

*Lifesprk* SHINE ON™

# GLOW

## NEWSLETTER

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10 YEARS  
SPARKING LIVES

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MARY'S STORY

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SENIOR CARE  
FUNDING Q&A

VOLUME 4, NO. 1



# Celebrating Ten Years of Sparking Lives

## WHAT WE'VE LEARNED

"One of the sweetest things I learned from a wonderful couple is that love can last forever," said Betty Bundul, RN, Lifesprk Life Care Manager (LCM). "When I met Bob and Barbara, they were both in their early 80's - educators, parents, grandparents, hard workers and inspirational people. After 58 years of marriage, they were still in love - it helps that Bob was a poet and romantic by nature. When Bob had to sleep in a recliner because of back pain, he told me he had to get over his pain so he could sleep in his own bed next to Barbara again. He told me, 'I can't sleep this way, I miss her.' Watching their respectful, loving and caring relationship has sparked my life," said Betty.

Ten years ago when we made it our mission to spark the lives of people in the second half of life, it was these client stories we yearned to hear – that lives could be sparked simply by changing the approach. From years of experience watching the current health system result in so many people in the second half of life losing their independence and control, our leaders thought: there has to be a better way. Changing the experience to focus the approach on looking at the whole person rather than just the medical issue, has led to better outcomes and improved quality of life.

So what have we learned over the past ten years? Sparking lives does matter, and it's personal. The stories demonstrate that when a spark is ignited, people begin to feel better with a renewed reason to get up each morning. Kaye returns to painting despite back pain, another client was overjoyed because his Lifesprk RN, LCM, put birdseed in his birdfeeder. For others, it's simply knowing someone will be there each week to listen to their stories.

Mary Claire O'Brien RN, LCM, has learned from her clients that the secret to living a sparked life is to appreciate the small things in life, the every-day connections that give you a sense of purpose. She also learned that "being systematic can help compensate for memory loss and prolong independence, and when people identify what matters most to them, they need to let others make those goals a priority."

Each person's spark is unique and that's what makes Lifesprk so different – we're creative and proactive in how we solve challenges so people can go back to doing what they enjoy most. But the greatest thing we've learned over the past ten years is this: living a sparked life is a choice. It's not our agenda, it's yours. What do you want out of your second half of life? What do you need to ignite the spark so you can shine on?



**Thank you for teaching us the value of living a sparked life.**



## Continue to **PLAY ON** Beverly!

*A former piano teacher, Beverly loved to play but her dementia made it difficult to remember the music. Her caregiver, Katelyn Reichow (pictured next to Bev) and her Life Care Manager (nurse) coordinated a recital for friends and residents. Beverly began with "Twinkle, Twinkle Little Star" and after some encouragement from Dan, her music therapist, she was in the groove playing "Amazing Grace" and the "Star Spangled Banner."*

*When Bev's daughter saw the pictures she started crying. As Dan pointed out, "dementia patients just need encouragement and cues to trigger musical memory." At Lifesprk we believe it also has something to do with encouraging the spark that helps people shine.*

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Anna Lauro used to belong to the Red Hat Ladies Club, something she enjoyed very much. Because she's a Lifesprk client at Summit Place, her Home Health Aides, Patience (left) and Katelyn (right), know it's their job to help spark Anna's passion. They decided instead to bring the club to her by wearing their Red Hats – you can tell by her smile, it worked. Spark On!

# Q&A

## SENIOR CARE FUNDING



### **Q: Medicare won't pay for long-term care [LTC], so are there any other options?**

**A:** Howard Rubin, president of Long-Term Care Funding Solutions, explains there are several options.

According to Rubin, "There are two options to fund LTC for people needing care now that folks may think are 'too good to be true.'" One is to **sell your life insurance policy**, including term life, just like it was a piece of property. If the policyholder is chronically or terminally ill and the policy benefit is over \$50,000, we can usually help. It doesn't matter if the policy has no cash value. Only 12% of people ever collect on their life insurance policies because premium rates usually start to go up dramatically around age 75, which causes policies to be dropped. There's no cost or obligation to get a quote, it takes about 3 weeks typically. Rubin shared how one daughter told her dad, 'Wow, you just traded your unaffordable life policy for 2 years room and board in the assisted living facility.'

**"Reverse mortgages** are another good option if you want to age at home or support a spouse in a LTC facility," said Rubin, adding, "They work if your current mortgage is 50% or less than the current appraised value of your home. If you are at least 62, you could benefit immediately, and you'd no longer have a mortgage payment. If you owe less, then you'd get cash at the closing. If you're older than 62 you'd get even more cash. You can never be evicted. Your only obligation is to live in your home and pay your homeowner's insurance and property taxes. If your home value increases, you get the benefit. If the value decreases, you suffer no adverse consequences. Unlike a home equity loan, you have no personal obligation to ever pay off the new mortgage."

**It's important to plan ahead!** Rubin suggests purchasing long-term care insurance and maximizing your HSA & HRA employee plans. Perhaps you have a long-term care insurance policy but purchased it so long ago that you're not sure what your current plan covers or how to maximize your benefits even if a claim has been denied. Help is available.

**Call Lifesprk's Navigation desk for guidance answering your LTC questions and to get started with LTC funding options at 952-345-8770 or email ShineOn@lifesprk.com.**

# MARY — REAL PEOPLE. REAL RESULTS

Sparking lives doesn't happen overnight. There's a process that takes place before you open yourself up to another person and trust them with your wishes, goals and fears about aging.

Mary Schenach has formed a bond with her Life Care Manager, Vicki Condon, RN that has changed their relationship from nurse to 'surrogate daughter.' Mary says of Vicki, 'she's my eyes and ears and I count on her for everything.' But her spark wasn't ignited right away.

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*"Everyone needs someone like you in their life if they have aging parents."*

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Six years ago when Mary met Vicki, Mary had just moved from Spokane, Washington to be closer to her siblings in the Twin Cities. Mary's daughter, Marie, lived in Oklahoma and needed a partner to help navigate her mother's transition from afar. During those early years, Vicki helped Mary move into her independent living campus, found her a primary care doctor, drove her to dermatology appointments and took her grocery shopping. The bond between Mary and Vicki grew.

For Marie, Vicki was a lifesaver, giving her peace of mind knowing her mother was well taken care of — "everyone needs someone like you in their life if they have aging parents," she told Vicki.



*Mary Schenach, Lifesprk client with Vicki Condon, RN,  
Mary's Lifesprk Life Care Manager*

"Aging can be scary," said Vicki. "If my presence gives her peace of mind, then I'm doing my job. I never get tired of sitting and talking with Mary. I appreciate her wisdom and I look forward to our time together."

Vicki often brings Mary little things to brighten her day. "She was thrilled when I brought her batteries for her hearing aid and the smile on her face when I brought her a telephone that amplified sound so she could hear better made me feel overjoyed," said Vicki. And when

health scares proved challenging, Vicki never left Mary's side and did what she could to encourage a spark once again.

What makes Mary's story so real is that her spark comes from Vicki's presence. "I live to see you. You know how much I appreciate you, right?" Mary told Vicki. "You are always so helpful." And that's sometimes all we need to feel sparked.

**Lifesprk** SHINE ON™



## 5 Tips for tackling those TOUGH CONVERSATIONS

You want to spark your loved one's life but how? Every time you bring up needing a little extra support they are adamant they don't need it.

Lifesprk Life Care Managers (nurses) have helped many people broach these tough subjects and have learned that emphasizing the positive and putting your loved one in control of the decision making makes all the difference in turning tough conversations into sparked opportunities.

### HERE ARE FIVE TIPS TO GET YOU STARTED:

**1. How to raise the issue:** A good place to start is asking questions like "You tell me where to start, what's important to you. How do you feel the current help is working – is there anything you'd like to add so you can get out of the house more and go golfing?" or "We know you don't want to bother us, Mom. Would it be helpful if we added in some extra hours each week to take you to the store or church and help you shop? That way you don't have to worry about it and it would make me feel better."

**2. Start the conversation with:** "Dad, what are you afraid of?" Let him know that he doesn't have to be afraid of losing control, that by offering to help, you are helping him preserve his independence.

**3. Building trust is key:** As the relationship builds between you and your loved one and anyone regularly helping them, they will begin to feel comfortable and more at ease knowing things are still being cared for and they're in charge of what they are. Often, they begin to really enjoy the feeling of clean sheets and a home-cooked meal again and their attitude begins to change. Gradually, you can begin adding more assistance, such as help with daily routines like showering or food preparation if that's an issue.

**4. If your spouse is really adamant about not needing any help,** have a third party, like Lifesprk, walk them through your house and point out areas that they may not realize could be an issue. Sometimes you have to be blunt and directly address major issues. People will be more apt to accept help if they think someone else might be in danger due to issues such as a difficulty keeping the house clean.

**5. Move towards solutions that maximize independence.** Nothing has to be solved right away but making plans to change a few things at a time will help. Guiding them towards making their own decisions will help them see the positive possibilities and make the conversation go smoother.

**If you need ideas or suggestions starting conversations and improving outcomes, call our Navigation team for guidance or email your questions to [ShineOn@lifesprk.com](mailto:ShineOn@lifesprk.com).**

## Lifesprk MAGIC

Oak Meadows tenants and Lifesprk clients, Harvey Sachs and Arlyne Jensen, participated in our Holiday Magic campaign and shared their spark. Thank you to everyone who participated and shared how they 'would spark their second half of life.' Winners were Ramona Richardson, Sara Kleipe, Ann Burns, and Kasasanda Yobbe.



Caregivers at Summit Place and Village Shores bring on the holiday magic orchestrated by Roxanne James, Lifesprk Staffing Supervisor.

**DID YOU KNOW...** According to a press release by the National Investment Center for the Seniors Housing and Care Industry, the average occupancy rate for senior housing in the first quarter of 2014 was 89.8%. Our senior housing experts caution people – just because you have your heart set on a particular housing campus doesn't mean it'll be available when you need it. Make sure your choices are in place now for when the time comes. Call our Housing Experts for answers to your senior housing questions at 952-345-8770.



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## Lifesprk Wins 2015 LeadingAge Minnesota Excellence in the Workplace Award

Amid exceptional responses this year from other strong organizations competing for this award, Lifesprk was chosen to receive this top honor. Why? Because when you 'spark lives,' it shows. Joel Theisen, RN, CEO/Founder shared, "this award is something our clients and families should be proud of. When we empower an entire workforce to be engaged, passionate and sparked in their own lives, they pass that energy onto you so you can have the tools, resources and support to change the experience and ignite the spark." Watch the video that LeadingAge Minnesota developed to showcase Lifesprk's culture at [lifesprk.com/workplace](http://lifesprk.com/workplace).



*Joel Theisen, RN, CEO/Founder of Lifesprk and Beth Nemecek Director of Sales accept the 'Excellence in the Workplace' award from LeadingAge.*



## Toby Mullenger joins Lifesprk As Director of Housing Solutions

Toby Mullenger, a solution-focused executive with 20+ years of experience in the senior housing and health care industry, has joined

Lifesprk as our Director of Housing Solutions. Toby has joined Lifesprk to help focus what he calls Lifesprk's "impressive level of energy and professionalism" on changing the housing search experience for seniors and families in the Twin Cities."

**To learn more about his role, read his news release at [lifesprk.com/pr](http://lifesprk.com/pr).**

We'd like to keep you informed, however if you don't wish to continue receiving this newsletter or if your mailing label isn't correct, please let us know. Call: (952) 345-8770 or [ShineOn@lifesprk.com](mailto:ShineOn@lifesprk.com).

Keep your life on track so you can focus on what's most important to you.

**Lifesprk is changing the experience for people in the second half of life. What does that mean for you? It means a better experience, with more opportunities to shine the way you want. We'll help you discover your priorities and help you achieve your goals. More than shining, you'll GLOW.**

To learn more call or visit today

952-345-8770 | [www.lifesprk.com](http://www.lifesprk.com)

