

Eldercare Answers

April 2009



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Future Planning – Delay & Others Make Decisions for You

Many of us are inundated with advertising of seminars regarding the “planning for the future”- in everything from Long Term Care Insurance to Senior Housing or Living Trusts. We resist listening because we think all advertised seminars are simply marketing events. It seems that many of us are averse to any type of commercial or advertisement – but these professionals just might spark something that makes us think about our future. Remember, it is ok to window shop – you don’t have to buy.

Wise planning about how you want your “autumn years” to play out actually reduces anxiety and frees you to live more in the present and enjoy each day. When we worry or become fearful, our days are contaminated and this emotional state can have a negative impact on our health.

Some of us can answer affirmatively that we have completed a Will and/or Living Trust. Also, many of us have done Advance Health Care Directives...but is there more? We have values unique to our personal philosophy and world-views that we want honored if others have to make

decisions for us. We ask ourselves, “Will my decisions be respected?” and “Am I clear?”

Due to the recent change of financial status for those of us with retirement or investment accounts, one of the fears that can cause us great distress is, “Will I be able to pay for the care or help I need if my health status changes?” This is very real and you should make yourself aware of what the current public benefits are in case you run out of money and/or what benefits you might qualify for. Should you explore a “reverse mortgage” to use the equity in your home for care, living expenses or pleasure? The answer to these questions will be different for each individual and that is why you should consult a professional who is an expert to guide you in the decision making process. Seek the counsel of someone who is objective, and not selling anything, to help you with these choices.

One online site to explore is www.benefitscheckup.org. This site will allow you to see if you qualify for any current benefits. Another professional you might want to consult is an Elder Law Attorney (www.naela.com). An Elder Law Attorney will be able to help you review your current legal documents and help you make decisions on financial matters.

A Professional Geriatric Care Manager can help you explore your values and the “what if’s of a longer life” (for info, visit us at www.EldercareAnswers.com). In a consultation the Care Manager will help define your values so you can articulate them to your attorney to make your legal documents clear. The Geriatric Care Manager might also give you some options to consider before making concrete plans such as retirement living communities that match your value system and potential care needs.

We can’t plan for every possible event in our future – because no one owns that crystal ball. What we can do is be realistic, look at all the options, know our entitlements, weave our values into legal documents and choose people who will respect and follow our desires if we lose the capacity to make decisions. Once we have done this, we are free to live and enjoy our lives. If we don’t plan early in life – others might make decisions for us based on their own values and not ours.

Plan Ahead List

1. Speak with a Care Manager about your wishes
2. Consult with a Financial professional or Elder Law Attorney
3. Draw up a Will and/or Living Trust
4. Relax knowing that your interests are protected



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Walnut Creek, CA 94595



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Community Classes

Walnut Creek

Dementia– In the Thick of It

Friday, April 17, 2009 from 9 to 11:30 AM

Families Dealing with Dementia

Friday, May 15, 2009 from 9 AM to Noon

Dementia– Middle of the Road

Tuesday, June 16, 2009 from 6 to 8:30 PM

Caring for an Aging Family Member

Friday, July 17, 2009 from 9 AM to 3PM

Hands on Caring

Friday, July 24, 2009 from 9:30 AM to Noon

Class Registration: Please call at least 3 days ahead

Support Groups

When concerns for aging family members are part of every day life, or when they interfere with work, your health or other relationships, you need to join a support group.

Caring for An Aging Family Member

2nd Thursday of every month from 7 to 8:30 PM

1808 Tice Valley Blvd., Walnut Creek, CA 94595

1st Tuesday of every month from 6 to 7:30 PM

605 A Chenery St., San Francisco, CA 94131

Cost for Support Groups and Classes: None

Support Group Registration: Not required

For more information regarding classes and support groups, please call (925) 937-2018, (415) 469-8300 or email us at

info@EldercareAnswers.com

Eldercare Services has offices in Marin, San Francisco and Walnut Creek, CA.

Visit us on the web at <http://www.EldercareAnswers.com> for more information.