



July 2010

# The “What If’s of a Longer Life”

The “What If’s of a Longer Life” is the title of a lecture that I, as well as many of my professional staff, have presented many times in the past 20 years.

Since we are halfway through the year, I was thinking that it was a good time for each of us to take inventory of our lives, look at where we have been, where we are and where we want to go with the rest of the days given to us.

The good news is we are living longer – so if you are near retirement and in good health, you might want to plan on living for another 20+ years. Many of us will hit that 100 mark – “ready or not”.

The practical Professional Geriatric Care Manager that runs in my veins says, “Have you planned for this longer life?” and, “Do you have the resources and legal tools you need to make it work for you?”

Ideally, I would like to see every individual have a consultation with a Professional Geriatric Care Manager before meeting with an Attorney or Financial Planner. The reason being, you need to think about all those “what if’s” and what you would want done for you if you fall into any “pothole” on the road of life. It can be a bumpy road – but if you have created the map – the decisions that need to be made will reflect your values and wishes.

If you explore the scenarios and options that a longer life brings with a Geriatric Care Manager, you can be clear in articulating your desires and values. Your legal and financial team can then create tools that are individualized for you – thus giving you control, even when you don’t have the energy or, God forbid, cognitive abilities to oversee your own life.

To give you some examples: If you want to stay in your own home all the days of



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your life and you feel you have the resources to cover those expenses – put this directive in your trust. This means that your successor trustee will make decisions based on your desires and resources and not on preserving the assets for beneficiaries, unless that is your desire. With individualized “Advance Health Care Directives” you can refuse all artificial means of nutrition or you can have everything possible done to keep you alive, no matter what the diagnosis. The direction and control is yours – but only if you have the tools necessary, such as the help of a Professional Geriatric Care Manager who can advocate for your growing needs, and for you, when necessary.

Individuals that don’t have family support or even those that do have family members, often choose a professional to be their advocate for various reasons. Even though I have two wonderful daughters whose lives are full, I have stated in my legal document that they must find a Certified Geriatric Care Manager who is a member of the National Association of Geriatric Care Managers to manage my care. I want the objective professional oversight and collective wisdom, which I respect and value, overseeing my needs, not my well meaning and loving daughters. This may also help my daughters avoid confusion, conflict and guilt in difficult times.

So, it is July. Check your legal tools – do they give specifics that match your desires and values? Do you have someone who can be objective in a crisis and direct you to the best health care providers or oversee your homecare?

If you have not yet gone to see an Elder Law Attorney, Estate Attorney or Financial Planner, then schedule to meet for an hour or two with a Geriatric Care Manager and ask for a written plan to take with you, before you visit your legal or financial expert. If you don’t know your options, there is no way to articulate them.

Gail Sheehy, author of Passages of Caregiving, says, “Two to three hours with a professional Geriatric Care Manager might be the best money you have ever spent.”

Live long, live well and be free to live in the moment by planning ahead!

**Eldercare Services provides Counseling, Support Groups, Caregiving, and Care Management to aid Family Caregivers. If you or someone you know could benefit from self-care, give us a call at (866) 760-1808.**

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Eldercare Services has offices in Marin, Oakland, San Francisco and Walnut Creek, CA. Visit us on the web at <http://www.EldercareAnswers.com> for more information.

**Class Registration:** Please call at least 3 days ahead  
For more information regarding classes and support groups, visit us at [www.EldercareAnswers.com](http://www.EldercareAnswers.com) or call (925) 937-2018, (415) 469-8300 or email us at [info@EldercareAnswers.com](mailto:info@EldercareAnswers.com)

**Middle of the Road Dementia**  
Friday, July 9, 2010 from 10 AM to Noon  
**Families Dealing with Dementia**  
Thursday, July 22, 2010 from 10 AM to Noon

Walnut Creek

*Community Classes*

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  
605 A Cheney St., San Francisco, CA 94131  
1st Tuesday of every month from 6 to 7:30 PM

**Cost for Support Groups:** None  
**Support Group Registration:** Not required

*Support Groups*