



Rotary Club of Santa Rosa West

Bulletin for August 6, 2007 Preparing for Long Term Care

By Anne Abrams

Preliminaries



Prez Fred Zmarzly called the meeting to order at the usual time.

The Pledge & Rotary Moment: **Jim Sullivan** led us in an enthusiastic pledge of allegiance to the flag, "the way it should be said". **Harry Rubins** offered the Rotary Moment in recognition of baseball's prominence in the news this week: "You can't steal second when your foot is on first base." So there is something to think about.

Thanks To:

Cashier: **Tarina Hall**

Set up: **Chuck Baker**

Greeter: **Mike Moore**

Tickets: **Chris Young**

Pledge: **Jim Sullivan**

Moment: **Harry Rubins**

Photos: **Jim Valinoti**

Bulletin: **Anne Abrams**

Program: **Dave Wattell**

Visiting Rotarians: **Mark Burchell** visited us from the Downtown club. Mark is in the business of office furniture.

Guests of Rotarians: **Bill Fisher** brought his wife, Ann as it was their anniversary. He even paid for her lunch.

Ginny Pitts introduced her guest, Joan Sinclair, branch manager from Circle Bank. **Chuck Baker** was accompanied by his sister **Nancy**, on leave from her post in Katmandu, Nepal. (sounds like a potential program).



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Coming Up:

8/13 - District Governor Visit

8/20 - Girls on the Run, Catrina Derke

8/24 - [Golf Tournament](#)

8/27 - Santa Rosa City Councilwoman Susan Gorin

Announcements and Such:

Harry Rubins announced the availability of "Simplified Grants" program available to local groups in Sonoma County. Funds come from the 50% share returned to local clubs from Rotary Foundation. The Multi-cultural

Center received one such grant for the "Stories and Strings Dulcimer Project" with **Richard Standard**. The maximum amount is \$1,500. The proposals are due at the end of August. See Harry if you have questions.

Harry also announced we are looking for individuals interested in participating in the Group Student Exchange Program. This year the group is going to Nigeria in April or May. The candidates must be 25-40 and in a professional occupation. This life-changing international experience is fully paid for by Rotary. Applications are due the end of September.

Jim Hinton stated there would be a brief crab feed committee meeting to discuss the status of donations. Jim Hinton will contact people with auction donations about the details.

The **Annual Golf Tournament** is **August 24**. Please participate by playing golf or if you don't play come enjoy the best BBQ cooked by Louie!

Ginny Pitts sold the wines at \$4 a glass at meeting time during the lunch period of the meeting. Thanks Ginny!

Dues Due: please pay **Janet**.

Carl Vallejos has resigned having sold his business and has moved to the Rotary East club. Farewell and good luck, Carl.

Pres Fred announced that next week the District Governor will attend a board meeting of our club at 10:00 AM before our next meeting. At 11:30 District Governor will be our Greeter for the day so come early in order to give him a personal hello. Esteemed members will take DG to lunch on Sunday.

Recognition



The recently absent **Mike Moore** returned to the club today from travels and was recognized for showing up, or maybe not. Nothe was recognized for **not** showing up for a job interview for which he had applied. That job was the replacement of Mike Martini on the Santa Rosa City Council. **Mike** was in Canada...Munchton, New Brunswick to be more specific. Mayor Blanchard requested a streaming three-minute video in lieu of an interview. I think perhaps that didn't happen. **Mike** says he was characterized as a "gadfly"*** by the Press Democrat. So we all know that you have to show up in life if you want the job. \$10 please. This in addition to the \$75 billed with your annual dues.

***so you are wondering what's a gadfly: "any of various flies that bite or annoy livestock such as horse fly or an intentionally annoying person who stimulates or provokes others especially by persistent irritating criticism:" (according to Webster).

Craft Talk: Diane Winsby

Diane's family has been in Sonoma County for generations. The family has been associated with the Geysers since 1956 when **Dan MacMillan** was the first supervisor of drilling wells in the geysers for PG and E. She in fact worked at the geysers in clerical work after having gained experience working for the FBI. She was hired as a temporary and ended up staying for 23 years in a trailer/ office so noisy she was told to get curtains for the windows to reduce the impact of the noise. She came to discover her carefully selected foam-backed drapes in the office strewn with whisky bottles and muddy boots and the boss wrapped in the new drapes one morning when she came to work.

After a lot of fun and excitement at the Geysers she and second husband opened up a drapery cleaning business. This was difficult for Diane and they changed to selling drapes and window coverings. The business has grown in 21 years to a premier nationwide showcase for Hunter Douglas and the best of the industry. She discussed the importance of staying up with the trends which used to change every 10-15 years but now trends change every 18-24 months. Her business "Drapes and More Interiors" since 1986 is located at 1305-A Cleveland at Ridgeway. Drop in some time. Check out her website at drapesandmore.com



Raffle

Ken Prouty drew the wrong marble of nine and missed the chance at \$650 and Chuck's sister, Nancy, got the Rotary- label wine.

Program: "Preparing for Long Term Care"

Standing in to introduce our speaker for Program Chairman **David Wattell** was Will Richards.



Just prior to Helen's presentation, her associate Diane prefaced Helen's remarks with a dissertation on her company's policy with regard to filling out the "critique" forms that she had distributed to all of us prior to the start of our meeting. Instead of what would by any stretch of the imagination be called "critique" forms, what we found ourselves being asked to fill out was essentially a profile of ourselves and our spouses requesting insurance product interests or preferences that also included our day and evening phone numbers. Your editor says Foul Ball Ladies! Possibly you were not made aware that Rotary is not the forum at which you seek new clients, but I am doubtful that you could have missed that this wasn't the venue for a NYL sales seminar. (Your Editor: ☹)

Helen Pachynski began her talk with the startling news that the cost of "Long Term Care" should be of grave concern to all of us and especially those of us reaching or at retirement age. Our population is aging and baby boomers are positioned to make the over 85's the biggest segment of our population. We should all be concerned about how to protect our retirement. We should think about strategies for retirement and plan for the potential unexpected costs of needing long term custodial care.



In the good old days the life expectancy was 54 years. People died of serious illnesses such as cholera and pneumonia, stroke, heart disease or cancer. Now medical care (assuming you have access to it) makes it much more likely that women will live until 87 and men to 84 on average. In 10-15 years cancer will be considered a "chronic" rather than fatal disease due to improved treatment and diagnosis. Most of us plan to live another 10, 20, or 30 years even.

Some activities of daily living that might qualify one for long term care are: need for assistance with: bathing, toileting, eating, dressing, and continence. (Any two of the above can trigger the need for long term care)

Typically the elderly receive care first from family and friends then assisted living, home health agency, adult day care and hospice. Funding for care can cost \$72,000-\$86,000 year or more for a nursing home or \$33.26 per hour for medical certified home care. That is \$266/day here or \$150/day in Texas and other regions. A typical person might need: 1 year at 4 hours of care per day, 1 year at 8 hours a day, and two years in a nursing home. Most require 2.8 years. This is at a cost of \$252,000 or more. Long term care insurance can transfer the risk of these unexpected costs in retirement.

Helen's sidekick **Diane** who also works at the same very large insurance company summarized the benefits of Medicare and Medical and these benefits have a cap. The coverage expires after a period of time depending on circumstances. Long Term Care Insurance is less costly if you get it when you are younger and you must get it before you are diagnosed with cognitive impairment (dementia, Alzheimer's).

Think about it: "If nothing is allocated (to Long Term Care) then everything is."

Prez Fred closed the meeting with a greeting to Bo who was in attendance.

As **Chris Young** said on his way out the door "I'm going home to have a good cry".

And finally, today's
"Secret Snoozer" was...



Your Bulletin Editor:
Jim Valinoti

Your Bulletin Reporter:
PDG Anne Abrams



A follow up to [last week's presentation](#) of Rotary "skins" to PDG Mike Merrill...

