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Business

He's ready to help senior citizens stay in their homes, or downsize and move on

by Doug Maine

Phil Rischall's new business taps into two skills he's used in various jobs throughout his 35-year career, organizing details and helping people.

Working from his family's home on Lavender Lane, Mr. Rischall has established Family Care Consulting LLC to provide specialized help for senior citizens living on their own, people recovering from accidents, illnesses or surgery and senior citizens in transition after losing a spouse.

The services he will provide include: organizing and paying bills, assisting with insurance claims and Medicare, helping with the organization of records for tax filing, coordinating home health care, arranging transportation for health services and coordinating meal planning and house cleaning services.

For a woman who has been widowed and has no children, he analyzed her insurance needs and over the course of a year, he will develop a spreadsheet outlining costs and home upkeep expenses.

He has contacts with a car service; he won't take a client in his own car because of insurance issues, but "if necessary, I will accompany the person to a doctor's visit. I will sit there and take notes ... I consider myself a patient advocate. I will make sure that I understand the doctor's instructions."

On the way home, he'll have the car stop at a pharmacy to pick up any prescriptions the doctor has written.

Mr. Rischall will also assist with bank and brokerage accounts status changes, notifying Social Security and coordinating with an executor or probate court when a client experiences the loss of a spouse.

He will coordinate changes needed to make a home handicapped-accessible, assist with the down-sizing of a home, from selection of a real estate broker to choosing the next residence and coordinating the sale of furniture and household items to assist in setting up the next living environment.

"I also will assist people with the downsizing of their home, right down to choosing the next living environment" and helping them get their antiques sold (he has an antiques expert lined up), he said.

"I don't pack bags — that's not what I do — but I have companies that can do that for them."

Helped his own parents

One thing he learned when he was helping his own parents move out of their longtime home was that holding tag sales provoked unnecessary stress. Now he would recommend having an auction house come and take away the furniture.

"My parents lived into their lower 90s and I learned a lot from that process. The end result was I did get them into assisted living," he said.

But he also hired a live-in caregiver. They had a two-bedroom unit and with their own furniture, everything was familiar.

Mr. Rischall said patience is one of his strengths and it's one that will come in handy as he manages the life details that can unnerve many. He also sees stressed-out baby boomers who have to take care of their own children, a spouse and aging parents, as a significant client base.

He knows what it's like to be part of the sandwich generation. When his own children were in their teens, his parents were in their 90s and he and his wife and brother were all working full time.

"My market really is geared to the baby boomer generation because they need me to take care of their parent. Now the biggest thing that comes up is trust, so what do I do to qualify trust? One, I'm insured and I'm bonded, so there's no questions," Mr. Rischall said.

He has obtained a document from the Rocky Hill Police Department showing that he has no criminal record. He also has been asked by an area assisted living facility to help people coming into their facilities.

"You're closing on this date. Therefore, you need to do a list," he said.

Ultimately, he hopes to have subcontractors that will work with him regularly.

In Florida, Mr. Rischall said people who provide many of the services he's offering are often called geriatric case managers. He doesn't like the term because it implies that he would only help the elderly.

A working professional recovering from surgery, such as a knee replacement, might benefit from his assistance as well.

Assisting the grieving

The emotional impact of losing a long-term husband or wife can make it difficult for the surviving spouse to do what they need to do so that they can remain in their home. Mr. Rischall can organize financial records as tax season approaches or, for a surviving spouse, change over bank and brokerage accounts and notify Social Security.

He heard about the case of one woman whose husband had died unexpectedly, couldn't go near his desk for a year and their adult children lived out of state.

"The other scenario is I'm learning more people are estranged from families than you could ever imagine," he said.

Imagine what would happen if a man who handled all of his family's finances suddenly passed away; his widow, whose role has been to do all the household tasks such as the cleaning and cooking, may be unprepared to handle money issues, such as paying bills.

"It's easier for me to step in and take care of that process," Mr. Rischall said. "The goal would be to make her independent and teach her."

Alternately, if she has no interest in learning, he could come to her house once or twice a month and sort through her mail.

Mr. Rischall offers free consultations and needs analyses to potential clients. It's essential that clients trust him, given the climate in which there are so many shady operators out to take advantage of vulnerable people and retirees.

"Most of my business will be by referral," he said.

In the case of the widow above, he was referred by a real estate agent.

"Every time I talk to her there's another need," he said. "I have patience and a sense of humor, and when I lose those I'll need to be out of this business."

Mr. Rischall is in contact with companies that can make a house handicapped-accessible, such as by moving the washing machine and dryer from the basement. He's also been in touch with a home health care agency which can coordinate live-in care.

"I just made contact with a woman who loves to wash clothes," who will come pick up the clothes one day and bring back the clean clothes the next day "and not at too high a cost," he said.

Formerly in banking and sales

Mr. Rischall is a 1973 graduate of Adelphi University, where he earned a bachelor of arts degree in business with a minor in psychology. He has lived in the area for 30 years and resided in town for the past 22 years.

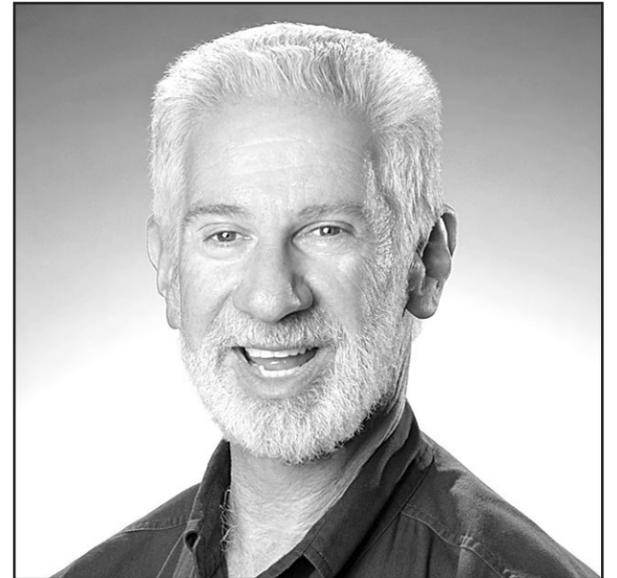
His career includes several years in banking, from serving as a branch manager to almost every department of the bank. Most recently, he was a sales manager for a builder, counseling people in designing and building their dream homes.

When he was thinking about what he wanted to do next, he decided to look outside of the box.

"My daughter made a comment to me. 'You do such a good job of taking care of people. Maybe you should do something with that,'" he said.

His new role with Family Care Consulting draws upon his personal experience and common sense, plus the organizational and record-keeping skills that were honed when he was a banker.

"I'm just compulsively organized," he said. "Yes, there are fees involved in what I do, but there's a level of stress I'm taking off, too."



Phil Rischall, the owner of Family Care Consulting LLC, is ready to help senior citizens, people recovering from surgery and baby boomers who live out of state and are unable to provide the assistance their elderly parents need.

He's continually checking out service providers and contractors he might call upon to do work for a client. If, for example, he's going to get somebody to put in a stair lift, they have to be reputable and reliable.

"There's so many people out there I need to research so I can feel confident I can make a recommendation," he said.

He bounces ideas off his wife Cindy.

"She believes like I believe that there's a market for this. I'm busy all the time," he said. "I've learned about more things that are out there for people being safe in their own homes."

Now he's learning about reverse mortgages, which can make it financially possible for some senior citizens to stay in their own homes.

"The other thing that's interesting is people have money, but they think they don't," he added.

A positive change

In launching his new business, Mr. Rischall said "part of what I've been doing is I've been meeting with people."

At marketing meetings he is required to boil what he does down to a 30- or 60-second presentation, so he often tells stories about how he's helped clients.

He spent three months working on his marketing brochure after finding a patient marketing person. It also took him time to find professional liability insurance for his small business.

"I love what I'm doing. It's great to feel like I'm helping people. I feel like I'm making connections," he said. "The other thing that's really cool is I make all the decisions."

He enjoys the human interaction.

"I could never do a job where I'd sit at a computer and never see anybody," Mr. Rischall said. "I spent one year just underwriting mortgages. I thought I would flip out and have a breakdown."

Working alone from his home, or from his clients' houses, "it's scary at times, but every day things are happening. The phone is starting to ring now," he said.

"I used to get a knot in my stomach every Sunday night working in the corporate world. Now "I love waking up mornings ... it's a breath of fresh air." **RHL**

For more information about Family Care Consulting, LLC, call 836-7289, visit the web site www.familycare4you.net or send an e-mail to familycare4you@aol.com.