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MEMBER



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AGING IN PLACE

One of the most common concerns seniors have is whether they will be able to stay in their homes for as long as they want. Most people prefer to age in place rather than to move to a long-term care facility as they get older. There are many financial concerns to consider with aging in place; however, an important, and often overlooked consideration is the physical layout and condition of the home. Most homes are currently built for younger individuals who are healthy and mobile. As people age, a home that was suitable for them when they were younger may not be as suitable, making living in the home difficult and uncomfortable. With proper planning and some remodeling, however, they can make their homes comfortable, elegant, and senior-friendly.

As people age, it is important to have a well-lit home with easy to operate switches, so a general whole-house modification is lighting. Designers suggest equipping many of the lights with dimmers, to make certain that the lighting is at a comfortable level, but may be increased as necessary. Rocking switches can be easier on arthritic fingers than a traditional light switch.

The bathroom can be a major obstacle to staying in one's home. Many seniors suffer from arthritis and joint problems, making movement more limited. This can make getting into a traditional shower or tub difficult. The solution is to modify the bathroom to have a walk-in shower. If possible, the shower should be large enough for two people to sit or stand in comfortably. This will make it easier for a caregiver to assist with bathing if it becomes necessary. The senior may not want to add grab bars at this stage of the remodeling if these bars are not immediately needed, but the senior should reinforce the wall so grab bars could be installed in the future. A temperature regulator should also be installed in the shower or bath, because older skin is less sensitive to heat and can easily be burned.

Flooring is another important design element. If seniors become less mobile, they can easily trip on rugs or have problems walking on carpet. A practical and elegant alternative is to install hardwood or laminate flooring that is

smooth, easy to walk on, and reduces the possibility of tripping. Hardwood or laminated flooring is also a practical solution if the occupant needs to use a wheelchair or walker.

Other useful modifications are to use drawers instead of cupboards where possible, raise dishwashers and low cabinets to avoid excessive bending, widen doorways if possible to accommodate a wheelchair, and design an entryway that does not require a step. Many care managers suggest that your home be modified so that you can live on the ground floor if necessary. This may require expanding a half-bathroom to a full bathroom.

Many baby boomers are planning for their future. They are making these home modifications now to plan and prepare for their senior years. The designs and possibilities for these modifications are elegant and attractive; fifty years ago such modifications tended to look institutional and were unattractive. Many manufacturers are developing product lines to meet the demands of seniors. For example, Kohler® has developed their “aging gracefully” concept and has created products that fit into that model.

If staying in your home for as long as possible is an important goal for you, then you should examine your home and make some plans today. You may want to make some modifications now to facilitate your long-term goal.

The attorneys at Oast & Hook can assist clients with their estate, financial, long-term care, and insurance planning needs.

Announcement

Oast & Hook invites you to attend our upcoming seminar. To be held on March 13th, this seminar will focus on estate and financial, and it is entitled: “Estate and Financial Planning for Retirement.” You will find this to be an informative seminar that will discuss the many issues facing the elderly when they plan for retirement. The seminar will cover estate planning, disability planning, insurance, and public benefits planning. The seminar speakers will be Oast & Hook attorneys Andrew Hook, William Oast III and Sandra Smith. If you are interested in attending this breakfast meeting, then please complete and fax the attached registration form to 757-397-1267. For more information about this breakfast meeting, please phone Jennifer Lantz at 757-967-9724.

Speakers

If you are interested in having an elder law attorney from Oast & Hook speak at an event, then please call Jennifer Lantz at 757-399-7506.

Oast & Hook

Oast & Hook is an elder law firm. We represent older persons, disabled persons, their families, and their advocates. The practice of elder law includes estate planning, investment and insurance advice, estate and trust administration, powers of attorney, advance medical directives, titling of assets and designations of beneficiaries, guardianships, conservatorships, and public entitlements such as Medicaid, Medicare, Social Security, and SSI, disability planning, income tax planning and preparation, bill paying, account management and reporting, care management, and fiduciary services. We also handle litigation involving these issues, such as will contests and estate administration disputes. For more information about Oast & Hook, please visit our website at www.oasthook.com.

Oast & Hook is a Virginia member of the Special Needs Alliance, a nationwide network of disability attorneys. As members of this alliance, we assist personal injury attorneys in resolving their cases to enhance the judgments and awards of their disabled clients and to maintain the eligibility of these clients for SSI and Medicaid. We are experienced in protecting the public benefits of persons with special needs and in assisting with the management of their assets. For more information about the Special Needs Alliance, visit its website at www.specialneedsalliance.com. The Special Needs Alliance has begun publication of an informative e-newsletter called *The Voice*. The purpose of this newsletter is to provide information and answers about special needs planning for family members and professionals. To subscribe to *The Voice* go to www.specialneedsalliance.com/subscribe.aspx.

Distribution of This Newsletter

Oast & Hook encourages you to share this newsletter with anyone who is interested in issues pertaining to the elderly, the disabled and their advocates. The information in this newsletter may be copied and distributed, without charge and without permission, but with appropriate citation to Oast & Hook, P.C. If you are interested in a free subscription to the *Oast & Hook News*, then please e-mail us at mail@oasthook.com, telephone us at 757-399-7506, or fax us at 757-397-1267.

Please visit us on the world wide web at:

www.oasthook.com

Our website contains information about Oast & Hook and an archive of our newsletters and other estate planning, estate administration, and elder law articles in searchable form at.

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OAST & HOOK

Presents:

Estate and Financial Planning for Retirement

Date: Thursday, March 13, 2008

Location: Hilton Norfolk Airport
1566 North Military Highway
Norfolk, Virginia

Schedule: Registration: 8:30 a.m. to 9:00 a.m.
Workshop: 9:00 a.m. to 11:30 p.m.

Presenters: Andrew H. Hook, William H. Oast III, and Sandra L. Smith

Tuition: Register on or before February 25, 2008, for an early registration fee of \$15.
After February 25, 2008, the registration fee will be \$30.

Space is limited, so please register as soon as possible. Walk-in registrations will not be accepted.
No refunds after March 1, 2008.

Registration Form

Please complete this form and either fax it to Oast & Hook at 757-397-1267 or mail it to Linda Gerber at Oast & Hook, P.C., at 295 Bendix Road, Suite 170, Virginia Beach, Virginia 23452-1294.

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For more information, please phone Jennifer Lantz or Linda Gerber at 757-399-7506.