



This Week

Meeting Date and Place

June 26, 2008 at 12:15p.m.Cameron Park Country Club

Words of Wisdom

Words of Wisdom: **Norm Headley**; Greeter **Tom Keating**;

Program

Rotary Projects

Last Week



Cameron Park Rotarians **Jana Ellerman** and **Iain Marshall** gave a comprehensive overview of long term care and related issues. Jana is a partner with in a law firm emphasizing estate planning, probate and conservatorship law and Iain has an extensive background in financial planning and investments. Their objectives for this program were to give an understanding of long term care and of the risks of not planning.

As an attorney, Jana's experiences are almost always derived from clients who already have problems because they did

not plan for long term care. Long term care becomes an issue once an individual needs assistance with their daily life. Most people want to stay at home and deal with the problems of who will provide assistance and how to pay for it. If a person must go into a residential facility, he/she must find an affordable facility that meets their wants and needs.

The need for long term care can arise for anyone at any time because of an accident or illness. A person susceptible to falls may have an immediate need for assisted living. Today, 50% of all long term care claims are the result of Alzheimer's disease. In fact, someone is struck with the onset of Alzheimer's once every 72 seconds in this country. If people don't plan now for their long term care, they may lose control over their options at any time in the future.

Long term care is expensive and many people don't want to think about it, much less plan for it. Residential care in small facilities with six or fewer patients can cost \$2,500 to \$3,800 a month. Large assisted living facilities can run from \$3,000 to \$4,500 a month. Dementia care can get very costly and the highest levels of skilled nursing care will cost \$5,000 to \$6,500 a month. In-home care can cost up to \$10,000 per month. The big question is, "How will you pay for such care?" Keep in mind that long term care is different from the rest of your care and is typically not covered under health insurance policies, HMO's, Medicare, or Medicare supplemental policies. Jana referred to the California Partnership for Long Term Care, a program that Iain also discussed.

Ideally, Jana says that the best case is for the individual or family to pay for these services and not rely on insurance companies or the government. Obviously, the downside is the cost. From a practical standpoint, the most common option is to rely on family to give care at home. To avoid problems later, it is a good idea to talk to family now and reach a common understanding of who will provide support and what they will willing to do. Ask questions? Will a family member have to quit a job? Will the individual pay the family members? If so, a written agreement now can save litigation later. Jana cautions against using a "problem child" to provide care simply because there is one person available

to help. That person may not be responsible or qualified to give the required care.

Jana discussed the options of using a reverse mortgage or taking an equity loan on your home to finance long term care. While a reverse mortgage may be appealing, accessing home equity may be a better solution. A reverse mortgage will not work for an individual who cannot live in the house. After one year not in residence, the mortgage is called. Jana urges people to have a disinterested expert on finances run number, including all fees, to determine which option to take.

In closing her portion of the program, Jana warned against scams by people trying to take advantage. Beware of anyone selling a service to qualify you for government programs. Some are selling full-time in-home care services offered by the County when only part-time services are an option. Anyone offering to help access government services for a fee should be viewed with suspicion.

Iain talked of long-term care as a problem for most working people. For obvious reasons, the wealthy need not worry about expenses and those below the poverty line have no other option than to rely on government programs. He emphasized the importance of talking with family members and planning long-term care needs. Anyone considering long-term care insurance should know about the California Partnership for Long-Term Care. This is a program sponsored by the State of California Department of Health Care Services. Iain showed a short video produced by the State to better understand this program.

The California Partnership for Long-Term Care does not sell long-term care insurance. Instead, they certify companies that meet certain standards. Their goal is to provide the coverage that an individual needs while providing lifetime protection for their assets.

The California Partnership for Long-Term Care program has a wealth of information available on-line. Anyone who has not already addressed their long-term care needs should visit their web site and review the extensive consumer information. Go to:
<http://www.dhcs.ca.gov/services/ltc/Pages/CPLTC.aspx>

Presidents Corner



WINE AT TOWN CENTER:

The numbers have yet to come in, but by all accounts **Wine at Town Center** was a great success. **Bob Clarke**, an original founder of the event when it was held at Serrano, gave a brief history of the club's biggest fund raiser and noted that the current venue is more conducive to a pleasant evening. Attendance and revenue figures will be available in coming weeks.

To get a flavor of the good times had by all, check **Mike Neal's** pictorial review at:
<http://www.eldoradowine.org/watc08/>

SACRAMENTO RIVER CATS:

The annual night at the River Cats for the Boy's and Girl's Club of El Dorado County will be on Friday, July 18, 2008, against Las Vegas. Sponsored by the Rotary Club of Cameron Park, volunteers will be needed to help with the hot dogs and other treats. It costs \$20 for each boy

or girl and donations will be collected in coming weeks. Members interested in helping out are asked to contact President Gary.

A BLACK FAREWELL TO PRESIDENT GARY:

His term in office went by quickly and President **Gary Reynolds** wants everyone to mourn its passing. With a not too subtle demand, PG has ruled that all will wear black to the meeting this week or face the **Wrath of Reynolds**. Is everyone sufficiently intimidated? We'll see next week.

COASTAL CLEANUP DAY IS SEPTEMBER 20, 2008:

California Coastal Cleanup Day is the premier volunteer event focused on the marine environment in the country. In 2007, more than 60,000 volunteers worked together to collect more than 900,000 pounds of trash and recyclables from our beaches, lakes, and waterways. California Coastal Cleanup Day has been hailed by the Guinness Book of World Records as ``the largest garbage collection``

(1993). Since the program started in 1985, over 800,000 Californians have removed more than 12 million pounds of debris from our state`s shorelines and coast. When combined with the International Coastal Cleanup, organized by The Ocean Conservancy and taking place on the same day, California Coastal Cleanup Day becomes part of one of the largest volunteer events of the year. In addition to cleaning ocean beaches, it also targets rivers, lakes and other inland waterways.

This year, the Rotary Club of Cameron Park is supporting the El Dorado County effort to clean up the South Fork of the American River, Folsom Lake, and Hangtown Creek. Last year there were 200 volunteers who cleaned up the river. Our club is committed to sending at least five people and \$500. **Coy Baugh, Bill Gallant, Dee Russo** and **Billy V** are working to enlist the Rotary Clubs of El Dorado Hills, Georgetown, Placerville and Pollock Pines to join in this effort. The money will be used for buying tee shirts and feeding those who donate their time. For more information about this statewide event, check the California Coastal Commission web site at: <http://www.coastal.ca.gov/publiced/ccd/ccd.html>

PRESIDENT GARY REYNOLD’S DEBUNKING:

A high point of the year is the event to assure that the outgoing president is given the recognition to which he/she is entitled. President Gary has presented members with a wealth of material for which he will be remembered. **Darol Rasmussen** has volunteered his ranch to be the site of a party that promises to be unforgettable to all except President Gary who seems to have occasional memory lapses. The debunking will take place from 3:00 to 6:00 p.m. on Saturday, July 12, 2008. Volunteers are being sought to make sure that Gary gets what he deserves. **Joe Ryan** reports that Chef **Gary Gall** will be presiding. Joe has the signup sheet and encourages everyone to come with spouses and children. He guarantees a good time for all.

SHOW AND SHINE:

President Elect **Iain Marshall** reports that he is working with the Soroptimist International of Cameron Park to form a partnership with the Rotary Club of Cameron Park to sponsor **Show and Shine** in October. Show and Shine is the car and air show held at the Cameron Park Air Park each year and will give the club a great opportunity to contribute to and be seen in our community.

Noted Rotarians



HAPPY BUCKS

Always happy to talk about his young wife, **Van Dossey** offered up twenty happy bucks to celebrate **Linda’s** birthday.

A 49er in every way. It has been only 49 years since **Steve Long** mined his greatest nugget. At least that is how he described his good fortune in snagging **Judy**. To put his money where his mouth is, Steve even came up with 49 very happy bucks.

Pete Oliver’s music group is performing again this week and for a good cause. They performed at the **Relay for Life** benefit in Davis to raise funds for the American Cancer Society. In addition to playing for a good cause, Pete gave ten happy bucks to talk about it. Way to go Pete.

Birthdays in June

Jim Bowen

Vickie Christensen-McLain

Chuck LePere

Verne Sanders

Larry Shuler

-----Spouses-----

Helen Cort

Linda Dossey

Jane Engel

Dian Hansen

Craig Sandberg

Anniversaries in June

Coy & Cheryl Baugh
Max & Emanuela Callaghan
Bob & Joanne Clarke
Anne & George Eckert
Fritz & Jane Engel
Ben & Gina Foulk
Rube & Dee Jessop
Steve & Judy Long
Debra & Luke Miller
Julie & Craig Sandberg
David & Suzanne Tavernetti
Terry & Heidi Wilson

Upcoming Calendar

June 26, 2008 - Rotary Projects - **Gary Reynolds**
July 3, 2008 - Introduction of the new Board and discussion of goals and objectives for the year.
July 10, 2008 - **Mark Finan**, Channel Three Weather Chief (at Foothills United Methodist Church 3301 Green Valley Road, Rescue)
July 17, 2008 - **Debbie Betts**, from Bank of America - Reverse Mortgages
July 24, 2008 - **Ron Nieme** - The current situation in Iraq
July 31, 2008 - **David Greenwood** - Hypnotherapy
August 7, 2008 - **Bob Clarke** - The Cameron Park Rotary Community Foundation annual meeting.
August 14, 2008 - **Shannon Guzzo** - Travelogue to Antarctica
August 21, 2008 - Annual meeting at **Bob Clarke's** Latrobe Vineyard (Speaker TBA)
August 28, 2008 - **Mike Neal** - Vocational Service
September 4, 2008 - Sacramento River Cats Rally
September 11, 2008 - Patriots Day with **Maj. Ken Ashworth** from the California Military Museum
September 18, 2008 - Alaska Adventures with **Art Cort**
September 25, 2008 - **Tammy Mefford** with Cameron Park Community Service District on exciting progress with new Community Center (at Faith Episcopal Church)

Upcoming Words of Wisdom

June 26, 2008 - Words of Wisdom by **Norm Headley** and the Greeting by **Tom Keating**

The Last Word



PERFECT ATTENDANCE FOR TERRY WILSON:

Another year of perfect attendance for **Terry Wilson** was rewarded with a Presidential Citation from President **Gary Reynolds**. Terry hasn't missed a meeting since October 1975, almost 33 years ago. Does anyone want to try to match that record? Only 17 years for a perfect half century. Congratulations Terry.

NEW MEMBER APPLICATION:

The Board has received a membership application from **Eric Pohl**, Manager and Head Golf Professional at the Bass Lake Golf Course. Pending consideration of comments from the membership, Eric will be eligible for membership this week.

DATES TO REMEMBER:

July 1, 2008 - Monthly Board Meeting at Kobe's Restaurant in Burke's Junction at noon.

July 12, 2008 - Debunk outgoing President **Gary Reynolds**. 3:00 to 6:00 p.m. at **Darol Rasmussen's Ranch** in Cameron Park.