

MESSAGE FROM OUR EXECUTIVE DIRECTOR



Karen Wright
Executive Director

Next week I will attend my third Village to Village National Gathering. This year's event will be held in St. Louis, MO, and the theme is "Gateway to Sustainability." Sustainability is a big issue for many villages throughout the nation.

One of the sad truths about working with seniors is that eventually they move on. Some move into an assisted living facility or in with family members and others pass away. Despite our best efforts to keep our membership safe and healthy in their own homes, it is inevitable that there will be change.

HomePorts' membership has taken a lot of losses this year. Along with the friends and families, we mourn both the loss of independence and the loss of life. In either case our connection with the member is severed.

In order for HomePorts to sustain itself, we need to increase our membership. We have tried various methods for getting the word out to the community - mailings, educational programs, a table at the Chestertown Farmers' Market and, most recently, a table at First Friday. Nothing, however, is as effective as word-of-mouth.

If you have a friend, neighbor, or relative who would benefit from HomePorts membership, please let us know and we can provide them with the necessary information. Also, give them a call and tell them how HomePorts has helped you and remind those that "don't need it yet," that we need their support so we will still be here when they do need us. For those for whom the \$350 membership fee is too much of a financial burden, financial assistance is available.

What's Up?

- **November 21**
HomePorts Member Luncheon at the Fish Whistle
12:30 pm
- **November 22**
Upper Shore Dementia Caregivers Conference
Kramer Building
104 Powell Street
Centreville
8:30 am - 1:00 pm
Program Theme:
Family Support Through The Stages
\$25 Registration includes breakfast.
For more information call 800-272-3900 or visit bit.ly/uppershore2013



MEDICARE PART D OPEN SEASON

The Annual Enrollment Period ends on December 7, 2013. Beneficiaries may call the Amy Lynn Ferris Adult Activity Center, 200 Schaubert Road, Chestertown, to make an appointment to review your existing plan or enroll in a new plan for 2014. This is the time to compare the various plans to find the best value for your prescription needs. For free and confidential assistance, make an appointment with the Kent County SHIP (State Health Insurance Program) Counselor, Stephanie Lindsey, by calling 410-778-2564 between the hours of 8 am and 2 pm, Monday through Friday.

REBOOT! WHAT TO DO WHEN YOUR CAREER IS OVER BUT YOUR LIFE ISN'T.

BY PHIL BURGESS

A book review by Marty Knight, Certified Financial Planner

We had a sales guy stop by a couple of months ago and he began his pitch by handing me the book *Reboot!* written by Annapolis author and educator Phil Burgess, PhD. It sat on the desk for a few weeks before I got around to opening it. Now it's hard to put down.

The subject matter is about what to do with yourself when you retire from your career. Many of our clients are on the verge of retiring or are already retired, so the book is relevant to me and those in my profession.

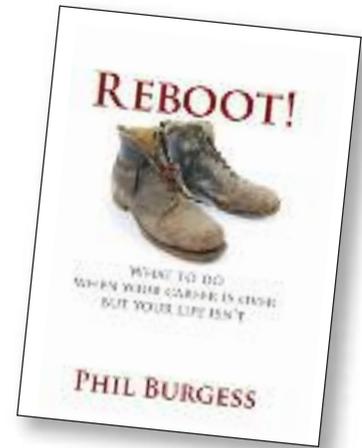
Reboot is the first step to take whenever your computer is on the blink. Turn it off and then turn it back on. It always seems silly to me to reboot the computer but it must fix at least 75% of all the computer or phone problems I have run into. And reboot is what Dr. Burgess suggests for whenever you change jobs.

When you reach retirement from one job you need to take a short break where you shut down your professional life and relax. After the appropriate shut-down time then restart your next job, work, or profession based on a loosely constructed life script. Burgess makes the point that humans have been living by a script for most of our lives. From the beginning, most of us live our lives according to a plan like a movie script with each act staged and structured to move us from a baby to adulthood and into a worthwhile career.

When we retire from that "worthwhile career" we enter a world of chaos where we have no schedule, no workplace, no reason to get out of bed.

And while retirees get tons of advice on how to manage everything from their money to their medicines not much is said about what to do on a daily basis with the unscripted time.

Reboot! prepares you for your second phase of life and gives concrete suggestions on what you should be thinking about when you leave your lifelong career. And, it has nothing to do sitting in a recliner or sipping fruity drinks on a beach all day. Dr. Burgess writes what I have been saying for a long time, "retirement is overrated." Changing careers is a much more enjoyable, sustainable, and fulfilling lifestyle. Humans have not evolved over the thousands of years to retire to leisure at age 65. In fact, according to Burgess, if the original Social Security retirement age of 65 (1935) had been indexed to life expectancy (like inflation) the current retirement age would be 82. I loved the book and recommend it to anyone about to retire or already in retirement.



HOME SAFETY ASSESSMENTS



HomePorts puts a priority on member home safety and fall prevention. We will soon be offering free home assessments which will include an inspection of smoke detectors, lighting, stairs, bathrooms, and floors. We will offer to replace batteries and light bulbs. Suggestions will be made for any repairs or modifications that can reduce accidents in the home and options and estimated costs for completing them.

Falls are the leading cause of death by accidental injury among those over 65. More than one-third of all those over 65 fall each year, and falls are cited as the most common cause of non-fatal injuries and hospital admissions among older adults. Often a fall can set off a downward spiral of problems from which seniors cannot rebound.

Watch for more information.

WILLS & ESTATE PLANNING

Having an accurate, up-to-date will ensures that what happens is what you want to happen. Kathleen Wooton Hurd, local attorney, spoke to 50 attendees at HomePorts' quarterly education session in October. She encouraged everyone to review their will every five years and highlighted basic laws in Maryland, such as:

- A spouse is entitled to 1/3 of the estate.
Joint property is not included in a will.
- Wills made in another state are probably OK but should be reviewed by a Maryland attorney, especially to ensure that Maryland tax laws are considered.
- Three types of taxes occur upon death (but are not paid by spouses):
 - 1) Federal estate tax- on estates over \$5 million
 - 2) State estate tax- on estates over \$1 million (caps at 16%)
 - 3) Maryland inheritance tax- for those outside immediate family (10%)
- Bequests to charitable organizations are exempt from all taxes
- The Executor is called a "Personal Representative" in Maryland and is entitled to 3.6% of the estate.
More than one Personal Representative may be named.
- Probate- does not necessarily take a long time; creditors have six months to file a claim.
Probate fees are about \$1000 per \$1,000,000. Investments with assigned beneficiaries are exempt from probate.
- There are many different kinds of trusts and they can be expensive to establish.
- Gifts of \$14,000 per person per year are allowed.
- A Power of Attorney is only effective during one's lifetime. They can be General or Limited and Durable or Temporary.



Kathleen Wooton Hurd

HEADS UP ... HOMEPORTS VOLUNTEERS!

Soon you will be receiving a request from our Executive Director, Karen Wright, and our Volunteer Coordinator, Shannon Smulow:

- A. We would like you to fill out an online survey to give us feedback about your volunteer experiences this past year.
- B. We would like you to view a new online volunteer training module with tips for serving our members.
- C. If you are a volunteer driver, we need you to bring your driver's license and insurance information to the office so that we can update our records



Shannon Smulow and youngest HomePorts supporter Annabelle greet Kent county Commissioner William Pickrum at the Chestertown Farmers Market.

SAVE THE DATE

■ ■ ■ ■ ■ ■ ■ ■ ■ ■ April 15, 2014

Annual Healthy Aging Symposium

April 15, 2014 • 8:00 am to 2:00 pm • Kent County Middle School

Keynote Speaker, Walter Ettinger, MD
Chief Medical Officer, University of Maryland Medical System

Where is health care headed nation-wide and on the Upper Shore? HomePorts annual Healthy Aging Symposium, to be held April 15, 2014, at the Kent County Middle School, will give some insights. The keynote speaker will be Dr. Walter Ettinger, Chief Medical Officer of the University of Maryland Medical System, who will address how the changes in health care policies and systems will affect us. Participants will also attend three workshops on Health, Aging in Place, and Financial and Legal Plans. Local experts will be on hand to answer questions and provide guidance to carry out the theme of the event, Aging: A Community Perspective”.

ANNUAL APPEAL

In October we mailed letters requesting tax-deductible contributions for HomePorts. We make this request only once per year and, as one who values grass roots, local community endeavors to help ourselves, you make the difference. Please send a donation today.

GIVE THE GIFT OF HOMEPORTS

Give the gift of Membership for the holidays! HomePorts offers peace of mind for those worried about continuing to live independently. Call for a personalized gift certificate.

NATIONAL MEMORY SCREENING DAY

National Memory Screening Day provides confidential memory screenings. Free testing will be held on November 19, 10:00 am to 12:00 pm at the Amy Lynn Ferris Adult Activity Center, 200 Schaubert Road in Chestertown.

EMMANUEL EPISCOPAL CHURCH BAZAAR

HomePorts is very pleased to have been chosen as one of the recipients of the proceeds from this year's Emmanuel Episcopal Church Christmas Bazaar. To show our appreciation, please attend the Preview Party on Friday evening, November 22, and the sale on November 23. Tickets can be purchased at the door for \$15 and includes wine & beer, and delicious hors d'oeuvres. This is a great holiday bazaar and a wonderful opportunity to do some holiday shopping. Don't miss the unique jewelry, antiques, handknit pieces, and yummy food. Examples of items can be seen on display in the window at Historical Society Bordley Building at the corner of High and Cross Streets. Be sure to stop by the bazaar and thank the organizers ... and shop, shop, shop!