

Financial advisor hosting June 27 complimentary eldercare workshop

An affable communicator with the heart of a teacher, James "Fritz" Schafer, certified financial planner, is providing a series of complimentary, no-obligation eldercare workshops that cover a wide range of important planning and educational issues. "With so many people approaching their senior



JAMES 'FRITZ' SCHAFER

years, proper financial planning that relates to eldercare has become critical," Schafer points out. "Many folks are simply overwhelmed about the endless details, and aren't sure where to get the correct information."

With 20 years experience, Schafer is fully registered; (Series 7, Series 24, Series 65.) has a business degree in finance from the University of Cincinnati, and is a partner in the firm of Brooke & Schafer with offices in Chillicothe, Cincinnati and Atlanta. His workshops cover ways to pay for long-term care, techniques to pre-plan and help protect

assets if long-term care is needed, Medicaid eligibility, special programs that are available to veterans and their spouses, and other up-to-date issues, concerns and trends.

Schafer explains there are often misconceptions about long-term care. "A phrase I heard recently is: 'You don't know what you don't know.' My goal is to arm people with information they might need, to make wise decisions about eldercare," he emphasizes.

He elaborates that as the population ages and people live longer, at least 70 percent of people over age 65 will require long-term care services

at some point, according to the U.S. Department of Health and Human Services.

The next workshop will take place from 1:30 p.m. to 3 p.m. Thursday, June 27, at the Clermont County Library, 4450 Glen Este-Withamsville Road. Space can be reserved by calling (888) 244-6217, ext. 5. While there is no cost to attend, space is limited.

A father of four, Schafer and his wife live in Chillicothe. Other services provided by his firm include retirement planning, estate planning, tax planning, trusts and many additional financial areas.

He is also licensed in life,

health and disability insurance in Ohio, Kentucky and Georgia. "Our mission is to enhance our clients' financial situations, as an independent, team-oriented financial advisory firm, specializing in custom, client-based solutions," he concludes.

Securities offered through Cambridge Investment Research Inc., a broker/dealer member FINRA/SIPC. Advisory services offered through Brooke & Schafer LLC, a registered investment advisor. Brooke & Schafer LLC is independent of Cambridge Investment Research Inc. Brooke & Schafer is located at 4357 Ferguson Drive, Suite 260, Cincinnati, OH 45245.

How to start the health care issue conversation before it's a crisis

By CATHY UTTER

Talking with your parents a head of time and understanding what they want allows you the opportunity to best comply with their wishes. Do not wait until you're in crisis mode. Keeping them in their own home is always the preferred choice, so communicating while their health is good is the very best time to start the conversation.

Initiating the conversation can be difficult but here are some

suggestions in breaking the ice.

- Let your parents know what you need by asking: "Mom, what kind of help would you want if you were not able to do everything yourself and you wanted to continue to live safely at home?"
- Share your own emotions about the changing situation and encourage them to do the same by saying: "I know you are proud of always being independent. I know it's difficult to ask for help, right?"
- Or you can raise the issues

indirectly by relating it to someone else's situation.

- Watch for openings like: "You mentioned having problems with your eyesight. Does it affect your reading or driving?"
- Schedule a time to sit down and talk about your concerns and theirs. Respect your parent's feelings if they want to avoid the subject at first but try again at another time using a different approach. Try involving a third person that your parents respect sometimes makes it easier.

Ask them ... "Is your home still appropriate for your needs?" Modifications may need to be made.

Ask them ... "Do you need help with household chores and daily activities? Is driving the car getting more difficult?"

Be very aware of all their health issues and the prescriptions they are taking. Accompany them to their doctor appointments and ask questions. You need to understand each medication taken and the pos-

sible side affects. Maybe medication reminders are needed.

Finances are a tricky area for both adult children and their parents to discuss. Mainly you need to understand if their finances are in order. If not, now is the time to get everything in order so that all their care issues can be properly dealt with.

The next questions to ask are having a better understanding of the types of health insurances they do have. Do they have long-term insurance? Is there a Medigap supplemental policy? Are all the insurance premiums paid and up to date? Ask your parents what issues concern them the most.

Keep all this positive. Avoid role reversal. Talking to parents and helping them to meet their needs doesn't mean you are parenting them. The most productive interactions come when parents and older children are equal in the relationship. Be prepared to let your parents make their own choices, even if you don't always agree with them. They have the right to make their own decisions (as long as they are not impaired).

But you must consider pushing the issue if your parent's health or safety is at risk. Act firmly, but with love and compassion if you decide you cannot avoid intervening.

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