

# ROTARY ANCHOR



## New London Rotary Club

District 7980 Club 6741

Chartered April 11, 1917

P.O. Box 654  
New London, CT 06320  
www.newlondonrotary.org

AM Meeting: Thursdays at 7AM—Muddy Waters, New London  
Lunch Meeting: Thursdays at 12:15 PM—Tony D's, New London

Meeting: Thursday, February 6, 2014

### Program:

**February 6**  
**Negotiating Styles**  
Alan Wheelock

**February 13**  
**"Cognitive Function & Memory" Part 2**  
Patti Said

### Reporter:

February 6 Mark Patnode  
February 13 Todd Gipstein

### Invocation:

February 6 Bill Schmidt  
February 13 Ed Cramer

### Greeter:

February 6 Ed Cramer  
February 13 Gerry Tom

### Song Leader:

February 6 Brian Cole  
February 13 Pete Connair

### Birthdays:

February 6 Jerry Olson

### Anniversaries:

None



### Rotary Anniversaries for February

Member	Since
Barry Levinson	1986
Leon Lehrer	2002
Gary Farrugia	2002
Jo Beebe	2006
Alex Marku	2013

### Financial Protection Regarding Long-Term Care

Speaker: Aldo Pantano Reporter: Mark Patnode

January 23, 2014—The Connecticut Partnership for Long-Term Care is a joint effort by the State government and private industry to create an option to help Connecticut residents plan to meet their future long-term care needs without depleting all of their assets to pay for care. The Partnership works with consumers and insurers to give advice. Aldo Pantano holds a BA from the University of Hartford and has worked in this field for 25 years. He coordinates all presentations on Long-Term Care for the Connecticut e with the private insurance industry. In beginning his presentation, Aldo stressed, "I have good news - you're getting a 2-hour presentation in 20 minutes!"

Aldo does not represent any one company and began with an explanation of what long-term care is. Long-term care is assistance you may need over an extended period of time to manage, rather than cure, a chronic condition or to compensate for a limited ability to function. Long-term care is not health care. Accidents, sports injuries, and a variety of other life-changing events can cause a need for sustained care. Long-term care insurance pays for part or all of the long-term care services needed.

In 1945 there were 45 employees to 1 person receiving long-term care. Connecticut is the 2nd most expensive state in the Union. The average daily rate of care in Connecticut is \$390, which works out to about \$142,000 annually. Alaska is the only state that exceeds Connecticut at \$700,000 annually. Who pays for long-term care? At this time, mostly Medicaid. Connecticut was amongst the first to develop a state Partnership.

Aldo fielded numerous questions from the audience, including aspects of insurance and recommendations. He went into further explanations of asset protection and the basic Partnership model. He stressed the importance of buying insurance before things happen. There is the potential, without the Partnership policy, of depleting all of your assets, including life's savings, to pay for care if you don't plan ahead.

Aldo distributed a brochure containing an Insurance Company List, Policy Comparisons, Cost of Long-Term Care, Planning for the Future and other such publications. There is a lot of great information on the mechanics of coverage and reciprocity coverage if you decide to move to another state. This trove of information is also available by contacting The Connecticut Partnership at 800-547-3443 and at [www.ctpartnership.org](http://www.ctpartnership.org).



## Soup Kitchen



Thursday, February 13

4:00—6:15 pm

Join your fellow club members to prepare and serve a meal to those less fortunate.

### Student of the Year High Road School of New London

Christopher Middlesworth is a 7th grader at the High Road School of New London. He was selected to be Student of the Year for his great work ethic and positive attitude. Christopher's favorite subject in school is Math. When he finishes school, he intends to join the Army.



Great Job Christopher!

### New London Rotary Future President Fritz Mueller enters the world on January 28, 2014



Rotarian Victoria Mueller and her husband, Tim, welcomed Fritz Steven Mueller on Tuesday, January 28, 2014. Fritz was 19 inches long and 7.6 lbs.

Congratulations  
Victoria & Tim!