



The Fayetteville Rotary Spokes

The Weekly Newsletter of the Fayetteville Rotary Club

November 19, 2020



Fayetteville Rotary Club Meeting

Welcome: Club President Stephen McDavid opened this week's Fayetteville Rotary Club's (FRC) meeting via Zoom at 1:00 PM, welcoming all to the meeting.

Meeting Prayer and Meal: The meeting invocation was given by President Steve. There was no meal for the 15 members and 1 guest as we were on Zoom.

Rotary Song and Rotary Minute: President Steve, after welcoming members and guests and giving the meeting invocation, gave the secretary the opportunity to announce birthdays. President Steve reminded the club that there would be no club meetings on Thanksgiving Thursday November 26, Christmas eve 24 December, and New Year's eve 31 December.

Attendance & Guests: There were 16 present via zoom, 15 members and 1 guests; John Brooks, from Fayetteville State University, whose father was a Rotarian.

Health and Happiness: There were two birthdays; Richard Fox whose birthday is on 23 November, and Club President Stephen McDavid, whose birthday is 29 November. President Steve also reminded members that because of Covid-19 the Rotary Christmas Parade is canceled this year.

Club Program: President Steve introduced Drew Young as the Guest Speaker and meeting program. Drew gave a presentation on Understanding Lifecare. He said that we have several clear options; stay where we are, at home, as long as we can afford it. Cost can be covered by Long Term Care Insurance or saving. Medicare or Medicaid will not pay for home care, Assisted Living or Nursing Care. Skilled Nursing required by 70% of people, is expected to grow in cost by over 34 percent in the next 10 years. There is another option that can help you avoid going to a high cost mediocre Assisted Living or Nursing Care Facility. That option is a CCRC, Continuing Care Retirement Community. A CCRC offers a much higher quality of life in independent living, assisted living and nursing care. A Type A or inclusive CCRC guarantees no increase in cost as one moves from Independent Living to Assisted Living and Nursing Care. There is a moderately high entry fee that guarantees no fee increases but often discourages many. There are several other CCRC options with lower entry fees. They are the Type B (Modified Fee-For-Service), Type C (Fee-For-Service), and Type D (Equity Communities), all lower quality than Type A.

Future Meetings and Upcoming Event.

- Nov 26 – The FRC Meeting is canceled to allow for Thanksgiving day celebrations.
- Dec 3 – The FRC will meet via Zoom at 1:00 PM. Program TBD.

50-50 Raffle and Meeting Farewell. No 50/50 Raffle was held because of the Zoom meeting. President Steve again thanked all for attending and wished all a Happy Thanksgiving, then lead everyone in the **Four Way Test, of the things that we think, say and do**, adjourning the meeting at 2:00 PM.