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Consultant can help when family can't

Rocky Hill-based company helps senior citizens and others

by Nancy Thompson

When Phil Rischall was in high school, he took a career aptitude test that indicated he should become a social worker.

Instead, he earned a business degree and went to work in the banking industry. After a 35-year career in banking, including a stint as executive vice president of the Dutch Point Credit Union, he worked in real estate, helping clients make decisions about contractors and other aspects of the business.

In October of 2007, he saw the coming decline of the housing business and decided it was time to be his own boss.

"I've managed people or businesses my whole life," he said. "People have always asked me for help."

Helping others hit close to home shortly after when Mr. Rischall's older brother, who lives alone, had major surgery, was hospitalized for 10 days and needed help if he was to return to his home.

"He said to me, 'OK, now what?' and I knew I could help," Phil Rischall said.

"I got a live-in helper, I got a chef, I arranged for laundry and cleaning services," he said. "I took care of everything."

At that point, his college-age daughter stepped in.

"You know what you do best in the world?" she asked. "You take care of people."

Within 24 hours, he came up with the idea of setting up Family Care Consulting, a business in which he would provide help for people who were unable to care for themselves after an illness or accident, for widows and widowers, and for older people who wanted to stay in their own homes but couldn't do it alone.

"I needed me seven years ago when my parents were trying to stay in their own home," he said. "I was typical of the sandwich generation, caring for aging parents and two kids."

Mr. Rischall, who is bonded and insured, helps his clients pay bills, deal with insurance companies and physicians and coordinates live-in care, among other services.

"I do everything you would like to ask your son to do, but your son is too busy, or out of the area, or perhaps you're estranged," he said.

He can visit a home and, because of his connections in real estate, find a contractor who specializes in making homes handicapped-accessible. He also works with clients to keep them safe.

"We strive for safety and dignity," he said. "We want to keep them in their own homes, but we want to keep them safe."

For example, he advises clients not to have their laundry facilities in the basement because carrying laundry baskets up and down stairs is dangerous, and to get rid of area rugs, which can cause falls. He's also a big fan of Lifeline, which clients can use if they fall or have any kind of emergency.

"I'm not the person who does all this, but I know who to find to get it done. I'm the facilitator. I have the answers, and if I don't have an answer I'll call a professional I know in the field to find out," Mr. Rischall said.

"I try to keep everyone happy. When the family visits on a weekend, there's not a big list of things they need to do."

He also keeps everyone satisfied by mediating when family members have different ideas about what to do.

"I offer suggestions, say, if this were my mom," he said.

If a client has financial problems, Mr. Rischall can analyze the bills and see if staying at home is possible. He likes the concept of reverse mortgages, which he believes are "perfect for the senior market."

He works with widows and widowers and elder attorneys to deal with issues that are difficult because of grief. Often, there is a lot of support immediately after a spouse dies, but eventually the survivor needs to deal with finances and other issues.

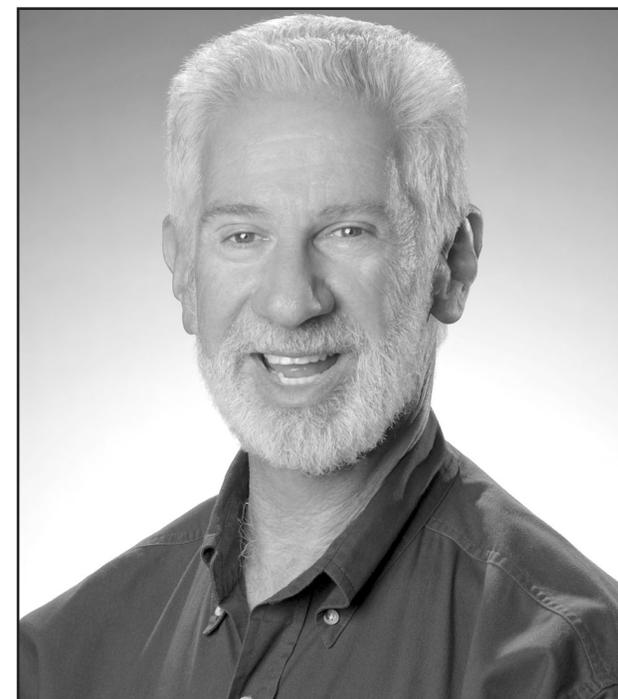
"The funeral home cares for the family for a few days, then the rest of the family goes home, leaving the surviving spouse alone," he said.

Mr. Rischall also has a car service that will pick clients up at their home and take them to medical appointments. He goes with them, sits in on the appointment, takes notes, picks up prescriptions and contacts family members to let them know what has happened.

Even with help, there often comes a time when it's simply not feasible for people to stay in their own homes. Mr. Rischall can help then, too.

"We can present options. We can help get real estate people or a professional organizer who will take everything out of the cabinets and lay it out so the family members can choose what they want," he said.

He has an e-Bay consultant who can help sell some



Phil Rischall

of what's left and the rest can go to Goodwill. He also has people who will come in and get the house ready to sell and has personal experience from downsizing his own parents' home.

"I love that process because I'm helping people with their lives and helping their families," he said.

Mr. Rischall gets leads through referrals from other professionals including attorneys, real estate people and friends of prospective clients.

"I don't do cold calling," he said. "I only call when someone has been referred."

Donna Finocchiaro, a professional organizer and owner of Organized East of the River, is one of the experts Mr. Rischall calls on for help.

"I was impressed with Phil Rischall the moment I first met him. He is a kind and gentle person and is well received by everyone who meets him," she said.

"I have worked with Phil several times to present much-needed information to seniors and baby boomers. It is reassuring to know there are people like Phil who will be there for loved ones when family can't be there."

For Mr. Rischall, it's personal. "I could call it Rent-a-Son," he said with a smile. **GL**

To learn more about Family Care Consulting, LLC, call 836-7289 or log on to familycare4you.net.