

MONTREUX News



MONTREUX News

CONTENTS

JUNE 2010

GREETINGS FROM THE PRESIDENT

ANNOUNCEMENTS

MAY BOARD MEETING MINUTES

\$100 FINES FOR HOME OWNERS

LANDSCAPING

ARCHITECTURAL COMMITTEE REPORT

MONTREUX HOME SALES PICKING-UP

MONTREUX BOARD & OTHER VOLUNTEERS

MONTREUX BOARD BIOS

LONG TERM CARE INSURANCE

MONTREUX

GREETINGS FROM YOUR NEIGHBOR PETER ROPPO

President of your Montreux Home Owners Association

This is my first opportunity to communicate with the residents of Montreux. As a relatively new member on the board I wanted to take a moment to thank all of the current and past members of the board for their efforts to sustain and improve the neighborhood. As many of you know, the Montreux board is made up of residents who volunteer their time. There are other communities around us who run their homeowners associations differently by hiring a professional property management firm to perform these functions. This model can work well but I think our volunteer system works much better for a couple of reasons.

Because the people working on neighborhood activities are residents, the quality of the services is better because the board members and volunteers are residents of the community. Many of these people have been active in Montreux for a long time and have a huge collective knowledge of how this operates. The bottom line is that the 'care' factor is higher because they live here.

Residents' participation also reduces our costs compared to the expense of hiring a property manager. This is a hard dollar savings to each of us when we pay our dues.

When you get a chance, please take a moment to acknowledge the people you know that are past or present board members and volunteers. The names of many of these people are listed separately in this newsletter.

For those of you familiar with any type of volunteer effort, now comes "the ask".

We have two open positions on our board and are looking for a couple new members to participate. The vice president position and the social events position are open and need to be filled. Both positions provide an excellent opportunity to meet more of your neighbors and get involved in our community.

The social events position helps organize the people in our community to make possible two events each year: the neighborhood picnic in the fall, and the spring garage sale. These are both very popular events and we are looking for someone who can contribute their time to continue these traditions.

The vice president role serves as a training ground to serve as a future board president. This is the position I recently filled. I can tell you from personal experience that it was terrific opportunity to get to know and work with the other board members and volunteers, and to become familiar with the work that the board performs.

We currently have no one in line to assume either of these positions. If we have no one who is willing to fill the vice president position we will have

to seriously consider professional management which will mean a significant increase in dues.

The time commitment is small, the value you can add is high, and it is an excellent opportunity to meet more of your neighbors so please consider this request if you can. If you have any interest in participating, please contact myself or any board member for more information. I can be reached best through email at peterroppo@gmail.com.

MONTREUX ANNOUNCEMENTS

NEW WEBSITE

Charles Hayden has announced that the Montreux website is up and available for access. The web address is www.montreux-hoa.org

The website is for the use of Montreux residents. It contains the official documents and announcements for the Montreux community.

Homeowners are invited to suggest other contents. Send your ideas to Charles Hayden at cchayden@gmail.com

ROOFING REQUIREMENT CHANGES

The Board has referred to the association's attorney, proposed revisions to the roofing material requirements for homes in Montreux.

YARD CARE FOR ABANDONED PROPERTY

The Board has made arrangements for the yard at the abandoned home on Lac Leman to be maintained through September.

MONTREUX

Meeting Minutes MHOA Board of Directors Tuesday, May 18, 2010, 7:00 p.m.

Attendance: Peter Roppo, Bob Keilin, Myrt Nelson, Marty Nelson, Doris Burke, Duane Burke, John Bryon, Jay Willenberg, Charlie Hayden
Also in attendance: Montreux resident Faustino Garcia

Meeting called to order at 7:10pm

Minutes of previous meeting reviewed and passed on unanimous consent

Committee Reports

John Bryon (CC&R)

Brought up the issue of abandoned home at 5784 Lac Lemman. Property has been vacant since last year, and there is no evidence anyone is assuming responsibility for property upkeep. JB and a neighbor of the abandoned property had done a visual inspection of the exterior of the property. Among items of concern were some flammable materials in the backyard and evidence of wild animals entering the property from the NGPE behind.

The neighbor asked if the board could do anything regarding the property's external appearance. JB felt the board should do something, but take steps to minimize the costs in case we are not able to recoup the money in the future.

After discussion, it was decided that Marty would research the title, and JB would send a letter to the appropriate person or entity who now owns the property requesting maintenance begin on the property's exterior. The board will wait two weeks for a response. Should we not receive a response, the board will pay to have the property exterior maintained and place liens on the property to recoup the costs. Motion was passed by unanimous consent.

JB went on to review process of ad hoc committee investigating new roofing materials for residents to use. A meeting had already taken place, and discussions were had regarding what should be acceptable materials and colors. There was hope the committee could make recommendations to the board at the June meeting.

Montreux resident Faustino Garcia had requested to attend the meeting to learn of the progress being made by the roofing committee. He was invited to join the committee for its next meeting, and he agreed to do so.

Charlie Hayden (Webmaster)

CH updated the board on his progress of establishing and designing the community's new website. It was agreed that content of the website would primarily be information of value to residents and prospective residents. Items available on the website will include:

- Board meeting minutes
- Community financial information
- Important documents (plat maps, CC&Rs, etc.)
- Other items as deemed appropriate

Discussion of URL names, with strong desire to obtain the domain "montreuxhoa.com." At this point, we are unable to determine who owns it, as the site is not in use and the domain owner is private.

Website will have different areas that can be managed by different people through an easy process. The advantage of that approach is that the website will not be dependent on any one individual to be updated. The costs are expected to be very small.

There was a discussion as to whether the community directory should be available online, as is done by some other HOA websites. After some discussion, it was determined that, for both practical and privacy concerns, it would NOT be wise to publish a community directory on any future community websites.

Garage Sale Update

A brief update on the upcoming garage sale. Susanna Wilken was busy recruiting volunteers for last-minute details, and ads had been placed in newspapers and online. Everything was set to go, although the weather did not look promising. The NW Center For The Blind will do a pickup of items on Saturday afternoon.

Jay Willenberg (Treasurer)

Jay reviewed MHOA income and expenses year-to-date. Bob Keilin and Myrt Nelson filled the Board in on an issue with a recent water bill. The city had notified us of a leak somewhere in our system, which was identified and repaired promptly by Pacific Landscaping. However, the leak ran up a water bill of over \$2000, when the normal bill for that period of time is less than \$100. The city has a procedure by which adjustments to the bill can be done, and Bob and Myrt are working on that. It is expected that our request will be granted, and should be figured out in time for the June Board meeting.

BK and JW will work to get together prior to June meeting to discuss moving HOA money to bank or credit union that provides both deposit insurance and a better interest rate.

Marty Nelson (Electrical)

Marty is investigating new replacement parts for the fountains on the lake that promise to be “maintenance-free.”

Marty is also working with Jerry Lilly to get quotes for the replacement of the electrical panel control down by the main waterfall.

Marty also provided a brief real estate summary for Montreux. While the real estate market is surely different than a few years back, there are encouraging signs of activity as of late.

Myrt Nelson (Landscaping)

Myrt highlighted the following activities:

- Pressure washing down by the waterfalls is currently in progress
- The large wall at the entrance is scheduled to be painted
- The color plantings are completed at the waterfall and monuments
- Plants damaged over the winter have been replaced
- The irrigation system is being prepared for summer start-up
- Pacific Landscaping is tackling irrigation electrical problems

Bob Keilin (Government Affairs)

BK discussed a recent issue Joe Preston had dealt with concerning a resident who had a blocked drainage pipe. The resident was being told the pipe blockage was located under the common area maintained by the HOA (an area between his home and the street). The resident’s property is located on the western-most corner of Lac Leman and Montreux Drive.

BK and Joe Preston will discuss whether the HOA bears any responsibility for this repair and will report back at next meeting.

Doris and Duane Burke (Newsletter)

DB asked that all articles for the third quarter newsletter be submitted to him by Jun 15th. Our bookkeeper has asked that 250 copies be delivered by June 25th for distribution with third quarter billing.

Peter Roppo (President)

Peter noted that the individual who had approached him at the annual meeting in April and volunteered to be VP had withdrawn his interest in the position. Therefore, the HOA has current openings for both VP and Social Chairperson.

Jay Willenberg informed Peter that the HOA’s bookkeeper, Rosemary Freeman, will be retiring in four years. Jay said Rosemary has been a trusted partner for the HOA for many years, and losing her will be difficult. However, he was glad to have enough advance notice, and felt confident we could find a replacement and get him/her up-to-speed in prior to Rosemary’s retirement.

The meeting was adjourned at 8:57pm
Minutes submitted by Bob Keilin

MONTREUX

\$100 & \$200 FINES FOR FALSE, ALARM-COMPANY CALLS TO ISSAQUAH POLICE

April 20, 2010

By Warren Kagarise

Issaquah Police officers race to dozens of alarm calls each month — only to discover homeowners or new employees who inadvertently tripped their alarms and triggered almost all of the alerts.

Police and city officials took action last year with a city ordinance to reduce the number of false alarms. The number of false alarm calls dropped by 63 percent between January 2008, before officials approved the ordinance, and January 2010 — 18 months.

Officers received 71 false alarm calls in January 2009, compared to 36 in January 2010. The police department said the measure saved 20 hours in officer time during January.

The number for February dropped from 40 to 28, and the calls fell from 84 to 47 in March during the same timeframe. The city released the data April 14. Police consider a false alarm to occur if officers respond to a call triggered by a security alarm and — after officers investigate the scene — find no evidence of a criminal offense or attempted criminal activity.

Despite the success of the measure toward reducing false alarms, Police Chief Paul Ayers said more than 90 percent of alarm calls handled by the department turn out to be false.

City Council members acted to limit the number of false alarms after police said Issaquah officers responded to 1,035 burglary, robbery or duress alarms in 2008 — but 99.2 percent of the alerts turned out to be bogus.

City Council members OK'd the false-alarm ordinance last July. Issaquah officials contracted with a Colorado Springs, Colo., company, Alarm Tracking & Billing Services, to administer the program. ATB works with alarm providers to include a permit fee in customers' bills.

The measure requires most commercial and residential alarm users to purchase a \$24 alarm permit. Senior citizens and people with disabilities pay a reduced rate of \$12. The ordinance requires alarm companies to notify the city of installations. The arrangement also enables permit holders to avoid paying a renewal if no false alarm occurs during the two-year period for which the permit is valid.

ATB collects the registration fees.

Each false burglar alarm costs a violator \$100; a false panic or fire alarm costs \$200. Moreover, the city charges a \$200 fine for each police response if the business or residence does not have a valid permit.

Theresa Schaap, the alarm administrator for the police department, said the program helped the city curb the number of false alarm calls.

The city collected \$2,200 from false alarms and \$1,000 from false burglary alarms, plus \$275 in late fees, last month.

“We’re not trying to make money off this,” Schaap said. “We’re just trying to reduce these false alarms”.

The effort to reduce false alarm calls resembles similar programs in nearby cities, such as Seattle and Redmond.

Shawn Fitzpatrick, support services supervisor for the Redmond Police Department, said although the number of alarm calls Redmond officers receive has dropped since the ordinance went into effect, more than 90 percent of alarms turn out to be false. Only a handful of alarm calls each year turn out to be warranted, Fitzpatrick added.

Redmond officials adopted the ordinance almost a decade ago. The number of false alarms received by Redmond Police has dropped 56 percent since the measure went into effect in January 2001. The number has dropped 18 percent since last year alone.

Fitzpatrick said education served a key role before the ordinance went into effect, to remind businesses and homeowners about the upcoming change. Issaquah Chief Ayers said the department worked with the Issaquah Chamber of Commerce to educate businesses about the change.

“Education was a key component of our new program,” he said in a statement released last week. “Thanks to our community’s efforts to learn more about their alarm systems — and how to prevent false alarms — we have saved valuable time and resources.”

Warren Kagarise: 392-6434, ext. 234, or wkagarise@isspress.com. Comment at www.issaquahpress.com. Reprinted courtesy of the Issaquah Press

MONTREUX EDITOR'S NOTE: You can avoid paying the fine if it is your first false alarm from your alarm company to the police. Call Theresa Schaap, the alarm administrator for the Issaquah police department for guidance on making the necessary website entries.

MONTREUX

LANDSCAPING

Thanks to an extremely wet spring, Montreux landscaping and residents' yards are lush and very green this year. All of this new growth makes it more important than ever for everyone to stay on top of pruning and mowing in order to keep our development looking well maintained. Our CC & R's state clearly that it is the responsibility of each homeowner to keep his yard in a presentable condition. The accompanying picture illustrates a resident whose landscaping is always neat and well maintained.

Several landscaping projects have been done this spring. A major reconstruction of the drainage system was done in front of the Montreux sign at the waterfall, and the summer planting was installed. Hopefully, by the time you read this the rain will have finally ceased, and the main monuments by the waterfall area will be painted more earthy tones. The remaining monuments for each division will also be painted later this summer.

Two dying Emerald Queen maples along Village Park Drive will be replaced. Pest control this spring included spraying for aphids. There was a break in the weather in early June that allowed the cutting of the hillsides along Village Park Drive for alder control. When to cut the hillsides is dependent on weather, and waiting too long causes the grass to lay down which is then more costly to cut due to labor costs and the nests of wasps that are encountered.

As Montreux continues to mature, it is important that we are vigilant about catching landscaping and irrigation issues before they become big problems. If you are aware of a situation that needs attention, please contact Myrt Nelson at myrtn@comcast.net or Chris Steele at piosteele@comcast.net for landscaping or one of the following for irrigation: Joe Preston (jpreston562@comcast.net), Dick Clark (detrclark@comcast.net), Jerry Mack (jerrymack06@comcast.net) or Marty Nelson (dmn1945@comcast.net).

~ Myrt Nelson and Chris SteeleDD

MONTREUX

Architectural Control Committee Report

Activities:

- Approved exterior painting: Griffin home at 5810 NW Mont Blanc Pl (5/14)
- Received several requests for roofing approvals using CertainTeed Presidential TL – advised that CC & Rs did not allow, but Ad Hoc Committee reviewing matter
- Received inquiry on use of concrete shake roof
- 2 Ad Hoc Committee on Roofing Meetings – April 28 and June 7

Ad Hoc Committee on Roofing Materials: Summary:

- Committee membership represents good cross section of Montreux
- Consensus that new composition shingle material should be allowed with control over type and color
- HOA in Lake Oswego, Oregon had dealt with almost identical issue in May (The Meadows; www.tmha.org)
 - o Composition roofs were prohibited by the CC & Rs
 - o General feeling that the new material was superior/desirable over shakes due to maintenance and other factors
 - o Sent out vote to homeowners for change to CC & Rs; received 78% acceptance (their CC & Rs required 75% “yes” of the 187 owners)
 - o Amended CC & Rs give specifications for “man-made” materials = composition roofing material
- Ad Hoc Committee used much of the TMHA work, but felt we needed limit the choices to a few colors – after looking at numerous examples on the Eastside

Recommendation:

- Allow the use of materials such as the CertainTeed Presidential TL
 - o Most frequency used roofing material today
 - o Lots of benefits – maintenance, life, cost, “green”
- Amend the CC & Rs with specifics – see attached proposal
- Provide examples of acceptable materials/colors – but not in the CC & Rs
- Consider having the Ad Hoc Committee remain intact to assist the ACC in roofing material change requests

Action for the Board:

- Vote to accept the Ad Hoc Committee recommendations
- If approved, take action to mail out ballot to all homeowners

Submitted by:

Jerry Mack

Chair, Architectural Control Committee

MONTRÉUX

Montreux Real Estate Picks-Up

Finally. After what feels like a very long time, homes in Montreux are selling again.

For the past year we have had several homes that have been on the market almost a year without being sold. There have been several reasons for them not selling: 1. lack of mortgage funds for “jumbo” loans; 2. fear of lost equity; 3. lack of qualified buyers.

But things have changed recently. Because of the poor housing market and all the short-sales and foreclosures, the money markets have started to loosen the hold on jumbo loan money with lower interest rates. Jumbo loans are loans from \$417,000 up to a limit of \$567,500 and they are typically at a higher interest rate than those below those amounts. Until recently the banks have been reluctant to lend in these higher amounts because of the risk involved. Consequently, buyers would need a large amount of cash to purchase a home in the caliber of the typical Montreux home.

Home sellers have also come to terms with the fact that the prices of homes has dropped from the highs of 2007 to those of 2005-2006 which was near the peak. Homes that are selling are notably listed at lower prices and are selling at around 96% of the original listing price. Since May 2010 we have had seven closings with another 4 homes pending and due to close soon.

Address	Days on Mkt	Original Pr.	Sold Price
5994 Mont Blanc Pl	7	\$689,000	\$660,000
5934 Oberland Pl.	101	\$699,950	\$665,000
18099 NW Varese Ct.	33	\$739,000	\$700,000
5992 Oberland Pl.	5	\$724,950	\$720,000
18157 NW Village Pk Dr	251	\$875,000	\$818,000
18465 NW Village Pk Dr	346	\$849,950	\$825,000
5813 Matterhorn Pl.	14	\$850,000	\$845,000
Pending Properties			
18525 NW Village Pk Dr.	328	\$827,000	
5468 Champéry Pl.	159	\$828,000	
18201 NW Montreux Dr.	269	\$997,000	
5250 Jung Frau Pl.	149	\$543,000	Short Sale

Demand for homes in Montreux remains strong with 2 active listings available. Interest rates continue to remain very low with rates in the 4 and low 5%.

*D. Marty Nelson is a Montreux Board member.
He is the Broker for Realty Executives of Issaquah.*

MONTREUX

BOARD MEMBERS & VOLUNTEER

BOARD MEMBERS

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Joe Preston

Past President & Advisor

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Susanna Wilken

Social

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ADDITIONAL VOLUNTEERS

A special thank you to the following Montreux community volunteers who are presently serving on a committee or who have in the recent past.

**Brian Barry
Trudy Brassell
Dick Clark
Nancy Coogan
Brenda and Todd Elliott
Laura Freeman
Lavelle Freudenberg
Joel Gray
Jon Greene
Stephen Gwinn
Warren Hansen
Branch Hendrix
Jane & John Kuechle
Fred Lester
Fei Lu**

**Lynn Mack
Len Henry Ping
Len Reid
John Rex
Mike Rogers
Guiliana Sercu
Barbara Shaw
Judy Spicer
Bob Steele
Chris Steele
Joyce Stewart**

Please let us know if your name was overlooked and we will add you to the next newsletter!

MONTREUX

MONTREUX BOARD MEMBER BIOS

A Partial List

JOHN BRYON

I have lived in the United States for 30 years, originally from London, England. My wife Suzette and I moved to Montreux shortly after we were married four years ago, Suzette graciously agreeing to leave her beloved Kirkland!

We both enjoy the natural beauty of Montreux and the surrounding area and hope to continue to live here for the foreseeable future.

I currently am the Chair of the CC&R committee.

DORIS & DUANE BURKE

Doris and Duane have been Montreux residents since 2000 when they moved here from Kirkland.

In 2006 they sold their publishing, educational and entertainment businesses, retired and started an avocation of writing and publishing children's educational books. Their first book, Goals are for Gals & Goals are for Guys, is available on Amazon. They have traveled to over 60 countries, including one trip at twice the speed of sound on the British Concorde. They have also traveled to all of the US states and Canadian provinces.

Duane is a BSEE graduate of the University of Washington and worked for the Boeing Company in engineering and computing for 20 years prior to the Burke's starting their first business in 1971. He is also a former private pilot and they are former aircraft owners.

They have two children, both of whom have successful publishing businesses, three grandchildren and one great grandchild. Duane had a cameo role in grandson Robert Burke's internationally-distributed, family movie, Max Rules: Adventures of a Super Spy, also available on Amazon.

SUSAN GARDNER

I have served on the Montreux HOA Board since April 2006. I was CC&R Chair for two years, and have been the secretary since then.

My husband (Greg) and I, now empty nesters, raised our sons in South Bellevue. We attended the Montreux Street of Dreams in 1991, and continued to watch Montreux grow each year. When our youngest son graduated from Newport High in 2004, and we could move out of the school district, we jumped at the opportunity to buy a Montreux home. We are now coming up on our sixth year here, and feel grateful to be living in such a beautiful community. We resided in five states during the first ten years

of our marriage; there is no greater place than the Pacific Northwest, and the Eastside in particular!

I am employed at Keller Williams, Bellevue, working as a realtor and doing what I love most -- helping others to buy and sell homes in this wonderful area. In my spare time, I enjoy gardening, traveling, getting together with family and friends, and doing volunteer work.

JERRY MACK

Jerry Mack grew up in Riverside, California, and had a wonderful childhood, including having his wife Lynn living across the street during their elementary and junior high school years. He and Lynn met again during college and have been married for 42 years.

Jerry has been involved in civil aviation for over 40 years, both as a regulator and an industry leader engaged in aviation safety, operations, and infrastructure matters with broad international experience.

With a degree in aerospace engineering from California State Polytechnic and pilot's license, Jerry started a rewarding career at the FAA engaged in design evaluation of Boeing, Airbus, and many other commercial transport airplanes. Also, he participated in several major airplane accident investigations during his career as an accident investigator. He joined Boeing in 1988. His career took him to many international places including resident assignments Seattle, Brussels, and Washington, DC.

Jerry's career at Boeing included positions as vice president of engineering-Europe (Brussels) and aviation safety and technical affairs/government operations (Washington, DC and Seattle). He retired from Boeing in 2006, and has remained active in the aviation world as an advisor and consultant to companies and government organizations.

Jerry and Lynn enjoy gardening, golf, travel, volunteer activities, and especially grand parenting (4 beautiful granddaughters).

Jerry and Lynn have two adult children who live in the Seattle area with their spouses and children.

MARTY NELSON

A Division 2 Montreux resident since 2001. Actively worked on the Board since 2004 serving in various areas and functions including: Neighborhood Directory publication, electrical and lighting management, entertainment support and renovation of the mailbox structures.

Married to Myrt Nelson for 42 years with two married children in Kirkland and 5 young grandchildren.

Occupation: real estate Broker, Realty Executives of Issaquah.

JOE PRESTON

Joe has been a resident of Montreux since 1994 and a Board member since 2002. He is the immediate past president of the HOA.

Joe was raised in Philadelphia Pa, attended Penn State University and served as a 1st Lieutenant in the US Army during the Vietnam conflict era. The first half of his working career consisted of various sales and distribution management positions with Proctor & Gamble, Parke Davis & Co & the Warner Lambert Co (now Pfizer). In 1981 he joined GVA Kidder Mathews, a commercial and industrial real estate services company, as an industrial sales and leasing specialists. In 1986 he became President and CEO devoting all of his time to the direction of the company's activities both locally and nationally. He retired in 2001.

Joe met his wife, Sheryl, when she was working as a flight attendant with Western Airlines. They have been married for 34 years and have four adult children. They enjoy boating, gardening, outdoor activities, Arizona, and generally spending time together.

PETER ROPPO

Peter Roppo is a long-time resident of Montreux and is currently serving as the president. Prior to that, he served as vice president.

MONTREUX

LONG TERM CARE INSURANCE

Long Term Care Insurance Helps Provide a Sense of Security No matter What the Future Holds

Imagine waking up and trying to get out of bed only to find you have no balance, and when you speak, your speech is an unrecognizable slur. That is what happened to me one morning 9 years ago. I was a marathon runner who until that day had been healthy all my life. I went to bed the previous night healthy only to awaken to this nightmare. At 42 years old I was now a recipient of care. After visiting 5 neurologists and completing two hospitalizations, no one could determine my problem; and it continued year after year. My life had changed, but so had my husband who was my primary caregiver at age 49. No one expects this, especially at our ages, but illness often happens without warning. After countless doctor visits and my own process of elimination, I discovered a hormone that I had taken for 11 years had become toxic to my body. After going off the hormone my body resumed to normal. I was very lucky that no permanent damage was done.

The lesson I learned is that none of us can predict the future, and we'd like to think we will never need long term care. However, there's a real possibility that any one of us could need some type of long term care during our lifetime. I also learned that long-term care services are not paid in full by private insurance or Medicare. Thus I began a search to learn how to be prepared for future illness and the needs of old age. I investigated long-term care insurance and purchased a plan for my husband and myself. I was so impressed with what I learned that I decided to return to work and educate people so they could avoid my naivety.

Trends make long term care a growing concern for everyone.

The possibility of needing long-term care is something no one likes to think about, but the probabilities are very real.

- Today, for someone turning 65, there is a 70% chance they will need long term care.
- 4.9 million people over the age 65 have Alzheimer's and 200,000-500,000 people are under age 65. Someone develops Alzheimer's every 72 seconds according to the Alzheimer's association.
- Today, over 23 million U.S. households are involved in caring for a relative

or friend who is 50 years old or older.

- 52% of family caregivers also juggle full-time jobs, while 16% are retired. Care giving falls predominantly on women; about 7 to 10 unpaid caregivers are female.
- According to the U.S. Census Bureau, the average nursing home stay is 2.8 years.
- The average cost of care for a semi-private nursing home room in Washington is \$73,897. Assisted living for an average private one-bedroom starts at \$39,600 and the average cost of home-care is about \$28 an hour.
- Most people would never dream of driving an automobile without automobile insurance, but they have no plan for when they will require long-term care services. According to the society of Actuaries, for every 1,000 people, nearly 600 will require some form of long-term care.

What Is Long Term Care?

Long-term care covers a wide range of supportive services provided to those who are not able to care for themselves due to chronic illness, disability or severe cognitive impairment.

It goes beyond medical or nursing care, and includes help with daily activities- eating, bathing and dressing. Activities we tend to take for granted. Everyone is at risk, not only of having a family member in need of long term care but also of needing assistance themselves, regardless of age. A long-term care event could have a substantial impact on your loved ones and your life savings? If you are not protected how will that affect your retirement plans? How will it affect your family?

In the next article I will discuss the options you have if a long-term care crisis should come knocking on your door.

Susan Sabella, CLTC, RN, MSN, is a master agent for the leading long-term care providers. 425-643-0617.

MONTREUX

Goals for 2010

& How to Achieve Them

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