

Sticker Shock: The Cost of Caring for an Aging Parent

Financial Planning Association® (FPA®) of Western New York



First the good news: Americans are living longer than ever — women to an average age of 80.8 and men to an average age of 75.7, according to U.S. Census Bureau data. By 2020, those averages are projected to increase to 81.9 for women and 77.1 for men.

Now for the sobering news from the other side of the age coin. Many aging adults — 70 percent by U.S. government estimates — will eventually need some form of long-term care. And with longer lifespans, people likely will need that care, whether at home, in an assisted living facility or at a nursing home, for longer.

What's more, the cost of care is increasing fast, at a rate of more than 4 percent per year for nursing homes and assisted living facilities, according to Genworth's 2013 Cost of Care Survey. Assisted living facilities now carry a median national cost of \$3,450 per month and \$41,400 per year; for a private room in a nursing home, it's \$230 per day and \$83,950 per year, according to Genworth data. The average nursing home stay is 2.6 years for women, 2.3 years for men, according to the American Association for Long Term Care Insurance. Meanwhile, in-home care costs hover in the \$18-\$21 per hour range nationally.

Covering the cost of caring for an aging parent is an issue most American families must eventually confront but one that relatively few address until it's too late, according to certified financial planner Chris Chen of Insight Financial Strategists in Arlington, Mass. "Older parents often haven't done the planning

they should have done, so their adult children end up having to figure it out," said Chen, who speaks from personal experience, having handled care situations for clients and recently, for his own father.

The combination of longer lifespans and rising care costs puts added financial pressure on aging parents and their families, even those who have proactively planned in case they need care. And government aid programs such as Medicare don't cover the lion's share of in-home care services, nor all the healthcare costs an aging parent might incur.

There are ways to minimize the financial burden while protecting your parent's (and your) hard-earned money, easing the stress that tends to accompany care situations involving aging parents, and providing them with the quality care they deserve. Here are a few suggestions:

- Plan ahead! "The earlier you start having frank discussions with your parents and other family mem-

Continued on page 5

october 2013

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2013/2014 program

Program is subject to change

Location	Windows on the Green Westwood Country Club 772 North Forest • Williamsville NY 14221	Time	5:30 p.m. Networking 6:00 p.m. Dinner
Cost	\$30 member • \$ 40 guest	RSVP	Cancellation 48 hrs in advance.

make your dinner reservation online at: www.nawbowny.org

Include your full name, telephone number, dinner choice (guests include name of NAWBO member who invited you). Mail pre-payment (check payable to NAWBO) to: NAWBO, P.O. Box 1165, Orchard Park NY 14127.

We now accept paypal: log onto our website and follow prompts for payment.

Questions? Contact our chapter administrator, Jeanne Hellert, at 238-2461 or nawbowny@gmail.com.

Please RSVP by 3:00 p.m. on the Friday the week before the Wednesday night meeting

wednesday, october 9, 2013



The Magic Of Believing In Yourself As You Follow Your Passion

Our speaker is NAWBO Buffalo Niagara member **Darcy Burkhardt Renna**, owner of **Exactly As You Are Inc.** You will learn techniques and strategies YOU need to live a more balanced, joyful life as you manage stress in your business. Believe in yourself – so easy to say, not so easy to do! There is within you untapped potential, just waiting to be called out! Darcy is a corporate stress management trainer, certified, licensed Heal Your Life® coach and workshop leader in the philosophy of Louise L. Hay

thursday, october 31, 2013

Breakfast Bunch

Our member-only group meets each month for business talk, problem solving and fellowship. October's Breakfast Brief will be hosted by Donna Scalfaro at Carpet Care Service, Inc., 235 N. Bryant Street in Depew. Time: 8:00 – 8:30 a.m. Networking • 8:30 – 9:00 a.m. Presentation from Donna Scalfaro

RSVP: by Monday October 28th to donna@carpetcareservices.net

Would you like to host one of our monthly Breakfast Briefs? NAWBO Buffalo Niagara will be offering monthly morning meetings entitled Breakfast Briefs. This group will gather the third (or fourth) Thursday morning each month as a networking platform, a learning venue, and an opportunity to share business experience. a chapter member will "host" the monthly meeting by committing to a particular month. The host member is allotted a 30 minute window to speak about their business and to deliver information that is useful to other women business owners. We've set up a 30 minute window for network too! Location will be the Pancake House, 5479 Main Street in Williamsville (members pay for their own breakfast) or at the business location of the "hosting" member where host will supply a continental breakfast. If you are interested in hosting a Breakfast Brief, please contact committee chair Nicole Fiorella at nicole@fiorellasearchgroup.com.

Save the Date!!

november 13, 2013

Build Your Business Through Innovation . . . Or Not?

Larry Mietus, founder of **Speaking of Strategy** will offer a dynamic must-attend presentation for all entrepreneurs. Business owners and operators often think that the only ways to build a business are to sell more, acquire another business or merge. What role does innovation play in building your business? The barriers to and benefits of innovation will be discussed in this interactive session!

nawbo buffalo niagara

NAWBO Buffalo Niagara is the premier organization for women business owners who aspire to accomplish growth, education, and connections.

nawbo

The National Association of Women Business Owners propels women entrepreneurs into economic, social, and political spheres of power worldwide by:

- **Strengthening** the wealth creating capacity of our members and promoting economic development within the entrepreneurial community
- **Creating** innovative and effective changes in the business culture
- **Building** strategic alliances, coalitions, and affiliations
- **Transforming** public policy and influencing opinion makers

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Email submissions: whiterabbitdesign@roadrunner.com

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welcome new members!



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¹According to statistics released by the U.S. Small Business Administration (SBA) for total approved loans through the SBA's 7(a) lending program during the federal fiscal year ending 9/30/2010. ©2011 M&T Bank. Member FDIC.

your family finances, continued



bers about these issues, and the sooner you start tallying what their care might cost, the better chance you'll have to plan for it," said Chen.

- Do your research. The cost of certain kinds of care can differ vastly by state, for example. Information like that can help inform and guide care decisions. Find it at sites such as www.longtermcare.gov.

- Discuss long term care insurance (LTCI) with your parents. LTCI can be an affordable way to at least partially defray the cost of long term care. Can your parent(s) qualify for a policy? Can they afford it? Will you help them pay for it? What kind of policy is best for your situation? What about the state LTCI partnership program (most states have them)? The AALTCI website (www.aaltci.org) is a good starting point for getting answers to

these kinds of questions, and for finding LTCI experts in your area.

- Consult elder care experts – a certified financial planner and elder care nursing specialist, for example – for guidance and insight. To find an elder care specialist in your area, visit, www.nursenavigator.com. And you might want to check out the Financial Planning Association's national database of financial planners at www.FPAnet.org/PlannerSearch/PlannerSearch.aspx.

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Free resources helping you grow your business

Small Business Development Center at Buffalo State (SBDC)

Buffalo State College, GC206 • Buffalo, NY 14222-4222
(716) 878-4030
Fax: (716) 878-4067
buffalosbdc@yahoo.com
<http://www.nyssbdc.org/>
Director: Susan McCartney
Serving Erie, Wyoming Counties

Small Business Development Center at Niagara County Community College (NCCC SBDC)

3111 Saunders Settlement Rd. • Sanborn, NY 14132
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Fax: (716) 210-2512
sbdc@niagaracc.suny.edu
<http://www.niagaracc.suny.edu/wfcd/sbdc/>
Director: Lynn Oswald

We think New York is great for small business – and so do our clients.

Since our start in 1984, the expert advisors of the Buffalo SBDC have worked directly with 21,191 businesses, helping them to invest \$220,965,654 in the area's economy, and create or save 12,150 jobs.

SBDC can maneuver you around the obstacles to success, among other things, we help our clients:

- understand the importance of a business plan
- discover sources of funding
- prepare for e-commerce
- identify avenues for exporting goods & services
- develop marketing plans
- assess an invention's viability
- comply with licensing & regulations

NCCC SBDC has counseled over 15,000 clients, logging over 134,000 hours of counseling since 1984. They helped 711 clients to create economic impact in the area's economy totaling over \$427 million. Those projects also created or saved over 10,000 jobs. In addition, the NCCC SBDC has provided numerous training seminars that have reached over 28,000 attendees. Some of our regional specialties include the International Trade Resource Center, which provides one-on-one counseling services, electronic database linkages, coordination with federal and state agencies, and a series of seminars designed to assist small businesses in expanding their markets internationally.

For start-up and existing small-business firms, the Center provides management and technical assistance, such as business planning, marketing strategies, cash-flow projections, and financial analysis. The SBDC is staffed by knowledgeable, experienced professionals who can provide you with expert individualized counseling on the start-up and operation of a small business.



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women in leadership



September WIL Honoree
Betsy Harned, Esq.
Director of Community Engagement
Planned Parenthood of Western New York

Betsy serves as Director of Community Engagement for Planned Parenthood of Western New York, Inc. She focuses her work on public affairs, advocacy, volunteer efforts, development, and the efforts of the Foundation for Planned Parenthood.

She is also an attorney and serves as president of the WNY Chapter of the Women's Bar Association of New York. Prior to joining Planned Parenthood, Betsy worked with a national non-profit policy organization based in Washington, D.C.; as a staff attorney with the Buffalo Office of Prisoners' Legal Services of New York; and as an associate with Connors & Vilardo, LLP.

In addition to her participation with WBASNY, she serves on the Board of Directors for the local Lawyers for Learning tutoring program, and as an Adjunct Instructor with the Interdisciplinary Degree Program at the State University of New York at Buffalo. She also has served as a committee member for the Western New York Women's Fund and as a Big Sister through Big Brothers Big Sisters of Erie County.



October WIL Honoree
Stephanie J. Simeon
Executive Director
Heart of the City Neighborhoods

Stephanie Simeon is executive director of Heart of the City Neighborhoods, a non-profit housing development corporation serving Buffalo's Lower West Side.

Simeon, 31, is a native of Brooklyn who moved to Buffalo to attend the University at Buffalo, where she earned an undergraduate degree in social science and master's degree in urban planning. She serves on the board of the Erie County Commission on the Status of Women. Last year she was selected by Business First as one of the region's top 40 young people under 40.

Stephanie says, "I have an amazing all-female staff that works very hard. While they focus on the development, I work with local contractors for the construction piece. I have a very diverse board who really understand community development... 90% of the board is from the community we serve. Our funders have allowed us to stay true to our mission and as a result we have administered 2.1 million [dollars] in grants to the lower west side community over the past two years. . . We stay true to our mission. I have worked in many places and when funding cuts come you immediately resort to mission drift to secure funding. We have never done that and I love that about us."

Women 
in Leadership

business & community events

Event: Is Starting a Business Right for You?
Sponsor: SCORE
Date: Saturday October 12, 2013 • 9:00 a.m. to 1:00 p.m.
Cost: Free
Location: Medaille College, Buffalo Campus
Huber Hall Room H208
18 Agassiz Circle, Buffalo, NY 14214

Register: <https://events.r20.constantcontact.com/register/eventRe?llr=dcwhojcab&oeidk=a07e7zmlhox0f8cbfb7>

More info: Buffalo Niagara SCORE at 716-551-4301
or scorebuffalo1@roadrunner.com

This workshop is back in Buffalo by popular demand. It will not be repeated until next year. Do you have business dreams and ideas? Is starting a business right for you? Is your business idea ready for investing? Would you bet your life savings on this idea today?

This FREE half-day workshop will help you. On October 12th we will give you a better idea of what it takes to start a business and how to do it. Registration is required and is limited to 100 students.

This introductory workshop focuses on the basics of testing your business idea and identifying the key factors that influence start-up success. Start-up basics provides you with an overview of the skills and tools you need when deciding to start a business. In this session, you learn about: the advantages and disadvantages of owning a business, the most profitable form for your business, and the fundamentals of formation, organization, marketing, cash flow and funding sources.

Event: Financial Literacy Presentations
Dates: Saturday, October 12, 2013 • 10:00 a.m. – 2:00 p.m.
Cost: Free
Location: Galleria Mall, Cheektowaga

The Financial Planning Association® (FPA®) of Western New York, along with Literacy New York Buffalo-Niagara and the BFNC Hope Financial Coaching Program are joining together for Financial Planning week with presentations to promote financial literacy.

Event: Energy Seminar
Sponsor: Presented by Renew Cattaraugus County
Date: Friday, October 18, 2013 • 11:30 a.m. to 1:30 p.m.
Cost: Free
Location: Cattaraugus County Fairground, Corporate Building
501 Erie St., Little Valley, NY 14755

Register: www.RenewCattaraugusCounty.org or 1-866-495-2959

This a free energy seminar for business, not-for-profit and multifamily. Join us for a free lunch and information session to learn about reducing energy costs.

Agenda

- Registration and buffet lunch.
- Welcome from County of Cattaraugus IDA Ex. Dir. Corey Wiktor.
- NYSEDA business/not-for-profit audit, incentives, and financing programs.
- National Grid business energy efficiency programs.
- National Fuel business energy efficiency programs.
- Alternative Fuel and Compressed Natural Gas for fleets.

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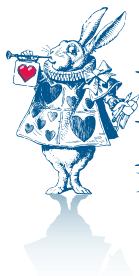
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articles

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world trade center buffalo niagara events

Event: Export Workshop: Using Your Website to Increase Your International Sales

Date: October 23, 2013 • 8:30 a.m. - 12:15 p.m.

Cost: \$30 (includes breakfast)

Location: NCIDA Vantage Center
6311 Inducon Corporate Drive
Suite One Sanborn, NY 14132

Register: <http://www.wtcbn.com/training-and-events/upcoming-events-calendar/>

Info: Rosanna Masucci at 716-551-4191 or rosanna.masucci@trade.gov.

Topic: Take full advantage of your website to attract and retain new international customers and make more export sales. Join the USDOC's Buffalo Export Assistance Center and the Niagara County Industrial Development Agency for this timely, "how to" seminar on best web practices for increasing international sales.

- Search Engine Optimization: Make sure potential customers are finding you.

- Website Development: Design your website to attract and retain international customers.

- Internationalize and Localize: Learn about the different options for translation and determine which make sense for your company.

Due Diligence: Verify that leads from your website are serious customers.

Sponsors: US Department of Commerce, Niagara County Center for Economic Development, District Export Council, Niagara County Community College Small Business Development Center, World Trade Center Buffalo Niagara

Event: WTCBN's 2013 Annual Meeting & Reception
Celebrating WTCBN's 25th Anniversary

Date: Thursday, November 7, 2013 • 5:00 – 8:00 p.m.

Cost: WTCBN Members - \$65 • Non-Members - \$85

Location: New Era Cap Company
160 Delaware Ave • Buffalo, NY 14202

Register: <https://www.cvent.com/events/annual-meeting-2013/registration-6028c1a0e13048469c45fbd2914b4a46.aspx>

Info: Rosanna Masucci at 716-551-4191 or rosanna.masucci@trade.gov.

Featuring as keynote speaker, Jerry Jacobs Jr., who will speak on Delaware North Companies' successful global growth strategy.

Event: Global Business Administration Certification Program

Date: January 21, 2014 through February 18, 2014

Classes: 1pm – 5pm, Every Tuesday

Location: 725 Main Street • Buffalo, NY 14203

Register: <http://www.cvent.com/events/global-business-administration-program/event-summary-7ac9da2f791e49a2a2033c7a35485447.aspx>

A five week program to learn the necessary tools to take your company into the global marketplace. Includes materials, WTCBN Membership, Company Case Study Consultation and Trade Expert (TE) accreditation upon course completion.

Program will teach you the necessary tools to take your company into the global marketplace. Completion will be dependent on the development of a case study focused on increasing market shares in existing international markets, introduction of a new product to a market or related study focused on international growth and expansion. The Case study will be presented by the candidates and will be subject to review by instructors. You will be taught the necessary tools to take your company into the global marketplace. Advanced Certificate in International Commerce & World Trade Center Trade Expert (TE) Accreditation upon course completion. The course will require attendees to develop a detailed market entry strategy plan for their respective company. One year membership with World Trade Center Buffalo Niagara.