



CONGREGATION
BETH SHALOM

N.O.R.M.A.L.

*No
One
Really
Manages
Alone*



A HELPING HAND IN
ADDRESSING SOME DIFFICULT
ISSUES OF AGING

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Cantor Steven Stoehr

Preface

No One Really Manages Alone is intended to remind people entering the process of caring for aging parents or managing a parent's household, that they need not try to figure it all out by themselves. (While this publication is most beneficial to a specific target group, the information offered is valuable for all individuals concerned about safeguarding their values and valuables in the later stages of life). We all need to network with trustworthy people and gain from the advice of others. Though limited in scope we hope this booklet will prove a helpful resource. The lists suggested by the congregation are not offered in any commercial manner, other than as examples of suggestions and resources that are available or that family members might wish to consider before exercising their own independent judgments. Individuals are encouraged to consult with competent professional advisors throughout. This booklet is not intended as an official statement of Conservative Judaism or of the practices sanctioned by Beth Shalom or its clergy. CBS members are encouraged to consult with the clergy with regard to the proper implementation of the information found in this booklet.

This booklet, together with other resources listed at the back of the publication, are designed to collectively assist members of our community in coping with the challenging, difficult times that we all face regarding caring for aging parents, their eventual death and the mourning that follows.

The processes of aging and, ultimately, dying, are times that require us to surround ourselves with those we trust, and those who may have had similar experiences of their own, to guide us along this difficult path. It's been said that the passing of a parent lifts the veil on one's own mortality. Losing one, and eventually both parents, is no doubt among the most difficult times in life. Yet, as challenging as it may be, taking the appropriate steps at the right time, will help cushion those eventual blows.

How often do we hear aging parents say to their children, "I don't want to be a burden," and "you have your own family to worry about." And even in the face of often

fierce and admirable determination of elderly parents to maintain their independence, more often than not, the time comes when parents or other close family members need the care and attention of those who will survive them. At times individuals are confronted by less than appreciative parents who perceive any attempt, no matter how well-meaning, as an affront to the waning control over their own lives.

As grown children assume the role of Shomer/Shomeret (guardian) of their parents, the Biblical mandate to honor and revere their mother and their father becomes a reality. It is a mandate and a mitzvah to care for the physical and emotional needs of aging parents, and a special obligation to honor and revere the memory of a deceased parent.

As caring for a parent at this stage of life is quite exhausting, on many levels, it is imperative to take care of oneself as well during this time.

Acknowledgments

This project was the innovative pursuit of a small group at Congregation Beth Shalom who had, in close proximity of time to one another, experienced the loss of one or both parents under various circumstances. Our thanks are extended to Kevin Braude, Hope Viner Samborn, Randy Samborn, Kim Shwachman, Cantor Steven Stoehr and Perry Weinstein. As usual, the Rabbis of our congregation were respected resources in our endeavour. It was the committee members' desire to share some of their collective experiences with the hope that others might benefit from what they have learned.

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Amy and Perry Weinstein

"In honor and memory of our parents"

Introduction

When does one begin a discussion with parents about matters pertaining to the end of life or even begin to contemplate such issues for oneself? For some, it might begin with questions about driving a car safely, maintaining independent living, or properly taking medications. For some, a discussion might occur when parents are still young and vibrant and then be shelved for a long period of time before reviewing, while for others the time may never occur before it is too late. Parents who never discuss their personal affairs with a child may in fact have all of their affairs perfectly in order and only revealed after they are gone. However, the implications of not preparing their affairs can place untold burdens upon the family. Regardless of whether death is well-anticipated or occurs suddenly, most experts – and personal experience – indicate that those who openly contemplate such issues and make appropriate provisions provide better security and peace of mind for both themselves and surviving family members than those who leave such matters to chance. This process is one for the immediate circle of family in which to share and thus siblings should be consulted before embarking in any such discussions. Open dialogue is important in maintaining a healthy and supportive family circle upon which each may lean. One should be alerted to the reality that the gathering of such information often takes longer than one might imagine and therefore beginning this process as early as possible with a loved one is well advised.

Again, this guide is not exhaustive but a bridge to help others consider various options and issues that exist, as well as various resources that will help clear the hurdles in their path.

Family and Elderly Housing

Independent Living

As parents and other loved ones age, families and friends typically begin to distinguish between the “normal” aging process and indications of more serious physical and/or mental impairments. As health challenges mount, families should be aware of issues associated with prescription medications, including cost and proper dosage. For many senior adults, maintaining independent living is an important source of dignity that helps them thrive, and many improvements are available to help make homes safer and reduce the risk of accident or injury. Bringing help into the home – whether someone to help with meals or chores or to provide home health assistance – is one solution for helping parents maintain their independence for as long as possible.

Gradually or suddenly, however, one or both parents may find that they are no longer able to properly care for themselves or each other in their own homes. The onset of memory loss associated with dementia or Alzheimer’s disease is increasingly a catalyst for facing such dilemmas. During any period of transition from independent living, families might consider providing aging parents with some form of personal emergency response system in the home that can be used easily to summon help, and which also relieves anxiety for all. Ask if your parents’ medical coverage may cover such a device.

Another option to consider is creating space within one’s own home into which one’s parent(s) may move. The myriad layers of emotional and financial concerns should be explored with qualified geriatric social workers, physicians and elder law attorneys if necessary.

Communal Living Options

Elderly living options vary from independent living facilities to skilled nursing care. Selecting the right community usually depends on the level of assistance required. Some facilities have multiple care options

combined into a single facility or complex. For example, some options pair assisted living with skilled nursing, which allows residents to easily transition from one level of care to another as necessary. Some facilities, however, may require that a person first reside in the lowest level of care facility before making a transition to the next. It is essential, then, to personally investigate the levels of care and the prerequisites for obtaining certain services before selecting a senior communal living facility.

Many communal facilities offer some form of independent living. In such communities, individuals generally are able to care for themselves while availing themselves of one or more meals in a community dining room (often with a variety of menu options) and many other conveniences and services. Some independent living facilities permit personal caregivers. Most allow couples to live together, but finding living units that couples might consider “spacious” is not easy. Many such facilities require residents to pay an entrance fee, some of which are quite steep and may or may not be fully or partially refundable, so be sure to inquire.

In contrast, assisted living facilities provide some level of on-site support for residents. The degree, availability and hours of support, vary by facility. Some provide hands-on 24-hour medical care and may have an on-site nurse and/or physician on call. It is advisable to consider the ratio of support staff to residents, as well as the level of 24-hour nursing and/or medical care. Many assisted living facilities discourage personal caregivers and/or do not provide any or enough separate living space for full-time caregivers.

Most assisted living facilities offer emergency response options, such as pull chains on walls, or neck pendants for residents, while some are advancing to computer-monitored motion or noise detectors in living units. These facilities also often include housekeeping services, and some provide shuttle transportation to physicians’ offices and shopping centers.

Most independent and assisted living facilities do not have skilled nursing care on-site. Instead, they offer limited medical care, such as a nurse who dispenses medication and certified nursing assistants. They typically assist

residents with bathing, dressing and incontinence issues, while also checking on residents' general health. At some facilities, doctors make regular house calls. If there is a desire to have your parents' personal care physician continue with providing medical care for them, please be sure to ask about visitation rights of non-facility staff onto the premises.

Care for memory loss, Alzheimer's disease, and dementia becomes a specialty area. Some facilities offer such services as day-time activities for residents who live in rooms or apartments within an assisted living community. Others provide stepped-up care for residents living in locked units that prevent them from wandering outside of the facility. Not all communities are Medicare-certified, so be sure to ask if your financial needs require a Medicare-approved facility.

Skilled nursing care is usually available only for individuals who cannot perform significant life functions by themselves or who need the highest level of medical attention. The ratio of staff to residents still varies and some offer private rooms while others maintain only double occupancy.

Tip: Visiting and touring different facilities, and speaking to staff, residents and other families, is often the best means of getting a feel for the atmosphere and culture of a particular facility, notably if a Jewish environment is preferred. Exploring different choices years in advance, or signing up on rolling waiting lists (meaning you can decline available units without losing your place) can help expedite the process when the need arises. Also, some families may wish to consider the ratio of men and women as some individuals may seek a more balanced male or female community.

Respite Care

If an individual chooses to live at home, either alone or with a caregiver, respite care may be necessary. Generally, two respite care options are available: first, either temporary caregivers may be brought into the home to care for the individual, or the individual may check into an elderly living community that provides short-term housing

options. This scenario allows a caregiver to have some time away from care-giving while placing the individual needing care in competent, caring hands. Second, respite care can be useful if an elderly individual needs an immediate short-term living arrangement following a fall, brief illness, surgery, or hospitalization.

Key Questions

You might wish to consider the following questions when weighing various housing and communal care options:

- Can a resident transition from one level of care to another, and back to a lower level?
- Can spouses live together?
- What training do the medical caregivers have? n How is medication dispensed?
- Is an entrance fee charged? If so, is it fully or partially refundable?
- What activities are offered? Are there religious programs available?
- What amenities are available?
- Are rehabilitation services provided?
- Do physicians or mental health providers routinely visit the facility?
- Do VA benefits transfer to a chosen facility?
- Are there specials services available for residents suffering memory loss?
- Medicare/Medicaid benefits approved?
- What are options for Meal Plans?
- Is there housekeeping and, if so, its frequency?

Appendix

Facility Overview as of June 2022 – Please note that we recommend exhaustive individual exploration of any facility into which one might choose for a loved one. You might also wish to explore the CJE-Senior Life web site at <http://cje.net>

Death and Dying

Whether sudden or expected, the death of a parent can leave you feeling helpless and uncertain in addition to a wash of other emotions. Some people might appreciate having a list of practical tasks to perform when they are bereaved, while others find that they just can't cope with practical matters in the days immediately following the death of a loved one. Nobody should try to cope with everything on their own.

What you should do first might well depend on the circumstances of the death. When someone dies in a hospital or other care facility, the staff will likely take care of such arrangements as contacting the funeral home you have designated, and, if necessary, arranging an autopsy. You will need to notify immediate family, friends and clergy. It may be easier if you make only a few phone calls and ask relatives or friends to make other calls to specific people.

In a short amount of time, you will likely have to make many decisions. Keep a notebook as you tend to various appointments at the funeral home, with the clergy, and as you meet with doctors, lawyers, and financial advisors, etc. These notes will help recall specific details of these meetings.

PLEASE refer to our CBS publication "The Sacred Bridge" for detailed information with regard to many of the following topics.

The First 12-24 Hours

Jewish tradition recognizes that immediately after a death, the mourners are in a state of great emotional distress and shock. Their obligations as a mourner do not officially begin until burial, yet mourners have a duty between death and the burial to make funeral and burial arrangements. Attending to these details should allow them to feel a measure of control and fulfillment in honoring their beloved at this time.

Who to Call First:

- If death occurs at home or outside of the home and a non-medical facility, call 911, or
- If death occurs in a hospital or hospice, contact the clergy. (see contact information at the end of this section)

The Clergy

The clergy can assist you with contacting an appropriate Jewish funeral home, which will aid with transporting and caring for the deceased, and discussing the family's wishes for a traditional Jewish funeral service and burial, even in the case of an out-of-town burial.

The Funeral Director

It is helpful to know if your loved one made pre-arrangements with a particular Jewish funeral home (see listings at the end of this section). The funeral director will arrange transportation of the deceased from home or a hospital, and will coordinate caring for the body with the clergy until the time of the funeral.

The funeral director will review prior planning, or facilitate the planning process if no prior arrangements have been made. The funeral director can also assist you in acquiring additional copies of the death certificate.

The funeral director will also handle obituary placement and if you wish to designate a charity for donations. The director will also discuss transportation for family members to and from the funeral.

Contact:

Immediate family members (out of town)

Contact family members who live out-of-town in consideration of their travel needs when making funeral arrangements (see below).

Closest friends and extended family

- Make a list of all those who need to be contacted.
- Contact your closest friends and delegate them to make phone calls on your behalf.
- Contact co-workers, community members and neighbors.

- Ask closest friend(s) to be a liaison for coordinating Shiva set-up as well as the incoming deliveries of food and bakery (see Shiva section).
- If one has multiple adult siblings, each with a large and caring extended community, it makes sense to request a liaison for each sibling family so that everyone is aware of the amount of food and other items being ordered and delivered. These friends will keep a running list of everyone in the community who contributed either monetarily or with food items to the Shiva. This list will allow the family to thank these people for their generosity at the appropriate time as well as to mitigate any surplus of unnecessary food items or supplies that might go to waste.

Funeral Travel for a Death

Most airlines offer bereavement fares (or compassion fares), which are available to family members traveling for a death. While such fares might provide flexibility in travel planning (most allow flights to be booked right up to departure), they are not necessarily the lowest fares available. Airline web sites are often the best place to obtain the lowest fares. Eligibility is usually limited to parents, grandparents (including step-parents and in-laws), spouse, children, aunts/uncles, and nieces/nephews. Most airlines also include same-sex domestic partners and legal guardians as eligible family members. To take advantage of bereavement fares, most airlines require:

- the name of deceased and your relationship,
- name, address, and phone number of funeral home,
- date of the funeral service, and
- a copy of death certificate, if applying for a refund after completing air travel.

Bereavement fares are usually unrestricted, allowing free changes and stays for up to 30 days without minimum stay requirements. You can usually obtain these discount rates prior to travel if you provide the required information.

Care of the Deceased

Tahara, Tachrichim, Shomer. Please refer to The Sacred Bridge, a CBS publication. You can contact our office at (847) 498-4100 to arrange a time to pick up this pamphlet.

Pre-planning funerals

When death is imminent or occurs, one of the first steps is to determine whether the individual wrote a letter of intent or made pre-arrangements regarding their funeral, including whether any services were pre-paid. Any funeral director with whom such arrangements were made should have copies of all records and be able to facilitate the process. Be aware the more remote in time that such arrangements were made (to when the need arises) might complicate locating the records or fulfilling their provisions.

With a pre-need contract, will everything be handled?

Many final funeral bills contain more than 20 items that cannot be included in a pre-need contract because they are purchased from third parties and cannot be calculated prior to death. Extra charges after an autopsy, clergy honoraria, obituary notices, Shomer/etc (guardian of the deceased), flowers, the grave opening (Sunday and legal holidays are usually charged at a higher rate) are typical examples. All such items will have to be paid, usually at the time the services are provided or soon thereafter, by the deceased's estate or family, above and beyond what was already paid for as part of the pre-need contract.

Is insurance a good way to pay for a funeral?

Interest accrued by an insurance policy may be outpaced by funeral inflation and may generate lower earnings than other forms of investment. When a funeral is paid for with funeral insurance, the funeral director will direct you with regard to yet managed financial obligations.

If you contemplate using life insurance proceeds, (different from funeral insurance) to cover funeral costs, be sure to discuss details with your insurance agent or trusted advisor. If you do plan to pay for funeral expenses with life

insurance proceeds, realize it takes time to process the claim and receive payment.

The Funeral Service

Location: Choices are commonly in a synagogue, at a funeral home chapel or graveside bearing in mind such factors as the anticipated number of mourners, weather, the family's comfort with the surroundings, and its convenience.

Timing: Funerals are not permissible on Shabbat or certain religious holidays. Sometimes, the clergy may have conflicting obligations and may not be available at all times, so scheduling the time of the funeral should always be confirmed first with the clergy. Regarding the time of day, families also wish to consider elderly relatives who might need more time in the morning to prepare or, conversely, the afternoon to rest.

Safety: Arrange for someone to remain at the home(s) of the deceased or other family members during the funeral to safeguard against break-ins, as well as to assist in preparing the home for visitation (see SHIVA section).

For convenience, one might consider options for care of pets during this time if their presence presents difficulties.

Limousines: Though a helpful amenity, limousines are not a necessary element to a funeral. There is almost always an additional charge and use on holidays and Sundays are charged at different rates.

Children: Children are welcome to attend funeral services, according to Jewish law. Children also experience loss and, although we may wish to shield them from emotional pain, it is important for them to learn about life and death from their parents and family. Age-

appropriate books and resources are available from multiple sources: the clergy, the funeral home, libraries, and the Internet.

K'riah: The tearing, or rending of clothing: the clergy will assist you in the custom and explain its meaning.

Casket: The traditional Jewish coffin is simple and made of plain wood. Arranging to purchase the coffin in advance of need helps avoid emotional pressures on the family. Using cement vaults, grave covers or liners may be allowed, to comply with local regulations, but it is advisable to consult with the clergy in advance about such matters. Placing items in the casket with the deceased is discouraged. Some select biodegradable items, such as a photo or letter may be permissible after consulting with the clergy.

Eulogy: Before the funeral service, the officiating clergy will meet with the family to discuss themes and ideas to incorporate into the eulogy as well as the number of speakers. It is at this time that the family will need to provide the clergy with the person's full Hebrew name (including that of his/her mother's and father's Hebrew name).

Cremation: The Jewish way is burial in the ground. This tradition expresses thousands of years of deeply-felt opposition to unhealthy and unnatural worship of the dead. Although entombment above the ground is not uncommon in recent years, it is generally agreed that burial in the ground remains truer to the tradition. It should be emphasized that cremation is a serious deviation from Jewish tradition.

Kaddish: The only obligation a mourner has at this difficult time is to recite Kaddish. Even the custom of shoveling earth, while encouraged as a cathartic moment of reality in acknowledging the death of a loved one, is not without latitude.

The custom of reciting Kaddish is one of the most poignant expressions of continuity with one's parent and a gift to the mourners themselves. Any of the clergy would be available to discuss the fullness of this special mitzvah with you.

The Shiva Checklist:

We believe this list of household amenities will be useful in most every Shiva home.

- Coffee (both regular and decaf) half-hour before mourners arrive from cemetery, and each evening following the first day, at approximately 6:30 p.m.
 - Stirrers for coffee and tea
 - Hot water for tea, tea bags
 - Sugar, and sugar substitute
 - Non-dairy creamer
 - Hot cups and cold cups, 12-ounce size
 - Liters of soda, more diet than regular; rule of thumb is 10 liters for every 150 people (no grape, cherry and orange-to avoid staining)
 - Ice bucket and bags of ice
 - Large paper plates, 10-inches round
 - Small paper plates, 6-inch dessert plates
 - Dinner-size paper napkins and beverage-size napkins
 - Bulk packages of plastic forks, spoons and knives
 - Trash-size garbage bags and tall kitchen-size bags
 - Aluminum foil
 - Plastic wrap
 - Gallon-size and quart-size plastic baggies
 - Plenty of paper towels
 - Toilet paper and paper guest towels for bathroom
 - Dishwashing soap
 - Coat rack, extra folding chairs (funeral home will often arrange rental)
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Preparing for Mourners to Return From the Cemetery

After the burial, mourners return home to sit Shiva. Congregation Beth Shalom provides a Shiva minyan coordinator to assist with arranging who will lead minyan each evening, if a family member is not available, as well as provide the home with prayer books and kipot. Our CBS Mitzvah Committee can be a valuable resource in helping to set up the home before the mourners return in the event that the family has no specific family or friends to do so.

Items to place outside the front door

Upon returning from the cemetery, each individual pours water on their hands before entering the Shiva home. These should be set near the door a small table, a pitcher of water, bowl and paper towels along with a small trash can.

Inside the home

In advance of the first meal, and prior to the family's arrival, prepare hard-boiled eggs for the mourners to eat with their meal. The egg symbolizes the cyclical nature of life. It is customary for the mourners to have a light meal upon returning to the Shiva home. Prior to the meal the clergy may attend to the custom of lighting the Shiva candle with the family, and a small trivet or hot plate is helpful to have set aside for them to utilize.

Other tips: The Mitzvah Committee can be quite informative with regard to set up, a schedule for preparing of and serving foods and clean up tips.

The rituals and traditions of the period of mourning following the Shiva week are also addressed in The Sacred Bridge or can always be discussed with clergy.

Concerns following Shiva

If your loved one was working, you'll need to call his or her employer immediately. Ask about the deceased's benefits and any pay due, including vacation or sick time, disability income, etc. Ask if you or other dependents are still eligible for benefit coverage through the company. Ask whether there is a life insurance policy through the employer, who the beneficiary is and how to file a claim.

If the deceased is a spouse, you will most likely be named the executor of the will or estate. You will need to obtain several copies of the death certificate and begin to pay estate expenses and any debts, distribute property, pay taxes, and obtain any benefits. At the same time, you can begin to close out bank accounts, apply for Social Security benefits, and make life insurance claims, transfer stocks and bonds, and continue to pay bills. If your spouse died without leaving a will, you should contact a lawyer who is familiar with probate work. Discuss legal fees before engagement, as fees, usually hourly, can mount quickly.

Grief counseling

New challenges are brought on with the loss of a spouse or parent. The suddenness, financial strain, new responsibilities, and the possibility of moving can add enormous stress to this situation. Among the places you can turn to for help and support are:

- clergy / synagogue- for counseling or support groups, and
 - bereavement groups for support and social services. Local community centers and hospital / wellness centers often host group meetings and can help suggest one that is best for you. One such organization in our immediate area is Willow House in Riverwoods.
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Important Contact Numbers:

Clergy:

- Congregation Beth Shalom 847-498-4100,
(After hours) 847-498-4103
- Rabbi Aaron Melman office ext. 13
(Cell) 847-715-1021
- Cantor Steven Stoehr office ext. 14
(Cell) 847-564-2233
- Rabbi David Chapman office ext. 49
(Cell) 847-436-5221

Jewish Funeral Homes:

- Chicago Jewish Funerals Chapel 847-229-8822
- Goldman Funeral Group 847-478-1600
- Lloyd Mandell Levayah 847-679-3939
- Piser/Weinstein Family Services 847-256-5700
- Shalom Memorial Funerals 847-255-3520

Cemeteries (most requested):

- Memorial Park Cemetery 847-864-5061
- Jewish Waldheim Cemetery Company
708-366-0125
- Shalom Memorial Park 847-255-3520
- Sunset Memorial Lawns 847-724-0669
- Westlawn Cemetery and Mausoleum
773-625-8600

Daily Minyan Schedule at Congregation Beth Shalom

- Monday-Friday 7:45 a.m. and
Sunday-Thursday 7:45 p.m.
- Sunday 8:45 a.m. and 7:45 p.m.
- Friday (Shabbat) Evening Services 6:00 p.m.
- Saturday (Shabbat) Morning Services 9:30 a.m.
- Saturday (Shabbat) afternoon
(times change seasonally)
- Livestreaming available

Legal and Financial Issues

This section addresses some legal and financial steps, many of which may be taken at any time, but particularly in the days, weeks and months before and after the death of a beloved parent. Many of these topics may be explored further on various websites on the internet – but do not download and use such forms without direction and review by your professional advisors.

When someone dies, the family must inevitably deal with the deceased's finances. Many bureaucratic inconveniences may be avoided by establishing contact with the loved one's financial advisors while the individual is still living. These professionals include attorneys, accountants, insurance agents, and possibly any brokers and/or personal bankers. Usually, one of these professionals stands out among the others as the advisor your parent most trusted. If you can make such a determination, asking that person (usually the attorney or CPA) to "quarterback" your efforts regarding legal and financial matters, may help you avoid feeling overwhelmed.

Power of Attorney and Living Wills

Two key legal documents that should be considered, in advance of a parent's inability to assist you, are a power of attorney and living will. These documents allow an individual to express their preferences regarding medical treatment, should they become unable to communicate their wishes due to illness. They also allow for the designation of someone who can make end-of-life decisions on a person's behalf. (There is a need to explore the issues with your advisor regarding health care power of attorney and regular power of attorney). These forms, which may vary from state to state, can be found on the internet, but consulting with a trusted legal advisor will safeguard against possible future legalities. There is no better time than now to discuss these matters with a loved one and have them complete these forms. These documents must be signed when an individual is of sound

mind and body, which may be impossible when a parent is stricken suddenly. Many advisors suggest that these forms be executed for every adult, even when it is imagined that they won't be needed for many years.

The attorney has most likely assisted your parent in writing a will. Generally, he/she may not disclose the provisions of the will with you while your loved one is alive; however, they may be able to tell you if a valid will exists. If there is none, you should discuss the benefits of having a will prepared in order to avoid a host of administrative hardships later on. Without a valid will, the state will direct where assets go. This process, called probate, might not correspond with your parent's wishes and the process is costly and time-consuming.

Special note: Illinois law requires that for every person who dies with a valid will, the original will – not a copy – must be filed in the county where the person died within 30 days of death. This is true even if the will transfers all assets to a trust and there is no probate. The will must be filed with the County Clerk, with a declaration of whether or not the estate will be probated.

There are a variety of financial matters that must be attended to after death. Such benefits as Social Security, pensions, veteran's benefits, and Medicare and Medicaid can interact in unexpected ways to provide or disallow certain coverage, especially when it comes to nursing home, hospital and hospice care. It is imperative to seek advice from qualified legal and financial professionals, including an attorney who specializes in elder care.

Meeting with your parent's accountant is also very helpful. Often, the accountant can help identify where assets are kept. While the accountant can't necessarily share that information with you, you may, however, engage him/her to talk to the attorney and others so he/she will be prepared to and direct you in locating and transferring assets when the time comes. Accountants and attorneys also can explain many of the tax laws relating to end of life issues. Among them are tax deductions for various insurances, dependency deductions, and medical expenses, as well as expenses related to care-giving at home or in assisted living and nursing home facilities.

You may want to consider asking your parents to give their accountant powers of attorney with regard to state and federal tax matters. If properly designated, this will allow the accountant to act on the family's behalf in regard to any tax issues that occurred during the individual's life.

One issue that is commonly overlooked is that of assets located outside the United States. This may present an additional potential hardship that an attorney and accountant can help overcome. U.S. citizens are required to report income and assets outside of the country and you may be able to avoid future problems by addressing these issues while your parent is still alive and able to communicate clearly.

An insurance agent is also a key advisor. He/She can tell you what kinds of insurance your parent had acquired and will be able to discuss any additional coverage that you might wish to consider. In particular, the agent can alert you to any insurance that is in danger of lapsing, so that you can keep it in force, if desired. This would include health, life, long-term health care, and personal property, among the most common types of coverage.

Special note: If your parent has moved out of a family home before it has been sold, you may wish to investigate converting any homeowner's insurance to less costly vacant premises coverage, but only after all valuable personal property has been removed.

In some cases, you may find that a trust is part of the financial mix. Trusts are commonly used for estate planning and for the protection of individuals unable to attend to their own finances. If your parent has an interest in a trust, you should establish contact with the trustee and/or author of the trust document (attorney) to learn what will be happen upon the individual's death. There may be financial planning steps that should be taken before or after death occurs.

Sometimes, the trustee is the trust department of a bank. It is especially important to understand the trust department's requirements as banks typically strictly adhere to documentary rules. Meeting your parent's banker and stock broker, if applicable, is also a step worth exploring. In each case, the primary questions should

concern what documents may be required in order to move assets and pay debts after death.

Meeting with these advisors, so that they know you and how to contact you, will no doubt help you during the very difficult time ahead. They may also individually, or collectively, offer suggestions during your loved one's lifetime that should have been considered, including how to preserve family assets during a "final illness" period. As you make these various acquaintances, you should share the information with your own advisors for direction concerning the succession planning for the survivors.

Important legal and financial documents should be kept in a safe place for future reference. A personal financial organizer, which may be obtained from accountants and stockbrokers, assists in easy storage and retrieval of such documents. Besides listing assets, these organizers are a good place to list the location of safety deposit boxes and credit card accounts, together with location of keys and passwords.

Key Documents and Information

- Birth certificate
- Marriage certificate
- Citizenship papers
- Divorce, separation and adoption papers
- Social Security numbers / cards
- Passports
- Driver's licenses
- Military records and Veteran's Administration records
- Health care providers
- Health care documents (medical directives/ living will / power of attorney/ health care power of attorney)
- Medications
- Financial assets
- Real estate and other assets (including titles, insurance and values) n Liabilities
- Insurance policies
- Wills, powers of attorney, medical directives, trust agreements

- Professional advisors
- Passwords for computer programs (given the propensity of on-line banking and electronic storage of financial records)

Helpful Materials:

At the synagogue you can avail yourself of the following resources published through our offices:

The Sacred Bridge:

A guidebook of mourning rituals as practiced at Congregation Beth Shalom

Farewell and Shalom:

A suggested ritual for saying goodbye

Yizkor Prayers–Notes From Our Hearts:

A collection of readings and poetry

Kaddish:

A series of personal tributes attesting to the spiritual value of honoring this tradition

Turning the Key of Time

A ritual for closing up a loved one's residence

Additional Resources:

Jewish Lights Publishing Pamphlets:

Inspirational booklets about emotional/spiritual challenges in our lives and how to deal with them are available outside of the clergy offices.

Companions for Seniors - 866-910-9020

www.companionsforseniors.com

- Licensed and insured, able to provide a full compliment of services from hourly help (driving, errands and personal and palliative care) to 24/7 in home assistance.
- Assistance for respite, rehabilitation, Alzheimer and Dementia care

Mitzvah Committee at Congregation Beth Shalom

Volunteers at the synagogue that assist with driving to doctor's appointments and errands. Please contact the office at 847-498-4100 and we will connect you with these volunteers.

Council for Jewish Elderly – 773-508-1000

www.cje.net/supportive-resources

CJE can assist in obtaining services for personal care, transportation, food service and adult day care.

Websites:

With the blessing of increased longevity in our world there are myriad new websites offering exceptional insights into the issues of aging. Several examples are:

- Aging Life Care Association at Aginglifecare.org
- Family Caregiver Alliance at Caregiver.org

Books:

Varied publications addressing the topic of aging are available for one's own edification. Several which were perused for purposes of this publication were:

- "They're Your Parents Too" (a book on sibling cooperation)

**L'Dor VaDor Endowment Fund
at Congregation Beth Shalom**

As one is contemplating his/her estate plan during this time of life we wish to draw one's attention to this special fund. It was created as a vehicle by which a donor could leave a financial gift to secure the future of the synagogue.

It will be managed by the Jewish Federation (JUF) of Metropolitan Chicago. A brochure is available in our offices which elucidate the various plans for gifting.

Facility	Assisted Living	Alzheimer & Dementia Care	Independent Living	Skilled Nursing	Kosher meals	Website	Notes
The Abington 3901 Glenview Glenview, IL 60025 847-729-0000	X	x (locked area)		X	X	www.theabington.com/	Rehabilitation Respite care
Alden Courts 1221 E. Golf RD and 1227 E. Gold Road Des Plaines, IL 60616 847-768-1300	X	X		X		www.aldercourtsofdesplaines.com	Rehabilitation Respite care Other facilities in various communities. Different services offered. 1-800-351 - 3130
Alden North Shore 5050 Touhy Ave. Skokie, IL 60077 847-679-6100				X		www.aldennorthshore.com	non-hospital style rooms Respite care Rehabilitation
Auberge 1651 Richfield Ave. Highland Park, IL 60035 224-765-0094		X			X	frontiermgmt.com/communities/the-auberge-at-highland-park	Private or semi-private rooms available

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Arden Courts 3240 Milwaukee Northbrook, IL 60062 847-795-9000	X	X			X	arden-courts.org	Respite Care
Belmont Village 2200 Golf Road Glenview, IL 60025 847-657-7100	X	X (two levels – assisted living or locked			kosher-style	www.belmontvillage.com	Studios, 1bd, 2bd units, concierge services and dining room with menu service Friday night services every two weeks
Belmont Village 500 McHenry Rd. Buffalo Grove, IL 60089 847-537-5000	X	X (two levels of service – assisted living and locked			kosher-style (three kinds of fish daily)	www.belmontvillage.com	Studios 1 bds, Concierge services dining room with menu service Friday afternoon Shabbat services
Brandel Care 2155 Pfingsten Road Northbrook, IL 60062 847-480-6350		X		X		www.covenantvillageofnorthbrook.org/	Affiliated with Covenant Village Respite care Rehabilitation

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Brookdale Senior Living – Northbrook 4501 Concord Lane Northbrook, IL 60062 224-809-2383	X	X	X	X		www.brookdale.com/en/communities	
Brookdale Senior Living – Vernon Hills 145 N. Milwaukee Vernon Hills, IL 60061 224-352-0727	X	X	X	X		www.brookdale.com/en/communities	
Citadel Glenview 1700 E. Lake Ave. Glenview, IL 60025 847-729-1200	X	X		X		citadelofglenview.com/	Cardiac care, Orthopedic rehabilitation, Infectious disease management, stroke management, hospice and palliative care, pain management, wound care, chronic disease management, tracheostomy care, post-surgical recovery, IV therapy

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Citadel Northbrook 3300 Milwaukee Avenue Northbrook, IL 60062 847-795-9700	X	X		X		citadelofnorthbrook.com/	Orthopedic care, Pulmonary/Respiratory therapy, Cardiac Care, Palliative and hospice care
Covenant Village 2625 Techny Road Northbrook, IL 60062 847-480-6380	X		X	X		www.covivingnorthbrook.org/elder-care-northbrook	Church-affiliated Connected to Brandel Care (Nursing care) and Alexson (assisted living) Residents can transition between facilities
Deerfield Crossing 4101 Lake Cook Road Northbrook, IL 60062 847-562-1770		X		X		www.ablehearts.org/communities/deerfield-crossing-northbrook/	Hospice and Palliative Care

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Elevate Care 3705 Deerfield Road Riverwoods, IL 60015 847-847-9000				X		elevatecare.com/locations/elevate-care-riverwoods/	Short term rehab, physical therapy and skilled nursing
Elison Independent Living 8975 W. Golf Niles, IL 60714 847-296-0333			X			www.sagora.com/elison-niles/independent-living/	
The Friend Center 1551 Lake Cook Deerfield, IL 60015 847-374-0500		X			X	www.cje.net/friend-center	Part of Weinberg Center for Senior Living of the Council for Jewish Elderly

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Gidwitz Place 1551 Lake Cook Deerfield, IL 60015 847-374-0500	X				X	www.cje.net/gidwitz-place	Part of the Weinberg Center for Senior Living Council for Jewish Elderly facility that offers social, cultural and Jewish activities. 1 and 2 bd units
Glenview Terrace 1511 Greenwood Glenview, IL 60025 847-729-9090		X		X	X	www.glenviewterrace.com	Rehabilitation Respite care
The Landing on Dundee 156 W Dundee Rd Wheeling, IL 60090 847-865-8100	X	X	X	X	X	frontiermgmt.com/communities/the-landing-on-dundee-senior-living	

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Lincolnwood Place 7000 N McCormick Blvd Lincolnwood, IL 60712 (847) 673-7166	X	X	X	X		www.seniorlifestyle.com/property/illinois/lincolnwood-place/	Multiple levels of care for transition
North Shore Place 1000 Sunset Ridge Rd. Northbrook, IL 60062 224-326-2600	X	X				www.seniorlifestyle.com/property/illinois/north-shore-place	
Northbrook Inn Memory Care 99 Pointe Dr. Northbrook, IL 60062 224-261-8352	X	X				koelschseniorcommunities.com/senior-living/il/northbrook/memory-care/northbrook-inn/	Private suites, shared suites or 2 bedrooms
Presbyterian Homes Moorings 831 E. Central Arlington Heights, IL 60005 800-445-8431	X	X	X	X	X	presbyterianhomes.org/our-locations/the-moorings/	Respite care Church affiliated

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Robineau Residence 7550 N. Kostner Skokie, IL 60076 847-675-8580			X		X	www.cje.net/groupliving	For seniors who qualify for subsidized housing
Sedgebrook 800 Audubon Way Lincolnshire, IL 60069 847-865-8811	X	X	X	X		www.welcometosedgebrook.com/	

Facility	Assisted Living	Alzheimer & Dementia Care	Independent Living	Skilled Nursing	Kosher meals	Website	Notes
Sunrise Assisted Living Facilities 1601 Green Bay Road Highland Park, IL 60035 224-563-1718	X	X				www.sunriseseniorliving.com/communities/sunrise-of-highland-park/about.aspx	Offers special Alzheimer's communities.
1725 Ballard Road Park Ridge, IL 60068 224-563-1750						www.sunriseseniorliving.com/communities/sunrise-of-park-ridge/about.aspx	
180 W. Half Day Rd Buffalo Grove, IL 60069 224-563-1751						www.sunriseseniorliving.com/communities/sunrise-of-buffalo-grove/about.aspx	
Vi at the Glen 2500 Indigo Lane Glenview, IL 60025 888-201-9565	X	X	X	X	X	www.viliving.com/locations/il/chicago-glenview/our-community	

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Warren Barr Lieberman 9700 Gross Point Rd. Skokie, IL 60076 847-674-7210		X	X	X	X	www.warrenbarrlieberman.com/	Orthopedic care, Cardiac care, Stroke & other neurological conditions, Oncology care, Specialized wound care, Post- surgical recovery
Whitehall 300 N. Waukegan Road. Deerfield, IL 60015 847-945-4600				X		www.whitehallofdeerfield.com	Skilled nursing care Long term care

