

Helping to bring clarity and confidence to financial decisions

Some food for thought, etc.

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Housing Options for Aging Parents



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	In-Home Care	Assisted-Living Facility	Nursing Home
When to consider	Parent can live independently but needs some assistance	Parent can live independently but needs some assistance	Parent can't live independently and requires regular nursing care
Types of care provided	Medical care (nursing or health aide) Household help Companion or caretaker services Meal delivery Transportation	Rental rooms, apartments, or houses Housekeeping services Meals Social activities Transportation May provide limited health-care services	24-hour access to medical care Custodial care: some help eating, bathing, dressing, or taking medications Skilled nursing care
Potential advantages	Can remain in familiar surroundings May be less expensive than assisted-living or nursing home care if limited services are needed	Staff available 24 hours a day Social interaction with other residents May have home-like atmosphere	Social interaction with other residents Access to round-the-clock medical care May have special care units for individuals with Alzheimer's disease or related conditions
Potential disadvantages	Strangers in home Can be difficult to coordinate care	Limited privacy Long waiting lists High fees for extra services	Limited privacy Long waiting lists Very expensive
What you need to do	Assess hazards and functionality of home, renovate if necessary Check credentials of agency or individual providing service	Research facility thoroughly Consult an attorney before signing a contract	Research facility thoroughly Consult an attorney before signing a contract

 $Source\ (Broadridge Investor\ Communication\ Solutions,\ Inc.)$

Page 1

Recipe of the Month

Spanish Rice

Prep Total Time: 20 min

Ingredients:

- 1 tablespoon vegetable oil
- 1 1/2 cups instant rice
- 1 onion, chopped
- 1 red bell pepper, chopped
- 1/2 green bell pepper, chopped
- 1 teaspoon prepared mustard
- 1/2 teaspoon salt
- 1 1/2 (14.5 ounce) cans whole peeled tomatoes
- 1 cup tomato juice



Directions:

• In a large saucepan over medium heat combine oil, rice, onion, red bell pepper and green bell pepper. Saute until onions are translucent. Stir in mustard, salt, tomatoes and tomato juice; simmer for 5 minutes.

Original recipe makes 4 servings.