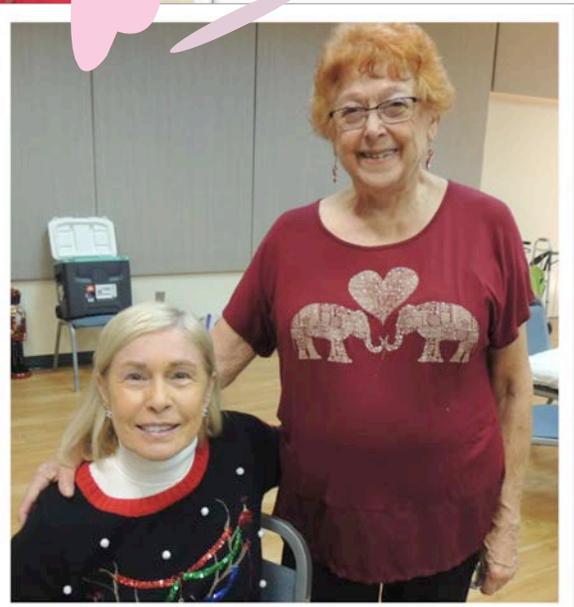
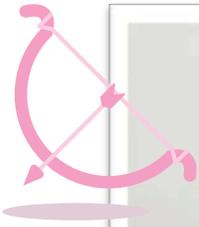
babies born with congenital heart disease through the LITTLE HATS, BIG HEARTS project. Red hats are knitted or crocheted and distributed to babies



born in hospitals across the country during the month of February, the American Heart Month. Florida Hospital/Celebration Health will be one of the many recipients of these little red hats.

If you wish to help in this project or would like additional information you may visit [heart.org/littlehatsbighearts](http://heart.org/littlehatsbighearts) or contact Thriving In Place member Patti Fitzgibbons, [pattifitz17@gmail.com](mailto:pattifitz17@gmail.com)

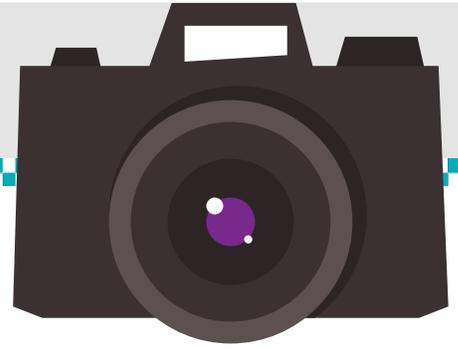
# Happy Memories



# Happy Memories



# Happy Memories



# Celebration Foundation Thriving In Place

Celebration was founded with the belief that people need to be involved in their community to be truly fulfilled. The hope was, and continues to be, that Celebration will possess a community spirit that promotes this sense of belonging,

shared values, and mutual dependence. As stakeholders, the Foundation hopes to help members build a strong sense of community that will endure and thrive for generations to come.



Celebration Foundation  
Thriving In Place

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## Thriving In Place Newsletter is proudly sponsored by BrightStar Care.

