January 2013 Newsletter



Ask an Expert

By Nan Hayes for Caring Transitions

If you are over the age of 70, chances are your 2013 New Year's resolutions may include items such as "Look into long term care insurance," "Clean out the basement," "Investigate housing options, ""Find a home care provider," "Add grab bars in the bathroom," or perhaps "Locate a qualified home helper."

All of these are good resolutions and things most of us should deal with sooner rather than later. The trick is finding the right resources to help you work through your "later lifestyle" list of resolutions. To help get you started, Caring Transitions has put together a short list of industry "experts" you can turn to for advice and support in 2013.

Housing Choices

With so many care options, amenities and fee structures, it is sometime tough to narrow down your housing choices. Free referral services are available both online through comprehensive directories such as Retirement Homes.com or you can contact a hands-on expert, such as those working at your local Assisted Transitions office.

Online: www.retirementhomes.com or www.assistedtransition.com **Other resources**: www.aplaceformom.com, www.seniorhousingnet.com

Financial Planning

While not specific to senior adults, the Certified Financial Professional (CFP) designation is awarded to those individuals who meet the CFP Board's experience and exam requirement for financial planning, risk management, insurance planning and more.

Online: www.cfp.org

Other resources: http://www.aarp.org/money/

Home Care

Finding qualified home care is often a matter of referral by medical professional, friends or family. However, more and more websites offer free search options, such as at Care.com and Years Ahead. Don't hesitate to ask a potential caregiver for their rates, qualifications and referrals in order to understand if they are right for you!

Online: www.yearsahead.com, www.care.com Other resources: www.care.com

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Benefits

Whether you are looking for help to pay for prescription drugs, health care, rent, utilities, and other needs or seeking information about your veteran's benefits, resources are available to you day and night.

Online: www.benefitscheckup.org and www.ebenefits.va.gov/

Other resources: http://www.aadmm.com

Home Sale

The National Association of Realtors developed the Senior Real Estate Specialist (SRES®) Program in 2006. Realtors who carry the SRES® designation after their name have been trained to understand the needs of their senior clients including housing options, financing and issues facing a later life move from family home.

Online: http://www.seniorsrealestate.com/find_an_sres.cfm

Other resources: www.moveseniors.com

Legal Matters

A great many resources on elder law may be found at the government's National Legal resource center. Also, The National Association for Elder Law Attorneys maintains a list of both accredited (CELA-Certified Elder Law Attorneys) and experience qualified attorneys who specifically serve senior clients and their families.

Online: www.naela.org

Other resources: http://nlrc.aoa.gov/nlrc/Legal_Issues/Index.aspx

Downsizing, decluttering, estate sale

<u>Caring Transitions</u>® is the only national network of certified home transition and estate sale professionals with offices in over 100 major markets. We also support the CT Online web-based auction site. The Certified Transition Specialist (CRTS®) designation is awarded to those who specialize in downsizing and managing transitions for older adults, including local and long distance relocation to Senior Living Communities.

Online: www.caringtransitions.com, http://ctonlineauctions.com/
Other resources, www.crtscertification.com, www.napo.net

Moving

In conjunction with government agencies, the American Moving and Storage Association (AMSA) launched their Pro Mover program in 2009 to help the consumer identify and steer clear of moving imposters, known within the industry as "rogue operators," by giving consumers an easy way to separate reputable, professional movers from con artists out to make a quick buck at their expense. Individuals can locate an interstate Pro Mover by looking for the Pro Mover logo, which is only issued to those companies that meet AMSA standards. Many state movers' associations have their own local programs to help qualify local movers. For more information contact your local mover's association.

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Online: www.moving.org

Other resources: http://www.moving.org/promovers_az.asp

No Computer?

No problem! You can call the Eldercare Locator at 1.800.677.1116 or use your phone book to contact your local Senior Center or Area Agency on Aging for a list of qualified providers and their contact information.

Our Resolutions

All Caring Transitions We feel it is important to stay abreast of the current issues and trends so we may thoroughly understand how our society is changing with the "graying of America. It is evident that as the Baby Boomers and their parents grow older, we have a real responsibility to specialize our services to meet our client's varying needs. All Caring Transitions agents have passed rigorous examination and are CRTS® Certified. Many also carry the CSA professional designation. Our 2013 resolution is to help you carry out your resolutions for the year. We will continue to maintain our high standard of excellence and working in tandem with qualified professionals such as SRES Realtors and Pro Movers in order to provide the best possible service experience for our clients.

Caring Transitions does not endorse or guarantee the services of any of the providers above.

Visit us online at www.CaringTransitions.com.

Call Caring Transitions for a Consultation – (800) 647-0766

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