



G.I.F.T.

About Senior Solutions

This information is all about life, bravery and tackling fear boldly in the face. This subject takes maturity to deal with and means that individuals need to be a level above adult to handle it correctly. This is about “super adult” conversation. Talking about preparations for declines in health and end of life care is difficult to say the least, but it’s important not to bury your head in the sand if you want the best outcome possible for yourself.

Without planning, people put themselves in a panic filled, crisis mode. People can be their own worst enemy when they pretend that bad things can’t happen to them-to you. The best way to approach long term care and protecting you and your family is by facing fear itself and plan, plan, plan.

Decisions for planning for long term care can include, doing nothing. In that case, you may be faced with the County taking you through a long and costly court situation and hope that someone you like can be assigned as your conservator. In this case, all of your decision making power is taken away. The other option is plan. Take a minimal approach or plan every angle of your care. Be a Super Adult and keep things in your control.

In making preparations for health changes, I think of my favorite and only father-in-law. He was an incredible mentor to me and strategically planned the very things that so many of us are afraid to confront. Bob passed away in 2000, yet I will never forget his words on the occasion he went to the hospital for an emergency. He called out to my mother-in-law and said, “Get the papers Marion”.

He was referring to some of the documents that his attorney prepared within their Trust, an Advanced Health Care Directive and a demand that he was not to be resuscitated in the event that he could not breathe on his own. This is known as a DNR (Do Not Resuscitate). He was very firm in his decision in what he wanted medical professionals to do or not do in the event that he could not speak for himself. It didn’t make the situation easier, Mom just knew that by bringing “the papers” questions of what dad wanted would be available for all to see. What papers do you have in order?

To me, Bob was a legend in his time. He was pragmatic with a fantastic wit. He was a leader in his company, community and family. During WWII he was a B-17 pilot. The stories he and some of his crew members shared are incredible to say the least. Every mission was methodically planned by superior officers; while he and his crew took specific measures to go through each step of each mission and what their roll was within it.

The fact that he and his crew from the Bloody 100th came home alive was partly luck and partly preparation. I will never forget a story that his co-pilot, Chuck recalled regarding preparations for escaping from the plane.

It made a lot of sense to Chuck to plan and practice a speedy exit from the plane after observing one plane after another go down in a bolt of fire with crew members trapped inside. He felt that if he planned and practiced his exit, he could have a chance of escaping if need be. He practiced his escape over and over while the plane was grounded. An Army Aircorp man watched him repeat this jumping exercise and finally asked him what he was doing. After Chuck explained, it seemed like pretty practical planning.

Chuck offered to show this bombardier how to copy his escape method. After the first run, the bombardier realized that he always waited for his co-pilot to open the hatch and would be a sitting duck if he was ordered to evacuate the plane. The two repeated the escape plan and went off to their next missions in different areas. Nearly 60 years later that same bombardier approached Chuck and said, "You saved my life."

The man continued by explaining that he was the person who practiced the exit plan with Chuck. He continued to practice and got his time down to 4 seconds. On his last mission, they were hit in the back end of the plane. He went for the hatch and exited the plane with his parachute. After he dropped about 200 feet from the plane, it exploded. He was the only one to successfully exit the plane. The escape plan saved his life.

What's my point in bringing all this up? I want you to think about the escape plan you have? If you shared it or practiced it, could it offer you a better quality of life? Would it provide you with a parachute for your family and loved ones to use?

Like the bombardier, how often do we think our spouse or other decision makers will handle our affairs for us?

Planning for declines and planning for end of life is something many people are uncomfortable with. We plan every last detail for a wedding, the birth of a child or vacation but we avoid planning for "the end" as if not planning will prevent it from happening.

So far, I have never met a breathing, living man or woman at age 130. Let's face it, we're born, we live, we die. How we live is our choice, and if we think about it, we can make many of the decisions about our death too.

I believe that when individuals plan for decline, they are able to remain in the driver's seat. It's not fun to think about heart attacks, dementia, or bad things that could happen, but we still want to keep as much control of our situation as possible.

When we plan for the uncomfortable, we give ourselves a gift. We give ourselves more control, we take the guess work out of what to do in a crisis and we remove the guilt and potential arguments that our loved ones deal with when they have to guess the next best thing for our wishes.

Planning for care is not as difficult as taking a blind leap of faith from a plane with the

consequence of ending up in enemy hands. Planning offers quality of life and leaves you in control. Sharing your plan is a gift to your loved ones too because they know they are carrying out your desires. If your family is not familiar with your wishes, how can they possibly provide you with what you want?

My own father is something of a miracle man. He had an abdominal aortic aneurism that burst just below his kidneys. Only about 10% of people survive these types of incidents. He always shared what he wanted for himself if faced with a critical health situation, but no longer had his wishes in writing. This is a man who always planned years earlier, but had many changes in his life and assets that changed over the years, that quite frankly, health care directives just became forgotten.

He is married and as a family, we were able to rally around and make a joint decision for his care, but it could have gone very badly. He got a second chance at life and planning. Take the information you have heard today and if you have loose ends or items that need to be taken care of, turn it into your second chance. Let me leave you with a gift today. Look at planning as a gift and literally use the word gift to remind yourself of the steps.

G.I.F.T.

G-- Gather Resources

I-- Inform those you should have as part of the process

F-- Follow up with meetings, documents and important items to completion

T-- Tell everyone what, where and how

The information you have received today is the first step to gathering information and weighing out care options for yourself or a loved one. It's important to educate yourself and look at the best situation for you based on your finances and features that you want related to your care.

In the process of gathering information, contact individuals that need to be part of your decision making process. That may include adult children, family or friends that you want to name in your documents to assist you with your health care and financial decisions. It will also include your accountant, financial planner and your attorney. Your personal and professional decision makers are your key players.

After talking with your support team, make certain that all documents and personal wishes are complete with every "i" dotted and every "t" crossed. Regardless of how much you plan and wish for something, without proper written and often times, notarized documentation, your wishes may mean nothing.

Once all the hard work is done, make sure that you tell everyone who matters, where your important documents are stored and leave contact information to your key players within that file. Let them know which documents are included and how you want your wishes carried out. Keep additional copies of your Advanced Health Care Directives in your glove compartment to be certain that your voice can be heard on your travels.

Answer yes or no to the questions below to see what planning you may need to put in place.....

Do you own your own home?

Do you have assets you want to keep protected?

Have you started a Living Trust or Living Will?

Do you have an adult child who has a disability?

Do you know the 6 most common tools to include in your estate plan?

Do you know if you would have to be conserved based on your current planning?

Have you had any major changes or additions that should be added to your trust?

If you answered yes to any of these question please contact an Estate Planning Attorney.

Do you know how much you need to budget or spend on your care?

Do you know which of the 8 ways to finance long term care is best for you?

Do you have a financial plan that will make your money last as long as possible for your care?

If you answered no to this question please discuss long term care with your Financial Planner.

Have you looked at the tax benefits or consequences of using different assets for care?

Do you know if a Living Trust avoids taxes?

Do you know what care items may be tax deductible?

Do you know if you are eligible as a caregiver to receive additional deductions?

If you answered no to any of these questions, please discuss your care expenses with your accountant.

Do you know the difference between skilled and assisted care?

Do you know what services are included with home care?

Do you know what the average cost of long term care is?

Do you have a plan of action for long term care?

Do you know which type of care is best for you based on needs and finances?

If you answered no to any of these questions, please talk with About Senior Solutions to

support you in making care decision.

Would you know where to start if you were faced with making plans for long term care?
We want to help you start your personal escape plan by offering a Geriatric Evaluation.

Please contact us at 626-359-0108 for direction in answering these difficult questions. Or go to our website at www.aboutseniorsolutions.com.