

Stevenswood Improvement Association, Inc.
General Meeting
Northwest Hospital – Pike Conference Room

Wednesday, July 8, 2015
7:00 - 8:30 p.m.

Meeting Agenda

1. Welcome and Introductions:
2. Police Report: Off. Kristi Makowiecki
3. Speaker: Mr. Adam Fitzpatrick, State Farm Insurance
4. Questions & Answers
5. Liberty Road Cleanup- Phase II
6. Free Shred Event\, July 18
7. From the Floor
8. Next meeting Date: October 14th @ 7:00 p.m.
9. Adjournment

Attendees (18)

Arthur Brown
Charles Campbell
Melva Greene
Jacqueline Greene
Jerome Johnson
Yvette Lawson
Rosalind Little
Mary Logan
Patricia Mosley
Aaron Plymouth
Bernice Plymouth
Mack Randolph
Annie Reese
William Smith
Roland Stewart
Carl S Waters
Veronica L Waters
Gwendolyn West

Guests (3)

Adam Fitzpatrick
Rob Johnson
Kristie Makowiecki

Stevenswood Improvement Association, INC.

July 8, 2015

General Meeting Minutes

1. *Welcome and Introductions began at 7:00 pm.*
2. *Police Report – Officer Makowiecki*
 - a. *Property Destruction in 8400 block of Janvale Road*
 - b. *Violation Sweep - including abandoned vehicles and parking violations such as parking in wrong direction.*
 - c. *Increase in daytime burglaries in Randallstown area*
 - d. *Crime Prevention Tips are on Baltimore County Website.*
 - e. *Reminders*
 - i. *No parking within 30' of Stop Sign*
 - ii. *No parking within 5' of residual driveway*
 - f. *From the Floor*
 - i. *3319 Lauri Road – Same car parking in front day or night. Leaves before police arrive from 911 call. License provided to Officer.*
 - ii. *Kenjac Road receiving increased traffic, probably due to avoidance of speed bumps.*
 - iii. *Increased helicopter traffic probably includes factors such as emergency and police activities*
3. *Speaker – Mr. Adam Fitzpatrick of State Farm Insurance*
4. *Questions and Answers of Speaker*
5. *Liberty Road Cleanup Phase II – July 11, 2015*
 - a. *Join Delegate Benjamin Brooks, LRBA, and CCACGR for the Liberty Road Clean-up taking place along Brenbrook Road & Greens Lane.*
 - b. *Food will be provided after clean-up at Delegate Brooks Office 8419 Liberty Road.*
 - c. *Clean-up is 8 am to noon.*
 - d. *Participants should meet at the office of Delegate Brooks for assignment and materials at 7:45 am.*
6. *Free Shred Event – July 18, 2015*
 - a. *Susquehanna Bank is sponsoring this event from 9 am to 11:30 am.*
 - b. *It will be located on their Randallstown Parking Lot at 9900 Liberty Road.*
 - c. *Secure Shred services are provided by VANGEL*

7. *From the Floor*

a. *From the President*

- i. *Know your neighbors*
- ii. *Be aware of your neighborhood*
- iii. *“Call to Action” identifies the watchdog group which is monitoring liquor board requests for licenses.*
- iv. *Marijuana is now legal in Maryland-Any adult with less than 10 grams will get a citation and no longer go to jail.*
- v. *Medical Marijuana is legal for a 30 day supply with proof of residency. It may be obtained from a grower facility or from a satellite facility of the grower. The Patient Registry Fee is TBD, and registration is mandatory. Beginning June 1, 2016, the Medical Marijuana Commission may issue the number of (dispensary) licenses necessary to meet the demand for medical marijuana by qualifying patient and caregivers issued identification cards. The locations will be of important to our community.*
- vi. *Question – why do some members not rejoin the association? Most often the answer is I forgot. The association not only needs your membership, but for you to encourage your neighbor to join.*
- vii. *Holiday Gala tickets- available in August.*
- viii. *50th Anniversary Gala has been cancelled.*
- ix. *Update our Email Address Listing.*
- x. *NNO Grant received and budgeted.*
- xi. *No Baltimore County Admin Grant*
- xii. *Operation Clean Sweep for 2016*
- xiii. *What to do for October Meeting?*

b. *Roland Stewart won the door prize?*

8. *Adjournment*

Meeting adjourned at 8:35 pm.

9. *Next Meeting*

Wednesday, October 14, 2015 @ 7:00 in Pike Room

*Guest Speaker – Adam Fitzpatrick, Agent, State Farm Insurance
9934 Liberty Road, Randallstown, MD 21133
BUS. 410-521-3070 CELL 301-643-9831
adam@adamfitzpatrick.net*

Subject: Long Term Care Insurance

1. *How could the costs of long term care affect your finances?*
 - a. *Full time nursing home care currently cost \$78,000 per year.*
 - b. *Home care 3x a week cost \$20,000 per year.*
2. *How will you afford your choice of care?*
 - a. *Pay for the cost yourself.*
 - b. *Depend on Medicare/Medicaid*
 - c. *Other Medical Insurance*
 - d. *Depend on Family*
 - e. *Long Term Care Insurance*
3. *What are your options for long term care services?*
 - a. *Your own home*
 - b. *Adult Day Care*
 - c. *Assisted Living Facility*
 - d. *A nursing home*
4. *What are your chances of needing long term care?*
 - a. *For those 65+, there is a 70% chance.*
 - b. *For those younger, there is a 40% chance.*
5. *What is asset disregard in relationship to your Partnership policy?*
 - a. *The amount of assets you can keep is equal to the amount of benefits you receive.*
 - b. *For example, if policy is for \$100,000 in benefits, you can apply for Medicaid and retain \$100,000 worth of assets over your states Medicaid threshold.*
6. *Glossary*
 - a. *Home health aide – National Average is \$19.00 per hour.*
 - b. *Nursing Home – National Average is \$230.00 per day.*
 - c. *Premium Cost – Policy premiums depend on your age, health, and eligibility at time of purchase of policy*

This information was provided in a State Farm Long-Term Care Insurance Policy Guide received by those in attendance. There was also a Shopper's Guide to Long Term Care Insurance provided. This was published by NAIC (National Association of Insurance Commissioners). If anyone is interested, please contact Adam.

The example quotes, provided by Adam, were run for a Male with preferred health rating. The coverage provides \$250 a day with a 180 day elimination period and no inflation. The Maximum Benefit is \$182,000.

1. *65 Year Old - \$224 per month*
2. *60 Year Old - \$173 per month*
3. *55 Year Old - \$139 per month*
4. *50 Year Old - \$112 per month*
5. *45 Year Old - \$89 per month*

If you have any questions, please contact Adam.