

MONEY BRIEFS

Lennar opens Discovery

Discovery at Foothills Club West has opened with six new home plans in Ahwatukee Foothills.

Included in the home offerings are one of Lennar's "NextGen — the Home Within a Home" plans. The homebuilder has earned national acclaim for its series of homes that can accommodate three generations living under one roof.

Lennar offers six homes at Discovery at Foothills Club West, ranging in size from 1,640 to 2,903 square feet and priced from the mid-\$200,000s. Information on the homes is now available

at lennar.com or by calling (800) 864-1058.

Lennar's Welcome Home Center at Discovery at Foothills West is located at 1719 W. Laceywood Place, Phoenix.

Photographer partners with Photo Fusion Studio

Ahwatukee Foothills' Everardo Keeme has joined Susan Schmitz as co-owner of Photo Fusion Studio, a popular cooperative of photographers located in Scottsdale.

The partnership was officially announced on Sept. 1.

Keeme specializes in commercial photography and high school senior, business and family portraits. Since 2010, he has been an official photographer for the Waste Management Phoenix Open. Keeme's work was recently featured on the HGTV Dream Home Giveaway contest and he was selected to photograph the major expansion of Air Products and Chemicals earlier this year in Chandler. His company, Everardo Keeme Photography, will continue to serve Ahwatukee families and businesses.

Schmitz has owned Photo Fusion Studio since 2012. The cooperative allows photographers working in different genres to utilize the studio located at 7127 E. Sixth St. in Old Scottsdale. Keeme will be in charge of day-to-day operations. For more information, call (480) 237-9933 or visit www.PhotoFusionStudio.com or www.everardokeeme.com.

• Compiled by staff reports.

Coping with caregiver costs

More Americans are facing rising caregiver costs. The financial challenge of caring for an aging parent can also create caregiver stress. Don't allow caring for an aging parent or spouse to become a crisis.

Nearly 10 million adults over the age of 50 provide care or financial support for aging parents. Their ranks have swelled significantly over the last decade and will continue to grow, according to a study on caregivers by MetLife (The MetLife Study of Caregiving Costs to Working Caregivers, June 2011).

The cost of providing care for a loved one — whether an ailing spouse or elderly parent — can be daunting. Beyond medical expenses, such as in-house or nursing home care, it can also include lost income due to the large time commitment.

The MetLife study estimates caregiver responsibilities for the average person age 50 and older can result in a total of more than \$300,000 in lost wages and benefits.

There is some good news. There may be ways to provide for an aging parent or loved one without jeopardizing your finances now or in the future. Here are some strategies to consider.

Talk to your employer

Caring for a family member can be a 24-hour-a-day responsibility. The demands of a full-time job can make taking care of

an aging parent or spouse difficult. Discussing the situation with your employer as soon as possible may help create a better position for yourself.

For example, you may be able to negotiate flexible work hours that allow you to take time away for doctor appointments.



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FINANCIAL FOCUS

Your employer may also be willing to allow telecommuting options. Working from home might allow you to stay productive while meeting the needs of your ailing spouse or parent.

Review your parent's finances

While your parent is still healthy, sit down to discuss his or her financial situation. Talk about everything from retirement savings and monthly Social Security benefits to current health care premiums and housing costs.

These discussions can give you a better handle on just how much financial support you may be expected to provide.

Your parent's financial situation may even make her eligible for certain benefits. One example is income. If your parent's annual income is relatively low, you may be able to claim him or her as a dependent on your tax return. This may defray the cost of care. Talk with your tax advisor before doing this to see if your situation qualifies.

Make sure your parent has an up-to-date estate plan. Be sure to review financial powers of attorney and health care proxies. You should understand

what is included in these documents. Is an appropriate person named who has the authority to make critical financial or health care decisions if your parent becomes incapacitated?

These meetings should make your parent's wishes clear.

Get (free) help if your parent lives with you and needs periodic care during the day, hiring an in-home nurse can be expensive. It is likely not covered by Medicare.

Check on alternatives in your community. Many religious groups and local social service agencies provide free or low-cost care or companionship for elderly adults. These can help reduce your out-of-pocket caregiver costs.

Also check with your family. Other members may be able to participate in your loved one's care and provide scheduled breaks for the primary caregivers.

To avoid surprises and reduce stress, talk to your loved ones about their wishes well in advance. Discuss what will happen they reach the age when they need additional help caring for themselves.

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