



# 2023 Senior Services Guide

## “I’M THE LUCKIEST MAN ALIVE”

*A Thanks Giving Story about How Numerous Members of Montgomery County’s Catholic Faith Community Came to the Assistance of a Quadriplegic, only to have Their Faith Greatly Enhanced*

My name is Patrick Durkin. In 2009, at age 55, while celebrating the summer of my retirement from Federal Law Enforcement, I broke my neck bodysurfing in Ocean City, Md. I was left a quadriplegic, motionless from my neck down, with use of one third of one lung. I have coded (nearly died) five times in 13 years. Every time I was resuscitated, Jesus was there standing watch over me. Here is a short take regarding my story.

Today, I am the luckiest man alive. Through years of extraordinary medical care and volunteers from our local faith community, my circumstances have positioned me to be able to have deep contemplative thoughts regarding Jesus Christ’s purpose on Earth. I am in essence in a constant state of Adoration. Jesus speaks to me every day. I in turn, share my thoughts with the many volunteers that visit me daily. Imagine the heartwarming Christmas classic, “It’s a Wonderful Life”, where George Bailey, portrayed by Jimmy Stewart, is saved by his community. I, too, have been saved by a wonderful community.

The volunteers tell me that their experience of visiting me has



Patrick Durkin (center) at home because of the care he receives from, among others, nursing assistant Paul Timothy (left) and the support of Howard Walsh, owner of Assisting Seniors At Home.

enriched their lives. They tell me that they walk away from visiting me taking up their crosses with a new perspective. Why complain about anything when they compare their life to mine? They tell me that I help restore their Faith. That, in turn, enriches my existence. Knowing that as I lay in bed

a quadriplegic, I can help someone with their problems makes my heart beat another day. I thank God for what HE has given me. The ability to help others out with their day-to-day concerns is so enriching. I am the luckiest man alive.

Happy Thanksgiving,  
Patrick Durkin

### Publisher’s Note



Assisting Seniors at Home (ASAH), a licensed home care agency in Bethesda, took over the management of the in-home care of Patrick Durkin at no charge on October 30, 2022. Since then, ASAH has been able to help Patrick stay at home, healthy and safe with the assistance of a steady flow of volunteers, including three supervising nurses, a few doctors and an army of generally wonderful people providing everything from reading to Patrick to helping him in and out of bed.

However, a key part of the ASAH team is a religious sister who lives with Patrick at little cost and her term is unknown. When she moves on, monies will be needed to pay a night team. In addition, Patrick has many incidental costs that come up for which he has no money to pay. Thus, a fundraiser will be held at Holy Redeemer in Kensington the evening of Friday, December 23. See page \_\_\_\_ for details.

In addition to Howard Walsh, general manager of Assisting Seniors at Home, special thanks are due volunteer coordinators Ann and Jim Engel of St Jane De Chantel parish, Patrick and Patti Rehfield of Holy Redeemer for major funding support, and a religious Sister from Long Island who wishes to remain anonymous.

OPT

## Decreasing Loneliness by Increasing Happiness

By Leah Bradley, Executive Director,  
Empowering the Ages

“Happiness depends upon ourselves.” – Aristotle

Empowering the Ages (ETA) strengthens social emotional well-being, provides life skills, and creates connections across generations to provide older and younger people with a sense of belonging and purpose.

Since 2020, ETA has partnered with Catholic Charities DC on the Crossing Paths program. In this program, ETA hosts small groups of teens and older adults and supports them through structured, ongoing conversations - engaging in open, honest communication with people from different cultures and generations; gaining knowledge and confidence to impact their community; and



Students from Don Bosco Cristo Rey and residents of Seabury at Springvale Terrace participating in Crossing Paths this fall.

reducing isolation while seeking well-being for all. Currently, the primary focus is civic engagement and helping participants identify ways in which they can make a difference in their community through their individual and/or collective voices.

Crossing Paths has occurred in multiple DC area high schools, including Archbishop Carroll, Connelly School of the Holy Child, Don Bosco Cristo Rey, and St. Vincent Pallotti. Students have learned from and shared life experiences with older adults living independently in their homes as well as those living in Byron House, Jeanne Jugan Residence, Seabury at Springvale Terrace, and Tribute at Melford.

Originally, Crossing Paths was developed to provide a program for older adults who felt alone,

while connecting them with young people who felt similar. We knew that if we brought those generations together and they shared their individual gifts and wisdom with one another, unexpected connections would enhance their lives and the larger community.

But, in all honesty, as we continue to expand Crossing Paths, I believe our goal should be to increase participant happiness which in turn will reduce loneliness. What if we focus our work on how to increase happiness in each other’s lives? According to author Arthur Brooks, the happiest people “have deep family ties and strong friendships. And they do work that serves others and allows them to earn their success.” This embodies our goals for Crossing

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# Comfort & Consolation: Care of the Sick and Dying

*A Pastoral Letter from the Bishops of Maryland*

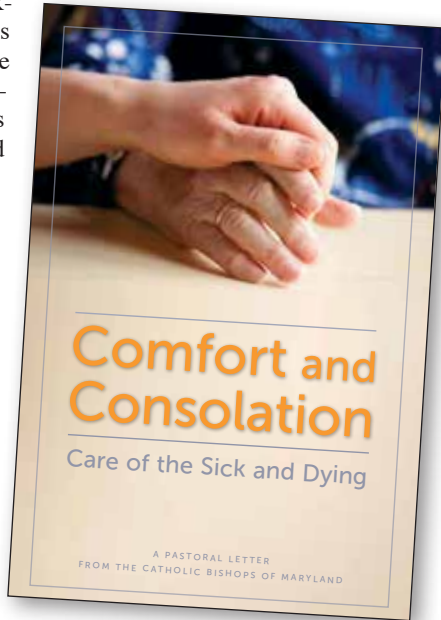
**T**his 48-page booklet helps Catholics think through the often-difficult questions that arise in times of grave illness and impending death.

Developed in light of Catholic teachings and in accord with Maryland law on advance directives, *Comfort & Consolation* includes a practical four-page form, the Catholic Declaration on Health Care Decision Making, which Catholics can use to tell health care providers how they wish to direct their

care. It covers spiritual support, nutrition and hydration, pain-relieving medication, terminal illness and pregnancy.

The basic principles of Catholic teaching are often misunderstood. Because the Church opposes both euthanasia and assisted suicide, it is often said that we believe that all possible measures should be used to keep individuals alive. This is decidedly not the case.

Individuals and caregivers have a responsibility to preserve human life through care and medical science. However, this responsi-



bility has moral limits. Extraordinary means that may not alleviate the underlying condition and may excessively burden the patient are not obligatory. Moral decisions about the extent of care should be made in terms of the benefit that may be offered and the burdens that may be imposed, assisted by the medical professional's judgments and a person's sense of what is appropriate.

In addition to the booklet, two new supplementary brochures have been developed:

- Summary Q&A – outlines the main points of

*Comfort and Consolation*

- Legal Guide – provides practical advice for completing an advance directive that properly reflects Catholic principles and that also includes the Catholic Declaration on Health Care Decision Making.

To order one or more print copies of *Comfort & Consolation* in English or in Spanish, please call 410-269-1155 or 301-261-1979. The booklet is also available free online at: [www.mdccatholic.org/endoflife](http://www.mdccatholic.org/endoflife).

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## The Continuum of Care

**S**elling the house and moving to a retirement community can create enough stress for the entire extended family. To have to then pick up and move to an assisted living facility when you need help with an ADL or two, and then move again to a nursing home when your clinical acuity level continues to increase is too much for many seniors to even contemplate. Enter the CCRC – Continuing Care Retirement Community. CCRCs offer the full range of senior housing options – independent living, assisted living, and skilled nursing – all on one campus or in one building.

Most CCRCs are at the upper end of the cost spectrum of retirement communities. Continuing Care Retirement

Communities, also known as Life Care Communities, offer a secure, stimulating and protected environment for seniors, with access to medical and nursing services, should the need arise. There are a range of contract agreements, terms, entrance fees and monthly service fees which are set by the individual CCRC and regulated by the Maryland Department of Aging.

For a complete list of licensed CCRCs in Montgomery County scan:



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## STRATEGIES FOR THE USE OF HOME EQUITY CONVERSION MORTGAGE (HECM) IN RETIREMENT

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Scan to Apply



Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees. The Lifestyle Home Loan is a Home Equity Conversion Mortgage for Purchase. Mutual of Omaha Mortgage, Inc. dba Mutual of Omaha Reverse Mortgage, NMLS ID 1025894. 3131 Camino Del Rio N 1100, San Diego, CA 92108. Subject to Credit Approval. These materials are not from HUD or FHA and the document was not approved by HUD, FHA or any Government Agency. For licensing information, go to: [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org) Delaware Lender License 028515; Maryland Mortgage Lender License 21678; Pennsylvania Mortgage Lender License 72932; Virginia Mortgage Broker and Lender License, NMLS ID #1025894 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) 1001948792 Equal Housing Lender

### Pay Off A Mortgage

Eliminating a mortgage in retirement increases cash flow.

A HECM does not require monthly mortgage payments. Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees.

### Stand-By Credit Line

A retirement strategy where the homeowner uses the credit line as a bucket to draw from during bear markets.

### Long Term Care Protection

Set up a credit line and let it grow untouched, to use only if needed.

### Emergency Back-Up

Set up a credit line to use only as needed.

### Tenure Payments

Tax-free lifetime income stream, thereby reducing the need to make withdrawals from tax portfolios.

Consult a tax specialist.

### HECM For Purchase

Use the HECM to purchase a new home ("right-size"), and invest the difference for retirement.

### Divorce Settlement

Use the HECM to buy out a spouse's portion of the home without selling or withdrawing funds from portfolio.



## Pets Can Help Alleviate Stress, Anxiety, and Depression

By Kendall Van Blarcom

**A**s animal lovers know, there are many benefits to having a pet. While it is true that pets can help alleviate stress, they are also a responsibility. If you are considering getting a pet, talk to a personal support coach about what you are expecting and how to choose the right pet for you and your lifestyle.

Having a furry friend can provide companionship for individuals who are lonely and, depending on the animal, can provide opportunities to get outside and connect with others. The right animal companion can bring so much joy to life.

When you choose the right pet, you are bringing affection and companionship into your home. The love people share with their animals is clear when you listen to friends and family describe their pets as one of the family. Many find that pet ownership helps to buoy their moods.

Long-term mental health concerns can be managed, in part, with animal interactions. Pets provide emotional support and socialization. Plus, for individuals who live alone and do not have much companionship, animals bring routine and a feeling of security.

### Be Sure You Choose the Right Pet

While the health benefits of pets are clear, it is important to mention that the right animal needs to be chosen. For example, if a person does not have the time or energy to care for a dog, adopting a puppy is not advised. After all, dogs will need to be taken outside at least three times every



day. Plus, they need to be fed and played with regularly.

It is important to note that even low maintenance animals such as fish can help to soothe our worries. Watching them swim can be a way out of our own thoughts.

Some find researching the best animal breed to match their lifestyles helpful. For instance, some older adults find the affectionate dog breed of Bichon Frise to be a good match. This breed does not shed and they are happy with a few short walks a day.

If you are interested in getting a pet, discuss your lifestyle and pet preferences with a staff member at a pet adoption center. They have experts on hand who will discuss different pet personalities with you. Together, you can determine what

be best for your situation. This will typically include discussions about your energy level, if the animal will be near children, and what expenses may be involved.

Knowing that pets can help alleviate stress, think about if a pet could improve your daily life. There are many resources to help you choose a pet. For some a cat is an ideal choice, a snuggly friend who does not need to be taken out and is happy to spend an afternoon on the couch with their human companion. Others want a dog who will accompany them on walks. Or even a fish tank may be on your mind.

Discuss your options with a counselor and a pet adoption specialist. Then, you can choose the perfect furry friend for you.

Source: SeniorNews.com

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## LONELINESS

Con't from page 1

Paths and we at ETA believe in designing all our programs by focusing on strengths.

This coming winter, Crossing Paths is expanding into new schools and will take place in person rather than over Zoom. We will focus our energies on transformational relationships and a program that maximizes our most special commodity - our human capital - those who have so much to give and so much to gain. And, we will focus on happiness, as we all deserve to be happy.

As stated by Pope Francis, "We must restore hope to young people, help the old, be open to the future, spread love..." Join us, as we work together, across generations, to increase happiness for all those whom we encounter.

Contact leah@empoweringtheages.org, 301-476-0186, or visit [www.empoweringtheages.org](http://www.empoweringtheages.org) to learn more and become involved.

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# RISE ABOVE THE ORDINARY

### Meet Sharon Rudy.

Recently 'retired' from a career in global health where she rubbed shoulders with Mother Teresa, Sharon now works as a consultant.

She joins a diverse community that includes a Newbery Award winner, physicists, educators, ambassadors, ministers, and social workers.

"This is a community of very aware, insightful people," she says. "I wanted to retire in a university town. That's what it feels like living here."

What fascinating conversations have you had today?



Experience Extraordinary People

As Montgomery County's premier continuing care retirement community, Asbury Methodist Village provides incomparable peace of mind with a continuum of on-site health services. Choose from apartments, Villas, and Courtyard Homes. But a new residence is just the beginning of all you gain. Enjoy a bustling, spacious campus filled with people living with purpose. See for yourself!

[AsburyMethodistVillage.org](http://AsburyMethodistVillage.org) | 301-453-8101



Hear What Residents Say



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201 Russell Ave | Gaithersburg, MD 20877



# Senior Call Check Program

**M**aryland is the first state in the country to start a free, opt-in, telephonic service to check on Maryland's older residents, all across the state.

All seniors are urged to use the program as a resource during the COVID-19 global pandemic. Senior Call Check phone lines are open M-F 8 am-5 pm and Saturday 9 am-3 pm. During these hours, seniors can call toll-free 1-866-50-CHECK (1-866-502-0560).

## How Does It Work?

Every day a telephone call will be placed to a participant at a regularly scheduled time. These calls will take place between 8 a.m. and 4 p.m. as close as possible to the one-hour time block pre-selected by the participant. If the participant does not answer their first call, they will be tried two more times. If those calls go unanswered, additional calls will be made to notify an alternative person who is selected by the participant during program enrollment. This could be an adult child, a neighbor, or another loved one. The alternate will then be encouraged to check on the older adult program participant. The failure of the participant and alternate to answer may result in a Welfare Check by local law enforcement.



for MD Residents 65 +  
**FREE**

**Maryland**  
DEPARTMENT OF AGING

**Senior Call Check**  
Call 1-866-50-CHECK  
or Register Online  
aging.maryland.gov

**+ Live weekly calls!  
& Daily Messages**

Landline or Cell Phone  
TTY is available 





## Who Can Participate?

Any Maryland resident who is 65 years of age or older who has a landline phone or

cell phone (TTY is available). The participant and alternates should not have automated call blocking technology (or they should disable that phone feature for this program).

## How to Apply?

- Three options available to apply:
1. Online at: <https://aging.maryland.gov/Pages/senior-call-check-sign-up.aspx>  
OR
  2. Download, print, and mail in the Maryland Senior Call Check Paper Application.  
Under RESOURCES, click on Paper Application at: <https://aging.maryland.gov/Pages/senior-call-check.aspx>  
OR
  3. Call toll-free (866)-502-0560 and ask to have a paper application mailed to your home.

## When Do Calls Begin?

Daily calls will not begin until the applicant / participant receives a call to verify all of their information. Verification will include a successful test automated call to both the participant and alternate where applicable. After all information is validated, a Welcome Packet will be mailed to your home address. The welcome letter will include your start date.



[seniorconnectionmc.org](http://seniorconnectionmc.org)

Over the last 20+ years, Senior Connection has provided more than 300,000 free rides to medical appointments to over 8,500 seniors in Montgomery County, with the help from more than 1,800 community volunteers.

OUR SENIORS

OUR VOLUNTEERS

OUR COMMUNITY



**Volunteer Today!**

**Just two rides a month!**



# Villages – Age-in-Place Supported Communities

## What is a Village?

The Village concept is a growing grassroots movement that aims to provide the support that older adults may require when choosing to age-in-place. The idea is simple: neighbors helping neighbors. Villages help older adults stay in their communities by helping to coordinate and deliver services and support within their communities.

Villages are membership-driven, grassroots organizations run by volunteers and paid staff to coordinate villagers access to affordable services, including transportation, health and wellness programs, home repairs, social and educational activities and trips.

Villages provide critical neighbor-to-neighbor connections to combat social isolation, improve mobility and access to services, and provide knowledge and support necessary to empower seniors and others to be healthy and secure. The Village Coordinator provides guidance, support and resources to support the creation and sustainability of villages in com-



munities across the County.

Montgomery County is committed to support local initiatives. Resources for active and developing villages are available at: [www.montgomerycountymd.gov/HHS-Program/ADS/Villages/resources.html](http://www.montgomerycountymd.gov/HHS-Program/ADS/Villages/resources.html)

For a complete list of Villages in Montgomery County scan:



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# Do you know someone who cannot get to Mass?

The Archdiocese of Washington produces a weekly Sunday TV Mass filmed in the Crypt Church of the Basilica of the National Shrine of the Immaculate Conception. It is a wonderful opportunity for those members of our Catholic family who are unable to be physically present with a local worshipping community for the Sunday Eucharistic Liturgy.

The Mass airs every Sunday at 10:30 a.m. on WDCW-50. No cable; Dish, or DirecTV subscribers: Ch. 50; Comcast: Ch. 23 in Washington, DC and Montgomery County, Ch. 3 in Prince George's County and Southern Maryland; RCN: Ch. 15; Verizon: Ch. 3.

The Sunday TV Mass is available to watch anytime on the National Shrine's YouTube channel.

To receive *Celebrate!* – the free TV Mass newsletter – email [communications@adw.org](mailto:communications@adw.org) with your email address.

The 2022 Saint Joseph Sunday Missal is Now Available to order

This pocket-sized missal is a wonderful tool to help TV Mass viewers to understand the



Mass and actively participate in it. The missal provides each Sunday's prayers, readings and responses so viewers can unite with the prayers of the priest and recite or sing their

parts with understanding and devotion. It includes the Order of Mass in two colors and large type with the People's Parts in bold type for quick identification and an updated hymnal section with over 90 popular hymns, as well as many prayers.

Order your copy by calling Claudia Cheek at 301-853-4516 or [cheekc@adw.org](mailto:cheekc@adw.org).

Suggested donation: \$7.00 per copy (includes shipping).



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# SHE'S SPENT A LIFETIME TAKING CARE OF OTHERS.

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In addition to experienced Alzheimer's and dementia care, the compassion and support from an inclusive and engaging community like Ingleside is an experience you'll not only see—but feel.

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 A NOT-FOR-PROFIT LIFE PLAN COMMUNITY



# Supporting Retired and Elderly Religious

For over 30 years, the Retirement Fund for Religious collection has been coordinated by the National Religious Retirement Office (NRRO) to be held in U.S. Catholic dioceses in December at the discretion of the local bishop.

Benefitting some 30,000 senior Catholic sisters, brothers, and religious order priests, the Catholic bishops of the United States launched the Retirement Fund for Religious in 1988 to help address the profound lack of retirement funding among U.S. religious communities. The proceeds are distributed to eligible religious order communities to assist with retirement and healthcare expenses, and roughly 94% of the fund goes to aid elderly religious.

Of 517 communities providing data to the NRRO, only 36 are adequately funded for retirement. (See chart.) Historically, Catholic sisters, brothers, and religious order priests—known collectively as women and men religious—received very little pay. Any surplus funds were reinvested in ministry and the education of younger members. As a result, hundreds of US religious communities lack

## Retirement Fund for Religious

Please give to those who have given a lifetime.



adequate retirement savings.

Like many Americans, religious communities face the monumental challenge of funding eldercare. Currently, the average annual cost of care for women and men religious past age 70 is nearly \$51,000 per person. Skilled care is roughly \$78,000. The total cost of care for senior women and men religious in the United States has exceeded \$1 billion annually for each of the last 14 years.

During the early and mid-twentieth centuries, the Catholic Church in the United States experienced a surge in vocations to religious life, with numbers peaking in the mid-1960s. Care for elderly members was provided largely by younger ones. Over time, however, the number of vocations decreased while lifespans increased. The result is far fewer younger members available to support the retirement and eldercare needs of

senior members. Currently, 70 percent of the religious communities providing data to the NRRO have a median age of 70 or older. (See chart.)

Historically, Catholic sisters, brothers, and religious order priests—collectively known as women and men religious—engaged in ministry for little pay. Any surplus income was reinvested in their ministries, including Catholic schools and hospitals. As a result, today, hundreds of religious communities lack adequate retirement savings to care for the aging members of their communities. The demographics of most religious communities have shifted in recent years so that retired members outnumber younger ones.

Visit [www.retiredreligious.org](http://www.retiredreligious.org) to learn more about who we help and why they need our help now.

Please give to the Retirement Fund for Religious appeal in your parish or send your donation to:

Retirement Fund for Religious  
P.O. Box 96988  
Washington, D.C. 20090-6988

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## Maryland against Physician Assisted Suicide

Physicians, mental health professionals, lawyers, elder care organizations, disability rights advocates and hospice providers are invited to join the MAPAS Coalition today. The only way we can defeat physician-assisted suicide bills before the Maryland General Assembly is with your help.

Visit: <https://stopassistedsuicidemd.org/take-action/sign-up-to-help/> OPT

# MARYLAND

## AGAINST PHYSICIAN ASSISTED SUICIDE

# Let's Talk Assisted Living.



It's a conversation we've been having with seniors and their families for over 30 years. At Victory Housing, you'll discover our simple and straight-forward approach to assisted living. From all-inclusive rates to individualized care, our award-winning communities offer the ideal setting to call home. **Call or visit us today, let's talk.**



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**Grace House**  
Silver Spring • 301-924-4424

**Malta House**  
Hyattsville • 301-699-8600

**Marian Assisted Living**  
Olney/Brookeville • 301-570-3190

**Raphael House**  
Rockville • 301-217-9116



[www.VictoryHousing.org](http://www.VictoryHousing.org)

A Non-Profit Organization





# Catholic Elementary School Students Creating Artwork to Decorate Senior Residences

by Sage Age, November 1, 2022

Three Victory Housing communities are enjoying new artwork thanks to the efforts of area elementary school students. The art project, conducted by Bartholomew House, Byron House, and Raphael House, connected the students of St. Bartholomew Catholic School, Our Lady of Mercy Catholic School, and St. Raphael School to the residents in a colorful and creative way.

At all three schools, each student was given a new box of Crayola crayons and a coloring page to take home and return once they had completed their artwork. More than 800 students participated. The coloring pages were then taken to the three communities and hung all around for residents to enjoy.

Victory Housing has focused on intergenerational programs, and through efforts such as the “welcome back to school” coloring project, is connecting seniors with children throughout the Archdiocese of Washington. Future programs will include students Christmas caroling for the holiday season.

Additionally, Victory Housing is proud to announce that this winter they will bring back a beloved tradition, the Holiday Open House, for the first time since 2019. These popular events will feature holiday music on the piano, dancing, and a festive buffet. The events will take place at each community throughout the holiday season.



## About Victory Housing

For over four decades, Victory Housing has provided assisted living for seniors and affordable housing to low- and moderate-income independent seniors and families in the Archdiocese of Washington. Victory Housing has 35 communities providing over 2,600 units of rental housing. Today, Victory Housing continues to strengthen and expand on this mission.

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# Adult Day Service – Helping the Middle Hold

Commentators now refer to the ‘the sandwich generation’ – adults caught between the conflicting demands of raising their children and caring for their aging parents.

Elder care has replaced childcare as the number one dependent care need in the United States.

And the situation intensified dramatically when the members of the babyboom generation – 76 million Americans born between 1946 and 1965 – began to retire in droves in 2010. The boomers are living longer, and their children are having fewer children of their own.

What are the care options for a parent who is frail or impaired? As two-income families have become the norm, has the three-generation family in one household gone the way of the horse and buggy? Home care and assisted living are getting a lot of attention these days. What else is there?

Adult day care developed in the 1970s to provide frail adults an opportunity for socialization and recreation therapy in a safe and supportive environment during



the work week. It enables their primary caregivers to relax and go about their lives. Transportation is available to and from their homes for adult day participants.

There are now 20 licensed adult day centers in Montgomery County, up from 13 just a few years ago.

For a complete list of licensed Adult Day Care Centers in Montgomery County scan:



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**K**  
KENSINGTON PARK  
A Senior Living Community

## Welcome to Kensington Park Senior Living



Visit our website for upcoming events

### OUR PARTNERSHIP BEGINS WITH YOU & YOUR FAMILY

**At Kensington Park Senior Living, we promise to love and care for your family as we do our own.**

What breathes sunshine into our community is our unwavering commitment to partner with you and your family. Our goal is to incorporate your family's already-cultivated wisdom and expertise into a

strong, resident-centered care plan. The moment someone decides to join Kensington Park, whether it be in Independent Living, Assisted Living or any of our three levels of Memory Care, we vow to make all residents feel right at home, just like family. **Call us today to learn more about our community.**

(301) 946-7700 | 3620 Littledale Road | Kensington, MD 20895 | [www.KensingtonParkSeniorLiving.com](http://www.KensingtonParkSeniorLiving.com)

Independent Living, Assisted Living & Three Levels of Memory Care





# Assisted Living Primer

**H**ow are you doing with your ADLs? The term “activities of daily living,” or ADLs, became widely used by gerontologists starting in the 1980s to refer to the basic tasks of everyday life, such as eating, bathing, dressing, toileting, and transferring (e.g. from a bed to a chair). Helping seniors with their ADLs is the purpose of assisted living.

When people are unable to perform these activities, in order to cope they need help, either from other human beings or mechanical devices or both. Although persons of all ages may have problems performing the ADLs, prevalence rates are much higher for the elderly than for the non-elderly. Measurement of the activities of daily living is critical because they have been found to be significant predictors of the use of paid home care, alternative living arrangements, nursing homes, physicians and hospital services.

In the late 1980s and early 1990s the assisted living industry – blending aspects of both the hospitality (hotel) and the healthcare industries – evolved to provide assistance with ADLs in private-pay, congregate-living settings. Sunrise Senior Living in McLean (Va.) was the industry pioneer and is one of the largest providers of assisted living in the United States with more than 400 communities in 37 states. In addition to help with ADLs and



assistance with medication, most assisted living communities provide three meals a day in restaurant settings, leisure activity programs, and limited transportation services.

It's important to know what assisted living is not. It is not skilled nursing, and it is not regulated by the Federal government. Residents of assisted living communities who develop needs beyond help with ADLs and medications – who need the constant care and supervision of healthcare professionals – may have to be discharged to nursing

homes.

Maryland has developed a three-tiered approach to licensing and regulating assisted living facilities. The major variable is the type and degree of assistance with medications that is authorized. Level I licensees (mostly smaller group-home facilities) may only provide “assistance with taking medication or coordinating access to necessary medication and treatment.” Level II licensees are permitted to “administer necessary medication and treatment, including monitoring the

effects of the medication and treatment by staff.” Level III licensee responsibilities may include “monitoring or arranging for monitoring of the effects of complex medication and treatment regimens, ongoing therapeutic intervention or intensive supervision to manage chronic behaviors.”

In practice, this means that only Level III facilities are qualified to provide care for Alzheimer's sufferers.

Because assisted living communities frequently charge extra fees for their various services, comparing per diem rates can be misleading. Many facilities have cafeteria plans based on levels of service.

Each Assisted Living residence is required to complete a Uniform Disclosure Form describing its services and policies. Fee structures for assisted living vary, with some facilities charging a single fee based on the resident level of care while others provide an “a la carte” menu of services. It is important to understand what is included in the base monthly rate, what services require an additional charge, and circumstances under which fees may increase. The Uniform Disclosure Form includes fee information and is required to be filed with the Office of Health Care Quality as part of an application for licensure. The Uniform Disclosure Form must be made available upon

request or be part of the Assisted Living marketing materials.

The Maryland Health Care Commission maintains an excellent web-based Consumer Guide to Long Term Care (<http://mhcc.maryland.gov/consumerinfo/long-termcare/>), which includes helpful facility Search and Compare features and links to several consumer checklists.

Assisted living facilities in Montgomery County with three or fewer residents and those with 18 or more are inspected every year. Facilities with more than three but fewer than 18 are inspected at least once every three years. Inspections (called ‘surveys’ in the health care industry) are performed by Montgomery County's Public Health Services acting as agent for the state's Office of Health Care Quality (OHCQ). The most recent survey will be made available to a prospective resident by facility's administrator upon request.

For a complete list of licensed licensed Level I and Level II Assisted Living Facilities in Montgomery County scan:



OPT

## Five Myths About Aging

Myth 1

**The older you get, the less sleep you need.**

We might wish this were the case, but older adults still need 7 to 9 hours of sleep each night. Adequate sleep can help reduce your risk of falls, improve your overall mental well-being, and help reduce your risk for certain health conditions.



Myth 2

**Depression is normal in older adults.**

Although depression is a common mood disorder, it is not a normal part of aging. Talk with your doctor if you begin showing signs of depression, such as irritability or decreased energy.



Myth 3

**Older adults can't learn new things.**

Not true! Older adults can still learn new things, create new memories, and improve their performance on a variety of skills.



Myth 4

**Memory problems always mean Alzheimer's disease.**

Not all memory problems are a sign of Alzheimer's disease. Talk with your doctor to determine whether the memory changes you're noticing are normal or whether they may be a sign of something more serious.



Myth 5

**Older adults do not need to exercise.**

Older adults have a lot to gain by being active — and a lot to lose by sitting too much. Exercise and physical activity can help manage some chronic conditions, improve mental and physical health, and maintain independence as you age.



Visit [www.nia.nih.gov/health/10-myths-about-aging](http://www.nia.nih.gov/health/10-myths-about-aging) for more information about aging and older adults.



## Retirement Fund for Religious



Please give to those who have given a lifetime.

**Elderly religious need your help.** Like those pictured, nearly 25,000 senior sisters, brothers, and religious order priests have devoted their lives to prayer and ministry—educating the young, tending the sick, aiding the needy, and more. Yet years of serving for little or no pay have left a profound shortage in retirement savings. Your support of the Retirement Fund for Religious helps furnish care, medicine, and other necessities. Please give generously.

Please give at your local parish.

To donate by mail:

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Make check payable to Retirement Fund For Religious

[retiredreligious.org](http://retiredreligious.org)

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